

Official

South West Regional Police Pensions Board

Thursday, 5 December 2019 10:00am

Somerset Room, Avon & Somerset Police HQ, Portishead, Bristol BS20 8QJ

Attendance

Ian Pollitt (Chair)

Member Representatives

Anthony Hart (Devon and Cornwall,
Superintendents Association)
Peter Land, (Avon and Somerset, Federation)
Paul Mudd (XPS) (dialled in)

Jon Stratford (Gloucestershire, CPOSA)
Robin Hobbs (NARPO)
Emma Davies (Peninsular) (dialled in)

Employer Representatives

Peter Skelton (Gloucestershire)
Nick Adams (Avon and Somerset)
Steve MacKenzie (Dorset)
Sarah Holbrook (Wiltshire)

Clive Barker (Wiltshire)
Sandy Goscomb (Devon and Cornwall)
Lisa Adams (Gloucestershire)

Guests

Kevin Courtney

01/19/01 Introductions and Apologies, Declarations Conflict of Interest, [FOIA open]

Declaration by the Chair that the meeting was quorate with update on nominated deputies. No conflicts of interests were raised.

01/19/02 Minutes from the last meeting held on 1 August 2019 [FOIA Open]

The draft minutes from the meeting held on 1 August 2019 were agreed as a true and accurate record.

01/19/03 Action Log [FOIA Various]

Ian Pollitt presented the action log, highlighting the following updates:

a. Action 19 Minutes/Actions

Paul Mudd advised BCP produced, ISO certified. Will provide update on the content of the BCP at the next meeting in order to provide assurance to Board members.

Agreed

Action by Paul Mudd

b. Action 39 Regional Pension Scheme Admin – Performance

Paul Mudd to provide stats showing how many pension statements sent out (by force) and how many officers took advantage of schemes pays, whether voluntary or mandatory

Action by Paul Mudd

c. Action 40 Payments to Capita

No change to that reported previously, yet to hear from Capita.

Action by Richard Hicks and Eyan Naylor

**d. Action 50 Regional Pensions Schemes Administration – Performance
Dorset Address Data**

Paul Mudd agreed to provide Dorset (Richard Hicks) with the officers affected in order that required information can be supplied.

Action by Paul Mudd and Richard Hicks

**e. Action 51 Regional Pensions Scheme Administration – Performance
Performance Pack**

Ian Pollitt to raise with Paul Mudd at the meeting

Action by Ian Pollitt and Paul Mudd

f. Action 52 Pension Regulator

To be progressed once XPS had completed and reported on their findings.

Action by XPS

**g. Action 55 Regional Pensions Scheme Administration –
Performance**

Paul Mudd undertook to provide information previously requested in time for DoFs to discuss at their next meeting. Peter Skelton undertook to liaise with XPS on this matter.

Action by Peter Skelton and XPS

**h. Action 56 Regional Pensions Scheme Administration –
Performance**

Paul Mudd to pick up and provide

Action by Paul Mudd

**i. Action 57 Regional Pensions Scheme Administration –
Performance**

DoFs reiterated this request as it will assist in managing officers' expectations

Action by Graeme Hall

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j. Action 58 Regional Pensions Scheme Administration – Performance

Matter had been raised with Paul Mudd who undertook to include in future reports.

Action by Paul Mudd

k. Action 59 Regional Pensions Scheme Administration – Performance

Shirley Cuthbert reported that owing to the omission of some figures work was underway to rectify and forward through to Nick Adams. Claire Hargreaves indicated she would pick up this matter and progress.

Action by Claire Hargreaves

l. Action 60 NPCC Pensions Advisor

No change at present

Action by Directors of Finance

m. Action 61 Any Other Business (ii).Pensions & Tax Awareness Sessions

XPS undertook to provide block of dates when they could facilitate such events.

In relation to Peninsula, this isn't something they offer; concern raised by the Board that this could potentially put A&S officers at a disadvantage by not offering this training. Shirley Cuthbert undertook to speak with Rachel Lamb.

Action by Shirley Cuthbert

n. Action 78 Review of Risk Register

As flagged as a best practice.

As above action; review periodically as to noted content/ approach and acceptability

Action Discharged

o. Action 84 SWAP Pension Board Governance Report

Action Discharged

01/19/04 Training / Knowledge of Board Members [FOIA – open]

Ian Pollitt introduced the training plan and informed Members that all were confident to carry out their duties. It had been asked that everyone complete the Pension Regulator (TPR) online training modules; anyone who still needed to do so can be sent the 'link' by Richard Hicks (although the access via the Regulator website is straightforward).

For Action by All Board Members

Agreed

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01/19/05 Budget [FOIA – open]

The budget for the Board for the year was £25k, split equally between the five forces. At the March 2020 meeting, the expenditure to date for the year was to be presented and budget reviewed.

Review the budget (annual protocol) for the South West (SW) Police Pensions Board [last considered Oct 18]

For Action by Directors of Finance

01/19/06 Government Changes to Pensions – Update on Judiciary and Firefighters – Update [FOIA – open]

It had been agreed the matter would have been dealt with at minute item 01/19/12.

01/19/07 The Pensions Regulator - Any Issues to Review (Chair) [FOIA – open]

No items had been raised by Members. It had been agreed any new, emerging issues or potential breaches would be referred to TPR/Info Commissioner

01/19/08 Pensions Compliance and Performance Group [FOIA – open]

The report from Eyan Naylor from SWPPD was discussed. There were no major operational or contractual issues raised with SWPPD.

The Superintendents Association asked if contributions had been checked. It was agreed that question would be raised with Peninsular and XPS when they had dialled into the meeting at minute 01/19/09.

Report on discussions/findings of the Group from both quarterly structured meeting plus the regular conference calls.

01/19/09 Regional Pension Scheme Administration – Performance [FOIA – open]

Emma Davies, and Paul Mudd joined the meeting via conference call, presenting three papers to members in relation to the quarterly Performance report, (including KPI's) and the Business Continuity Plan for XPS. Members noted the papers with the following areas highlight for discussion:

a. General Updates

- Peninsula provided the number of opt outs – 40 out of 2,622 active members.

Agreed

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It had been asked by Members to check the percentage of 'opt out' numbers as it seemed low

For Action by Emma Davies

- Letters provided to officers regarding the Annual Allowances were impressive. Peninsula had looked at whether to introduce tax seminars next year.
- The Board received an update on savings statements with 18 officers having taken advantage of scheme pay.
- Peninsula Pensions had been awaiting clarification regarding McCloud/Sergeant before taking any action in relation to Remedy.
- The Evans v Ashcroft project was to soon commence using members of the team that investigated the pension increases. Purchase orders had been requested from forces early next year.

b. Annual Benefit Statement

XPS reported the percentages of Annual Benefit Statements (ABS) which were ready by 31 August 2019 as follows:

Gloucestershire	97.7%	24
Wiltshire	98.27%	16
Dorset	96.14%	46
Devon and Cornwall	90.58%	277

The Board were informed that the main reason for officers not receiving their Annual Benefit Statement was that the software programme omitted officers with Pension Sharing Orders. Devon and Cornwall figures were thought to be due to data quality issues. Concerns were expressed that the issue was being reported over three months after the date the statements were due. The need to understand who (by Force) had not received statements to date was highlighted. It was agreed that XPS would provide updated information for each force.

For action by: XPS

c. Online Portal Activity

Number of active members who had registered for the online portal were provided to members as follows:

DCP	72.7%
Dorset	63.8%
Gloucestershire	66.1%
Wiltshire	72.0%

Agreed

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The Board were informed they were considered to show a high uptake rate compared to other forces and it would be useful to have the uptake information at each meeting going forward.

For action by: XPS

Discussion continued and members agreed to look at how they had promoted the XPS portal in Force to ensure continued access by officers both in service and retired.

For action by: All Forces

XPS provided information on how many retired officer were registered on the pension's portal:

DCP	26.2%
Dorset	19.9%
Gloucestershire	16.0%
Wiltshire	22.6%

d. Pension Savings Statement

The following figures were provided in relation to the pension savings statements.

Force	No.of Statements	Breach Tax	Breach No tax	Close to Breach
Devon and Cornwall	27	15	11	1
Dorset	25	10	10	5
Gloucestershire	19	9	10	0
Wiltshire	21	12	7	2

Members considered the number of statements for Devon and Cornwall appeared low with a request that figures were checked prior to the next meeting.

For action by: XPS

e. Business Continuity Plan

It was highlighted that the Board had not received the Business Continuity Plan from XPS to date with a request for it to be forward to the chair prior to the next Board meeting.

For action by: Paul Mudd

f. CARE scheme returns and year end checks

It was noted in the XPS report that the number of active members in the CARE scheme had reduced for both Dorset and Gloucestershire which prompted a request for a check on figures.

Agreed

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For action by: Paul Mudd

Discussion moved to what checks had been completed on the year end information and in particular if there was confidence that the contributions were correct. XPS stated they would look at pay rather than contributions and would not check contributions.

g. Evans v Ashcroft

Members asked for an update on Evans v Ashcroft. XPS stated they had been setting up a project team to look at the situation and would most likely utilise the same team that looked at the pension increases.

h. Saving Statements

The fact that it was the responsibility of the Officer and not XPS to ensure that those who had savings statements had taken action was raised to the Board with agreement that the number of pensions savings statements sent for Devon and Cornwall would be confirmed to the chair.

For action by: XPS

Members broke for refreshments

01/19/10 Review of Risk Register [FOIA – open]

In Pollitt presented the updated and revised SW Police Pensions Board Risk Register, the content of which were noted.

**01/19/11 Pensions and Taxation Awareness Events – Update
(Richard Hicks/Nick Adams) [FOIA – open]**

An update was provided to the Board in relation to the organisation of Pension and Taxation Awareness events by both XPS and Peninsula. XPS had provided tax awareness seminars for Devon and Cornwall, Dorset, Wiltshire and Gloucestershire. Attendance had varied between forces, which could have been due to how well the events were advertised. The Gloucestershire meeting was well attended and seen as very useful with confirmation that they wished to continue with the seminars. It was agreed that XPS would be asked to provide the events in 2020. Peninsular Pensions were also looking at whether to provide these for Avon and Somerset.

01/19/12 Update from Chair [FOIA – open]

Kevin Courtney provided an update for members on Evans v Ashcroft and McCloud Sergeant.

Agreed

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Evans v Ashcroft - Guidance had been sent to administrators in October 2019. Members noted for all to do the same.

McCloud Sergeant - The interim decision was made on 28th October 2019 and applied to claimants, but at present did not apply to non-claimants. The Home Office was working on a statement which would be issued after the election. Leigh Day, the solicitors for the claimants, were not pressing for a timeline at present.

The NPCC were involved in discussion to bring about a remedy (within six months) and then implement permanent pension scheme changes. The common issues across all schemes were identified as:

- Taper transfer – should it cease
- Tax issues
- Contribution rates – different for each scheme
- Opting out/opting back in
- Annual Benefit Statements
- Valuations

Members may be able to opt to remain in the CARE scheme or return to their original scheme. The options would be:

- Opt now for which scheme they wanted to be in, or
- Administrators maintain two sets of records and members had two options when benefits crystallise. How contributions and tax implications would be dealt with were currently unknown.

The Home Office stated they would provide an update in December which Forces and administrators would use to update members. The Home Office direction would be decided within the next nine months, although an outline of implementation should be received prior to that date.

The NPCC advised forces to set up a project board to manage the Remedy activity:

- Avon and Somerset have set up a project board (deal with Peninsula).
- As the administrator for the other forces is XPS a joint project board has been set up for the four forces led by Sandy Goscomb.

01/19/13 Any Other Business – by exception [FOIA – open]

The Chair reminded employer representatives that two surveys should have been returned to TPR. All forces had made these returns. It had been agreed that forces would send copies of the TPR governance survey to the South West Regional Pensions Board Chair.

For action by: All Forces and Ian Pollitt

Agreed

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Members were informed that Equitable Life who provided AVCs for the schemes had been taken over by Utmost Life.

Date, Time and Location of Next Meeting

TBC

Agreed