

South West Regional Police Pensions Board

Thursday 16 September 2021 at 10:00am

Virtual meeting held via Microsoft Teams

Attendance

Ian Pollitt (Independent Chair)

Esther Lee (Minute Taker)

Member Representatives

Paul O'Brien (National Association of Retired Police Officers) from 03/21/27

Jim Purkiss (Devon and Cornwall Federation)

Anthony Hart (Devon and Cornwall Supt Association)

Robin Hobbs (National Association of Retired Police Officers) from 03/21/27

Tony Henley (Avon and Somerset Federation)

Jon Stratford (Gloucestershire, Chief Police Officers Staff Association) from 03/21/35)

Employer Representatives

Lisa Adams (Gloucestershire) until 03/21/36

Nick Adams (Avon and Somerset)

Richard Hicks (Professional Advisor, Devon and Cornwall & Dorset)

Sarah Holbrook (Wiltshire)

Tim Newman (Dorset)

Steve Mackenzie (Dorset)

Guests

Paul Mudd(XPS) (for 03/21/35b only)

Emma Davies (Peninsula) (for 03/21/35a only)

Apologies

Clive Barker (Wiltshire, Employer rep)

Sandy Goscomb (Devon and Cornwall, Employer rep)

Shirley Cuthbert (Peninsula)

03/21/24 Introductions and Apologies, Declarations Conflict of Interest, [FOIA open]

Ian Pollitt welcomed members, confirming the meeting was quorate. No declarations of conflict of interest were made

03/21/25 Minutes from the last meeting held on 1 June 2021 [FOIA Open]

The draft minutes from the meeting held on 1 June 2021 were agreed as a true and accurate record.

03/21/26 Action Log [FOIA open]

The Chair presented the action log, highlighting the following updates:

- a. **Action 134 – Updates from Members – Electric Car Lease Scheme (previous reference 01/21/11)**

Official

No additional update was provided from Gloucestershire as they had put the scheme on hold however Wiltshire would probably take the scheme forward for their Force with an expectation that salary sacrifice would be the route taken. The provider TASCA Automotive Group confirmed it affected LGPS but not Police Officer pension benefits.

Action carried over

b. Action 135 - Training and Knowledge of Board members - training available on pension scams (previous reference 02/21/16)

To date no completion certificates had been received for the Pension Scams training however it was not mandatory, only advisory for members. Members were reminded they were required to access and complete online training modules provided by the Pension Regulator on their website; which was seen as best practice to attain a good appreciation of pensions and the role of the Board. Action discharged at the agenda prep.

Action discharged

c. Action 136 – Succession Planning (previous reference 02/21/16)

Work was ongoing to complete the succession planning work with an expectation that members would be contacted to confirm when they started with the Board, as current records did not provide that level of detail; this would provide an annexe to the main plan.

Action carried over

d. Action 137 - Regional Pension Scheme Administration - Performance - GMP Reconciliation activity - letter to members (previous reference 02/21/20)

Nick Adams provided an update prior to the meeting which was included within the action log outlining that an update on GMP activity would be submitted to the Board via the quarterly report.

Action discharged

e. Action 139 - Review of Risk Register - Audit of cyber capability and Accuracy of Pension Payments (previous reference 02/21/21)

Nick Adams provided an update prior to the meeting which was included within the action log outlining the Peninsula Pension Cyber position and the recently commissioned audit by South West Audit Partnership for the five forces in relation to Accuracy of Pension Payments.

Action discharged

f. Action 140 - Review of Risk Register - RAG status of existing entries (previous reference 02/21/21)

The register had been reviewed by the Chair and Richard Hicks with amendments to be discussed at agenda item 03/21/36.

Action discharged

g. Action 141 - Update from Chair - Proactive approach to reducing Opt Out Figures (previous reference 02/21/23)

The action remained ongoing with aims and objectives to foster enhanced awareness of the value of a pension and improve the materials shared.

Robin Hobbs and Paul O'Brien joined the meeting

Official

03/21/27 Training / Knowledge of Board Members [FOIA Open]

No new training was available to members however, the Board were reminded they must complete all training as outlined by modules on the Pension Regulator site.

03/21/28 The Pension Regulator [FOIA Open]

No new items had been raised with the Pension Regulator.

03/21/29 Pension Compliance and Performance Group [FOIA open]

Richard Hicks provided a short verbal update to the Board in the absence of the usual update report being submitted by Eyan Naylor due to significant procurement workloads. He explained that until recently he had been chairing the Compliance Group meetings which acted as a tactical group, ensuring the XPS contract was delivered appropriately but was aware that the Group had not met in the eight weeks prior to the SW Pension Board sitting. Richard would explore the best way to support Eyan Naylor in delivering the required activity within the region in a timely and appropriate manner, including sitting as Chair again if necessary. Any current, relevant information or concerns would be shared with members prior to the next Board as necessary.

For action by: Richard Hicks

03/21/30 Update on McCloud Remedy [FOIA closed s.43 Legal Professional Privilege]

03/21/31 Commission of Pension Audit – accuracy of payments [FOIA Open]

Richard Hicks provided a verbal update on the recently commissioned audit in response to inaccuracies identified by retired members in relation to under payment and over payment of benefits. Presently this was solely focused upon Devon & Cornwall Force.

The main areas highlighted were:

- A small number of individuals had raised an issue though their NARPO representative which rose to over 200 after the situation was shared through social media platforms, culminating in a number of letters to both XPS and the Chief Constable.
- The issue seemed to be geographically limited to the South Devon area of the Force.
- Thanks were given to Robin Hobbs and Paul O'Brien for their assistance in communicating with Richard Hicks ahead of then with members; thus, providing reassurance that the matter was being fully explored and taken seriously.
- Devon and Cornwall had commissioned project work for 50 sample cases for review, with specific scope to understand if it was a significant issue. Various categories of pension in payment were utilised:
 - Scheme members who were under 55
 - Scheme members who were over 55
 - Over State Pension Age
 - Adult Survivor Pension Members
- Currently data was being explored with XPS to understand if there was a problem or not, any trend, and if it was a legacy issue from the previous administrators; activity and findings

Official

would be shared with the Board to reassure them. That should help establish if it was either a Devon and Cornwall centric issue or if further work was needed to review implications for the region with a similar audit.

- A brief outline of one of the cases raised was described to the Board by Robin Hobbs with ongoing work being undertaken to understand if the instances were local to the South Devon region or comparable nationally.

A request was made that any findings received from the Accuracy of Payments audit were shared with the Boards NARPO representatives prior to 27 October when they were attending a regional NARPO meeting.

For action by:

Richard Hicks

03/21/32 Communication (style/content) to pensioners/members [FOIA open]

Sarah Holbrook described to the Board contact she had received and had been shared with her local NARPO representative regarding correspondence received by Adult Survivor Pension Members.

Ian Pollitt and Richard Hicks would meet with XPS to discuss the concern that the tone and content of their standard letters should be reviewed to ensure that whilst factual, took into account the sensitivities when corresponding about the death of a member.

For Action by:

Richard Hicks and Ian Pollitt

03/21/33 Pension and Taxation awareness events [FOIA open]

Richard Hicks provided a verbal update on a past initiative he had progressed for a number of events hosted by XPS across the region over the last 12 to 18 months; these assisted with an understanding of pension and taxation and as an insight into such members personal implications.

- Initially the events were in person but had moved to a virtual position due to the pandemic.
- Events lasted for approximately an hour and a half and included a presentation and question and answer session.
- Previous events had received positive feedback from attendees.
- The next round of events was hoped to take place in October/November 2021, noting that Pension Saving Statements were issued to such 'high earners' by 6 October annually.
- The events would most likely be hosted by group (CPOSA, Supt Assoc) rather than Force area.

Discussion moved to the continued desire to bring new members into the schemes which had been discussed at length in previous meetings.

Ian Pollitt had been invited to speak at the national Police Federations Conference where he raised that question of how to attract and keep members, providing an update on current activity:

- There was a need to update the style of the communication to attract younger audiences.
- There was recognition that many new officers came with significant debt due to university loans or were looking to purchase property and therefore felt they had to leave pension considerations to later in their career.
- A discussion with Met Friendly had taken place and they had agreed to fund and share their latest pension comms used for new officers. The three main groups the new comms

Official

needed to target were new joiners, those disenfranchised individuals mid service and auto enrolments.

- McCloud was seen as detrimental to officer's view of the scheme, as was the expected National Insurance increase in 2022 and freeze on officer pay, therefore activity needed to be undertaken to market all the benefits of being part of the scheme, not just the final benefit at retirement.
- There was also the possibility for the 2015 contribution rate to reduce as a result of an actuarial valuation and would be in response to the cost of the scheme breaching the floor of the cap. Currently the financial liabilities linked to Remedy were unknown and therefore the scheme may need to adjust contribution rates to maintain the benefits.

03/21/34 XPS Accreditation – Cyber Essentials Plus [FOIA closed s43 Commercial Interests]

03/21/35 Regional Pension Scheme Administration - Performance [FOIA closed s43 Commercial Interests]

03/21/36 Review of Risk Register [FOIA Open]

A review of the Risk Register had been undertaken by Ian Pollitt and Richard Hicks prior to the meeting with the suggestion that the Conflict of Interest risk should be reduced to green from amber as there had never been an instance recorded and the likelihood was low. The Board agreed.

Whilst reassurance had been provided via an external audit of XPS systems (penetration testing) and computer security, it was felt that the cyber risk should remain red on the register until the South West Audit Partnership (SWAP) activity had been completed. The Board concurred.

03/21/37 Formal Complaints [FOIA open]

The Board were informed there was one complaint currently with the ombudsman with an understanding that the process was lengthy.

03/21/38 Updates from the Chair and matters raised by the Board for discussion [FOIA open]

There were no specific updates from the Chair for the Board to consider.

A request was made for feedback regarding experience of late applications to transfer into the pension scheme. There was currently a 12-month deadline for officers to apply, with an ability for forces to override that deadline in exceptional circumstances. None of the members present had experience of such a request in their force area.

A request was made for the South West Pension Site to be linked to Force intranets to ensure good exposure to serving officers.

For action by:

Richard Hicks and Esther Lee

Official

The South West Pension Board was next due to meet on the 2 December 2021 with a proposal for an in-person, (with virtual capability) meeting to be held. There were no strong objections to the proposal therefore activity would be undertaken to book an appropriate location with virtual capability

For action by:

Strategic Meeting Hub

Action discharged

There being no further items for discussion the meeting closed at 1.19pm

Date, Time and Location of Next Meeting

Thursday 2 December 2021 at 10.00am, in line with current COVID advice