

**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, 29 April 2025 at 2.00 pm**

**Present  
Members**

**Employer Representatives**

Karen Gowreesunker	ACFO Corporate Serices	KG
Claire Ellis	Accountant	CE

**Member Representatives**

Matt Lamb	Fire Brigades Union	ML
Stephen Morris	Fire Brigade Union	SM
Tony Talbot	Fire and Rescue Service Association	TT

**Officers**

Joanne Codey	Head of Finance	JC
Aleks Zydek	Executive Support Officer	AZ
Helen Scargill	West Yorkshire Pension Fund	HS

**Observer**

Rob Cartwright	Fire Brigade Union	RC
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**1 Apologies for Absence**

James Walton (Treasurer), Darren Bowe (Pensions Officer)

**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 10 December 2024, **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 Work Plan 2025**

#### **For decision**

This report, **attached marked 4**, sets out the proposal for the Pension Board Work Plan 2025.

AZ noted that scheme managers decisions, application of pension discretion and pensions dashboards were added to the work plan for this year. She also noted that Payroll will now be reported as and when update is required.

**Resolved that** the Board has agreed the Work Plan for 2025.

### **5 Contract Management Update and Issues**

#### **For information**

JCo provided a verbal update on behalf of DB who was unable to attend the meeting due to unforeseen circumstances.

JCo reported that the date for Remedial Service Statements was missed. The Service received the letter from WYPF informing of this breach. Communication was issued to members and DB also engaged with members on the matter. There was some discussion with the CFO as scheme manager whether discretions may be applied on this occasion, but the decision was made not to apply discretions. WYPF and the Service have reported the breach to TPR.

JCo noted that a meeting was held with retired members on the matter. The meeting was productive, and it was agreed that information shared at the meeting will be shared with members who did not attend the meeting. JCo added that the CFO will request monthly meetings to take place with WYPF to keep the Service and the Members updated on the issues.

**ACTION: Hold monthly meetings between CFO and WYPF. Updates post meeting to be shared with members.**

JCO noted that the Service has completed work needed for members to receive payments and this now sits with WYPF. She noted that the Service is aware of the issues with recruitment within WYPF. She noted that the Service will attend the client meetings and regional group meeting which is planned for 7 May.

HS reported that for active members most of financial data records have been rolled back but that there are issues with the process used by WYPF. Cases need to go through 9 stages and members seem to be lost at each step.

WYPF is working to get through every FRS and also asked IT to create a report with stages of each individual case and scheme history. Once completed WYPF can look at any cases where data is missing which should then allow for cases to go through all stages.

HS noted that it is all moving forward and so far, no issues have been identified with the calculations. Data is being tagged and checked and WYPF received some feedback and is making changes to documents. HS noted that 30 June the WYPF may be able to start producing statements for cases that are ready to be processed. HS reported that Hot Topic will be issued stating that only the records that are ready will be processed. She noted that in 6-week period some members may receive statements on day 1 and some not till last day. She explained that FRS should do their own comms with this information for members.

HS reported that for Immediate Choice legislation is now in place and WYPF is continually working on calculations. HS noted that WYPF is not able to give absolute deadline, but they are working on cases as fast as they can with current capacity.

KG commented that a table with deadlines would be very helpful for Service and members. She questioned why WYPF will be in a position to provide this. HS responded that at present WYPF is not in a position to give accurate deadlines and they would not want to commit to a date that they can't meet causing disappointment. HS added that IDRPs are now being received but the WYPF is conscious of prioritising them over those cases where IDRPs were not received.

ML expressed his disappointment as at the last PB meeting the impression was that this was on the brink of being completed. He added that it seemed that it is just a formality and once legislation is in place payment could be made immediately. ML added that additional barriers keep appearing at every stage from various institutions (HO, HMRC). He understands the WYPF capacity issues and said he is surprised that more IDRPs were not submitted.

ML noted that since tribunal in 2018 people affected by both schemes are living without money that was due to them some time ago. ML commented that this is extremely poor performance from emergency public sector service. He noted that this does not only affect those in Shropshire but in the country. ML noted that this is disheartening, and members got so fed up they asked for meeting with CFO. ML noted that he was not aware of the meeting between CFO and members until after it happened and would like to know how the information will be shared with other members who may have not been aware or able to attend the meeting.

ML commented that not giving people timescales because they are long time away is not right as people need to know. Not knowing creates more problems in long run. He added that if this creates additional IDPRs then that may need to happen. ML noted that this issue seems to be going round in circles and no closer to payments being issued.

HS noted that WYPF is assessing how many cases they can process in period to give them better idea of timescale. She noted once this is done comms will be issued to members to firm up timescales as WYFP wants to ensure they are realistic.

JCo reported that the meeting between CFO and members was organised as suggested by a retired firefighter. DB created letters to go to all members as it was never an intention to only meet with 5 members. Meeting had to take place sooner than expected and communication is being prepared to be shared with all of those affected and not just small group.

SM noted that it is important the Service manage members expectations and a long timescale is better than timescales that are not realistic. SM noted that members need to know that this is one of the priority areas for the Service to progress and those who are retired may feel like they should be compensated sooner than those still working.

ML noted that defragmentation of information from various different sources is not helpful and generated additional workloads towards the same goal.

JCo noted that DB is concerned about misinformation circulating and would like to ensure there is clear communication of what is the correct information with members. SM noted that it is easy for members to get skewed view if information is not shared in timely manner.

KG summarised that missed date for issuing statements have been recorded as a breach. The Service is looking to engage with WYPF on monthly basis. Next client meeting is planned for 7 May. KG reported that the Service is committed to keeping members updated on the progress in a consistent way. A clear communication structure will be put in place.

**ACTION: Comms structure to be created to manage members expectations. CFO to discuss this with WYPF as part of monthly meetings.**

JC questioned if WYPF is clearly communicating to members that as everyone is processed through the software they may be receiving letters at different time in the process rather than all at the same time. HS noted that that is something that is being considered but would require discussions internally. HS reported that it would be helpful if FRS communicate this with Members that way WYPF can keep their focus on working through cases.

The Board noted that although WYPF has resourcing issues they thanked Hs for her work. HS noted that the resourcing issue is not for the lack of trying. A number of recruitment exercises took place but unfortunately WYPF was unable to attract anybody with fire service pensions schemes knowledge. Recruiting at lower-level means that staff is hold up training the new starters and this holds up work further. Various different advertising routes were tested but unfortunately, they were not successful.

**Resolved** that the Board note the update.

## **6 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) December 2024, attached marked 6a
- b) January 2025, attached marked 6b
- c) February 2025, attached marked 6c
- d) March 2024, attached marked 6d
- e) April 2024, attached marked 6e and 6e1

HS reported that as noted above RSS production and WYPF recruitment are only issues at present. HS noted that Estimate Requests area remains a challenge, but improvement should be seen by end of June. HS noted that different methods were trialled for the calculation but have not been successful. She noted that once records are rolled back the WYPF will have the data for estimate calculations to run. HS acknowledged that estimate request KPI performance is not where it should be but she is confident that this will improve once the records are rolled back.

**Resolved** that the Board noted the update.

## **7 Update on Pension Exercises**

### **For information/discussion**

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

### **7a McCloud/Sargent**

JCo noted that the Service has processed all data they held and send them off to WYPF to action.

### **7b Matthews**

JCo reported that the Service had a successful tracking exercise, and more individuals send expressions of interest. DB continues to work on the calculations as cases come through and share those with WYPF.

ML noted DB work to prevent future difficulties and noted that it is easier to deal with cases during the exercise than after. JCo reported that DB is very conscious of it and the Service works on best endeavours basis to reach as many people as possible. JCo commended DB work on the issue.

**Resolved** that the Board notes the verbal update.

At this point the meeting was adjourned for 10 minutes for a comfort break.

## **8 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 went through the register, and changes were recorded on directly on the register.

ML noted that it was agreed that training sessions will be held during meetings with lighter agendas. JCo noted that training was planned for today's meeting but cannot go ahead as Pensions Officer was unable to attend due to unforeseen circumstances. JCo proposed additional session could be held on MS Teams between Board meetings. ML noted this would require additional time and depending on the subject in person training may be preferred.

KG reported that as part of training Members could have a session on risks register to better define and understand risks.

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

## **9 Breaches Register**

**For information / discussion**

KG noted that approval is needed for the Board for additional entries as listed on the report. ML noted that date on item 5 has not been entered correctly and should read 31/3/2025. JCo noted the error and will ask DB to correct it on the register. KG noted that additions should be rag rated as red. JCo noted that those additional breaches have been reported to TPR by WYPF and will be reported by the Service as well.

**Resolved that** the Board notes the Breaches Register and approve additions as seen

## **10 Register of Internal Disputes**

**For information**

This report provided an update on Internal Dispute Resolution Procedure (IDRP). AZ noted that there are currently 5 active IDRPs. All relate to the failure of the scheme to provide Remedial Service Statements (RSS) by the deadline of 31st March 2025.

Acknowledgements have been sent to all 3 cases and responses should be provided within two months of receipt of their application. If further time is needed a delay letter with be sent. 2 cases received this week and responses are being drafted.

The scheme accepts that the legislative deadline has been breached and reported this to the Pensions Regulator.

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

## **11 Training**

**For information**

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

- a) Update training register
- b) Notice of upcoming events
- c) Training needs analysis
- d) TPR Training Modules which can be accessed via the following link:  
<https://education.thepensionsregulator.gov.uk/login/index.php>

## 12 Pension Dashboards

### For information/discussion

The Board considered Pensions Dashboards update. ML noted that this item has been in progress for a long time. HS noted she is not involved in this work but the concept is simple. HS noted it is for people to be able to access information about all the various pension pots they may have through one site. HS reported that this data will be same as information on annual benefit statements and therefore it will be a static and not live data. HS noted that the dashboards work is progressing to schedule and they are due to go live in October. JCo added that DB has completed the readiness survey for all 3 Service Pension schemes. DB to report progress at the next Board meeting.

## 13 Any Other Business

- a) Scheme manager decisions (DB)
- b) Applications of discretions (DB)

ML requested that going forward the application of discretions document does not include the names of the individuals. He noted that the Board needs to be aware of discretions applied but not identities of individuals those discretions applied to. JCo noted that this feedback will be taken on board and actioned.

**ACTION: DB to redact names of individuals prior to sharing application discretions register.**

**Resolved** that the Board agreed to add scheme manager decision and application of discretions as standing agenda items.

## 14 Next Meeting

Tuesday 24 June 2025 at 2pm, Sycamore Room/ MS Teams

**ACTION: Rob Cartwright to be added to circulation list for Pensions Board- Completed by AZ on 30/4/2025**