Minutes of the Local Pension Board meeting held at 14:00 hours on Tuesday 17 February 2026 via Microsoft Teams

Members present:

Cllr Richard Biggs (Chair)	Employer Member Representative
Mr Ryan Maslen (Vice Chair)	Employer Officer Representative
Cllr Paul Hilliard	Employer Member Representative
Mr Sean Frampton	Scheme Member Retiree Representative
Mr Gerard Senior	Scheme Member Retiree Representative
Mr Allan Frias-Robles	Scheme Member Employee Representative
Mr Paul Cobb	Scheme Member Employee Representative

Other staff:

Mrs Jacky White, HR Advisor Employee Relations
Mr Richard Ellis, Employee Relations Advisor

Guest:

Ms Helen Scargill, West Yorkshire Pension Fund (WYPF) – Administrator

Minute taker: Mr David Shaw, Democratic Services Manager

26/01 Welcome and introductions

26/01.1 Cllr Richard Biggs, Chair, opened the meeting and welcomed the attendees.

26/02 Apologies

26/02.1 Apologies were received from Area Manager (AM) Damien Bence, Employer Officer Representative, Mr Mike Rees, Employee Relations Officer and Ms Sadie Price, HRPP and Employee Relations Manager.

26/03 Conflicts of Interest/Code of Conduct

26/03.1 The Chair asked the meeting for any declarations of conflicts of interest. There were no disclosures.

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26/04 Minutes from the Local Pension Board meeting held on 16 October 2025

26/04.1 The Chair asked Board members to review and approve the minutes from the meeting of 16 October 2025.

26/04.2 RESOLVED: That the Minutes from the Local Pension Board meeting held on 16 October 2025 be agreed as a correct record.

26/05 Review actions from all Local Pension Board meetings

26/05.1 It was noted that the action from the 16 October 2025 meeting, that in respect of the 2024/25 Annual Benefits Statement to ascertain if DWFRS should report a breach, would be covered by the Scheme Manager Report post.

26/05.2 RESOLVED: That the report be noted.

26/06 Local Pension Board Risk Register

26/06.1 The Board Risk Register had been reviewed and there were no changes to report.

26/06.2 RESOLVED: That the report be noted.

26/07 Scheme Manager update

26/07.1 Ryan Maslen, Employer Officer Representative, presented the Scheme Manager Update in the absence of Ms Sadie Price, HR People Partner and Employee Relations Manager. The Scheme Manager Update for January covered Pension Team – Ongoing Work/Projects; Internal Disputes Resolutions; Breaches; Communications; Meetings, Events and Training.

26/07.2 Reference was made to Remedy Work. It was noted that this work was largely complete from a Service perspective with involvement only required at retirement stage for members.

26/07.3 Details were provided on the Matthews second options exercise. A change in legislation was imminent (Matthews 2B) which would allow deferred members the opportunity to convert existing deferred 2006 membership to the modified scheme and give beneficiaries an opportunity to purchase the pension rights of the deceased member. There were 31 deceased cases to consider and a considerable number of deferred cases that required revisiting. Payments were being made to pension members. For

Remedy Compensation Awards, no new compensation requests had been received.

26/07.4 Further details were provided on the injury award pensions review. This was an ongoing piece of work liaising with West Yorkshire Pension Fund (WYPF) to instigate any appropriate adjustments to pensions. A decision had been taken by Chief Fire Officer (CFO) Andy Cole to write off any overpayments (this decision directly related to the Internal Dispute Resolution Procedure (IDPR's). In total there were 36 cases in scope for review. Twenty-eight had been completed and corrected as necessary with eight to be considered. Twelve had resulted in underpayments which had been corrected and 16 were overpayments, nine of which were a few hundred pounds, with the remainder increasing in value. In reply to a question from Sean Frampton, Ryan Maslen stated that he would liaise with Sadie Price to confirm the value of the written off overpayments.

26/07.5 Two contingent decisions had been agreed since the last Board meeting and these related to Matthews 2 cases.

26/07.6 Regarding pension dashboards, the confirmation of the connection date was still awaited. The Pensions Regulator had confirmed that any schemes which were not connected by 31 October 2025 would not be subject to fines, as this was considered a 'no fault' delay.

26/07.7 In respect of Government consultation, the Firefighters Pension Scheme (FPS) was undergoing changes to its member contribution structure as of 1 April 2026. These changes aimed to ensure the overall contribution yield met the requirements set out following the most recent scheme valuation. The target yield was required to be 13.2% which was 0.2% lower than what was required. With the existing structure no members now fell into the first tier as Full Time Equivalent starting pay was £30,384. The proposed changes included: retaining the tiered structure with an additional tier; switching from Wholetime equivalent to Actual Pensionable Pay and automatically increasing employee contribution rate thresholds in line with the Consumer Price Index (CPI) every year.

26/07.8 These changes were designed to support fairness and equity, particularly for part-time firefighters and those with variable working patterns, while maintaining the financial sustainability of the FPS.

26/07.9 The Local Government Association and Fire Brigade Union were in talks as to how the new rates were to be implemented. The new rates would result in a considerable number (mainly on-call staff) moving to the lowest tier as the contributions would be based on actual pay rather than full time equivalent. This would however result in wholetime staff at Watch Manager and above moving to higher tiers. In reply to a question from the Chair, it was commented by Ryan Maslen that the consultation for scheme members and stakeholders was held on-line.

26/07.10

Existing Contribution Structure		New Structure with effect from 1 April 2026	
Pensionable Pay FTE	Contribution Rate	Actual Pensionable pay	Contribution rate
Up to £27,818	11.0%	Up to £36,130	11.09%
£27,819 to £51,515	12.9%	£36,131 to £45,407	12.59%
£51,516 to £142,500	13.5%	£45,408 to £66,908	14.09%
£142,501 or more	14.5%	£66,909 to £190,691	15.59%
		£190,692 or more	17.09%

26/07.11 In November 2025, the Local Government Association (LGA) met with all WYPF customers to discuss sector wide concerns regarding the administration of the scheme with a view to providing priority work to WYPF. An oversight board had been established to provide governance, oversight, and challenge to WYPF in delivering the *Sargeant* remedy, the administrator's element of the *Matthews* remedy and Business As Usual retirement and estimate pension administration to agreed standards.

26/07.12 A SWAP audit for Pensions Administration was concluded in January 2026 with an outcome of substantial assurance with zero actions.

26/07.13 The situation relating to internal dispute resolutions was noted as set out in the report.

26/07.14 There had been two breaches reported since the last Board meeting in October. Of these, WYPF elected to report only one. Breaches reported included current and deferred members. A further breach report was considered regarding incorrect figures supplied to WYPF meaning that members of the 1992 scheme and 2006 scheme had a lower final salary quoted on their 2023/24 and 2024/25 annual statements. The actions taken to resolve this breach were explained.

26/07.15 In respect of communications, Local Government Association (LGA) Pension Bulletins 98 (October), 99 (November), 100 (December), and monthly reports from WYPF had been circulated to Pension Board Members since the last meeting in October 2025. In respect of the WYPF portal, articles had been placed in the Service's Weekly Update encouraging staff to register on the WYPF website with 'My Pension'. Pre-Retirement Courses for uniformed staff for 2025/26 had been advertised in the Weekly Update and would be delivered by Affinity.

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26/07.16 Ryan Maslen replied to a question from Sean Frampton about the action from the previous meeting in respect of the 2024/25 Annual Benefits Statement, to discuss with the Scheme Manager and Pension Regulator to ascertain if DWFRS should report a breach. Sadie Price had contacted the Pension Regulator and reported all that was required to be reported.

26/07.17 Cllr Paul Hilliard enquired about the Government consultation that was taking place on the proposed updates to Members' Contribution Structure. Ryan Maslen explained that the Service had responded to the survey.

26/07.18 RESOLVED: That the report be noted.

26/08 West Yorkshire Pension Fund update

26/08.1 Helen Scargill, West Yorkshire Pension Fund (WYPF) – Administrator, gave a verbal update based on the WYPF monthly reports which had been circulated to Board members since the last meeting.

26/08.2 Helen Scargill referred to the process that had been completed on Key Performance Indicators (KPIs). The KPIs had been met except those on Estimates and Deferred Benefits set up on leaving. Estimates were now monitored by the LGA Oversight Board, which in the short term was seeking a 12-week turnaround, until the normal KPI of 10 days could be re-established.

26/08.3 Following questions from the Chair, Helen Scargill explained that estimates were only provided to those about to retire, or within 12 months of retirement. A flow chart was being produced for all fire authorities. Requests for estimates could only be submitted by the fire authority to the WYPF and not be directly requested by individual clients. Requests would be subject to the 12 weeks turn around. The Chair commented that a possible risk would be when the request for a pension estimate commenced for the client; did it commence when their request was placed with the fire authority or when it was submitted by the fire authority to the pension fund. Following an observation by Sean Frampton it was noted that risk five in the risk register related to: 'Pension members do not receive timely and accurate communication of significant pensions issues', and this partially covered this subject, which could be revised to cover the issue. Ryan Maslen stated that he would establish with Sadie Price the internal actions taken by the Pensions Team.

26/08.4 Helen Scargill explained that a new client team had been established to consider Matthews cases. The team had four members, but following the resignation of one staff member advertisements were being placed to recruit.

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26/08.5 In reply to a question from Sean Frampton, Helen Scargill explained further the work of the LGA Oversight Board. Issues had arisen over difficulties in not processing actions within required timeframes, principally due to conflicting priorities of fire and rescue authorities. The Oversight Board would prioritise across clients to set priorities leading to the establishment of a time frame and a priority order. The Oversight Board met weekly and consisted of five scheme managers from client authorities together with representatives of the LGA, and it would meet for as long as required. Ryan Maslen added that the Oversight Board would ensure that delivery took place in a data priority order through a joint approach and it would proceed as quickly as possible.

26/08.6 Cllr Hilliard asked if it was mandatory for employees to attend training on their pension options. Ryan Maslen stated that pension events were offered to clients, but attendance was not mandatory.

26/08.7 Mr Allan Frias-Robles enquired about pension estimates for those firefighters not within 12 months of retirement and how they could receive figures to plan to retire. Helen Scargill replied that the projections could be taken from the Annual Benefit Statements as these were based on final salary with only the commutation of the lump sum requiring more detailed consideration, and this was explained on the LGA website. Paul Cobb added that the Fire Brigade Union had an online calculator which was helpful in this respect.

26/08.8 The Chair thanked Helen Scargill for her report.

26/08.9 RESOLVED: That the report be noted.

26/09 Local Government Pension Scheme - Triennial Pension Valuation

26/09.1 Ryan Maslen reported that a valuation process was completed every three years to assess the Authority’s funding position within the Local Government Pension Scheme (LGPS) of Wiltshire Pension Fund.

26/09.2 The employer contribution rate was scheduled to reduce to 19.5% in 2026-27. It would then reduce to 18.4% for 2027-28 and 2028-29. This was down from the employer’s pension contribution rate of 21.5% (of an active Members salary) that had remained the same since the 2022 valuation.

26/09.3 The reduction in the employer contribution rate was due to the improved performance of the Wiltshire Pension Fund since the last valuation in March 2022.

26/09.4 The improved position reduced the employer’s contribution rate and would save an estimated £300k in the annual revenue budget setting process for 2026-27.

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26/09.5 The meeting noted the report and requested that the information be submitted to the Finance & Audit Committee in future.

26/09.6 RESOLVED: That the report be noted.

26/10 Training and development

26/10.1 The training and development information detailed on the agenda was noted.

26/10.2 RESOLVED: That the training and development report be noted.

26/11 Local Pension Board work programme

26/11.1 The work programme was noted.

26/11.2 RESOLVED: That the work programme be noted

26/12 Items agreed with the Chair

26/12.1 There were no additional items of business.

26/13 Date of Next Meeting

26/13.1 The next Local Pension Board meeting would be held on Tuesday 21 April 2026 at 14:00 via MS Teams.

The meeting closed at 14.55pm

Initials ____