



Minutes of the meeting of the Local Pension Board held on 15 May 2025 at 13:00 via Zoom

PRESENT

Employer Representatives:

Cllr Gwynfor Owen

Dafydd Edwards, Treasurer

Gareth Owens, Clerk to the Authority and Monitoring Officer

Scheme Members

AM Paul Kay, Fire Officers' Association

ACFO Stuart Millington, Fire Leaders' Association

Geraint Evans, RDS Representative (left 14:30)

Advisors

Helen MacArthur, Assistant Chief Fire Officer

Aled Williams, Dyfed Pension Fund

Kim Jeal, Fire Pensions Technical Lead

Attendees

George Jones, Translator

Lisa Allington, Executive Assistant

Ffion Evans, Executive Assistant

CFO Dawn Docx, Fire Leaders' Association

1 APOLOGIES

- 1.1 Apologies were offered and accepted for Cllr John Brynmor Hughes and Beccy Marfleet, Pensions Officer.

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 30 January 2025 were approved as a true and accurate record.



- 3.2 It was confirmed that the updated Terms of Reference for the Local Pension Board (LPB) had been taken to the April meeting of the North Wales Fire and Rescue Authority (the Authority) and that the amendment to the quorum for the Local Pension Board had been approved.

4 UPDATE ON LEGAL MATTERS

- 4.1 Kim Jeal 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 Pensions Dashboard Project, which was being implemented by the Department for Work and Pensions (DWP), was now gathering pace and the connection date, for Schemes in the Fire Sector, had been given a connection date of October 2025.
- 4.3 It was noted that there were fewer than 40 records outstanding of the 443 in relation to the McCloud Judgment as of 15 May 2025.
- 4.4 The Pensions Regulator had asked for confirmation that all those affected by the non-production of Remedial Service Statements (RSS's) had been written to, which had been confirmed, and when the outstanding RSS's would be issued. They had been advised that with good intent, this would be completed by 30 June 2025. The risk for this area was therefore now shifting from North Wales Fire and Rescue Service (the Service) to Dyfed Pension Fund (the Administrator) as all relevant information had been provided to them by the Service and it was they who were currently experiencing capacity issues in dealing with the demand.
- 4.5 It was agreed that the Service should liaise with the Administrator to ensure that RSS's were produced by the revised deadline of 30 June 2025.
- 4.6 It was also agreed that the Administrator be asked to provide a more detailed report on the accuracy of the data for the dashboard exercise to the next meeting on 17 July 2025.



4.7 It was asked whether affected members had been given detail on the reasons for not receiving their RSS's and confirmed that except for the Section 29 discretions and the fully protected retirees, all other members had been provided with this information along with the new deadline of 30 June 2025. If this deadline also slipped, The Pensions Regulator would need to be advised again to explain why this had not happened; however, it was anticipated that the deadline would be met.

4.8 **RESOLVED to:**

- i) **Note the content of the report;**
- ii) **note the statutory obligation placed on the Scheme Manager to ensure that these timelines are met for all three national projects; and**
- iii) **that ACFO MacArthur be asked to further liaise with Dyfed Pension Fund to seek clarity and move forward at pace with the McLoud issues**
- iv) **Dyfed Pension Fund to include further detail within its next report on the data quality for the Pensions Dashboard go live.**

5 UPDATE REPORT – FIREFIGHTERS PENSION SCHEMES

5.1 ACFO MacArthur 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 including membership and work to address the legal challenges.

5.2 Members were advised that the three-yearly auto-enrolment would take place this Summer.

5.3 It was asked whether there had been an increase in the number of people eligible to join the scheme that had not, and confirmed that there were only two wholetime staff not participating and that they would be picked up again in the upcoming auto-enrolment.

5.4 A Member queried whether the auto-enrolment had a minimum age limit, and it was confirmed that it was 21 years old; however, the Service contractually enrolled which meant that any new starters were enrolled regardless of age and were then given the option to opt out. The auto-enrolment regulations then came into effect from the third year.



5.5 RESOLVED TO:

- i) Note the content of the report.**

6 UPDATE REPORT – ADMINISTRATOR

- 6.1 Aled Williams presented the Administrator's update 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 confirmed that the Administrator had reported the Authority to the Pensions Regulator following the 31 March 2025 deadline which had not been met in relation to the issue of RSS's.
- 6.3 The Chair commented that it was not ideal to be in breach of the remedy but noted the challenges across the sector. The Chair noted that the administrator had plans in place to secure more staff to increase capacity to work through the backlog as there was a great deal of work involved in producing the RSS's, especially for taper protected or unprotected Members as their calculations had to be carried out manually.

6.4 RESOLVED to:

- i) Note the content of the report.**

7 RISK REGISTER

- 7.1 ACFO MacArthur delivered the Risk Register update in relation to Regulatory Compliance which sought to provide Members with an update on the risk management arrangements in this area.
- 7.2 The specific risk scores were discussed and all Members agreed that they remained relevant and accurate.

7.3 RESOLVED to:

- i) Approve the assessment of the regulatory compliance risks associated with the firefighters' pension scheme.**



8 SCHEME ADVISORY BOARD - WG CONSULTATION ON EMPLOYEE CONTRIBUTION RATES

- 8.1 Kim Jeal provided Members with a verbal update on matters discussed by the Scheme Advisory Board (SAB) since October.
- 8.2 It was noted that the minutes for the SAB meeting had not yet been produced. A new incoming Chair had been elected, Mike Connolly, and he would be in post for future meetings.
- 8.3 The bulk of the meeting was around the response to the consultation on proposed amendments to the employee contribution rates and a look at how it might be moving forward. This closed on 4 February 2025 and a formal response would be provided by Welsh Government (WG) in due course.
- 8.4 The possible percentages aligned to the tiers based on role had been discussed, and some SAB members had felt that some of the percentages being suggested remained inequitable. Steve Pomeroy from WG had agreed to approach GAD and ask if alternatives could be sought for consideration. This had now taken place and three alternative options had been provided.
- 8.5 Of the three options provided, Option 1 appeared to resolve the issues raised and formal sign off by SAB Wales was awaited.
- 8.6 It was asked whether contribution rates could be applied retrospectively and confirmed that it could, but this would prove to be extremely difficult as all the calculations would need to be carried out manually and there simply was not the capacity to do this alongside the work on O'Brien and McCloud. However, the differences to the yield should be marginal.
- 8.7 The three Services had provided an update and confirmed that they were all experiencing the same kind of issues in relation to the provision of information relating to the O'Brien and McCloud judgments.
- 8.8 The Services were at different stages on relation to the Matthews 2 updates, but all Services were aware of the proposed extension of the deadline to July 2026.
- 8.9 There would no longer be a requirement for a Fire Authority Members to sit on the SAB Wales, rather the employer representatives would be senior officers from each Service.



8.10 RESOLVED to:

- i) Note the content of the verbal update.**

9 FIREFIGHTER PENSION SCHEMES DISCRETIONARY POLICY STATEMENT

- 9.1 ACFO MacArthur delivered the Firefighter Pension Schemes Discretionary Policy Statement which informed Members of the requirement for the Scheme Manager, the Authority, to produce a Firefighters Pension Discretionary Policy Statement.
- 9.2 It also sought endorsement of the resolutions within the Firefighters Pension Scheme Discretionary Policy Statement including the proposal that, on behalf of the scheme manager, decisions would be delegated on a day-to-day basis to officers of the Service.
- 9.3 Key discretions were highlighted and discussed by Members and Members felt it to be a useful document and a good example of how working in collaboration with South Wales resulted in consistency with discretions. It was queried whether future collaboration with Mid and West Wales Fire and Rescue Service to further streamline the process would be possible and agreed that they should be approached by ACFO MacArthur to explore this further.
- 9.4 It was asked whether the Internal Disputes Resolution Policy could be brought to a future meeting for Members to make themselves familiar with and agreed that it would be brought to the next meeting and a short training session delivered around the same.
- 9.5 **RESOLVED to:**
 - i) Endorse the resolutions within the Firefighters Pension Scheme Discretionary Policy Statement including, where appropriate, the delegation to officers of the Service; and**
 - ii) approach Mid and West Wales Fire and Rescue Service to explore the possibility of future collaboration in relation to the management of the Firefighter Pension Scheme.**
 - iii) For the IDR policy and process to be included on the next agenda**

10 LOCAL PENSION BOARD ANNUAL REPORT 2024-25

- 10.1 ACFO MacArthur presented the annual report of the Local Pension Board which detailed the work undertaken during the 2024/25 financial year.



10.2 It was noted that throughout 2024-25, the requisite number of meetings had been met, the correct membership had been in place and there had been no declarations of interest to progress.

10.3 It was agreed to add the IDRP to the forward working plan for the LPB.

10.4 **RESOLVED to:**

- i) **Endorse the Local Pension Board 2024/25 Annual Report for approval by the Authority in its capacity of Scheme Manager; and**
- ii) **add the IDRP to the forward working plan for the Local Pension Board.**

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 17 July 2025 at 09:30hrs.

Meeting closed 14:35