



Minutes of the meeting of the Local Pension Board held on 2 April 2026 at 09:30 via Zoom

PRESENT

Employer Representatives:

Dafydd Edwards, Treasurer (Outgoing Chair)

Scheme Members

CFO Dawn Docx, Fire Leaders' Association

Geraint Evans, RDS Representative

Ruth Bateman, Fire Brigades Union (Incoming Chair)

Advisors

ACFO Helen MacArthur

Kim Jeal, Fire Pensions Technical Lead

Martin Morgan, Dyfed Pension Fund (left 10:16)

Beccy Marfleet, Pensions Officer

Attendees

Heledd Evans, Translator

Lisa Allington, Executive Assistant

Jonathan Fryer, Observer

ABSENT

Cllr John Brynmor Hughes, Fire Authority Member

Cllr Gwynfor Owen, Fire Authority Member

Cllr Bryan Apsley, Fire Authority Member

1 APOLOGIES

1.1 Apologies were offered and accepted for:

- Gareth Owens, Clerk to the Authority and Monitoring Officer
- AM Paul Kay, Fire Officers' Association
- Nick Roberts, Fire Brigades Union

2 ELECTION OF CHAIR

2.1 Members were advised that Dafydd Edwards had now completed his term as Chair of the Local Pension Board (LPB) and a new Chair would therefore need to be elected. In line with the Terms of Reference for the LPB, the Chair should rotate between employer and employee representatives, and the new Chair must therefore represent the employees.



- 2.2 Nominations for Chair were invited from those employee representatives present. A nomination was received for Ruth Bateman, and this was duly proposed and seconded with all in favour. Ruth Bateman was therefore elected as Chair of the LPB for a two-year term.
- 2.3 It was agreed that Dafydd Edwards would continue to Chair today's meeting to allow the incoming Chair to prepare in advance of their first meeting.

3 DECLARATIONS OF INTEREST

- 3.1 There were no declarations of interest to record.

4 MINUTES OF THE LAST MEETING

- 4.1 The minutes of the meeting held on 22 January 2026 were approved as a true and accurate record.

5 UPDATE ON LEGAL MATTERS

- 5.1 Kim Jeal 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), more commonly known as the McCloud and O'Brien (Matthews 2) pension remedy exercises.
- 5.2 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).
- 5.3 It was noted that the Scheme Manager was responsible for ensuring that the three projects were implemented in a timely manner, whilst also ensuring that the legislation was applied correctly.
- 5.4 In relation to the McCloud exercise, members were advised that the Government Actuary Department (GAD) had recently sent out, via the Welsh Government, cross border guidance for transfers in and out and had requested user feedback. It was hoped that the guidance would help to explain some of the more extended transfers being impacted by McCloud and so assist in speeding up some transfers. However, there would still be a reliance on the releasing administrators for incoming transfers to pick up the piece of work and progress it in a timely fashion.



- 5.5 On 26 March 2026, the Minister for Housing and Local Government (MHCLG) had released a written statement around issues in the contingent decision cohort as certain groups of individuals, based on the circumstances of when they opted out, were being excluded from their legacy scheme.
- 5.6 The statement recognised that the remedy legislation had inadvertently excluded groups for solution and confirmed that primary legislation would be circumvented with the intention to put a statutory instrument in place to allow those claims to be processed. However, this legislation would not automatically apply to Wales and so the Welsh Government would need to put their own in place. It was unlikely that this would be before the Senedd elections and so would not be implemented before the end of 2026.
- 5.7 LPB members were disappointed that the English legislation could not be applied automatically in Wales as this would slow the process down. It was noted that due to the Senedd elections and potential change in government within Wales there may be a delay if further legislative changes to the regulations were required. Furthermore, the Fire Branch had a limited number of staff and therefore found it challenging to address all of the pension issues.
- 5.8 The consultation for Matthews 2 remained pending, but as all proposed changes were positive for members it was hoped that this would be processed relatively quickly.
- 5.9 It was acknowledged that the regulations were often very different in England and Wales, for example, if a member had opted out before their transition date in England it could be backdated but in Wales it could not. There remained some way to go but a commitment had been given by Fire Branch to expedite the matter as soon as possible.
- 5.10 LPB members noted that the regulations would only affect one cohort, and these were the ones contacting North Wales Fire and Rescue Service (the Service) most often for an update which could not be given until the legislation had been passed. It was therefore important that stakeholders understand the differences between the legislation in England and Wales.
- 5.11 **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 be implemented as directed by legislation.**



6 UPDATE REPORT – FIREFIGHTERS PENSION SCHEMES

- 6.1 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.
- 6.2 The FBU representative offered help in alleviating unnecessary contact from stakeholders as noted in paragraph 5.10, and HM and RB agreed to liaise and agree a form of wording. HM also agreed to link with the National Association for Retired Firefighters (NARF) to get the communication out and encourage people to be patient.
- 6.3 The CFO congratulated the Pensions Team on commencing with making payments when the national pensions picture remained so volatile. It was asked if there was a timeframe on issuing all 348 statements and RM responded that each case was individual, but that work had been done to make the process more automated which would hopefully speed the process up. The CFO suggested that stakeholders be given some idea of how long it might take for their payment to be processed to manage expectations and reduce unnecessary contact.
- 6.4 It was asked if securing additional resources had been considered, and ACFO MacArthur responded that there would be difficulty in securing additional resources due to the individual nature of pensions within each service. However, each time a case was worked through, and complications arose, lessons were learned and so future cases should become quicker to deal with.
- 6.5 Kim Jeal confirmed that England had already implemented some changes to the Retained Duty System (RDS) legislation and Matthews 2 which related to groups left out of the original solution, and the deadline for Matthews 2 in England had been moved to March 2027. The Welsh Government had confirmed that they were committed to following suit and so would develop a consultation and respond accordingly. Whilst verbal confirmation of this had been received, it would not be before the Senedd elections and so the deadline looked likely to be moved to June/July 2027. Therefore, as confirmation had not yet been received from Welsh Government, communication with stakeholders to advise them of the extension could not take place.
- 6.6 **RESOLVED TO:**
- i) **Note the content of the report.**



7 UPDATE REPORT – ADMINISTRATOR

- 7.1 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.
- 7.2 It was noted that there had been an addition of reporting against KPIs in the Administrator report which was welcomed.
- 7.3 The data within the presentation was discussed and the number of members who had yet not migrated to the Members Self Service portal was highlighted. It was noted that this system was far more beneficial for members than the old My Pensions Online portal and members should be encouraged to create an account as soon as possible.
- 7.4 It was asked what the circumstances around the backlog of transfers in were, and it was confirmed that this was in the main down to waiting for information from the member's previous fire service. Dyfed confirmed that it had been agreed to let the Service know sooner if there were issues in obtaining information for transfers in so that more could be done in-Service to chase them.
- 7.5 **RESOLVED to:**
 - i) **Note the content of the report.**

8 TRAINING UPDATE

- 8.1 It was agreed that ACFO MacArthur and the new Chair would develop a training programme to cover the next 12-months, and arrangements would be made to deliver the training in half day sessions outside of the meeting.
- 8.2 All members were reminded of the need to complete their orientation training via The Pensions Regulator portal and were encouraged to do this as refresher training every couple of years. It was agreed that Members Services would re-send the link to all.

9 MANAGEMENT OF RISKS – COMPLIANCE AND REGULATORY

- 9.1 ACFO MacArthur presented Members with an update on the risk management arrangements for regulatory compliance.
- 9.2 The regulatory compliance risks included on the register were individually examined and discussed in detail.



9.3 **RESOLVED to:**

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

10 **SCHEME ADVISORY BOARD**

- 10.1 LPB members were advised that there hadn't been a Scheme Advisory Board meeting since the last LPB and that the next one was due in May.

11 **LOCAL PENSION BOARD ANNUAL REPORT 2025-26 AND TERMS OF REFERENCE**

- 11.1 ACFO MacArthur presented to Members the annual report of the LPB which detailed the work undertaken during the 2025/26 financial year.
- 11.2 The paper also included the Terms of Reference for the LPB for 2026/27, and it was noted that no amendments had been made.
- 11.3 **RESOLVED to:**

- i) **Endorse the Local Pension Board 2025/26 Annual Report for approval by the North Wales Fire and Rescue Authority (the Authority) in its capacity of Scheme Manager; and**
- ii) **Endorse the Terms of Reference of the Local Pension Board for 2026/27.**

12 **DYFED PENSION FUND SERVICE LEVEL AGREEMENT**

- 12.1 ACFO MacArthur gave a summary of the Dyfed Pension Fund Service Level Agreement (SLA), and it was noted that the SLA for the period 1 April 2026 to 31 March 2030 set out the respective roles and responsibilities of Dyfed Pension Fund. All elements had been agreed by all parties.
- 12.2 Furthermore, the SLA would be supplemented by a range of additional elements including agreed key performance indicators, a data processing agreement, a shared risk register, agreed escalation arrangements and agreed processes for core functions including starters and leavers.
- 12.3 It was noted that the SLA had been reviewed and made more member-focused and thanks were given to Kim Jeal for her work in this area. LPB members were advised that the Key Performance Indicators had yet to be fully finalised with Dyfed Pension Fund.



12.4 It was confirmed that those highlighted areas within the SLA would be confirmed prior to signing.

12.5 **RESOLVED to:**

- i) **Note the reappointment of Dyfed Pension Fund as the scheme administrator;**
- ii) **Endorse the proposed Service Level Agreement; and**
- iii) **Note the intention to draft supplemental elements.**

13 FIREFIGHTERS PENSION SCHEMES DISCRETIONARY POLICY STATEMENT

13.1 ACFO MacArthur delivered the Firefighters Pension Schemes Discretionary Policy Statement which informed Members of the requirement for the Scheme Manager, the Authority, to produce and keep under review a Firefighters Pension Discretionary Policy Statement.

13.2 Members were reminded of the previous approval 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 North Wales Fire and Rescue Service (the Service).

13.3 Whilst the Service took forward a Discretions Policy Statement for approval in July 2025, to correctly reflect the minor changes to the reinstatement of survivor benefits under Rule C9 - Reinstatement of Widow's pension, the Service was seeking approval for the addition to be included in the previously approved policy.

13.4 **RESOLVED to:**

- i) **Endorse the minor changes being introduced for the reinstatement of survivor benefits under Rule C9.**

14 MATTERS TO BE ESCALATED TO THE FIRE AND RESCUE AUTHORITY

14.1 It was agreed that all resolutions requiring Authority approval would be taken to the next full Authority meeting on 20 April 2026.



15 DATE OF NEXT MEETING

- 15.1 It was confirmed that the next meeting would be held on 22 July 2026 at 09:30hrs.
- 15.2 At this juncture, the CFO asked if two items could be raised under any other business.
- 16.1 The CFO advised that a consultation on the Firefighter Pension Compensation Scheme had just been released and asked if this also applied in Wales. ACFO MacArthur confirmed that it did and that a response would be drafted and brought to a future LPB meeting for information. ACFO MacArthur also confirmed that she would request that the item be included on the agenda for the next Scheme Advisory Board.
- 16.2 The CFO advised that work had been carried out by the Local Government Association (LGA) with regards to resourcing across all fire and rescue services in the UK, and it was quite evident that there was a lot of pressure on Scheme Managers and Administrators nationally. There was therefore an aspiration to rationalise the number of them, combine them, and put more capacity and resilience into the system. Updates would be provided to LPB members as and when they were available.

Meeting closed 11:12