

Public Document Pack

West Sussex Fire & Rescue Service

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23 March 2023

West Sussex Fire & Rescue Service Local Pension Board

A meeting of the Board will be held at **2.00 pm** on **Monday, 3 April 2023** at **County Hall, Chichester.**

Sabrina Cohen-Hatton
Chief Fire Officer

Agenda

Part I

1. **Apologies**

2. **Declaration of Interests and Gifts and Hospitality**

Members and officers must declare any pecuniary or personal interest in any business on the agenda. They should also make declarations at any stage such as an interest becomes apparent during the meeting. Consideration should be given to leaving the meeting if the nature of the interest warrants it. If in doubt, contact Peter Rickard before the meeting.

3. **Urgent Matters**

Items not on the agenda, which the Chairman of the meeting is of the opinion, should be considered as a matter of urgency by reason of special circumstances.

4. **Part I Minutes of the last meeting** (Pages 5 - 6)

To confirm the Part I minutes of the meeting of the Board held on 7 December 2022.

5. **Part II Matters**

Members are asked to indicate at this stage if they wish the meeting to consider bringing into Part I any items on the Part II agenda, that is whether they wish to discuss in depth any aspect of the Part II minutes of the previous meeting.

6. **Risk Register** (Pages 7 - 14)

Report by Chief Fire Officer.

The Board is asked to provide feedback on the content of the report and request any further information that is required.

7. **Administration Procedures and Performance** (Pages 15 - 26)

Report by Chief Fire Officer.

The Board is asked to note the report and request any further information that is required.

8. **Regulations and Guidance Update** (Pages 27 - 32)

Report by the Chief Fire Officer.

The Board is asked to consider the report.

9. **Communication Strategy** (Pages 33 - 48)

Report by Chief Fire Officer.

The Board is asked to note the report and provide any feedback on the communications provided within the report.

10. **Knowledge Assessment** (Pages 49 - 54)

Knowledge assessment report by Chief Fire Officer.

The Board is asked to note the report and provide any feedback on the training referred to within the report.

11. **Date of Next Meeting**

The next meeting of the Board will be held at 10.00am on Wednesday 14 June 2023 at County Hall, Chichester.

Part II

12. **Exclusion of Press and Public**

The Board is asked to consider in respect of the following item(s) whether the public, including the press, should be excluded from the meeting on the grounds of exemption under Part I of Schedule 12A of the Local Government Act 1972, as indicated below, and because, in all the circumstances of the case, the public interest in maintaining the exemption of that information outweighs the public interest in disclosing the information.

Exempt: Paragraph 3, financial or business affairs of another person (including the authority)

13. **Part II Minutes of the last meeting** (Pages 55 - 56)

To confirm the Part II minutes of the meeting of the Board held on 7 December 2022 (for members of the Board only - yellow paper).

To all members of the West Sussex Fire & Rescue Service Local Pension Board

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Local Pension Board

Virtual meeting held on 7 December 2022

Attendees: Pete Rickard (Chair) (PR), Dave Bray (DB), Richard Abbot (RA), James Diston (JD), Giles Sparkes (GS), Joseph Weir (JW), Rachel Wood (RW), David Atkinson (DA), Andrew Lowe (AL), Ali Thompson (notes) (AT)

1. Apologies

- Richard Abbot – late due to another meeting overrunning. Gary Ball attended first few minutes in RA's place
- Tara Atkins (Rachel Wood and David Atkinson in her place)

2. Declaration of Interests & Gifts and Hospitality

None raised.

3. Urgent Matters

None raised.

4. Minutes from the meeting held on 13 December 2021 and Action report

- Actions assigned to PR – will give update at next meeting **Action:** PR
- Register of Interests form to each board member – **Action:** RW

5. Risk Register

Agreed to pick up items through the rest of the agenda.

6. Administration Procedures and Performance

Report discussed – no actions.

7. Communication Strategy

ID and verification software being implemented. Will update at the next board once implementation completed.

8. Knowledge Assessment

- Any members who have completed Pension Regulator toolkit please tell RA
- Any particular areas in which the Board would like training, please let RA know - **Action:** Board
- Training from LGA to follow in March 2023 – **Action:** Board members to consider any training you would like to be included in this session

9. AOB

Training idea: Annual allowance/likelihood of breaching/advice around that. PR and RAL have discussed this outside of meeting – RAL has an action to follow up and liaise with admin team and externals to prepare materials.

Action: Gary Ball to complete training so that he can step in as required in future meetings, but not to be officially listed on the Board membership.

10. Date of Next Meeting

The next meeting of the Board will be held virtually at 11.00 am on Monday, 1 March 2023.

11. Exclusion of Press and Public

Resolved – That under Section 100(4) of the Local Government Act 1972, the public be excluded from the meeting for the following item of business on the grounds that it involves the likely disclosure of exempt information as defined in Part I, of Schedule 12A, of the Act by virtue of the paragraph specified under the item and that, in all the circumstances of the case, the public interest in maintaining the exemption of that information outweighs the public interest in disclosing the information.

12. Cyber Security

Report noted.

Paragraph 3, Financial or business affairs of any person (including the authority)

Key decision: Not applicable
Unrestricted
Ref:

Report to West Sussex Fire & Rescue Service Local Pension Board

3 April 2023

Risk Register

Report by Chief Fire Officer (Scheme Manager)

Summary

The purpose of the Board is to assist West Sussex Fire and Rescue Authority in its role as a scheme manager of the Firefighters' Pension Scheme including the review the risk register.

The report highlights changes or higher risk items. The full risk register is included in Appendix A.

Recommendations *(not applicable to scrutiny committees – delete if not applicable)*

- (1) To provide feedback on the content of the risk register
-

Proposal

1 Background and context

- 1.1 A risk register is maintained to record the identification, evaluation and management of risks and management controls.
- 1.2 The risk register is actively reviewed prior to and during each Board meeting.

2 Update

2.1 The following are noted as higher risks, or risks which have been updated.

Ref	Risk	Rating	Update / Comment
R01	The Pension Board of the West Sussex Fire and Rescue Authority fails to meet 4 times per year with a quorate	AMBER Treat	Commentary has been updated to reflect the Constitutional references to appointment of a Deputy Chair and the requirement for any 'substitutes' to meet the knowledge and skills required for members of the Board.
R02	Level of expertise and ongoing development of Pension Board does not comply with guidance.	RED Treat	The Board has established and maintains a training framework and training is arranged for Board members to meet and maintain the requirements set.
R04	Website is not up to date with latest information for Pension Scheme Members	GREEN Treat	Risk rating reduced to green reflecting work completed to update site with access to meeting dates, agendas and minutes.
R05	There is only one Principal Pension Consultant with detailed knowledge of the FRS Pension Schemes	RED Treat	Commentary has been updated to reflect that the Principal Pension Consultant has left, and responsibilities are being covered by the wider Pensions Team. This also links to R06.
R07	The O'Brien/Matthews judgement may require a reworking of the pension entitlements for all 2006 Special Scheme (RDS) members.	RED Tolerate	Commentary updated to reflect that project scope has been provided to CFO and will be monitored.
R11	There is a risk of a successful cyber-attack leading to service disruption, financial or data loss	RED Treat	No update to risk score or commentary which refers to the need for staff awareness of security practices and cyber-security issues.
R13	Unable to implement changes required as a result of McCloud judgement	RED Treat	Commentary updated to reflect that project scope has been provided to CFO and will be monitored. This also links to R14 and R15.
R20	Cost Cap mechanism resulting in changes to employer / employee contribution rates and additional administration and communication pressures.	RED Tolerate	Commentary reflects the challenge by the Fire Brigades Union (FBU) and the British Medical Association (BMA) in relation to the cost control mechanism has been dismissed in the High Court.

3 Other options considered (and reasons for not proposing)

N/A

4 Consultation, engagement and advice

N/A

5 Finance

N/A

6 Risk implications and mitigations

N/A

7 Policy alignment and compliance

N/A

Sabrina Cohen-Hatton

Chief Fire Officer

Contact Officer: Rachel Wood, Pension Fund Strategist, 0330 222 3387,
rachel.wood@westsussex.gov.uk

Appendices

Appendix A: Full Risk Register

Background papers

N/A

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RISK REF	RISK DESCRIPTION & IMPACT IF RISK REALISED	RISK AUTHOR	RISK OWNER	STATUS (Open, Closed)	DATE RAISED	DATE NEXT REVIEW	IMPACT LEVEL (L/M/H/VH)	LIKELIHOOD (Very unlikely, Unlikely, Likely, Probable)	RAG STATUS (Red, Amber, Green)	DIRECTION (Decreasing, Increasing, Stable)	MITIGATION TYPE (Tolerating, Treating, Transferring, Terminating)	ACTION
R01	The Pension Board of the West Sussex Fire and Rescue Authority fails to meet 4 times per year with a quorate	Adrian Murphy	Pete Rickard	Open	-	14/06/23	High	Unlikely	AMBER	Reducing	Treating	Under the Constitution the Chair may appoint a Deputy Chair who will lead meetings in the absence of the Chair. There is a minimum requirement of no less than four employer and member representatives for a meeting to be quorate. It would be necessary for any 'substitutes' to meet the knowledge and skills required for members of the Board.
R02	Level of expertise and ongoing development of Pension Board does not comply with guidance.	Adrian Murphy	Pete Rickard	Open	-	14/06/23	VeryHigh	Likely	RED	Reducing	Treating	The Board has established and maintains a training framework to address the knowledge and understanding requirements that apply to Board members which includes how knowledge and understanding is acquired, reviewed and updated. Training is arranged for Board members to meet and maintain the requirements set out in the Board's knowledge and understanding policy and framework. Training completed is monitored.
R03	Insufficient admin support for the Pension Board	Adrian Murphy	CFO	Open	-	14/06/23	Medium	Likely	AMBER	Reducing	Treating	CFO EPA providing support, allowing time to review exact needs of the LPB
R04	Website is not up to date with latest information for Pension Scheme Members	Adrian Murphy	Pete Rickard	Open	-	14/06/23	Low	Unlikely	GREEN	Stable	Treating	Information about the Pension Board and access to meeting dates, agendas and minutes has been updated.
R05	There is only one Principle Pension Consultant with detailed knowledge of the FRS Pension Schemes	Adrian Murphy	CFO	Open	18/11/19	14/06/23	VeryHigh	Probable	RED	Increasing	Treating	The Principle Pension Consultant has left West Sussex County Council. Responsibilities are being covered by the wider Pensions Team whilst future role requirements are determined.
R06	FRS Pension sector is small and there are few suppliers or experts in the market place (Scheme Administrators, Payroll, Legal Advisors)	Adrian Murphy	CFO	Open	18/11/19	14/06/23	Medium	Unlikely	AMBER	Stable	Tolerating	We need to build relationship with current suppliers and work on succession planning
R07	The O'Brien/Matthews judgement may require a reworking of the pension entitlements for all 2006 Special Scheme (RDS) members - work load for Administrator	Pensions Team	CFO	Open	18/11/19	14/06/23	VeryHigh	Likely	RED	Increasing	Tolerating	Full project scope has been provided to CFO to set out resource requirements, responsibilities and milestones. Implementation to be monitored by Pensions Team. Updates to be provided to Board.

RISK REF	RISK DESCRIPTION & IMPACT IF RISK REALISED	RISK AUTHOR	RISK OWNER	STATUS (Open, Closed)	DATE RAISED	DATE NEXT REVIEW	IMPACT LEVEL (L/M/H/VH)	LIKELIHOOD (Very unlikely, Unlikely, Likely, Probable)	RAG STATUS (Red, Amber, Green)	DIRECTION (Decreasing, Increasing, Stable)	MITIGATION TYPE (Tolerating, Treating, Transferring, Terminating)	ACTION
R08	The O'Brien/Matthews judgement may require a reworking of the pension entitlements for all 2006 Special Scheme (RDS) members - risk to budget	Pete Rickard	CFO	Open	14/09/22	14/06/23	Low	Likely	Amber	Stable	Tolerating	None
R09	The loss of a key member of the Board or support members of the Board	Pete Rickard	Pete Rickard	Open	14/09/22	14/06/23	VeryHigh	Unlikely	RED	Stable	Treating	Chair to ensure board members feel valued and supported; ensure we have business continuity measures in place; ensure continuity of expertise
R10	Uncertainty and a lack of understanding amongst members regarding the scheme	Pete Rickard	Pete Rickard	Open	14/09/22	14/06/23	High	Likely	RED	Stable	Tolerating	Develop an approach to support member communication particularly in relation to Annual Benefit Statement publication and Scheme Changes
R11	There is a risk of a successful cyber attack directly from external threats; or indirectly as a consequence of members or staff falling prey to social engineering or phishing attacks. The potential outcome may lead to service disruption, financial or data loss	Pete Rickard	CFO	Open	14/09/22	14/06/23	High	Likely	RED	Stable	Treating	Staff awareness of personal and business information security practices and identification of cyber-security issues including evolving threats
R12	Partnership expectations not met in delivery of administration	Pete Rickard	CFO	Open	14/09/22	14/06/23	Medium	VeryUnlikely	GREEN	Stable	Tolerating	Engagement with administration team to understand business priorities and development of service.
R13	Unable to implement changes required as a result of McCloud judgement	Pete Rickard	CFO	Open	14/09/22	14/06/23	High	Likely	RED	Stable	Treating	Full project scope has been provided to CFO to set out resource requirements, responsibilities and milestones. Project team set up by admin team
R14	WSCC does not hold required information to be able to complete the changes required as a result of the McCloud Judgement	Pete Rickard	CFO	Open	14/09/22	14/06/23	Medium	Likely	AMBER	Stable	Treating	Data template provided to administration team for review and uploading. Guidance to be followed if/where data is not available.
R15	Insufficient resources for the Council to be able to complete the changes required as a result of the McCloud Judgement	Pete Rickard	CFO	Open	14/09/22	14/06/23	High	Likely	RED	Stable	Treating	Project team set up by admin team

RISK REF	RISK DESCRIPTION & IMPACT IF RISK REALISED	RISK AUTHOR	RISK OWNER	STATUS (Open, Closed)	DATE RAISED	DATE NEXT REVIEW	IMPACT LEVEL (L/M/H/VH)	LIKELIHOOD (Very unlikely, Unlikely, Likely, Probable)	RAG STATUS (Red, Amber, Green)	DIRECTION (Decreasing, Increasing, Stable)	MITIGATION TYPE (Tolerating, Treating, Transferring, Terminating)	ACTION
R16	Inaccurate and/or incomplete data retained by the Scheme. Legislation specifies the records that must be kept and failure to comply is a breach of the law and could result in inaccurate or incomplete information being provided to members or the Scheme Manager, payment of incorrect pension amounts and / or complaints.	Pensions Team	TBC	Open	-	14/06/23	High	Unlikely	AMBER	Stable	Treating	Partnership work with administration team to understand any issues identified with data held on the system or provided by the employer and agree any data improvement activities.
R17	Role of government policy on the management and benefits of the Scheme resulting in changes in legislation, member benefits and financial cost.	Pensions Team	TBC	Open	-	14/06/23	High	Likely	RED	Stable	Tolerating	Keep informed of developing issues
R18	County Council not resourced appropriately to support Pensions functions resulting in key work deliverables not being completed and failure to comply with Regulations.	Pensions Team	TBC	Open	-	14/06/23	High	Unlikely	AMBER	Stable	Treating	Ongoing review of activities and work deliverables
R19	Policies are not complied with or updated in adherence to new guidance issued resulting in non-compliance.	Pensions Team	TBC	Open	-	14/06/23	High	Unlikely	AMBER	Reducing	Tolerating	Maintenance of register of policy document and review. Ensure relevant officers and Partners are clear on application of policies.
R20	Cost Cap mechanism resulting in changes to employer / employee contribution rates and additional administration and communication pressures.	Pensions Team	TBC	Open	-	14/06/23	High	Likely	RED	Stable	Tolerating	A challenge by the Fire Brigades Union (FBU) and the British Medical Association (BMA) in relation to the cost control mechanism has been dismissed in the High Court. However remains important to keep informed of developing issues and understand financial impact of current high court challenge and Cost Cap calculations.

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Key decision: Not applicable
Unrestricted
Ref:

Report to West Sussex Fire & Rescue Service Local Pension Board

3 April 2023

Pension Administration

Report by Chief Fire Officer (Scheme Manager)

Summary

Pension Administration services have been provided by Hampshire County Council since 4 March 2019. The following are highlighted:

- There were 1,659 members in the Scheme at 31 March 2023. This is an increase of 49 members since 1 April 2022.
- Over the past 12 months, 126 casework items were completed by the team, and all are with the service level timescales. On 28 February 2023, 11 casework items were in progress with the team, West Sussex County Council, members or other third parties.
- 51% of members have now registered to use the Member Portal which allows access to Annual Benefit Statement or payslips and the opportunity to update personal details.
- Work continues at a national and local level in advance of 1 October 2023 implementation date for the McCloud Remedy. The [Consultation](#) on Firefighters' Pension Scheme retrospective remedy has been published, with a deadline for responses of 23 May 2023. Meanwhile a suite of illustrative member scenarios to provide members with a better understanding of the implications of the McCloud remedy on their benefits have been published by the Scheme Advisory Board.
- A [Memorandum of Understanding \(MoU\)](#) was agreed in March 2022 to provide a remedy to eligible retained firefighters by offering backdated access to the Firefighters Pension Scheme 2006 as special members. The regulations to implement this are currently being drafted by the Home Office.
- The implementation date for the government led "Dashboard" project, which provides a single website for individuals to access with information about pensions held, has been extended following a 'Written Ministerial Statement'.

Recommendations

- (1) The update is noted.
-

Proposal

1 Background and context

- 1.1 The purpose of the Board is to assist West Sussex Fire and Rescue Authority in its role as a scheme manager of the Fire Fighters' Pension Scheme including to assist with improvements to customer service, monitor performance against indicators and assist with the development of improved administration and governance structures and policies.
- 1.2 The Pensions Board risk register recognises the following:
- The risk that partnership expectations not met in delivery of administration service.
 - The increased resource associated with Scheme changes (O'Brien/Matthews, McCloud, Immediate Detriment)
 - The importance of data quality
 - A dependency on payroll
- 1.3 Hampshire County Council provides the Pension Administration Service for West Sussex County Council. The administration team work closely with the West Sussex Pensions Team.

2 Membership movements

- 2.1 On 28 February 2023 there were 1,659 members in the four Firefighter Pension Schemes, as analysed below. The movement from 1 April 2022 has also been shown in brackets for comparison.

Member Scheme	Active	Deferred	Pensioner	Total
2015	534 (↓ 20)	298 (↑ 58)	18 (↑ 9)	850 (↑ 47)
2006	0 (↓ 1)	178 (↑ 2)	17 (↑ 2)	195 (↑ 3)
2006 (Modified)	0 (No change)	5 (↓ 2)	38 (↑ 2)	43 (No change)
1992	0 (↓ 2)	45 (↓ 3)	526 (↑ 4)	571 (↓ 1)
TOTAL	534 (↓ 23)	526 (↑ 55)	599 (↑ 17)	1,659 (↑ 49)

1 Administration Activity

- 1.1 Appendix A has been included which shows casework performance and portal access.

2 Annual Tasks

2.1 The LGA have set out a Scheme Year Cycle, summarised below:

Period	Activity
January to March	<ul style="list-style-type: none"> • Voluntary Scheme Pays (VSP) Tax Payments • Data Preparations for Scheme Year End
April to June	<ul style="list-style-type: none"> • Scheme Year Starts • Annual Benefit Statement (ABS) preparation • Employer data deadline • The Pensions Regulator (TPR) Survey results • Pension increases and Career Average Earnings Revaluation (CARE)
July to September	<ul style="list-style-type: none"> • Mandatory Scheme Pays deadline • ABS's published
October to December	<ul style="list-style-type: none"> • Queries and reissuing of ABS's • Pension Saving Statements published • TPR Scheme Return deadline • TPR Administration and Governance survey • LGA Fire Pension AGM

2.2 For the January to March period:

- The admin team will respond to queries in relation to Annual Benefit Statements as these arise.
- The end of year return has been provided to West Sussex County Council by the admin team to request data on all contributing members. The deadline for receipt is 24 April 2023. The data return will allow the administration team to update membership records and for Annual Benefit Statement and Pension Saving Statements (where applicable) to be published in line with Statutory deadlines.

3 Project Work: McCloud

2.1 Since July 2019 work has been underway to fix the discriminatory protections given to members of the existing schemes (FPS 1992 and FPS 2006) when the Firefighters' Pension Scheme 2015 (FPS 2015) was introduced. This work is being undertaken at a national and local level in advance of 1 October 2023, when the Police and Firefighters' Pension Schemes (Amendment) Regulations 2023 come into force

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- 2.2 For West Sussex Fire and Rescue, 788 members have been currently identified as being in scope. These are divided between "Immediate Choice" members (who will be required be offered a choice between pension scheme benefits, those under their old scheme or the new scheme, as soon as practical, but no later than 1 April 2025) and "Deferred Choice" members (who will be given their choice upon retirement or at the point their deferred pension comes into payment).

Membership status	Number of members	Cohort
Active	435	Deferred Choice
Deferred / unprocessed leavers	229	Deferred Choice
Pensioner	104	Immediate Choice
Deceased	3	Immediate Choice
Transferred out	17	
Total	788	

2.3 Nationally:

- The Fire Scheme Advisory Board has been participating in a series of joint engagement sessions with the Police Scheme Advisory Board to define the provisions of the Public Service Pensions and Judicial Offices Act (PSPJOA) 2022 and to inform the drafting of secondary legislation. for each area of the 2015 Remedy. Provision Definition Documents (PDDs) have been shared with stakeholders to interpret how to deliver the various provisions in regulations changes, process and system changes required.
- The [Consultation](#) on Firefighters' Pension Scheme retrospective remedy has been published. The deadline for responses is 23 May 2023. The draft response from the LGA will inform any response on behalf of West Sussex County Council.
- The LGA have launched a [new section of their website](#) with useful information and documents relating to the McCloud remedy. The Scheme Advisory Board have also commissioned a suite of illustrative member scenarios to provide members with a better understanding of the implications of the McCloud remedy on their benefits. This includes a four-page fact checker to answer some recurring questions members and some [member benefit illustrations](#).

2.4 Locally:

- A project plan is being developed in consultation with the administration team to ensure that changes can be implemented on 1 October 2023.
- Fire Services have been [advised](#) to review ill-health cases under the age discrimination remedy where, under rollback, the individual would qualify for alternative ill-health benefits and the assessment criteria under the

regulations sets a lower qualifying bar. This is to ensure that, come 1 October 2023, these cases can be dealt with as soon as possible.

- 483 letters were issued to active members in November 2022 to advise that the final salary schemes had been permanently closed to future pension build up on 31 March 2022 and all active members (including members who had previously been granted protections) would build up benefits in the relevant CARE schemes from 1 April 2022. Of those which were returned as 'Gone Away' (14) all except one have been resent.

3 Project Work: Matthews

- 3.1 A [Memorandum of Understanding \(MoU\)](#) was agreed in March 2022 to provide a remedy to eligible retained firefighters by offering access to the Firefighters Pension Scheme 2006 as special members, backdated to the start date of their employment. The MoU set out the scope and mechanism for the remedy to be implemented by way of a second options exercise.
- 3.2 For West Sussex Fire and Rescue, 584 retained firefighters who were employed between the relevant dates have been identified.

Status	Number of members
7 April 2000 to 30 June 2000 only	68
7 April 2000 to 30 June 2000 plus 1 July 2000 to 5 April 2006	202
1 July 2000 to 5 April 2006 and not given 2014 option	314
Total	584

3.3 Nationally

- The regulations to implement the second options exercise in England are currently being drafted by the Home Office and will be consulted on before they are laid before Parliament. FRAs will be expected to start the second options exercise as soon as possible after the legislation comes into force.
- Template communications and data captures are being developed by the LGA and GAD to assist with administration.

3.4 Locally:

- A project plan is being developed in consultation with the administration team.
- Payroll have been asked to provide details of service, pensionable pay, and reference pay and it is anticipated that a tracing exercise will be undertaken to ensure that the Fire and Rescue Service fulfil its regulatory requirement to have used best endeavours to trace all eligible individuals.

Agenda Item 7

- Further analysis work will be required to see if individuals are also subject to the McCloud remedy.

4 Project Work: Dashboard

- 4.1 The government led "Dashboard" project is intended to allow individuals to go to a single website and receive details of all the pensions they hold across UK pension providers.
- 4.2 On 24 November 2022, the Pensions Regulator published a consultation on its [Dashboards compliance and enforcement policy](#). Hampshire Pension Services responded to the Consultation on 24 February 2023 and did not feel there was any particular concerns with any of the proposals or intended approach to monitoring compliance, or the issuing of compliance and penalty notices.
- 5** DWP have since announced delays, by way of a 'Written Ministerial Statement' to pensions dashboards connection deadlines reflecting the significant challenges in developing the necessary digital architecture. The original date for implementation was 30 September 2024.
- 6** The expectation is that Dashboard provision will be a supplementary service within the Partnership Agreement with Hampshire Pension Services.

7 Spring Budget 2023

- 7.1 The Spring Budget introduced changes to tax relief on pensions. The Lifetime Allowance (LTA) charge will be removed from April 2023 before the Allowance is abolished entirely from April 2024, and the Annual Allowance will be raised to £60,000. The administration team are considering the impact of the changes but have initially reviewed casework for leavers immediately prior to 5 April 2023 where there is likely to be a LTA issue to understand if the retirement is to be delayed, or if they wish to change any commutation decision. There are no West Sussex Fire and Rescue members in scope for this review.

8 Breach Reporting

- 8.1 There have been no data breaches during the last 12 months.
- 8.2 There have been no breaches of the law which affect pension schemes and which should be considered for reporting to the Pensions Regulator.

4 Consultation, engagement and advice

N/A

5 Finance

N/A

6 Risk implications and mitigations

See background

7 Policy alignment and compliance

N/A

Sabrina Cohen-Hatton

Chief Fire Officer

Contact Officer: Rachel Wood, Pension Fund Strategist, 0330 222 3387,
rachel.wood@westsussex.gov.uk

Appendices

Appendix A: Administration Activity

Background papers

N/A

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Appendix A - Administration Activity

Administration Activity

Key Performance Indicators

The analysis below shows performance of the administration team in relation to key processes over the past 12 months. The bold line shows the KPI target.

This casework does not include periodic tasks (such as publication of the Annual Benefit Statements, End of Year processes or notification of changes to Regulations).

Type of Case	0-5 days	6-10 days	11-15 days	16-20 days	21-30 days	Total
Active Retirement	6	2	-	1	-	9
Deferred Retirement	-	2	2	-	-	4
Estimates	11	12	16	-	-	39
Deferred Benefits	4	14	20	12	7	57
Transfers In & Out	-	-	-	1	-	1
Divorce	1	1	3	-	-	5
Refunds	-	-	-	-	-	
Rejoiners	-	-	-	-	-	
Interfunds	-	-	-	-	-	
Death Benefits	10	-	1	-	-	11
Grand Total	32	31	42	14	7	126

Work in Progress

The Administration Performance does not reflect work in progress which is with the team, employers, members or other third parties. The analysis below shows casework in progress at 28 February 2023 in relation to key processes.

Cases in Progress	0-5 days from receipt	6-10 days from receipt	11-15 days from receipt	16-20 days from receipt	21-30 days from receipt	31 + days from receipt	Total
Active Retirement	-	1	-	-	-	-	1
Deferred Retirement	-		1				1
Estimates	2	1	-	-	-	-	3
Deferred Benefits	1	2	-	-	-	-	3
Transfers in / out	-	-	-	-	-	-	-
Divorce	-	-	1	-	-	-	1
Refunds	-	-	-	-	-	-	-
Rejoiners	-	-	-	-	-	-	-
Interfunds	-	-	-	-	-	-	-
Death Benefits	1	1	-	-	-	-	2
Total	4	5	2				11
Previous quarter (total)	1	5	-	2	-	-	8

Portal access

The table shows registrations to the Member Portal (which allows members to view their Annual Benefit Statement, produce retirement estimates and to access and update their personal details). Also included are the number of log in to the Member Portal over the last three months.

		Registration 31-Dec-22	No. Log In (3 mths)
Active	Registered	301 (56%)	30
Active	Opt out of online	0 (0%)	N/A
Active	No Response	233 (44%)	N/A
Deferred	Registered	197 (37%)	17
Deferred	Opt out of online	0 (0%)	N/A
Deferred	No Response	329 (63%)	N/A
Pensioner	Registered	347 (58%)	49
Pensioner	Opt out of online	127 (21%)	N/A
Pensioner	No Response	125 (21%)	N/A
Total	Registered	845 (51%)	96
Total	Opt out of online	127 (8%)	N/A
Total	No Response	687 (41%)	N/A

Key decision: Not applicable
Unrestricted
Ref:

Report to West Sussex Fire & Rescue Service Local Pension Board

3 April 2023

Regulations and Guidance Update

Report by Chief Fire Officer (Scheme Manager)

Summary

The Local Government Association (LGA) issue a bulletin at the end of each month which provide information about key events, changes to Regulations and guidance.

In addition to information about the McCloud Remedy and Matthews Second Options Exercise the latest bulletins confirm the contribution rates payable by employers and employees for 2023/24, confirm the annual increase for public service pensions and provide an update on the Scheme Cost Cap.

Recommendations

- (1) The update is noted
-

Proposal

1 Background and context

- 1.1 The Local Government Association (LGA) issue a bulletin at the end of each month which provide information about key events, changes to Regulations and guidance. The work of the Fire LGA team provides support to the Fire sector nationally and ensures that, as much as possible, there is a consistent approach for Fire and Rescue Authorities to adopt. Since the previous Board meeting the following bulletins have been received:
 - [FPS Bulletin 64 – December 2022](#)
 - [FPS Bulletin 65 – January 2023](#)
 - [FPS Bulletin 66 – February 2023](#)
- 1.2 A summary of key items has been included in this report and in Appendix A. For clarity when matters relating to McCloud and Matthews are covered within the Administration Report (Agenda Item 7).
- 1.3 Reviewing current developments helps to improve knowledge and understanding and enables the Board to keep pace with these developments as they are considered by the officers and reported to the Scheme Manager.

2 Contribution rates

- 2.1 [Contribution rates that apply for 2023-24](#) have been made available, with no changes to the relevant rates for 2023-24. Employer rates are therefore 28.8% of Pensionable Pay. Employee rates range from 11.0% to 14.5% of Pensionable Pay.

3 Pension Increase Order

- 3.1 Confirmation has been provided that public service pensions will be increased in line with the annual increase in the Consumer Prices Index up to September 2022 on 10 April 2023 (ie. 10.1%, except for those public service pensions which have been in payment for less than a year, which will receive a pro-rata increase).
- 3.2 This will be implemented by the administration team and will be notified to pensioners via the annual newsletter and the [website](#)

4 Scheme Cost Cap

- 4.1 Public service pension schemes are subject to a cost cap mechanism. Scheme costs are measured at each actuarial valuation. If costs move too far from a target cost, then member contributions or benefits must be adjusted to return costs to the target level. The government decided that the McCloud remedy should be included in the costs compared against the target cost when the exercise was undertaken in 2016.
- 4.2 If the remedy cost was to be absorbed by employers instead of being included in the cost cap mechanism, then all schemes would have seen costs fall significantly below the target cost. This would have required increases to benefits or reductions in member contributions had the costs of the McCloud remedy not been included in the cost control mechanism.
- 4.3 The Fire Brigades Union and the British Medical Association had sought a Judicial Review against HM Treasury's decision to include the costs of the McCloud remedy in the cost cap mechanism (ie whether the cost of rectifying the discrimination should be met by scheme members).
- 4.4 This has now been dismissed in the High Court. The unions may seek permission to appeal.

5 Other options considered (and reasons for not proposing)

N/A

6 Consultation, engagement and advice

N/A

7 Finance

- 7.1 The Scheme Advisory Board (SAB) budget for 2022/23 was approved and Fire and Rescue Authorities have been invoiced for their share of the payments. The levy is set at £6.27 per firefighter and will pay for both the work of the SAB (£4.39 per firefighter) and the Local Government Association (£1.88 per firefighter).

8 Risk implications and mitigations

8.1 Risks are considered within Agenda Item X.

9 Policy alignment and compliance

N/A

Sabrina Cohen-Hatton
Chief Fire Officer

Contact Officer: Rachel Wood, Pension Fund Strategist, 0330 222 3387,
rachel.wood@westsussex.gov.uk

Appendices

Appendix A: Summary of LGA Bulletins

Background papers

N/A

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Appendix A Summary of LGA Bulletins December 2022 to February 2023

Items covered in the report are highlighted in **bold**

Date	Received from/subject	Summary	Actions agreed
21/12/2022	FPS Bulletin 64 - December 2022	<ol style="list-style-type: none"> 1. IQMP Central list created 2. New address for Health Partners 3. Retrospective remedy new webpage created 4. HM Treasury publishes remedy directions 5. Retained Firefighter employment tribunal claims 	<ol style="list-style-type: none"> 1. Noted 2. Noted 3. Noted 4. Noted – For FRA’s attention 5. FRA’s to notify the LGA, if they receive any
31/01/2023	FPS Bulletin 65 – January 2023	<ol style="list-style-type: none"> 1. Special member scenarios added to ill health reassessment factsheet 2. Template member consent letters for ill-health reassessment cases 3. Information on industrial action and the effect on Pensions. 4. LGA and SAB response to tax consultation 	<ol style="list-style-type: none"> 1. Noted - for FRA's attention. 2. Noted - for FRA's attention. 3. Noted 4. Noted
28/02/2023	FPS Bulletin 66 –February 2023	<ol style="list-style-type: none"> 1. Am I affected? - webpage created on member website 2. Reminder of data collection tools available for remedy 3. FPS contribution bandings for 2023-24 4. Matthews pre-work factsheet for FRA’s 5. Tax rules for remedy laid 6. Pensions increase and revaluation 2023 7. Home Office Consultation on retrospective remedy 	<ol style="list-style-type: none"> 1. Noted 2. Noted 3. Noted – For FRA’s attention 4. Noted 5. Noted – For FRA’s attention 6. Noted – For FRA’s attention 7. Noted

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Key decision: Not applicable
Unrestricted
Ref:

Report to West Sussex Fire & Rescue Service Local Pension Board

3 April 2023

Communications

Report by Chief Fire Officer (Scheme Manager)

Summary

The terms of reference for the Pension Board includes consideration of the effectiveness of communication with employers and members including the Communication Strategy as part of the Pension Advisory Board's functions.

Recommendations

- (1) The update is noted
-

Proposal

1 Background and context

- 1.1 The purpose of the Board is to assist West Sussex Fire and Rescue Authority in its role as a scheme manager of the Fire Fighters' Pension Scheme including to assist with improvements to customer service and assist with the development of improved administration and policies.
- 1.1 The Pensions Board's risk register recognises the uncertainty and a lack of understanding amongst members regarding the scheme which could be mitigated by developing an approach to support member communication particularly in relation to Annual Benefit Statement publication and Scheme Changes and keeping the website up to date with latest information for Pension Scheme Members.

2 Update

- 2.1 Appendix A describes the communications which have been delivered.
- 2.2 The Pensioner Newsletters have been prepared by the administration team, ready for publication via the website. An example newsletter has been appended (Appendix B). Those members who have opted out of electronic communication will be sent a hard copy in late March.

3 Other options considered (and reasons for not proposing)

N/A

4 Consultation, engagement and advice

N/A

5 Finance

N/A

6 Risk implications and mitigations

See background

7 Policy alignment and compliance

N/A

Sabrina Cohen-Hatton

Chief Fire Officer

Contact Officer: Rachel Wood, Pension Fund Strategist, 0330 222 3387,
rachel.wood@westsussex.gov.uk

Appendices

Appendix A: Schedule of Communications

Appendix B: Pensioner Newsletter Example

Background papers

Appendix A: Communication Schedule

	WSFRS' Role	Admin Team Role	Future Activity	How often it should be reviewed
Annual newsletter for pensioners	Feedback on template	Draft template and sign off following WSCC feedback	April 2023 Newsletter finalised by the administration team.	Annually
Annual Benefit Statements	Feedback on template	Draft templates and sign off following WSFRS feedback	The Annual Benefit Statement template and communication is being discussed with the administration team.	Annually
Latest news updates (specific topics, changes to the regulations)	Sign off content when comms specific to West Sussex.	Website updates. West Sussex specific communications would be drafted, and template shared for feedback/sign off.	Monthly Correspondence Meetings continue to be held to consider relevant updates.	Ongoing
Payslips (where their pension varies by £5).	Feedback on changes to content, when applicable.	Template agreed and changes will be made where necessary. Payslip production following monthly pensions payroll.	Electronic payslips and P60's are provided as a default, unless pensioner member opts out and elects for a hardcopy.	Ongoing
Pensions Savings Statements	Feedback on template	Draft templates and sign off	Statement to members who may exceed annual allowance will be provided by the Statutory deadline.	Annually
Member Portal	Feedback on content/messages displayed	Maintain and update functionality / content as necessary.	Content and accessibility reviewed on an ongoing basis.	Ongoing
Requesting feedback from customers as part of the Customer Services Excellence accreditation.		HCC request from relevant parties including via email signature, and complaints/compliments reporting	Reviewed on an ongoing basis	Ongoing
Website	Review at least annually and feedback on content on as required basis.	Maintain and review content of website as necessary.	Website content and links will be kept under periodic review in line with changes.	Ongoing



**West Sussex Fire Pensions
administered by
Hampshire Pension Services**

2023 Pensioner newsletter

Welcome to your pensioner newsletter for 2023
which contains important information about your Firefighter's pension.

Message from the Pension Board

Dear member,

We hope you find the content within this newsletter informative. When the news reports instability in the world investment markets it's reassuring to know that your pension is fully protected and unaffected by market changes. We are part of the Firefighters' Pension Scheme, which is a defined benefit scheme in which benefits are set out in law. Alongside the regular information about tax, pension payment dates and the Scheme benefits I wanted to highlight a few articles:

- The pandemic and the rising cost of living have left lots of people with new money worries. Firefighters' pensions are eligible for an inflation increase each April – and from April 2023 most pensions in payment will increase by 10.1%. It is also important to be aware of other benefits available including the separate welfare benefit for eligible pensioners called Pension Credit. Further information can be found here (<https://www.gov.uk/pension-credit>), by calling 0800 99 1234 or via textphone on 0800 169 0133.
- Unfortunately, the cost-of-living crisis has seen a rise in fraudulent activity – both online and by telephone. The team work hard to try to keep members money secure from scams through education on the risk of scams, adopting high standards that prevent practices leading to saver harm, and dealing with fraudsters where they are identified. We have included some top tips to help you safeguard your personal details within the newsletter.
- The McCloud age discrimination remedy implementation period will start later this year. It will affect you if you have membership of the Firefighters' Pension Scheme during the remedy period 1 April 2015 to 31 March 2022. The team will contact you if you are in scope for this remedy. We have also started to implement changes required by the Matthews remedy, also known as the second options exercise, this year. This will affect you if you had a Retained employment matching the eligibility criteria and will allow those members in scope to purchase backdated service and a pension in the 2006 Modified Fire Pension Scheme. More information about the second options exercise can be found on the FPS member website: <https://fpsmember.org/fps-2006-special-members/second-options-exercise> and the team will contact you if you are in scope for this remedy.

Please telephone us on 01962 845588 if you would like this newsletter, or any other information, in large print.

Scheme details

Firefighters' Pension Scheme (FPS) - Arrears payroll

Pay As You Earn (PAYE) reference: 120/BB92404

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Contact details

We encourage you to visit our website for information and our latest news. Please ensure that you quote your National Insurance number when contacting us.

Send a Member Portal secure message	To register or sign into Hampshire Pension Services Member Portal, visit: https://upmliveportal.hants.gov.uk
Website	www.hants.gov.uk/pensions
E-mail	pensions@hants.gov.uk
Write to	Hampshire Pension Services The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
Opening hours	Monday to Thursday: 08:30 to 17:00 Friday: 08:30 to 16:30 Weekends and public holidays: Closed

Member Portal



Your pension is very important so it is essential that you can **access your pension information** and **keep us up to date** with any changes in your personal circumstances.

The easiest way to do this is using our online **Member Portal**. This will allow you to:

- securely view payslips and your P60,
- change your address, name or marital status,
- update your bank details,
- view any changes in your tax code,
- add or amend 'expression of wish' nominations,
- send us a secure message.

To register or sign in, visit: <https://upmliveportal.hants.gov.uk> Once you have registered, we will then contact you electronically when we want to share information with you about your pension.

Pension pay dates for 2023/2024

Month	Payment date	Month	Payment date
April	28 April 2023	October	31 October 2023
May	31 May 2023	November	30 November 2023
June	30 June 2023	December	29 December 2023
July	31 July 2023	January	31 January 2024
August	31 August 2023	February	29 February 2024
September	29 September 2023	March	29 March 2024



Pension increases

Your pension is reviewed each year. HM Treasury sets the increase in public service pensions, based on the rate of the Consumer Price Index (CPI) in the previous September. Once the increase has been approved by parliament, the Firefighters' Pension Scheme is informed and the increase is applied. This year, the increase is effective from **10 April 2023**.

If you are under 55: your pension will not normally be reviewed before your 55th birthday, except for:

- some instances of ill-health retirements or
- dependant's pensions.

If you are over the age of 55: your pension will increase by 10.1%.

However, if you left after 24 April 2022, you may receive only part of the full pension increase in your first year of retirement. Please note that this is not always the case - for example, if we have used a previous year's pay in the calculation of your benefits. You can find details of part year increases on our website.

If you need a detailed breakdown of your pension increase, then please contact us.

If you:

- are over state pension age (SPA),
- reached SPA before 6 April 2016, and
- are entitled to the state pension,

the payment of your increase may be split between your Firefighter's pension and state pension.

If you left after 1 April 2015 any Career Average Revalued Earnings (CARE) benefits that you have built up in the Fire 2015 scheme will be revalued separately from the remainder of your benefits and any increases will take effect from 1 April 2022.

Tax codes

Your pension is a taxable income. If you have a new tax code for the year 2023/24, it will apply from the first pension payment after 6 April, which will be on 28 April 2023.

We can only apply tax code changes that are received from HM Revenue and Customs (HMRC).

Important: please check your pension payslip carefully, to ensure that we have used the correct tax code for your pension.

Contact HMRC (not Pension Services), at the following address, if you have a query with your tax code:

Pay As You Earn

Address: HM Revenue and Customs, BX9 1AS
Telephone: 0300 200 3300



Latest news

McCloud update

It is expected that regulations for the Age Discrimination Remedy will be finalised by 1 October 2023. Affected members will receive a Remediable Service Statement within 18 months of the change in regulations. You will be asked to choose which scheme you would like your benefits to be paid from. You will have until 1 April 2026 to make this choice. See our website for more information.

Cost of living increases

If you are struggling with the cost of living increases you may benefit from talking to Money Helper. They offer free, impartial advice to:

- help with managing everyday money,
- signpost to extra financial support that may be available,
- advise on dealing with debt.

You can find more information on their website <https://www.moneyhelper.org.uk> or contact them by phone on 0800 011 3797.



Changes to your personal details

Whilst we aim to communicate with our members electronically, there may be times that we need to contact you by post, therefore if you change your address or email address it is important that you let us know.

You can change the **address** we hold for you through our Member Portal. You can also write to us or email us. Please include the following information:

- full name,
- date of birth,
- National Insurance number,
- previous address.

We cannot accept a change of address by telephone.

The most secure way to change your **banking details** is via the Member Portal. Alternatively, you can write to us, but you must include your signature in the letter in order to verify the amendment and protect you from fraud. We can accept a scanned letter sent by email, but this must be a clear image and also be signed.

Any requests for changes to bank details received after the 17th of the month may not be updated in time for your next pension payment. Instead, we will apply the changes for the following payment.

If your bank or building society returns a payment to us, we will suspend your pension payments until we have received up-to-date information from you. When your details have been updated, any arrears due to you will be included within the next available payroll run.

If you act on someone's behalf (such as holding Lasting Power of Attorney, Court of Protection, or form BF57 'appointment to act' from the Department for Work and Pensions) the relevant document must be included with any request if we do not already hold this on record.

If you are changing your **name**, we will require a copy of the relevant certificate (marriage certificate/change of name by deed poll). You can send us a scanned copy, or you can post a copy to us.



Preventing online and telephone scams

Unfortunately, the cost of living crisis has seen a rise in fraudulent activity – both online and by telephone.

Criminals are trying to trick you into giving them money or your personal details so they can commit fraud.

When you use the internet or telephone, be very careful to safeguard both your personal details and your bank account details.

To stay safe:

- 1) Use our secure Member Portal to update your address or bank details, send us a message or submit an expression of wish regarding any death grant.

We will never ask you for your Portal password, either in an email or by telephone.

- 2) Use strong passwords such as a mixture of upper and lower case letters, numbers and symbols (depending on website's requirements). Do not share this information with other people or leave it written down where someone else may see it.
- 3) Do not open any email attachment without first checking that the email is from a trusted source. You should check the sender's email address very carefully as some criminals use email addresses which are very similar to those of reputable organisations.
- 4) If you are visiting a website to carry out a secure transaction, make sure that the green padlock **and** the https:// symbol are showing in your browser search bar. This means that the website has been set up to encrypt your transaction.
- 5) Do not give any personal information over the telephone during a call that you have not initiated. It is fine to say "No" and end the call.

If you need to give information to an organisation, then look up the telephone number yourself and make the call, instead of accepting an incoming call.

- 6) Allow your computer system to do regular software updates. The latest updates will give you the latest protection from malicious activity.
- 7) Ensure that you have a good quality antivirus software package on your computer to protect against computer viruses.

Fraud prevention

To detect and prevent fraud, the Scheme regularly reviews a member's entitlement to continue to receive pension benefits. Because of this, we periodically contact members – especially those who live overseas - and ask for confirmation of some details.

If we contact you, we will provide information on how to respond and ask that you do this promptly or there may be delays in future payments to you. If we ask you to complete a form, we can accept the completed form by either post or e-mail.

Our auditors may also request that we supply details of pension payments to third parties. This is to compare our records with those that other public bodies hold to help prevent fraud.

Overseas payments

If you live overseas, you can have your pension paid into your overseas bank account.

We use Citibank's WorldLink Payment Service to pay pensions to overseas bank accounts.

Please complete the bank mandate for overseas payments available on our website.

Alternatively, you can send us your full banking details in a signed letter including the bank name, branch address, and the currency in which you wish payments to be made.

Citibank will credit your overseas bank account within 5 working days of your original pay date.

There is a £2.74 transaction fee for each payment made overseas. Please contact us if you have any questions regarding overseas payments or would like a copy of the mandate posted to you.

Re-employment

If you are re-employed in any capacity with **any** Fire & Rescue Authority you must write to us with your salary, grade, hours, and any subsequent changes.

Such employment may affect your pension. If your pension is overpaid because you fail to notify us of your re-employment, the overpayment will be recovered from future payments.

Transfers

Please note that it is not possible to transfer a pension in payment, to another pension scheme.

Injury pension and State benefits

If you are in receipt of an injury pension and are receiving any State benefits (which are paid specifically because of the injury that you received whilst on duty), these benefits are considered 'additional benefits' and may be deducted from your injury pension.

You must keep us informed of any changes in the scale or amounts of these benefits, other than the usual annual increases, so that the amount of injury pension payable to you can be assessed correctly. We also need to know if you are **not** entitled to receive any of these benefits, so that we can pay you the full amount of injury pension.

We will need to see copies of any letters from the Department for Work and Pensions to verify the benefits and amounts which you may or may not be entitled to.

Pensions payable to surviving dependants

If you die before your partner, they may be eligible to receive a pension. The rules for this depend on when you left the employment for which you are now receiving a pension.

The scheme regulations are very complicated and there is no straightforward answer to the question: 'how much will my dependants get in the event of my death?'

The amounts that are payable depend on a number of factors, including:

- when you left the scheme,
- your pensionable service,
- your marital status, and
- whether you have eligible children.

Note: if you marry after leaving pensionable membership, then this may affect the amount of pension payable to your surviving partner.

You can find more information about dependants' benefits on our website. If you require specific information based on your own circumstances, please use the 'request for a partner pension estimate' form on our website.

Tell Us Once

We participate in the 'Tell Us Once' service that is offered when a bereavement is registered. You can find out more about this service at:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

Power of Attorney

Some pensioners ask relatives or friends to help with their financial affairs. To enable us to take their instructions about a change of address or bank details, we require evidence of either:

- a power of attorney or
- a Court of Protection order.

For information on how to make a power of attorney, see:

www.gov.uk/power-of-attorney

Personal tax account - HMRC



HMRC provide an online personal tax account that allows you to view and check your tax records at any time.

You can use this account to:

- check your income tax estimate and tax code,
- complete, submit and view a personal tax return,
- claim a tax refund,
- check how much income tax you paid in the previous 5 years,
- check and manage your tax credits,
- check your state pension,
- track tax forms that you've submitted online,
- tell HMRC about a change of name or address.

Go to <https://www.gov.uk/personal-tax-account> to access this service.

Modification

If you are affected by National Insurance modification regulations, then details of any modification to your pension benefit were included in your original retirement letter.

If modification applies to your pension, and you have not yet reached state pension age (SPA), we will write to you the month before SPA to inform you of the adjustment that will be made.

Our aims

We aim to:

- Treat all members fairly and politely.
- Answer all calls promptly, within office hours.
- Reply to your letters or e-mails within five working days or contact you to explain why we need to take longer to resolve your query.

We welcome all suggestions for improving our website or our newsletters. If you have any ideas on how to improve our communications, please do contact us.



Our service

Hampshire Pension Services has maintained the Customer Service Excellence (CSE) certification following an annual review in January 2023. We have held this since first being awarded it in 2009.

We are continuously looking for ways to improve our service to you and we welcome any feedback that you give us, good or bad. If appropriate, we will change our processes to ensure that we provide you with an efficient service that meets your needs. You can write to us with your feedback or complete our online survey which can be found on our [website](#).

If you are not happy with the way we have dealt with your pension or with our service to you, please let us know. Most problems can be sorted out quickly. We are happy to put right any mistake that may have occurred, and an informal enquiry of this kind may save you a lot of time and trouble.

However, if you do wish to complain please write to:

Hampshire Pension Services
Hampshire County Council
The Castle
Winchester
SO23 8UB

GOV.UK - General information about government services

Website: www.gov.uk

Department for Work and Pensions (DWP) - Queries about your State Pension

Telephone: 0800 731 0469

Department for Work and Pensions (DWP) - Claim your State Pension

Telephone: 0800 731 7898

Money Helper - Free and impartial advice on money and pensions, set up by government

Website: www.moneyhelper.org.uk

Telephone: 0800 011 3797

TaxAid - Help with a tax problem if HMRC can't sort it out

Website: www.taxaid.org.uk

Tax Help for Older People – Tax advice for older people on low income

Website: www.taxvol.org.uk

Telephone: 01308 488066

Pensions Ombudsman

Address: 10 South Colonnade, Canary Wharf, E14 4PU

Website: www.pensions-ombudsman.org.uk

Telephone: 0800 917 4487

HMRC

Pay As You Earn

Address: HM Revenue and Customs, BX9 1AS

Telephone: 0300 200 3300

Key decision: Not applicable
Unrestricted
Ref:

Report to West Sussex Fire & Rescue Service Local Pension Board

3 April 2023

Knowledge Assessment

Report by Chief Fire Officer (Scheme Manager)

Summary

This report provides a high-level overview of the assessment of training required within the next twelve months, following the completion of the Knowledge Assessment form.

Recommendations *(not applicable to scrutiny committees – delete if not applicable)*

- (1) The update is noted.
 - (2) Members of the Board provide an update on training completed including the Pensions Regulator modules.
-

Proposal

1 Background and context

- 1.1 The purpose of the Board is to assist West Sussex Fire and Rescue Authority in its role as a scheme manager of the Fire Fighters' Pension Scheme including monitoring training needs. It is appropriate to therefore establish and maintain policies and arrangements for acquiring and retaining knowledge and understanding to support the Scheme Manager.
- 1.2 The Pensions Board's risk register recognises the need to maintain a level of expertise and support the ongoing development of Pension Advisory Board to ensure it complies with guidance.
- 1.3 The Scheme Manager and Pension Board members' have a responsibility to ensure that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their function as a member of the Board.

2 Update

2.1 At their meeting on 26 September 2022 several recommendations were made to all Pension Board members. Progress against these have been shown below:

Recommendation	Status
Attend the Local Government Association (LGA) Local Pension Board training at the end of March 2023 meeting.	This has now been scheduled for 14 June 2023.
Complete or refresh knowledge of the modules within Pension Regulator’s Public Sector toolkit.	<p>A link and instructions circulated on 9 September 2022 in relation to the relevant modules:</p> <ol style="list-style-type: none"> 1. Conflicts of Interests; 2. Managing Risk and Internal Controls; 3. Maintaining Accurate Member Data; 4. Maintaining Member Contributions; 5. Providing Information to Members and Others; 6. Resolving Internal Disputes; 7. Reporting Breaches of the Law. 8. Pension Scams <p>Members of the Board should provide an update on their progress.</p>
Attend the Category training sessions which will be at the end of each Board meeting as follows December 2022 – Pensions Legislation and Governance, , June 2023 – Pensions Administration September 2023 - Risk Management and Controls	Arrangements for Pension Legislation and Governance to be confirmed and other sessions not yet due
Complete the Knowledge Assessment form in January 2023 to review any improvement in knowledge.	It is recommended that this is moved to allow training to be undertaken.
Refresh knowledge of responsibilities of Board members, as set out within the Training Strategy.	Strategy circulated on 9 September 2022 and as part of the 26 September 2022 agenda.
Review the reference sources and documents within the Training Strategy.	Strategy circulated on 9 September 2022 and as part of subsequent meetings. Reference sources included as Appendix 1.

2 Consultation, engagement and advice

N/A

3 Finance

N/A

4 Risk implications and mitigations

See Background

5 Policy alignment and compliance

N/A

Sabrina Cohen-Hatton
Chief Fire Officer

Contact Officer: Rachel Wood, Pension Fund Strategist, 0330 222 3387
rachel.wood@westsussex.gov.uk.

Appendices

Appendix A: Reference sources and documents within the Training Strategy.

Background papers

N/A

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Appendix A: Reference sources and documents

Firefighters Pension Scheme Regulations	Firefighters Pension Scheme (FPS 1992), New Firefighters Pension Scheme (NFPS 2006), Retained Modified Pension Scheme (Modified 2006), Firefighters Compensation Scheme (as amended) and Firefighters Pension Scheme 2015 (FPS 2015) Regulations
The Pension Regulator	The Pensions Regulator's Code of Practice note 14 Governance and Administration of Public Service Pension Schemes The Pensions Regulator's website & toolkit
Pension Board Legislative Requirements	Public Service Pensions Act 2013 Firefighters' Pension Scheme (Governance) Regulations 2015 (as amended)
CIPFA	CIPFA Knowledge and Skill framework. This was extended in August 2015 to specifically include members of Local Pension Boards. The guidance is set in the context of LGPS Pension Boards in England and Wales however pension Boards in other sectors and jurisdictions may find the frameworks of use in determining their own training programmes for pension Board members:
The Knowledge Hub	Firefighters Pension Scheme Local Pension Board Members Group Forum Once members are registered they will then get any postings that are made to the Forum sent to their email inbox.
LGA guidance document	http://www.fpsboard.org/images/LPB/Resources/FPS2015-gov-guidance.pdf
LGA Pensions Website	www.FPSregs.org

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