



Minutes of the meeting of the Local Pension Board held on 2 October 2025 at 09:30 via Zoom

PRESENT

Employer Representatives:

Dafydd Edwards, Treasurer

Scheme Members

CFO Dawn Docx, Fire Leaders' Association

Geraint Evans, RDS Representative

Nick Roberts, Fire Brigades Union

Advisors

ACFO Helen MacArthur

Martin Morgan, Dyfed Pension Fund

Beccy Marfleet, Pensions Officer (arrived 10:00)

Attendees

Iola Llwyd, Translator

Lisa Allington, Executive Assistant

1 APOLOGIES

Cllr John Brynmor Hughes, Employer Representative

Ruth Bateman, Fire Brigades Union

Gareth Owens, Clerk to the Authority and Monitoring Officer

Cllr Gwynfor Owen, Employer Representative

Kim Jeal, Fire Pensions Technical Lead

AM Paul Kay, Fire Officers' Association

1.1 Apologies were offered and accepted for the above.

2 DECLARATIONS OF INTEREST

2.1 There were no declarations of interest to record.

3 MINUTES OF THE LAST MEETING

3.1 The minutes of the meeting held on 17 July 2025 were approved as a true and accurate record.



4 UPDATE ON LEGAL MATTERS

- 4.1 ACFO MacArthur presented the report regarding legal issues which set out the requirements and statutory timelines imposed by changes to Public Sector Pension Scheme legislation, and more specifically Firefighter Pension Schemes. These were more commonly known as the McCloud and O'Brien (Matthews 2) pension remedy exercises.
- 4.2 In addition, the report provided an update on progress on the Pensions Dashboard Project, a national project being implemented by the Department for Work and Pensions (DWP) and which had a connection date for schemes in the Fire Sector of October 2025.
- 4.3 It was noted that the Scheme Manager, that being North Wales Fire and Rescue Authority (the Authority) was responsible for ensuring that these three projects were implemented in a timely manner, whilst also ensuring correct application of the legislation.
- 4.4 It was noted that due to a technical issue there was a delay of about a week in issuing active and deferred members with their Annual Benefit Statement (ABS). The Service is assessing the materiality to determine whether this constituted a breach and should therefore be reported to The Pensions Regulator (TPR). It was agreed that it should be reported in the interest of completeness. It was further noted that a small number of ABS and Remedial Service Statements (RSSs) remain outstanding due to queries and complexities such as divorce during the remedy period or contingent decisions.
- 4.5 Members were advised that the numbers within paragraph 11 of the paper referred to the number of people within that cohort rather than the number outstanding.
- 4.6 It was asked whether contact was being maintained with those members who had not yet received their Remediable Service Statement (RSS), and it was confirmed that communication had been established and would continue.
- 4.7 The Welsh Government had announced that they would be going out to consultation to extend the deadline by a further 12-months to 31 July 2026, in relation to the O'Brien judgment. ACFO MacArthur confirmed that despite this, work would continue to process eligible members.



- 4.8 Following a query from a member it was confirmed that once statements had been sent to eligible members there was a period of six months for members to decide. A Member asked what systems would be put in place to make sure that there was no correspondence missing, and ACFO MacArthur confirmed that chaser letters were sent at regular intervals to encourage people to respond within the deadline.
- 4.9 Dyfed Pension Fund confirmed that they were on track to meet the deadline of 31 October 2025 for the launch of the Pensions Dashboard and that testing had been carried out. However, there was still work to be done around match criteria.
- 4.10 A Member asked if there was a national criterion for matching and it was confirmed that there were no universally set matching criteria for the portal. The Welsh Government had also not yet set a 'go live' date.
- 4.11 **RESOLVED to:**
- i) Note the content of the report; and**
 - ii) Note the statutory obligation placed on the Scheme Manager to ensure that all three national projects are implemented as directed by legislation.**

5 UPDATE REPORT – FIREFIGHTERS PENSION SCHEMES

- 5.1 Beccy Marfleet delivered the Firefighters Pension Schemes update report, the purpose of which was to provide the LPB with an update on current issues relating to the Firefighters' Pension Scheme.
- 5.2 It was noted that the scheduled auto-enrolment would take place in October 2025 and would re-enroll 31 members. Staff eligible to join the FPS but outside of the auto-enrolment would be contacted individually to provide a further opportunity to join the scheme.
- 5.3 Thanks were given to employer colleagues for their work in keeping the number of Internal Dispute Resolution Process (IDRP) applications to a minimum as other services had been inundated with them, whereas North Wales Fire and Rescue Service (the Service) had to date only received eight.
- 5.4 **RESOLVED TO:**
- i) Note the content of the report.**



6 UPDATE REPORT – ADMINISTRATOR

- 6.1 Martin Morgan presented the Administrator's report which provided Members with a progress update on several projects being simultaneously undertaken, along with providing information on relevant issues in the administration of scheme benefits.
- 6.2 It was acknowledged that the pensions aspect of the fire service was much more complex in relation to that of other public services resulting in a far heavier workload. Thanks were given to Dyfed Pension Fund for their hard work to date.
- 6.3 It was asked how many RSSs remained outstanding to date and it was confirmed that it currently stood at six, excluding those relating to Section 29 exceptions.
- 6.4 It was further asked what the common causes for the delay in dealing with transfers in was and confirmed that it was generally an issue in obtaining information from former employers. The information received also had to be processed manually as there was no software system in place to deal with that automatically. Concern was expressed that this may have the potential to cause a barrier to transfers into the Service.
- 6.5 Martin Morgan clarified that a normal transfer in did not cause an issue, the delay was entirely related to the McCloud Judgment and so once that had been resolved, transfers would no longer be an issue.
- 6.6 It was noted that the 'My Pensions Online' facility was being upgraded to allow better interaction with modern technologies, including the use of electronic signatures.
- 6.7 ACFO MacArthur advised that whilst there had been a great deal of work involved in dealing with the two legal challenges, it had also been beneficial in that it improved the efficiency of many of the Service's internal processes and this work would continue.
- 6.8 **RESOLVED to:**
- i) Note the content of the report.**

7 TRAINING UPDATE – IDR PROCESS

- 7.1 ACFO MacArthur delivered training to Members around the IDR process.



- 7.2 It was asked whether there were previous levels of dealing with issues before they became a dispute, and ACFO MacArthur confirmed that there was and the submission of an IDRPs came if a member was unhappy with the way in which an issue had been dealt with.
- 7.3 ACFO MacArthur advised that there had been eight IDRPs applications made so far, one of which had progressed through IDRPs Stage 2. The IDRPs 2 related to an issue with the regulations which were outside of the Authority's control. It was confirmed that this is a national issue and the Welsh Government was also sighted.

8 MANAGEMENT OF RISKS – OPERATIONS

- 8.1 ACFO MacArthur presented Members with an update on the risk management arrangements.
- 8.2 The operational risks included on the register were individually examined and discussed in detail.
- 8.3 The risk in relation to Cybercrime was highlighted and the recent national data breaches were referred to. A Member queried whether adjustments should be made to the likelihood and impact scores in relation to this risk, and a discussion was held around this. Members felt that the likelihood score should not be reduced and should remain at 3 as a cyberattack remained a credible threat; however, it was felt that the impact score should be raised from 3 to 4 as the impact of an attack could have significant consequences.
- 8.4 **RESOLVED to:**
- i) Consider and approve the assessment of the operational risks associated with the firefighters' pension scheme; and**
 - ii) Increase the impact score for Cybercrime from 3 to 4.**

9 PENSION FUND ACCOUNT 2024/25

- 9.1 ACFO MacArthur provided Members of the Local Pension Board (LPB) with an update on the pension fund account for 2024/25.
- 9.2 The figures within the paper were reviewed and it was asked if any additional funding had been allocated for the increase in liabilities. ACFO MacArthur confirmed that there had not, and the employer liability currently stood at around 32%.



9.3 It was asked how the assumptions listed in paragraph 15 were made, and ACFO MacArthur confirmed that they formed part of the final accounts and were provided to the Service by the Actuaries.

9.4 **RESOLVED to:**

- i) **Note the 2024/25 pension fund accounts; and**
- ii) **Note the timing of the external audit.**

10 SCHEME ADVISORY BOARD

10.1 ACFO MacArthur gave a verbal update to Members on the content of the last meeting of the Scheme Advisory Board (SAB).

10.2 Members were advised that the Scheme Advisory Board was made up of representatives from the Welsh Government, Mid and West Wales Fire and Rescue Service, South Wales Fire and Rescue Service, North Wales Fire and Rescue Service and members and representatives from Representative Bodies.

10.3 The employer representation role was previously undertaken by those members who sat on a Local Pension Board, but the Terms of Reference had been amended recently to make the SAB officer led as it was a technical group dealing with technical issues.

10.4 The last meeting had taken place on 30 September 2025 and had been chaired by a Civil Servant. The agenda had been similar to that set by the Local Pension Board, including legal updates, contingent decisions, pension dashboards, arrangements to promote the take up of a pension scheme as employers and the next valuation.

10.5 The scheme was revalued on regular basis, and the last valuation was as at 2024. The data was cut off at a specific date and it would then take Actuaries a couple of years to work it through. An updated valuation and review of employer contributions would then take place to ensure that they were sufficient to run the fund in the future.

10.6 The SAB met three times a year and an update from the Local Pension Boards was always given. The meetings also ensured that bulletins, circulars and challenging issues were picked up and discussed. They were an invaluable source of information sharing.



10.7 It was acknowledged that the existence of the SAB enabled consistency across Wales. The English SAB had now moved in the same direction where members were now officers rather than Councillors, and this allowed consistency nationally.

11 MATTERS TO BE ESCALATED TO THE FIRE AND RESCUE AUTHORITY

11.1 There were no matters to be escalated to the Authority.

12 DATE OF NEXT MEETING

12.1 It was confirmed that the next meeting would be held on 22 January 2026 at 09:30hrs.

Meeting closed 11:20