

## South West Regional Police Pensions Board

Wednesday 18 December 2024 at 10.00am

Via Microsoft Teams

### Attendance

Ian Pollitt (Independent Chair)

Carrie Chapman (Minute taker)

### Member Representatives

John Derryman (Chief Police Officers Staff Association)

Antony Hart (Superintendent's Association) (Devon and Cornwall)

Richard Wand (National Association of Retired Police Officers)

Jim Purkiss (Police Federation) (Devon and Cornwall)

Trina Phillips (Police Federation) (Avon and Somerset)

Ian White (Police Federation) (Wiltshire)

### Professional Advisor

Richard Hicks (Pension Lead Dorset)

### Guests

Graeme Hall (XPS Pensions) (for minute reference 04/24/42 only)

Alexander Thompson (Peninsula) (for minute reference 04/24/43 only)

Shirley Cuthbert (Peninsula) (for minute reference 04/24/43 only)

Tracey Luxton (Peninsula) (for minute reference 04/24/43 only)

## 04/24/41 Introductions and Apologies, Declarations for Conflict of Interests [FOIA Open]

The Chair welcomed members to the meeting and introductions were completed, with members noting that the meeting was not quorate. Due to recent publications of the police budget, employer representatives were unavailable and pensions administrators would instead provide a Remedy update to member representatives only. No declarations of interest were made.

Jim Purkiss joined the meeting.

Brief discussion was held regarding ongoing concerns regarding payment of Scheme Sanction Charge Payments (SSCPs), issuing of Remedial Pensions Savings Statements (RPSS) and Pensions Savings Statements (PSS) and the impact on officers and staff completing the work.

Graeme Hall joined the meeting.

## 04/24/42 XPS [FOIA Open unless exemptions specified below]

Graeme Hall shared the XPS Dashboard update presentation (available from Specialist Support Hub), which provided a summary of XPS Remedy performance for Devon and Cornwall, Dorset, Gloucestershire and Wiltshire as of the 17 December 2024. During discussion the following key points were raised:

## Official

- XPS were producing a monthly dashboard to update forces, National Police Chiefs Council (NPCC) and His Majesty's Revenue and Customs (HMRC) on progress, challenges and ongoing work.
- Focus remained on issuing PSS and communications to officers impacted.
- **[FOIA Closed s.43]**
- **[FOIA Closed s.43]**
- Communications had been issued to officers impacted by McCloud, however further communications were required to clarify next steps and deadlines.
- Activity was ongoing to issue Annual Benefit Statements (ABS) for members, although guidance regarding transferees and divorces was outstanding, and further calculations would be required nationally once the guidance was issued.
- The Board noted that whilst members had been contacted regarding issuance of RPSS in October 2024, no further contact had been received, and a representative of XPS had indicated that the company did not have capacity to upload the paper records into the system. John Derryman would liaise with Graeme Hall to progress the issue and discuss access to HMRC reports.

### **For action by:**

### **John Derryman and Graeme Hall**

- The Board acknowledged that due to McCloud there had been a significant amount of change required in 2024 including new systems and delays to guidance and products available which then delayed calculations.
- **[FOIA Closed s.43]**
- **[FOIA Closed s.43]**
- Although improvements to service had been made, further work was required to improve customer journeys and ensure communications were timely and clear.
- A video would be published on the XPS website to raise awareness of pensions tax.
- A compensation scheme launched by the NPCC was in place to allow members to claim back the cost of independent financial advice regarding whether they should remain on their current scheme or switch. Specific circumstances had to be met to qualify for the scheme, and whilst no claims had been raised in the South West, other forces had received them.
- The issue of widows potentially losing pensions benefits if they changed pension schemes and had remarried, or chose to do so in the future, had been raised with the NPCC, and communications clarifying options would be passed to them via Forces.
- Immediate Choice members were able to phone XPS to discuss options if preferred, which was faster than waiting for information via post.
- XPS and NPCC held weekly calls to discuss ongoing issues and mitigations.
- **[FOIA Closed s.43]**
- A key concern remained issuance of PSSs to allow officers to make tax returns, and further communications would be issued. The stress and impact on officers was acknowledged.

Members thanked Graeme Hall for his update and he and Jim Pearce left the meeting. Shirley Cuthbert, Alexander Thompson and Tracey Luxton joined the meeting.

## **04/24/43 Peninsula [FOIA Open unless exemptions specified below]**

Tracey Luxton shared the Peninsula Remedy Scheme presentation (available from Specialist Support Hub), which provided a summary of Peninsula's Remedy performance for Avon and Somerset. During discussion the following key points were raised:

- **[FOIA Closed s.43]**

## Official

- **[FOIA Closed s.43]**
- **[FOIA Closed s.43]**
- No claims had been received regarding the compensation scheme, and further communications would be issued to raise awareness, in addition to a video available for retired and long-term ill active officers via a secure link.

Jim Purkiss re-joined the meeting.

- The greatest challenge was obtaining information from previous forces for transferee officers, however a process was in place to gain support through Chief Constables.
- Activity was ongoing to ensure active officers who were off work long-term sick received the same communications as retired officers regarding compensation, with contact made through individual's Line Managers. Tracey Luxton would ensure the communications were shared with NARPO once they were published.

**For action by: Tracey Luxton**

- The Board noted that no national communications to widows regarding pensions options was available, and forces had been asked to issued local communications.
- SSCPs received were being checked for accuracy and Shirley Cuthbert would provide a further update to the 30 January 2025 Board.

**For action by: Shirley Cuthbert**

The Board thanked Shirley Cuthbert, Alexander Thompson and Tracey Luxton for their update and they left the meeting.

## **04/24/44 Next Steps [FOIA Closed s.42 Legal Professional Privilege]**

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

There being no further items for discussion the meeting closed at 11.53am. The next Board meeting will be held on Thursday 30 January 2025 commencing at 10.00am, in the Conegar Boardroom, Winfrith HQ, Dorset.