

South West Regional Police Pensions Board

Tuesday 31 July 2025 at 10.00am

In the Heavitree Meeting Room, Exeter Police Station via Microsoft Teams

Attendance

Ian Pollitt (Independent Chair)

Carrie Chapman (Minute taker)

Member Representatives

Ian Thompson (Superintendents' Association)
(rep for Antony Hart) (virtually)

Trina Phillips (Police Federation) (Avon and Somerset)

Richard Wand (National Association of Retired Police Officers)

Sarah Ennis (Police Federation) (rep for Ian White) (virtually)

Employer Representatives

Nick Adams (Director of Finance) (Avon and Somerset)

Matthew Ulyatt (Chief Financial Officer)
(Gloucestershire) (virtually)

Robin Wheeler (Professional Advisor – Pension Lead) (Dorset)

David Wilkin (Director of Finance and Resources)
(Devon and Cornwall)

Robert Thomas (Director of Finance)
(Wiltshire) (virtually)

Apologies

Neal Butterworth (Chief Financial Officer)
(Dorset)

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

Jane Hiscock (Wiltshire Police)

John Derryman (Chief Police Officers Staff Association)

Ian White (Police Federation)
(Gloucestershire)

Guests

Kevin Sheil (XPS Pensions) (for minute reference 03/25/36 only) (virtually)

Martin Bellingham (Police Friendly) (for minute reference 03/24/36 and 03/25/37 only)

Gareth Shackler (Peninsula) (for minute reference 03/25/38 only) (virtually)

03/25/30 Introductions and Apologies, Declarations for Conflict of Interests [FOIA Open]

Ian Pollitt as Chair welcomed members and noted apologies. The meeting was quorate, and there were no declarations of conflict of interests.

03/25/31 Minutes from previous meeting 15 April 2025 [FOIA Open]

The minutes of the meeting held on 15 April 2025 were agreed as a true and accurate record.

03/25/32 Action and Decision Log [FOIA Open unless exemptions specified below]

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- a. **Action 251 Peninsula – performance** (previous minute reference 01/25/11a and 02/25/17h) [FOIA Closed s.43]
- b. **Action 254 Update from Chair and Summary of Actions** (previous minute reference 01/25/14 and 02/25/17k)
Discussion was held at minute reference 03/25/27. Further work to improve the provision to new recruits would be undertaken.
Action closed.
- c. **Action 255 Terms of Reference** (previous minute reference 02/25/18)
Activity was completed.
Action closed.
- d. **Action 257 Scheme Sanction Change** (previous minute reference 02/25/19)
Activity was completed.
Action closed.
- e. **Action 259 The Pensions Regulator** (previous minute reference 02/25/24)
Activity was completed.
Action closed.
- f. **Action 260 XPS – Performance** (previous minute reference 02/25/25a) [FOIA Closed s.43]
- g. **Action 261 XPS – Dashboard** (previous minute reference 02/25/25b) [FOIA Closed s.43]
- h. **Action 262 XPS – Remedy** (previous minute reference 02/25/25c) [FOIA Closed s.43]
- i. **Action 263 XPS – Remedy** (previous minute reference 02/25/25c) [FOIA Closed s.43]
- j. **Action 264 XPS – Remedy** (previous minute reference 02/25/25c) [FOIA Closed s.43]
- k. **Action 265 Peninsula – Dashboard** (previous minute reference 02/25/26c) [FOIA Closed s.43]
- l. **Action 266 Review of Risk Register** (previous minute reference 02/25/28)
Activity was completed.
Action closed.
- m. **Action 267 Update from Chair and Summary of Actions – New Recruits Pension Awareness** (previous minute reference 02/25/29a)
Activity was completed.
Action closed.

Members noted Gaon Hart had been appointed as Chair of the Scheme Advisory Board and would be invited to a future meeting.

03/25/33 Scheme Sanction Charge [FOIA Open]

Robin Wheeler advised the Board that Devon and Cornwall and Dorset had made repayments to members where Scheme Sanction Charges (SCCs) had been deducted and all cases had now

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been completed. 26 cases were outstanding in Wiltshire which were pending information required from external providers and affected members had been contacted.

03/25/34 Pensions Compliance and Performance Group [FOIA Closed s.43 Commercial Interests]

03/25/35 Pension Remedy - Overview [FOIA Open]

The Board discussed the progress of Remedy, noting the Metropolitan Police had recently decided to suspend the majority of Remedy work to focus on production and issue of Annual Benefit Statements (ABS). All forces were prioritising completion of Remedial Service Statements (RSS) where members were suspected to be financially impacted and production of 2025 ABS where members did not receive 2024 statements. Guidance was awaited regarding cases involving divorce and a number of cases were pending information from other agencies, or additional evidence before they could be progressed. If the information was not available, the region would need to consider how best to proceed with these cases. The forces provided the following updates:

- Avon and Somerset had 303 Immediate Choice RSS remaining, 81 of which were classified as high priority cases and activity was ongoing to issue ABS on schedule by the target of 31 August 2025.
- Devon and Cornwall had 129 Immediate Choice RSS remaining, 23 of which were identified as high priority cases. 55 of 146 Deferred Choice RSS remained, with delays due to missing information.
- Dorset was managing new in-scope members as required and had 17 outstanding Deferred Choice RSS, with 74 Immediate Choice RSS remaining.
- Gloucestershire had completed all contribution adjustments with assistance of the Alliance, and one ABS RSS remained due to issues in obtaining data from other agencies and forces. There were 14 outstanding Deferred Choice members, with this number expecting to reduce in the following month. There were 74 Immediate Choice RSS remaining, with four of these related to Pensions Sharing.
- Wiltshire noted similar progress and challenges to the rest of the region.

Kevin Sheil joined the meeting virtually.

02/25/36 XPS [FOIA Open unless exemptions specified below]

Kevin Sheil presented the XPS quarterly report (available from Specialist Support Hub) which provided an update on Business as Usual (BAU) Activity, progress against Remedy and preparedness for connecting all members to the Pensions Dashboard in October 2025. During discussion the following key points were raised:

- XPS continued to work with forces to resolve data gaps and progress outstanding cases, with prioritisation given to members who were financially impacted. It was noted further work would be required regarding Ill Health Retirements (IHR) after RSS were completed.
- There were industry-wide challenges during Remedy, however XPS' Service Level Agreement (SLA) performance had remained steady in recent quarters.
- **[FOIA Closed s.43]**
- **[FOIA Closed s.43]**

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Martin Bellingham joined the meeting in person.

- Activity to produce 2025 ABS was ongoing, with prioritisation being given to members who did not receive 2024 statements.
- Specialized teams had been created to lead key projects and workstreams, which also allowed for flexibility to adjust to business needs. Recruitment was ongoing as well as sustainable succession planning.
- National challenges remained regarding obtaining information in a timely fashion from other agencies and Kevin Sheil would collaborate with forces to ensure communications were issued to members who would receive ABS later than expected, supported by internal communications.

For action by: **Kevin Sheil**

- XPS was on schedule to connect Policing to the Police Pensions Dashboard in October 2025, and Kevin Sheil would provide a demonstration of the Dashboard to the 30 October 2025 Board.

For action by: **Kevin Sheil**

- The Board queried how Regional opt-out figures related to National figures, and Kevin Sheil would provide the data to Ian Pollitt.

For action by: **Kevin Sheil**

- The report showed the SLA for retirement payments had been missed and it was clarified that no issue had been identified for members, however XPS had not closed cases on the system which led to the report of late payments. Brief discussion was held regarding if the standard to pay officers the day after retirement was a National or self-imposed SLA. Kevin Sheil would investigate the issue of late payments and provide a narrative to the Board, which would also be included in future reports.

For action by: **Kevin Sheil**

Sarah Ennis left the meeting.

- National opt-out figures were expected to be approximately 8%, with the Board noting female officers opt out rates were higher than for male counterparts and there was disparity regarding race and ethnicity.

The Board thanked Kevin Sheil for his update, and he left the meeting.

03/25/37 Police Friendly Presentation [FOIA Open unless exemptions specified below]

Martin Bellingham shared the Police Friendly presentation (available from Specialist Support Hub) which aimed to offer an improved provision for introducing new recruits to Police Pension schemes and aiming to reduce opt-outs. The presentation was a first draft and would require refinement before it was tested on a cadre of recruits and made widely available. Multiple surveys had been carried out by Police Friendly to analyse why members opted out of pension schemes. It was noted that some of the wording used could cause confusion, however it was industry standard wording, intended to cause less confusion if officers then completed separate research.

[FOIA Closed s.43]

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The Board broke for refreshments at 12.21pm, reconvening at 1.00pm. Martin Bellingham left the meeting, and Gareth Shackler joined the meeting virtually.

03/25/38 Peninsula [FOIA Open unless exemptions specified below]

Gareth Shackler presented the Peninsula quarterly report (available from Specialist Support Hub) which provided an update on BAU Activity, progress against Remedy and preparedness for connecting all members to the Pensions Dashboard in October 2025. During discussion the following key points were raised:

- Peninsula had worked with Avon and Somerset to develop a prioritisation plan, with cases involving divorce being set aside due to complexities with the cases and pending further guidance.
- Prioritisation was being given to cases where members were awaiting additional payments, with about 30 cases remaining.
- Approximately 190 Deferred Choice RSS were in progress, and communications would be issued to members whose ABS would be delayed.
- The annual issue of ABS would not be completed by 31 August 2025, but work was progressing and letters would be sent to members to advise them of the delay.
- There were approximately 80 Immediate Choice RSS, who would be completed between September and December 2025, and it was noted some guidance was still outstanding.

Sarah Ennis re-joined the meeting in person.

- There were 210 lower priority cases, where it was expected the members had already received the most beneficial pension and these would be completed by 31 March 2026.
- Guidance on cases involving divorce and opt-outs was pending.
- The Board queried how many cases were delayed due to issues obtaining external data and Peninsula's confidence in completing ABS on schedule. Gareth Shackler would provide confirmation to the Board.

For action by: Gareth Shackler

- The Board noted the reporting of retirements from active members had been amended to more accurately reflect figures.

- **[FOIA Closed s.22]**

For action by: Gareth Shackler

- Gareth Shackler would circulate an updated report to the Board, including opt-out figures.

For action by: Gareth Shackler

- Communications to members and employers remained a key focus going forward.
- A previous Peninsula communication regarding widow and widower pensions which had created confusion was raised, and Specialist Support Hub would contact XPS to query how they had handled the communication.

For action by: Specialist Support Hub

- Gareth Shackler would contact Richard Wand and Nick Adams to provide a response regarding clarity for the widow pensions communication.

For action by: Gareth Shackler

The Board thanked Gareth Shackler for his update, and he left the meeting.

03/25/39 Formal Complaints [FOIA Open]

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The Board discussed Internal Dispute Resolution Procedure (IDRP) cases received, noting detail had been included in the Administrator reports.

03/25/40 Board Members – Training/ Knowledge of Board Constitution [FOIA Open]

Board members were reminded of the importance of completing Pensions Regulator training, and Specialist Support Hub would re-issue the link to the training.

For action by: Specialist Support Hub
Action discharged.

It was queried if any modules should be completed as higher priorities over others, as the training contained a large number of modules to be completed. Ian Pollitt would review the modules to identify key training.

For action by: Ian Pollitt

It was noted that acronyms were heavily used by the Board, and Ian Pollitt and Specialist Support Hub would develop an acronym list for circulation to the Board.

For action by: Ian Pollitt and Specialist Support Hub

03/25/41 Pensions Dashboard [FOIA Open]

It was noted that both Administrators were on schedule to connect to the Dashboard in October 2025 and timelines would be monitored.

03/25/42 The Pensions Regulator [FOIA Open]

Brief discussion was held regarding formal breaches reported by the majority of forces for inability to meet Remedy deadlines.

03/25/43 Terms of Reference [FOIA Open]

The Terms of Reference had been amended and were agreed, subject to minor amendments.

The Annual Report had been circulated, however it was noted that not all forces had links to the South West Pensions Board site on their external webpages. Specialist Support Hub would liaise with the forces regarding publishing links.

For action by: Specialist Support Hub

03/25/44 Review of Risk Register [FOIA Open unless exemptions specified below]

The Board reviewed the Risk Register, noting that whilst McCloud remained red, the risk was reducing as the project progressed. Specialist Support Hub and Ian Pollitt would amend the Risk Register based on feedback.

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For action by: Ian Pollitt and Specialist Support Hub

[FOIA Closed s.43]

For action by: Specialist Support Hub

Action discharged.

03/25/45 Update from Chair and Summary of Actions [FOIA Open]

Ian Pollitt made the Board aware that he and Nick Adams would be taking part in a police pension podcast. The National Police Chiefs Council (NPCC) Scheme Advisory Board would be contacted to seek a national position regarding the provision of pensions information to new recruits.

Members were thanked for their attendance and Carrie Chapman provided members with a summary of the actions from the meeting.

Date, Time, and Location of Next Meeting

There being no further items for discussion the meeting closed at 1.51pm. The next Board meeting will be held on Thursday 30 October 2025 commencing at 10.00am via Teams.