



**Minutes of the meeting of the Local Pension Board
held on 22 July 2026 at 09:30 via Zoom**

PRESENT

Employer Representatives:

Dafydd Edwards, Advisor

Scheme Members

CFO Dawn Docx, Fire Leaders' Association

Geraint Evans, RDS Representative (left 10.05)

Ruth Bateman, Fire Brigades Union (Chair)

Advisors

ACFO Helen MacArthur

Martin Morgan, Dyfed Pension Fund

Beccy Marfleet, Pensions Officer

Attendees

Heledd Evans, Translator

Ffion Evans, Executive Assistant

ABSENT

Cllr Gwynfor Owen, Fire Authority Member

Cllr Bryan Apsley, Fire Authority Member

1 APOLOGIES

1.1 Apologies were offered and accepted for:

- Paul Kay
- Kim Jeal, Fire Pensions Technical Lead
- Cllr John Brynmor Hughes, Fire Authority Member

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 meetings held on 02 April 2026 and 03 July 2026 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 obligations imposed by the changes to Public Sector Pension Scheme legislation, specifically the Firefighter Pension Schemes (FPS). These are more commonly known as the McCloud and O'Brien (Matthews 2) pension remedy exercises.
- 4.2 In addition, the report provided an update on the Pensions Dashboard Project, a national project being implemented by the Department for Work and Pensions (DWP).
- 4.3 ACFO MacArthur provided an update on progress for the McCloud Remedy, advising that cases had been processed by North Wales and Dyfed and that overall progress was positive, with a strong level of active member engagement. Only a small number of complex pension claims remained outstanding, with the total now reduced to single figures.
- 4.4 Members noted that the Matthews Second Choice Option Exercise, in relation to retained colleagues, there are currently two significant gaps within the regulations. The first concerns the absence of provisions for beneficiaries, and the second relates to individuals with gaps in their service records. These issues remain unresolved although there is a commitment from Welsh Government officials.
- 4.5 Members were advised that implementation was dependent on the Welsh Government introducing equivalent legislation. Approval by the Senedd was required before the provisions could be enacted. ACFO MacArthur assured Members that the Service were working closely with Welsh Government officials and that a commitment had been received to prioritise the work for the Matthews regulations and the contingent decision amendments for McCloud, with the necessary legislation expected to be in place by early 2027.
- 4.6 ACFO MacArthur expressed appreciation for the significant work undertaken by the pensions team, the scheme administrators, and their respective teams in supporting the delivery of the pensions remedy.
- 4.7 ACFO MacArthur advised members that there were two IDRPs cases relating to eligibility for inclusion in the Matthews 2 exercise that had progressed to Stage 2 and would now proceed through the established process. Members were assured that an update on these cases and the overall position will be provided at the next meeting.
- 4.8 The Adviser queried preparedness for the Pensions Dashboards Programme, noting that some Local Government Pension Scheme administrators had identified resource constraints and were procuring



additional support from external consultancies ahead of the dashboards going live in October.

- 4.9 Martin Morgan provided assurance to Members that successful dashboard matches had been received through consumer testing undertaken following FPS Bulletin 106. Nine members participated in the testing, with all records resulting in a full match. Members were informed that the dashboard was already operating in the background.
- 4.10 Members were further assured that the technical team had expanded from eight to twenty four staff, and that data quality was monitored daily, and they were confident that the scheme was fully prepared for the dashboard rollout.
- 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 3 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, including Membership update, Horizon Scanning and an overview of FPS bulletins and circulars.
- 5.2 Members were informed that requests for refunds following the issuing of the McCloud remedial service statements were currently low. However, it was anticipated that volumes would increase following the issue of the annual member update.
- 5.3 The Chair gave their thanks to the Pensions team for their continued hard work and queried whether the message to members remained that, where possible, they should provide the Pensions Team with as much notice as possible if they knew their intended retirement date.
- 5.4 The Adviser echoed their thanks to the Pensions team and raised concerns regarding the one individual not currently paying pension contributions.
- 5.5 The Advisor requested that future reports include comparative figures from the previous reporting period to enable members to better identify and monitor trends.



5.6 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 Members noted that there was currently one outstanding divorce case and 37 cases which overlapped with the McCloud remedy. Regular meetings were being held with NWFRS to progress and resolve these cases.
- 6.3 Martin Morgan encouraged members to promote participation in the pension's dashboards consumer testing programme amongst their colleagues to help support ongoing testing and engagement activities.
- 6.4 ACFO Macarthur provided assurance to Members that action was being taken in respect of delayed transfer-in cases was being undertaken. She confirmed that a 90-day escalation process had been implemented to help progress outstanding cases and improve performance.
- 6.5 ACFO acknowledged that retirement processing had now returned to business as usual, which was noted by Members. It was noted that the joint efforts of both teams had enabled retirement cases to be processed in a timely manner.
- 6.6 The Chair noted that 46% of members had not yet registered to access their pension information and asked how members could sign up. ACFO Macarthur acknowledged that the challenge is ensuring communications to members are clear and easily understood. the chair and ACFO Macarthur agreed to meet outside of the meeting to discuss this further
- 6.7 Martin Morgan advised that members needed to access the Dyfed website and create an account. Members who were previously registered under the old member portal online (MPO) system were required to register for a new account.

6.8 RESOLVED to:

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



7 TRAINING UPDATE

- 7.1 ACFO MacArthur delivered the presentation to Members on the ill-health provisions of the Firefighters' Pension Scheme (Wales) Regulations 2015. The training outlined the legal framework governing ill-health retirement determinations and appeals, emphasising the importance of consistent, fair and legally compliant decision-making.
- 7.2 The role of the Scheme Manager was highlighted, including the requirement to obtain and consider advice from an Independent Qualified Medical Practitioner (IQMP) before making a determination and notifying the member of the outcome.
- 7.3 The training emphasised that the regulations provide a clear statutory framework to ensure fairness, transparency and appropriate governance, with key risks relating to procedural compliance, evidential quality and meeting statutory deadlines.
- 7.4 Members also noted the current position in respect of ill-health retirements, with no higher-tier awards recorded in either 2024/25 or 2025/26, and a small number of lower-tier awards granted in both financial years.
- 7.5 The Chair enquired whether the appointment of an Independent Qualified Medical Practitioner (IQMP) was at the discretion of the Scheme Manager and whether specific training was required.
- 7.6 ACFO MacArthur confirmed that an IQMP must be suitably qualified and experienced in Occupational Health. Members noted that an IQMP was a qualified Occupational Health professional accredited to provide independent medical opinions for pension scheme purposes.

8 MANAGEMENT OF RISKS – COMPLIANCE AND REGULATORY

- 8.1 ACFO MacArthur presented Members with an update on the risk management arrangements for regulatory compliance.
- 8.2 The regulatory compliance risks included on the register were individually examined and discussed in detail.
- 8.3 Members' attention was drawn to the final page of the report, which outlined the funding and governance risks. It was noted that the funding risk score had increased to 6, reflecting the current level of risk and the need for ongoing monitoring.
- 8.4 The Adviser requested that future updates to the risk register clearly identify any amendments, for example through tracked changes, to enable Members to easily identify changes since the previous report.



- 8.5 The Adviser also suggested that the turnover of Board Members be included as a risk on the register, noting that this had been recognised by other Fire and Rescue Authority Local Pension Boards. ACFO MacArthur agreed to include this within the Compliance and Governance risk section.

8.6 **RESOLVED to:**

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

9 **SCHEME ADVISORY BOARD**

- 9.1 Members were advised that the Scheme Advisory Board had met on 30 June 2026 and noted that the majority of matters discussed at that meeting had been covered on the agenda for today's meeting.
- 9.2 Members received an update from Welsh government and were advised that regulatory changes were required in relation to both the McCloud and Matthews remedies. Welsh government had provided assurance that the Matthews remedy remained a key priority. It was further noted that Welsh government was considering taking the required regulatory changes separately in order to seek Cabinet Secretary approval.
- 9.3 Members also noted concerns arising from the recent valuation update, during which the government actuary's department (GAD) revised its actuarial factors. Historically, these factors had generally increased; however, the latest changes resulted in a reduction and were introduced without prior notice. Several members had been affected by the changes and had been contacted accordingly. It was noted that a request had been made for the scheme advisory board to write to the treasury regarding these concerns.

10 **MATTERS TO BE ESCALATED TO THE FIRE AND RESCUE AUTHORITY**

- 10.1 CFO informed Members that any matters requiring escalation had been presented to the Fire and Rescue Authority on Monday 20 July 2026 and were approved. Approval has also been granted to explore the associated recommendations.
- 10.2 Members noted that the All-Wales Pensions Collaboration would be included as a standing item on the Local Pension Board agenda going forward.

11 **DATE OF NEXT MEETING**

- 11.1 It was confirmed that the next meeting would be held on 01 October 2026 at 09:30hrs.
- 11.2 Meeting closed 11:07hrs