

**Minutes of
Shropshire and Wrekin Fire and Rescue Authority
Pension Board Meeting
to be held in the Sycamore Room, Headquarters / via MS Teams
on Tuesday, 24 June 2025 at 2.00 pm**

**Present
Members**

Employer Representatives

Karen Gowreesunker	ACFO Corporate Serices	KG
Claire Ellis	Accountant	CE

Member Representatives

Matt Lamb	Fire Brigade Union	ML
Stephen Morris	Fire Brigade Union	SM

Officers

Aleks Zydek	Executive Support Officer	AZ
Helen Scargill	West Yorkshire Pension Fund	HS
Darren Bowe	Pensions Officer	DB

Observer

Rob Cartwright	Fire Brigade Union	RC
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1 Apologies for Absence

James Walton (Treasurer), Joanne Codey (Head of Finance), Tony Talbot (Fire and Rescue Services Association)

**2 Conflicts of Interest
For decision**

Board members were reminded that they should declare any interests or responsibilities, which may lead to conflicts of interest in the subject area or any specific agenda item of this meeting. A conflict of interest is defined as a financial or other interest, which is likely to prejudice a person's exercise of functions as a member of the Pension Board. It does not include a financial or other interest arising merely by virtue of that person being a member of the Firefighters' Pension Scheme.

**3
3a Minutes
For decision**

The Board received the minutes of the Pension Board Meeting held on 29 April 2025, **attached marked 3a**, and agreed that they be signed as an accurate record of that meeting.

3b Action List

For information / update

The Board noted progress against the actions on the Action List. All discussion relating to this item was recorded on the document marked 3b. [XX - PB Actions & Decisions 29.04.25.docx](#)

4 Terms of Reference

For decision

The Board considered its Terms of Reference and agreed any necessary changes.

Resolved that the Board has agreed its Terms of Reference.

5 Conflict of Interest Policy

For decision

The Board considered its Conflict of Interest (Col) Policy and agreed any necessary changes

Resolved that the Board has agreed the Conflict-of-Interest Policy.

6 Annual Report to Standards, Audit and Performance Committee

For decision

The Board is asked to agree its Annual Report to Standards Audit and Performance Committee from chair of Board providing assurance on effectiveness and efficient governance and administration of Firefighters pensions Schemes.

Members noted that following changes need to be made to the paper:

On page one replace 'employee' to 'employer'

On page two correct SFRS acronym

On page four change 'yours' to 'the'

Changes were made in the document by AZ and document is now ready to go to Standards Audit and Performance Committee in September.

Resolved that the Board has agreed the Annual Report to Standards, Audit and Performance Committee with changes as noted above.

7 Contract Management Update and Issues

For information

Pensions Officer provided a verbal update and noted that the Service has engaged with WYPF on monthly basis. DB is now looking at contractual

requirements and analysing monthly reports to identify any issues and areas for improvement.

ML noted that monthly reports from WYPF are very comprehensive and noted that day to day business is managed well. ML added that main issues at present are around WYPF capacity, and the amount of work needed. He commented that planning for the additional work should have been better and that it's disappointing that so many millstones have been missed.

Resolved that the Board note the update.

8 Update from Pension Administrator

For information / discussion

The Client Relationship Manager, West Yorkshire Pension Fund, gave an update, including a summary of the following monthly client reports:

- A) May 2025, attached marked 8a
- B) June 2025, attached marked 8b

HS reported that Annual Benefit Statements are still key issue. HS noted that WYPF hopes to be in a position to get active members statements by 31 August and alongside that working on DBS 24. HS reported that there are some internal issues WYPF need to work on and that a letter to FRS will be sent informing them on the situation. HS added that WYPF is working on progressing the immediate choice cases.

HS reported that the Home Office need to appoint new lawyers for changes in employee's contribution adjustment as part of the process which delays their response. She added that the Home Office will give FRS 12 weeks implementation time.

Resolved that the Board noted the update.

At this point the meeting was adjourned for a comfort break.

9 Update on Pension Exercise

For information/discussion

Pensions Officer provided an update on the current situation with the Sergeant and Matthews Cases

9a McCloud/Sargent

DB noted that for active membership certain % of ABS will be out but 30 June. Those that will not be issues by that date will be included in update TPR accordingly. DB noted that he is planning to host session for members on Annual Benefit Statements (ABS). DB added that Scheme Manager has written to members and will keep members updated on the progress.

ML noted that it is very important to keep members informed. A Letter was helpful for those wondering what is going on. He added that some members did not receive the correspondence. ML noted the need for consistency in communications. ML added that inaccuracies in statements cause further

delays. Those were actioned by WYPF but few weeks passed before they were resolved.

SM noted that extending the sessions on ABS to retired members would be helpful. He added that members could be missing out if they didn't have opportunities to go through the statements to ensure there are no inaccuracies. DB confirmed that he encourages retired members to attend sessions and contact DB to discuss any matters relating to statements.

RC questioned when will sessions take place. DB noted that probably July as he first wants to ensure that statements have been issued. He added that there is plan for 2 sessions a daytime and evening one. DB to also do some written notes to share with those who can't attend. Dates will be shared on the PINK and with Watch Managers.

9b Matthews

DB noted that the Service had good response 236 and he keeps trying different ways to engage with those who have not responded back. DB reported that he is focused now on getting people to return the statements back.

DB noted that the next phase is a consultation for more changes to legislation and noted that this will be another piece of work for 2025/26 to act on the legislation.

DB noted that 147 statements sent were to WYPF. HS no update on current position. DB to contact WYPF for update for next PB meeting.

ML noted that a reasonable progress made by the Service and noted positive that DB engages with Members.

Resolved that the Board notes the verbal update.

10 Pension Board Risk Register

For information / review

The Board was asked to note the Risk Register and to raise any areas of potential risk for inclusion. KG highlighted that review dates have been added for each item and noted the following points:

ID1 Failure to issue ABS KG noted that mitigations are in place which include regular meetings with WYPF and planned communication to members. No change in risk at this point.

ID 2 Lack of appropriate funding or investment to support the viability of pension fund KG noted that this item is reviewed on ongoing basis. No change is proposed at this time.

ID 9 Lack of Knowledge, effectiveness or leadership among key personnel

KG noted that training session is planned for September meeting. No change at this time.

ID 11 Poor Communication between key personnel

KG noted that training will be planned for Standards, Audit and Performance Committee Members by end of the year 2025. She noted that a big change happened in CFA Membership due to local elections and that new Members are not only new to the Authority but also to the Councils. No update proposed at this time.

ID14 Cyber risk KG noted that no update is proposed. KG awaiting T&W council confirmation on their Cyber Security arrangements.

ID15 Administrator issues KG noted that this is linked ID 1. KG proposed that risk rating is reviewed. ML proposed that impact is changed to high. KG agreed.

ID 16 Pandemic and ID 17 Impact of significant changes to legislation

KG proposed no changes to legislation. ML noted that for changes to legislation current impact is correct but historically legislative changes had a massive impact. KG noted the need to separate the current and past viewpoints. KG noted possibility to increase impact to high and noted the need to be more descriptive with the registered risks.

ACTION: KG to add more context and to bring back exercise for the Board around risks at the future meetings.

Resolved that the Board notes the Risk Register and made necessary changes.

11 Breaches Register

For information / discussion

DB noted that for item four on the Breaches Register RAG rating needs to be agreed by the Board. This item relates to failure to issue ABS due to transferring service from one provider to WYPF. DB proposed that this item is RAG rated as Green and therefore will not need to be reported to TPR.

Resolved that the Board notes the Breaches Register and agreed Green Rag Rating for item 4 on the register.

12 Register of Internal Disputes

For information

This report, presented by DB, provided an update on Internal Dispute Resolution Procedure (IDRP). DB reported that there are currently 4 active IDPRs. Three relate to the failure of the scheme to provide Remedial Service Statements by the deadline of 31st March 2025 and one related to the Matthews second option exercise. DB noted that acknowledgments have been send to all cases, 2 cases related to the statements have been resolved. No stage 2 application have yet been received.

Resolved that the Board note the update on Internal Disputes Resolutions Procedure.

13 Pension Dashboards

For information/discussion

The Board considered Pensions Dashboards update. DB noted that the log in codes to the dashboards have been passed onto WYPF and its partner Bravura. WYPF are in a good place to test and decide on matching criteria people will be able to use when logging into dashboards. It is expected that everything should be ready to launch by the deadline.

Resolved that the Board note the update.

14 Scheme Manager Decisions

For information

DB presented the report for the Board to note the Scheme Manager Decisions Register.

Resolved that the Board noted the Scheme Manager Discretions Register.

15 Application of Discretions

For information

The Board was asked to note the Application of Discretions Register.

DB presented this report and noted the overlap between this report and Scheme Manager Decisions. He noted that this report highlights where the Service used discretions and keeps record of decisions made to illustrate to the pensions regulator that the Service does not make blanket decisions but decides case by case.

Resolved that the Board noted the Application of Discretions Register.

16 Training

For information

The Board was asked to consider Pension Board training, including:

Update training register

Notice of upcoming events

Training needs analysis

TPR Training Modules which can be accessed via the following link:

<https://education.thepensionsregulator.gov.uk/login/index.php>

17 Any Other Business

None

Next Meeting

Tuesday 23 September 2025 at 2pm, Sycamore Room/ MS Teams