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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, 4 August 2026 at 2.00 pm

Present
Members
Employer Representatives

Marc Millward	ACFO Corporate Services	KG
Jacquie Fletcher	S151	JF
Claire Ellis	Accountant	CE

Member Representatives

Rob Cartwright	Fire Brigade Union	RC
Simon Morris	Fire Brigade Union	SM

Officers

Aleks Zydek	Executive Support Officer	AZ
Helen Scargill	West Yorkshire Pension Fund	HS

1 Apologies for Absence

Tony Talbot (FRSA), Mary Regan (Head of Finance)

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.

3a Minutes

For decision

The Board received the minutes of the Pension Board Meeting held on 27 April 2026, **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 Planner.
PB Action list (1)

4 Work Plan 2026

For decision

Resolved that The Board agreed its Work Plan for 2026.

5 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.

6 Conflict of Interest Policy

For decision

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

ACTION: AZ to follow up TT for up-to-date declaration/ to be signed at next meeting.

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

7 Contract Management Update and Issues

For information

Pensions Officer provided a written update.

MM noted that progress on the Sargeant Remedy appeared to have slowed. HS advised that the current position had been considered by the Oversight Board, which had approved the project plans. The agreed approach is to prioritise ill-health cases, followed by unprotected members, then protected members, with some bulk processing to be completed at the final stage. The Oversight Board signed off the plans at its meeting on Monday, and it is hoped that a communication update will be issued to all Fire and Rescue Services shortly. JF noted that this information had been provided verbally but had not yet been received in writing.

ACTION: MM to check the position with the CFO.

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 2026, attached marked 8a
B) June 2026, attached marked 8b
C) July 2026, attached marked 8c

Members welcomed the executive summary report prepared from the monthly WYPF administration reports and noted that the AI-generated overview provided a clear and accessible summary of key issues, risks and areas of progress. Members requested that similar summary reports continue to be provided for future meetings.

HS advised that recruitment remains a key focus. Following an earlier recruitment campaign which resulted in only three appointments against ten approved posts, a further recruitment exercise was undertaken. WYPF expects to appoint additional staff, with five appointments already confirmed and further interviews still to take place. It was anticipated that three to four of these appointments would support the Matthews team, with the remainder supporting fire pensions administration. Once pre-employment checks are completed and staff commence in post, WYPF will be operating much closer to its agreed staffing establishment.

An update was provided on the work of the Oversight Board. Members were advised that WYPF had entered into an agreement with Aptia and had additional staff in place to support the Matthews Remedy programme. The Matthews backlog had reduced significantly, from approximately 722 cases to 332 cases. HS advised that processing capacity was being maximised during payment windows, while staff also utilised non-payment periods to produce retirement quotations. Significant progress had been achieved, with 317 Matthews payments issued through the June payroll and automation helping to accelerate processing times.

Members discussed ongoing delays relating to pension estimates. HS advised that requests continue to be processed strictly in date order regardless of retirement date. It had therefore been agreed that Fire and Rescue Authorities would communicate with members, encouraging them to request estimates at the earliest appropriate opportunity to assist workload management.

An update was provided on Annual Benefit Statements (ABS) and Deferred Benefit Statements (DBS). HS reported that a small number of statements remained outstanding due primarily to data issues involving members who had transferred from West Midlands Fire Service. Whilst acknowledgement emails had been received, the necessary data remained outstanding. WYPF was preparing for the 2026 statement exercise and anticipated that members who received a statement in 2025 would also receive one in 2026. For those who had not received a 2025 statement due to unresolved data issues, WYPF intended to issue a 2026 statement once the required information became available.

MM advised that the Chief Fire Officer had raised concerns directly with the Chief Fire Officer of West Midlands Fire Service regarding delays in providing data. Whilst staffing challenges had been acknowledged, it had been made clear that the current position was not acceptable. Further updates will be shared when available.

HS also provided an update on deferred benefit statements, advising that WYPF had completed testing and loaded the relevant Shropshire data. It was hoped that statements would be issued before 31 August, although some cases may fall into a September issue batch if additional work is required.

Members noted that WYPF continues to prioritise ill-health cases whilst maintaining progress on pensioner cases. Current project plans include key completion milestones during the remainder of the year and these plans are expected to be shared with Scheme Managers.

HS advised that WYPF is progressing the development of a member calculator. The first phase will provide members with access to a benefits calculator allowing them to generate their own pension estimates. This is expected to be available later in the year, although no firm implementation date has been confirmed. A second phase will introduce a more interactive modeller enabling members to test different retirement scenarios and options.

In response to a question from JF, HS confirmed that the calculator is intended to be made available to all Fire and Rescue Authorities at the same time, using the same calculation methodology currently utilised by WYPF.

MM noted the continuing recruitment challenges and requested that HS continue to provide updates on progress relating to Annual Benefit Statements and Deferred Benefit Statements. JF agreed to confirm the appropriate contact details for future updates.

Members also discussed the scheduled catch-up meetings with WYPF, noting concerns that nobody from Shropshire Fire and Rescue Service had attended recent sessions. It was agreed that the position would be checked further.

Actions:

- **HS to continue providing updates on progress relating to ABS and DBS production.**
- **JF to confirm the appropriate contact details for future updates.**
- **SFRS to investigate attendance at recent catch-up meetings with WYPF.**

Resolved that the Board noted the update.

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
9b Matthews

Resolved that the Board notes the update.

10 Breaches Register

For information / discussion

Since the last update, no breaches have been recorded on the Breaches Register. Therefore, there is no report to present to the Board on this occasion. The Board is asked to note that there have been no breaches since the previous reporting period.

Resolved that the Board notes the update.

11 Register of Internal Disputes

For information

The Board received an update on the current position regarding IDRP cases. It was noted that a Hearings Panel had taken place in relation to the active Stage 2 IDRPs.

ACTION: Members requested that information on the outcome of the Hearings Panel be shared with the Board once available.

Discussion took place regarding whether any cases were connected to issues previously identified related to WMFS. MM agreed to check this position, with HS confirming WYPF would review records if required.

HS advised that, in one case, information had been awaited from WMFS. It was noted that the member had submitted an IDRP to WMFS and had received the requested data. Members were advised that, although there had only been one such case, the member's appeal had been successful.

ACTION: MM to check whether the case relates to previous WMFS issues.

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

12 Pension Dashboards

For information/discussion

The Board received an update on the Pension Dashboards programme. It was noted that the WYPF is awaiting notification of the next implementation stage and confirmation of the go-live date.

Members were advised that all required connection and testing activities have been completed, including end-to-end testing on three occasions. All actions requested as part of the onboarding process have been completed and WYPF is now awaiting formal go-live instructions.

Resolved that the Board note the update.

13 Scheme Manager Decisions

For information

Since the last update, no Scheme Manager Decisions have been made. Therefore, there is no report to present to the Board on this occasion. The Board is asked to note that there have been no Scheme Manager Decisions during the reporting period.

Resolved that the Board noted the update.

14 Application of Discretions

For information

Since the last update, no discretions have been applied. Therefore, there is no report to present to the Board on this occasion. The Board is asked to note that there have been no applications of discretions during the reporting period.

Resolved that the Board noted the update.

15 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. All discussion relating to this item was recorded Pensions Board Risk Register

MM noted that the management and administration of pensions had been escalated to the Corporate Risk Register and is now being managed through the Service's corporate risk management arrangements.

MM advised that a review of the risk register had been undertaken and that corporate risk work had recently been completed alongside Internal Audit. As a result, the Pension Board risk register requires revision to ensure alignment with the corporate approach. Members were advised that there were no additional risks requiring the Board's immediate attention beyond those already discussed in relation to pension administration.

It was agreed that JF and MM would undertake a review of the existing Pension Board risk register and develop an updated version for consideration at the next meeting. Members emphasised that the register should be a live management tool with clearly defined and active risks rather than simply a list of issues.

In response to a question from RC, it was confirmed that the revised risk register would be presented to the Board at its October meeting. The current register and proposed new format will be reviewed side-by-side to ensure appropriate oversight and alignment with corporate risk management arrangements.

ACTION: MM, MR and JF to review the Pension Board Risk Register and present a revised version for consideration at the October meeting.

16 Any Other Business

Leavers
The Board was advised that Darren Bowe, Pensions Officer, has now left the Service. As an interim measure, support has been agreed with Shropshire Council whilst recruitment to the vacant post is underway. Members noted that recruitment may prove challenging and that additional measures may need to be considered depending on the outcome.

It was confirmed that enquiries are being directed to the Group Pensions mailbox, which will be monitored by the Finance Team under the oversight of Mary Regan. Members acknowledged that the level of service may not be the same during the interim period and noted that work is ongoing to improve resilience for the role going forward. The issue has been escalated as a corporate risk.

In response to a question from RC regarding the arrangement with Darren Bowe's new employer, JF explained that there is currently a verbal agreement to provide support during the transition period to ensure the Service is not left without assistance. The level of capacity available is not yet known and will be discussed once Darren has commenced his new role. JF noted that pension queries may be grouped and managed through the pensions mailbox where appropriate. MM emphasised that internal processes should be exhausted before seeking external support to avoid unnecessary escalation.

JF advised that significant work is taking place behind the scenes and that a range of options are being considered to support scheme members during the transition period. SM commented that pensions cases can be particularly complex due to the individual circumstances of members.

Regarding recruitment, RC noted that experience of Firefighter Pensions was listed as desirable rather than essential on the job description. JF advised that support and training would be available from both Darren Bowe and Shropshire Council, alongside training from West Yorkshire Pension Fund. Training requirements would be tailored to the successful candidate's experience, recognising that specialist firefighter pension experience is a niche skillset and may be difficult to recruit.

HS asked whether sufficient resources were available to respond to requests from WYPF. JF advised that HR is working through the required information and that responses to outstanding queries are due by 31 August. Mary Regan is working closely with HR to ensure the necessary information is provided, including employment and leave records. JF also agreed to confirm that the appropriate system permissions and mailbox access are in place and to provide HS with the preferred contact details.

The Board noted that Jo Coadey has also left the Service. Mary Regan has been appointed to provide support in this area. Members formally recorded their thanks to both Darren Bowe and Jo Coadey for their service and wished them well in their future endeavours.

ACTION: JF to confirm that the appropriate mailbox permissions are in place and provide HS with the preferred contact details for pensions queries.

Contract Management Update
Following the departure of HS from the meeting, the Board considered the contract management update. Members were advised that retired scheme members had contacted the Chair and Vice Chair of the Fire Authority regarding concerns over pension administration. As a result, the Chief Fire Officer had written to the Chief Executive of West Yorkshire Pension Fund expressing concerns regarding performance and reviewing the position in relation to the contract extension.

JF advised that discussions are ongoing and that, whilst only a one-year extension commitment is currently being considered, alternative options are also being actively explored.

SM noted that the number of Fire and Rescue Services using West Yorkshire Pension Fund had increased significantly in recent years.

Members were advised that a joint communication from the Chief Fire Officer and the Chair of the Fire Authority is being prepared for issue shortly. The communication will update members on the current position and will include relevant information from Firefighters' Pension Scheme bulletins. A draft has already been prepared and is expected to be issued in the near future.

17 Next Meeting

Thursday 22 October 2026 at 10 am, Juniper Room/ MS Teams