

**MINUTES OF PENSION BOARD MEETING
14 June 2023**

Present:

Matthew Deadman (MD)	KFRS (Employer Representative) Vice Chair
Danny Barrett (DB)	FBU (Employee Representative)
Lawrence Pater (LP)	FOA (Employee Representative)
Lee Abel (LA)	FOA (Deputy Employee Representative)
Jordan McEvoy (JM)	FRSA Representative (Deputy Employee Representative)
Alison Hartley (AH)	Director Finance and Corporate Services
Barrie Fullbrook (BF)	Head of Finance, Treasury and Pensions
David Stanbury (DS)	Pensions Manager (Scheme Manager Representative)
Marie Curry (MC)	Customer Support Manager/Clerk to the Authority

Apologies:

Mark Rist (MR)	KFRS (Employer Representative)
Dylan McEvoy (DM)	FRSA Representative (Employee Representative)
David Broughton (DBr)	FBU (Deputy Employee Representative)

NEXT MEETING	Date: 5 September 2023
	Venue: MS Teams
	Time: 09.30

1. Declarations of Interests on Items on this Agenda

None

2. Minutes of the Pension Board Meeting held on 15 February 2023

The minutes of the meeting held on 15 February 2023 were agreed as a true record.

3. Pension Board Action Log - Update on Progress

DS ran through the outstanding actions on the log and provided updates. The action log can be view here [Current Pension Board Action Log.xlsx](#)

4. LPP Quarterly Report

DS ran through the key areas on the latest LPP report, in particular the casework performance against the agreed SLA and LPP's helpdesk performance which are lower than expected. All these areas DS is discussing with LPP at the regular meetings.

5. Update on Cases (Standing Item)

DS gave an update on the following:

McCloud vs Sargent Case

DS said that at the last meeting, he reported that a data collection exercise was underway so that information on every member who had membership between March 2015 and March 2022 could be provided to LPP. DS confirmed that all of the information has now been provided to them. This will help LPP to rebuild the legacy scheme records in preparation for the implementation of the regulations once in effect from October 2023.

AH said that all FRAs will be expected from October 23 to calculate the figures of individuals in priority order, she emphasised that this is going to take some time to do so communications will need to go out with a rough timeline to manage expectations. She added that the LGA will be advising FRAs on the order in which they should approach the recalculations and that is likely to start with ill-health retirements. Individuals should not expect that all payments will be completed in October once the regulations are in effect, some are likely to be in 2024 just because of the volume of cases to process. AH said that she is waiting to hear from LPP on what their intentions are and how they are going to approach the calculations. Once more information is available AH will update the Board. DB said that national FBU are trying to support the management of expectations by issuing communications to members to say that it could take up to 18 months to complete as it is recognised that not all recalculations and payments will be completed in October due to the volume of cases.

Matthews/O'Brien Case

DS said that there has been lots of communication issues on this recently either on the intranet, social media and now posters have been provided on stations. On the back of this, DS said that he has been receiving queries and from this cross referencing the information with what records the Authority holds. DS said that the problem is that any personal data pre 2000 is not required to be kept by law so if colleagues cannot validate that they worked for us prior to that period unfortunately then we would need to work off the default assumptions provided by the regulations. For those individuals where information is validated, DS and the team are working on the financial pay data in the background in preparation.

AH said that there will be at least 1200 people likely to fall within the Matthew/O'Brien case and we don't hold contact details for quite a few of these individuals. Although as DS has said there has been lots of communications released, AH asked Union colleagues to speak to their members so that if they do know of retired colleagues affected to provide a contact email address so that we can make contact with them. This whole process needs to be completed in 18 months, that is it so any help would be appreciated.

DB asked whether the default assumption was going to be allocated fairly and take in consideration any differentials, because there is a difference between pay at difference stations depending on roles and responsibilities. AH said individuals will need to demonstrate the following:

- 1) Did they ever work for the Service
- 2) At what level were they so either Ff, CM and so on
- 3) How many hours did they work for us

If none of the above can be validated either by individuals through a copy of a contract, pay statements or some other documentation or can be validate by the Service then sadly the national default will be applied. As we have said data pre 2000 does not have to be kept by law.

DB asked what about if individuals can validate some of the information required. AH said that if individuals have at least some evidence that is appropriate like what has been suggested already then this can be checked.

IDRP Cases Update

There have been no IDRP cases since the last meeting.

6. Pension Dashboard

DS report that the Pension Dashboard was due to be implemented in September 2025 but that has now been delayed to October 2026. That has brought some relief as the Dashboard was due to land right in the middle of the implementation of the McCloud outcomes.

7. AOB

Retained Firefighter Pension

DB said on the back of some queries he has received around the Retained Firefighter Pension Scheme which individuals had to take at the age of 60, how does this affect them under the Matthews/O'Brien case if they have already retired and what should the Board be advising them to do. DS responded by saying that it is more appropriate if individuals who are affected to either contact DS or LPP directly as it will be down to individual circumstances on what is entitled. DS said that individuals should be completing the relevant paperwork so that payments can be calculated and back dated to their retirement date. It is better that this paperwork is completed as soon as possible as it will speed up the process.

Annual Allowance Letter

AH asked for views on the Annual Allowance Letter and whether the information contained within this was clear and sufficient. She said that after speaking to some colleagues, the feedback she has received is that the letters were not clear, and people don't know what is expected of them. She said this is really important that these letters are right and understandable as there could be quite large tax implications as a result. Would it be beneficial to hold workshops or 1:2:1 sessions for individuals around the time these letters are released.

MD said that from his perspective he found that the letter was not clear and not in language that was understandable. He added that its fine if you have gone through the process already but for someone who has just received their first letter you wouldn't know what is expected and there is a quick turnaround on the back of receiving the letter. MD said that workshops would be very beneficial and with that if there are videos that can be referenced to, so it reminds individuals of the process.

AK said that she will take this feedback and look at what is achievable, she will also make contact with Infinity to see if they can hold some more sessions around this and incorporate how to understand the Annual Benefit Statements. **(Action: AH)**