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## South West Regional Police Pensions Board

Tuesday 1 June 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)

Peter Land, (Avon and Somerset, Federation)

### Employer Representatives

Lisa Adams (Gloucestershire)

Nick Adams (Avon and Somerset)

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

Sandy Goscomb (Devon and Cornwall (joined from 02/21/15/e)

Sarah Holbrook (Wiltshire)

### Guests

Shirley Cuthbert (Peninsula) (for 02/21/20a only)

Paul Mudd (XPS) (for 02/21/20b only)

Emma Davies (Peninsula) (for 02/21/20a only)

### Apologies

Clive Barker (Wiltshire, Employer rep)

Graeme Hall (XPS)

Jim Purkiss (Devon and Cornwall Federation)

Jon Stratford (Gloucestershire, Chief Police Officers Staff Association)

Steve Mackenzie (Dorset)

Anthony Hart (Devon and Cornwall Superintendents Association)

Robin Hobbs (National Association of Retired Police Officers)

### 02/21/13 Introductions and Apologies, Declarations Conflict of Interest, [FOIA open]

Ian Pollitt welcomed members, confirming the meeting was not quorate but as no significant decisions were expected to be made, as Chair, he was content that the meeting went ahead as it gave those available an opportunity to see the data providers by the Pension Administrators.

The meeting would be recorded via the Teams app to aid minute taking and would then be deleted.

No declarations of conflict of interest.

### 02/21/14 Minutes from the last meeting held on 4 March 2021 [FOIA Open]

The draft minutes from the meeting held on 4 March 2021 were agreed as a true and accurate record.

**02/21/15 Action Log [FOIA open]**

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

- a. **Action 87 – Budget (previous reference 01/20/05 and 03/20/31b and 01/21/03a)**  
Activity taken offline with discussion held with some Finance Directors to reduce the budget in line with pandemic changes around travelling, hospitality costs and training events moving to online events; Richard Hicks to conclude with paper circulated to D of F for their group.  
**Action discharged**
- b. **Action 129 – The Pension Regulator – TPR Survey (previous reference 01/21/06)**  
**Action carried over**
- c. **Action 130 - The Pension Regulator – Force Succession Plan (previous reference 01/21/06)**  
Update provided at 02/21/16  
**Action discharged**
- d. **Action 131 - Regional Pension Scheme Administration Performance – XPS Opt Out Figures (previous reference 01/21/08)**  
Paper received and noted by Board  
**Action discharged**
- e. **Action 132 - Regional Pension Scheme Administration Performance – Avon and Somerset Opt Out Figures (previous reference 01/21/08)**  
The action formed part of a continued conversation to ensure Avon and Somerset understood their data around opt out figures, particularly around new starters.  
**Action discharged**  
  
Sandy Goscomb joined the meeting
- f. **Action 133 - Regional Pension Scheme Administration Performance – XPS Complaints Data (previous reference 01/21/08)**  
Discussed at minute reference 02/21/20b  
**Action discharged**
- g. **Action 134 – Updates from Members – Electric Car Lease Scheme (previous reference 01/21/11)**  
Gloucestershire had a newly elected Police and Crime Commissioner who was interested in a potential electric car leasing scheme. The issue the Board was interested in was that such schemes usually involved salary sacrifice and a reduction in gross pay and PAYE (to pay for the relevant scheme) and this could result in reduced pension entitlements. The Board therefore asked to be kept informed of any further developments  
**Action carried over**

**02/21/16 Training / Knowledge of Board Members [FOIA Open]**

Members received confirmation there was a new training module available on the Pension Regulators website which centred on pension scams. Whilst the training was described as optional for members as it centred on trustees who approved transfer out requests, it was

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suggested that everyone undertook the training as it was interesting and informative. On completion, certificates to be sent to Esther Lee for recording on the Training Record.

**For action by:**

**All members**

Members were reminded that the role of Deputy Chair remained vacant since the retirement of Peter Skelton. Richard Hicks was proposed by the Chair and was supported by members.

Richard Hicks had provided members with a draft Succession Plan briefing which was noted by the Chair; this work had been initiated to comply with TPR recommended best practice. Further work would be undertaken to ensure that all relevant paperwork relating to Terms of Reference and other core documents were linked.

**For action by:**

**Richard Hicks**

**02/21/17 The Pension Regulator [FOIA Open]**

No new items had been raised with the Pension Regulator.

A new code of practice was being consulted on which would look to amalgamate the public and private codes of practice for pension boards. Further information would be shared with members when available.

**02/21/18 Pension Compliance and Performance Group [FOIA closed s.43 (2) Prejudices the commercial interests of any person including the public authority holding it]**

**02/21/19 Update on McCloud Remedy Consultation [FOIA open]**

Sandy Goscomb provided a verbal update alongside her briefing document which was noted by the Board and provided the national position in relation to McCloud Pension Remedy activity.

The following areas were highlighting for discussion:

- The financial effects of Remedy fell into four broad areas and it was hoped that Forces would receive financial assistance from the government in funding the Remedy activity;
  - Payments to claimants in both existing and FED categories
  - Cost of administration due to Remedy
  - Cost to the scheme due to Remedy
  - Separate national work being undertaken to understand member contributions and if the employee/employer contributions were being correctly calculated
- The main frustration remained an inability for Forces to provide members with answers due to legislation and guidance not being available or clear, however the NPCC central team were looking to provide consistent messaging wherever possible.
- There was a desire to agree a consistent approach to delivering Remedy across the 42 Forces but the concept remained challenging.

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- It was accepted that the Police Remedy situation was particularly complicated however there was no sense that other pension groups such as civil servants were moving ahead in implementation.
- Questions coming in from members continue to be monitored and shared with the pension administrator where necessary. There was broad acceptance that there was almost as big a risk in giving wrong information than giving no information.

## **02/21/20 Regional Pension Scheme Administration - Performance [FOIA closed s43 Commercial Interests]**

## **02/21/21 Review of Risk Register [FOIA Open]**

The Board reviewed the Risk Register, highlighting that two areas that continued to be red:

- McCloud Remedy - would continue to remain on the register until implementation
- Cyber Threat
  - XPS – independent method needed to test cyber health through review or penetration testing, alongside their internal processes.
  - Peninsula – Nick Adams had met with the pension administrator and confirmed they were linking in through an audit plan with Devon County Council which would create an independent report.

A Regional Finance Directors meeting was due to be held in June 2021 which would provide Sandy Goscomb with an opportunity to raise the question if an audit of XPS in respect of their cyber capability should be commissioned alongside an audit of Accuracy of Pension Payments for both Pension Administrators.

**For action by:**

**Sandy Goscomb**

Further discussion was held regarding the RAG status of the remaining risks with a desire to review and reduce some of the other risks from amber to green. Ian Pollitt and Richard Hicks would discuss the matter offline and contact members prior to the next meeting.

**For action by:**

**Richard Hicks and Ian Pollitt**

No new risks were identified by members.

## **02/21/22 Formal Complaints [FOIA open]**

The Board was informed that XPS had introduced processes to mitigate the risk of incorrect payments being made to officers, particularly around pension sharing orders. There was a continued desire to ensure transparency when dealing with complaints, with acceptance that the as time went on, the historical issues faced due to previous providers lessened.

## **02/21/23 Update from Chair [FOIA open]**

Ian Pollitt raised the issue of early career opt outs and the perceived lack of a suitable introductory message to new recruits, emphasising the importance of the scheme and the fact that it provided much more than just a pension to officers at the end of their service with the Force.

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Discussion moved to what regional forces currently did to engage with new recruits and how they could encourage their officers to sign up to the scheme and remain in it throughout their service. There was support for a new approach such as a cartoon, video or similar rather than a face to face input, or hard copy leaflets as it was recognised that the medium used to connect with new recruits had to be age appropriate and engaging.

Some issues raised by the group included GDPR and an inability to contact officers directly, concern regarding giving what could be seen as financial advice and differing approaches taken by the induction teams within each force currently.

There was broad support for a working party to develop a communication strategy which could be used by all Forces to encourage early engagement with new recruits resulting in lower opt out figures. The group should have members from a cross section of the membership and come back to a future South West Regional Pension Board with an update. Peter Land would identify a volunteer who was in the 2015 scheme to work on the group.

**For action by:**

**Ian Pollitt and Peter Land**

There being no further items for discussion the meeting closed at 12.10pm

## **Date, Time and Location of Next Meeting**

Thursday 16 September 2021 at 10.00am, via Teams and in line with current COVID advice