



**DORSET & WILTSHIRE
FIRE AND RESCUE**

Minutes of the Local Pension Board meeting held at 14:00 hours 21 April 2026 via Microsoft Teams

Members present:

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

Other staff:

Ms Sadie Price, HR BP and Employee Relations Manager
Mr Mike Rees, Employee Relations Officer
Mrs Jacky White, HR Advisor Employee Relations Pensions
David Shaw, Democratic Services Manager

Guest:

Matt Mott, West Yorkshire Pension Fund (WYPF)

Minute Taker: Alex Cooper, Democratic Services Manager

26/14 Welcome and Introductions

26/14.1 The Chair welcomed attendees to the meeting.

26/15 Apologies

26/15.1 Apologies were received from AM Damien Bence, Employer Officer Representative and Mr Paul Cobb, Scheme Member Employee Representative.

26/16 Conflicts of Interest/Code of Conduct

26/16.1 The Chair asked the meeting for any declarations of conflicts of interest. There were no disclosures.

- 26/17 Review minutes from the Local Pension Board Meeting held on 17 February 2026**
- 26/17.1 The Chair asked Members to review and approve the minutes from the meeting of 17 February 2026.
- 26/17.2 RESOLVED: That the minutes of the 17 February 2026 Local Pension Board meeting be confirmed and signed by the Chair as a correct record.**
- 26/18 Review Actions from all Local Pension Board Meetings**
- 26/18.1 Assistant Chief Officer (ACO), Ryan Maslen, Employer Officer Representative, advised that actions raised at the previous meeting of the Board would be addressed via the Scheme Manager Update report.
- 26/18.2 RESOLVED: That the report be noted.**
- 26/19 Local Pension Board Risk Register**
- 26/19.1 ACO Maslen confirmed that the Board's risk register was accurate at the moment and would be fully reviewed at the July 2026 meeting.
- 26/19.2 RESOLVED: That the report be noted.**
- 26/20 Scheme Manager Update**
- 26/20.1 Sadie Price, HR BP and Employee Relations Manager, presented the Scheme Manager Update. The Scheme Manager Update for April covered the Pension Team – Ongoing Work/Projects; Internal Dispute Resolution; Breaches; Communications; Meetings, Events and Training. An updated version of the Scheme Manager Update, produced after the agenda papers had been distributed, would be forwarded to members of the Board by the Democratic Services team and was referred to at the meeting by the officers.
- 26/20.2 Reference was made to Remedy Work. This work was now largely complete from a Service perspective with only minor involvement now required. Some actions remain for WYPF to complete.
- 26/20.3 An update was provided on the Matthews second options exercise. The Service continued to await a change in legislation that would allow deferred members the opportunity to convert existing deferred 2006 membership to the modified scheme. This legislation would also allow beneficiaries the opportunity to purchase the pension rights of the deceased member. There were 31 deceased cases to be investigated, as well as several deferred cases that required revisiting. It was noted that payments were being made to pension members. In terms of Remedy Compensation Awards, no new compensation requests had been received.

- 26/20.4 Reference was made to the Injury Award Pension Review work that was underway. This work was ongoing, but on-hold with West Yorkshire Pension Fund (WYPF) due to other priorities. The Service had written off £100k to date in respect of injury pension awards, and £136k had been paid out to pensioners who were not receiving the correct injury amount. All accounts where errors had been identified were now corrected and paying the appropriate pension payment. Board members were informed that there were eight more injury award pension cases to be reviewed by WYPF.
- 26/20.5 Consultation was underway to review the Firefighters Compensation Scheme, with the review seeking views on several key areas: Whether the scheme reflected modern operational duties and emerging risks, modernisation of outdated definitions and provisions, calculation methodology and fairness for all firefighter groups, governance, reviews and appeals processes, sustainability and alternative funding options.
- 26/20.6 Two Contingent Decisions had been agreed since the last meeting of the Local Pension Board, these related to Matthews 2 cases. Reference was made to the need to review five previous cases, following changes in legislation that allowed those that opted out between 1 April 2015 and 31 March 2022 the opportunity to purchase pension rights in their legacy scheme. Previously, scheme members only had the option to purchase 2006 scheme benefits.
- 26/20.7 It was noted that the Government Actuary's Department (GAD) had issued version 3.01 of the McCloud tax & contribution calculator, alongside an updated version of the user guide. This version of the calculator corrected issues affecting a small group of firefighters, updated the calculator to include the latest National Savings and Insurance (NS&I) rate effective from 12 February 2026, added some additional error flags and made some other minor changes.
- 26/20.8 Regarding pension dashboards, the Service was now connected and was awaiting further details from The Pension Regulator (TPR). As had been previously advised, TPR had confirmed that any schemes which were not connected by 31 October 2025 were not to be subject to any fine, as these delays were considered 'no fault'.
- 26/20.9 There had been no further update on the progress of the Local Government Association (LGA) – 'Need for Change' initiative.
- 26/20.10 In respect of Fire Schemes Contract Management, the LGA had brought together all WYPF customers to discuss sector-wide concerns regarding the administration of the scheme, with a view to being able to set priority workstreams to be prioritised by WYPF. An oversight board had been established to provide governance, oversight and challenge to WYPF in its delivery of the Sargeant remedy, the administrator's element of the Matthew's remedy, and Business as Usual retirement and estimate pension administration to the agreed standards. The Service was in receipt of regular updates on the meetings of the Oversight Board, which had resulted in the

development of a delivery plan for WYPF. A copy of the Minutes of the Oversight Board meeting had been circulated to Board members. The Board were notified that WYPF were exploring a collaborative approach to supporting delivery of the Matthews remedy with XPS. WYPF have engaged with an alternate provider to attain a comparative assessment. It was noted that any additional costs incurred would sit with Fire pension schemes and not with the Local Government Pension Scheme (LGPS).

- 26/20.11 The proposed temporary additional resource being sought by WYPF was to be focused entirely on Firefighters' Pension Scheme activity, with delivery of the Matthews remedy being the priority workstream. Recognising that Fire schemes had not benefited from the same level of software upgrades and internal systems development as LGPS, WYPF had agreed to make a one-off contribution of £235,000 towards the cost of external support to assist with accelerated delivery. The remainder of the costs were to be shared equally between FRSs at a cost per member. WYPF had confirmed that indicative costs were expected to be in the region of £12-17 per member, based on the current recorded membership numbers. Further clarity was to be provided when a supplier had been agreed.
- 26/20.12 Estimates were being provided as soon as possible, now that Remedy data had been input into the WYPF portal for most members. Individual scheme members were required to request an estimate from the Service and could not go directly to WYPF for this information. WYPF had committed to providing two estimates per rolling twelve-month period to each member.
- 26/20.13 Reference was made to new employee contribution rates, which had been applied in the payroll system. This would see a reduction in contributions for 80% of the uniformed workforce. Purely to add assurance about the reduction, the LGPS employer contribution rate confirmation in the recent triennial valuation process was referenced. The rate has reduced from 21.5% to 19.5% in 2026/27, with a reduction to 18.4% due in the following two years. It was advised that scheme members should seek information regarding their pensions from their own Services, rather than relying on tools such as the Fire Brigades Union calculator. This was on account of the complexity of the calculations associated with remedy cases.
- 26/20.14 In terms of internal dispute resolution, the Board was advised that one potential case was anticipated if a resolution were not to be reached. It was hoped that this could be averted due to an amended pension pack having been sent to the individual concerned during the week of the Board's meeting. There had been no breaches reported since the previous Board meeting. The Service had raised two earlier breaches with TPR on 21 November 2025, one for non-completion of the 2025 Deferred Annual Benefits Statements and the other for the active members where only 90% of statements were produced for 2025 within the timescale. There had been no response in respect of these breaches at the time of the meeting, though this outcome had been anticipated due to the ongoing wider nationwide issues.

- 26/20.15 In respect of communications, LGA pension bulletins 101 (January), 102 (February), 103 (March), and monthly reports from WYPF had been circulated to Pension Board Members since the last meeting. Articles were placed in the Service's Weekly Update that encouraged staff to register on the WYPF website with 'My Pension', an online portal that enabled staff to view their pension details online and to make changes to personal information.
- 26/20.16 Reference was made to the pre-retirement course for uniformed staff, the 2026/27 dates for which had been advertised in the weekly updates to staff. These sessions were voluntary and would be delivered by Affinity. Humberside FRS would also be joining the pre-retirement course to boost numbers of attendees, and this would provide the ability for sessions to be held more regularly than when the Service provided an independent course.
- 26/20.17 Sean Frampton, Scheme Member Retiree Representative, enquired about the nature of the reported re-payment errors for injury pension awards, and with whom the responsibility for these issues laid. Sadie Price replied that the issues arose with a previous scheme administrator, and that some of the cases were now beyond the six-year claim period.
- 26/20.18 The Chair enquired as to the reasons for the limited uptake of pre-retirement courses. Sadie Price replied that this was largely a matter of personal preference, and that scheme members were possibly largely taking private financial advice. Pre-retirement courses were well-advertised within the Service.
- 26/20.19 Sean Frampton enquired about whether timescales had been indicated in relation to legislation that would allow members to claim back into the 1992 pension scheme. Sadie Price and ACO Maslen confirmed that no timescales had been indicated. Sean Frampton raised a query as to the reason that LGPS employer contribution rates had been updated on, despite their being no LGPS representative on the Board. Sadie Price advised that these updates were for the purposes of oversight and information only.
- 26/20.20 RESOLVED: That the report be noted.**

26/21 West Yorkshire Pension Fund Update Report

- 26/21.1 Matt Mott, West Yorkshire Pension Fund (WYPF), gave a verbal update based on the WYPF monthly reports, which had been circulated to Board Members since the last meeting.
- 26/21.2 It was reported that the death in retirement and beneficiaries' teams had both been understaffed, which had resulted in missed Key Performance Indicators (KPIs). Additional resources were being made available to the beneficiaries' team, to address these issues.
- 26/21.3 Pension Estimates had been an area of underperformance for some time. A review had taken place in October 2025, out of which progress had been made towards providing estimates within the required timescales. Performance had

Initials ____

now been brought within the 12-week statutory timescales for providing estimates. Several older requests for estimates that pre-date the Oversight Board must be responded to prior to the commencement of any work on more recent estimate requests. WYPF had previously operated on a model of providing estimates based up to the date of the member's retirement, rather than date of receipt.

- 26/21.4 Regarding retirements, WYPF aimed to issue pension information to members four weeks prior to the date of intended retirement. WYPF intended to process retirements based on the date of retirement. It was asked that the Service keep requests for pension estimates to two per rolling twelve-month period where possible. Members of the Board were reassured that WYPF continued to meet statutory minimum timescale requirements for the payment of benefits.
- 26/21.5 It was acknowledged that the time taken to issue deferred benefits set up on leaving was inconsistent, and that some KPIs were in the process of being revised to address this issue. Life Certificates continued to be processed for members living overseas to establish entitlement to benefits.
- 26/21.6 Resourcing levels had previously been insufficient to manage the volume and complexity of work arising from the McCloud, Matthews and Sargeant remedies. Senior management posts had been created to oversee these workstreams. The Matthews team continued to progress payments of benefits, and the promised rate of repayments of 40 per month was being exceeded. It was hoped that the team would soon be in a position to achieve 100 payments per month. WYPF had undertaken adaptation of its internal systems, in order to be able to extract GAD calculation data directly. The Oversight Board were also giving consideration to the Key Performance Indicators.
- 26/21.7 As had been advised in the Scheme Manager update, WYPF were exploring options to engage a third-party administrator to assist with their work, primarily around calculations for the Matthews remedy. The current proposal was for ten administrators and a project manager to be brought in to support WYPF. Due diligence was being exercised by WYPF in terms of the cost and capability of any external support, with a comparative assessment of two potential providers being undertaken. Both the LGA and Oversight Board had been fully involved in the work to secure the additional resource thus far. The intention was that this third-party support would commence from mid-May onwards. It was anticipated that costs of £12-£17 per member would need to be spread amongst FRSs equally. WYPF were to contribute in excess of £200,000 to cover some of the cost of this resource.
- 26/21.8 Regarding the processing time available each month for Matthews cases, the Board were advised that this could be limited to twelve working days, owing to the need to complete calculations ahead of interest rate changes. Where staff were unable to undertake Matthews work, they were redeployed to other operational areas.

- 26/21.9 In respect of scheme member access to calculations in the pension portal, there was an intention for WYPF to provide a straightforward pension modeller that would give indicative estimates. Civica were also working to develop a comparable pension modeller, with both theirs and WYPF's intention being to deliver this capability in autumn 2026. It was acknowledged that in the absence of an online pension modeller, WYPF was susceptible to spikes in demand for pension estimates, particularly when Annual Benefit Statements were issued.
- 26/21.10 Regarding pension dashboards, the Board were advised that the Service had been connected. The current expectation was that member access might not be provided until early 2027, though this would be subject to further confirmation. The data that had been input into the dashboard was being subjected to rigorous testing.
- 26/21.11 Sean Frampton enquired as to the length of time for which it was anticipated that WYPF would require administrative support from a third-party. Matt Mott advised that the initial intention was for this resource to be in place for a period of six months. This support was not thought to be required indefinitely. It was further advised that there would possibly be costs in addition to the £12-£17 contribution from scheme members where this support was required for any period beyond the six-months that those fees would support. Matt Mott undertook to explore the likelihood of any additional costs being incurred as part of securing this resource, and to communicate this to the Board if it came to be necessary.
- 26/21.12 Sean Frampton enquired as to whether the money that would be due to WYPF to support this additional resource would be taken out of members' pension payments, or from the Service's central pension provision. ACO Maslen advised that the Service would be required to take on this cost, but that the matter required further clarification. ACO Maslen advised members of the Board that the Service was not far away from needing to renew its contract for pension scheme administration and asked that it be confirmed whether the £12-£17 cost be factored into any tenders put forward by WYPF at this time. Matt Mott replied that this cost was intended to only be necessary for a short period, after which time the contract between WYPF and the Service would revert to its regular terms.
- 26/21.13 Cllr Paul Hilliard enquired about the Oversight Board, in terms of the role of the Local Pension Board. Sadie Price confirmed that various Fire and Rescue Services had raised concerns about the administration support provided by WYPF and that the LGA had consequently convened the Oversight Board to bring together a number of affected parties for consistency. The purpose of the Oversight Board was to provide governance support and direction to the WYPF. Copies of the minutes of the Oversight Board were received by the Service.
- 26/21.14 The Chair stated that the pension modeller being developed by WYPF would be a key tool for scheme members. The Chair expressed disappointment at the length of time it may take to provide full access to the pension dashboard. Matt Mott advised that the volume of data being input into pensions dashboards was

such that it was inevitable that this process would take some time. The fact that scheme members may want to take financial advice in response to the information they accessed when dashboards did become accessible may also have factored into the long lead-in time and rigorous testing in place for the dashboard. The Chair asked that the Board be advised as to how the recommendations of the 5-year audit plan were being progressed. Matt Mott undertook to provide a response outside of the meeting.

26/21.15 ACO Maslen made reference to the Board's previous discussion around WYPF's compliance with the twelve-week pensions estimate timeline and queried whether the Board should review the current risk-rating assigned to this activity by the Board. Matt Mott replied that WYPF's capability was currently to be able to provide estimates in eight to twelve weeks. When the estimates that pre-dated the Oversight Board had been worked through, of which there was approximately 50 from 2025 to process on advice of the Oversight Board, newer requests would again be prioritised. Data from recent months was indicative of the fact that WYPF were providing estimates within the twelve-week timeframe. It was acknowledged that WYPF did receive complex requests and late notifications of estimate requests, which could add additional pressure to the task of returning estimates within the twelve-week timeframe. It was acknowledged that progress was being made and that the Risk Register could be reviewed at the Board's next meeting in July in discussion with the Chair.

26/21.16 Sean Frampton queried why the time taken to provide pension estimates had increased in March of 2026, where this number had been 21.67 days in February 2026. Matt Mott replied that this was due to the requirement from the Oversight Board for WYPF to provide estimates in the order of the date upon which they were received, meaning that the backlog of older requests had to be cleared before newer requests could be addressed

26/21.17 RESOLVED: That the report be noted.

26/22 Training and Development Opportunities

26/22.1 The training and development information detailed in the agenda was noted.

26/22.2 RESOLVED: That the training and development report be noted.

26/23 Local Pension Board Work Programme

26/23.1 The work programme was noted.

26/23.2 The Chair suggested that, if possible, WYPF bring a developmental version of their pension modeller and the pensions dashboard to a future meeting of the Board, in order for any comments or feedback on it to be provided prior to the modeller and dashboard going live for pension members.

26/23.3 RESOLVED: That the work programme be noted.

26/24 Items Agreed with the Chair

26/24.1 There were no additional items of business.

26/25 Date of next meeting

26/25.1 The next Local Pension Board meeting would be held on Monday 13 July 2026.

Meeting ended at 14.55 hours.

Signed: _____