



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

### **PRESENT**

#### Employer Representatives:

Gareth Owens, Clerk to the Authority and Monitoring Officer (arrived 09:50)  
Dafydd Edwards, Treasurer

#### Scheme Members

AM Paul Kay, Fire Officers' Association  
Geraint Evans, RDS Representative (left 10:58)  
Ruth Bateman, Fire Brigades Union

#### Advisors

ACFO Helen MacArthur  
Kim Jeal, Fire Pensions Technical Lead  
Martin Morgan, Dyfed Pension Fund  
Aled Rees, Dyfed Pension Fund  
Beccy Marfleet, Pensions Officer

#### Attendees

Marian Rees, Translator  
Lisa Allington, Executive Assistant

### **ABSENT**

Cllr Gwynfor Owen, Fire Authority Member (Employer Representative)  
Cllr Bryan Apsley, Fire Authority Member (Employer Representative)

### **1 APOLOGIES**

CFO Dawn Docx, Fire Leaders' Association  
Cllr John Brynmor Hughes, Employer Representative  
Nick Roberts, Fire Brigades Union

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 2 October 2025 were approved as a true and accurate record.

### **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 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 Legislation for divorced cases had been finalised and so the cases that had been held pending this could now be progressed. This was the last part of McCloud legislation to be completed; however, the Contingent Decision remained outstanding.
- 4.5 A commitment had been made by North Wales Fire and Rescue Service (the Service) through the Internal Dispute Resolution Process (IDRP) to take separate legal advice, although it was noted that this was being progressed nationally.
- 4.6 A member asked if individuals should continue to make Contingent Decision applications, and Kim Jeal responded that they should be encouraged to do so, and that forms could be requested via the Service's Pensions department. This would give the Service a better idea of the numbers involved.
- 4.7 In relation to the O'Brien judgement and retired members and their beneficiaries, it was asked how confident North Wales were that all eligible members had been reached. Kim Jeal responded that the Service was confident that all those that the Service were aware of had been captured; however, there remained some that had not responded and so reminders had been issued. Employee representatives were encouraged to include the eligibility criteria in any communications sent out to avoid any disappointment for those not eligible to be included.



- 4.8 It was noted that further amendments were anticipated to the second-choice regulations including an extension to the deadline for processing eligible applications. The regulatory changes include the arrangements for deceased beneficiaries. The Welsh Government had confirmed the intention to extend the deadline to the end of June 2026, and the proposed regulatory amendments would be subject to a 12-week consultation period. This would mean that a decision remained at least three months away.
- 4.9 It was asked whether the revised timescales would be a sufficient extension to the deadline for the relevant calculations to be issued. It was confirmed that due to the numbers involved and the complexity of the calculations it would remain a challenge, but the Service was committed to progressing applications as expediently as possible.
- 4.10 ACFO MacArthur extended thanks to the Service's Pensions team along with Dyfed Pension Fund for the hard work that they continued to put into administering these two judgements.
- 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 Local Pension Board (LPB) with an update on current issues relating to the Firefighters' Pension Scheme.
- 5.2 It was noted that although the number of roles had increased, a number of these were being undertaken as dual roles and so the number of eligible members had in fact decreased.
- 5.3 ACFO MacArthur advised that of those IDRPs applications received all related to age discrimination.
- 5.4 It was noted that members transferring into the scheme from English services were experiencing delays in their remedial service statements being issued and this was mainly due to the reliance on information being received from other administrators.



- 5.5 Members were advised that the next auto-enrolment was due to take place in October 2028. Pension clinics were planned to provide colleagues from the retained duty system with information on the scheme to ensure that they were able to make a well-informed decision about whether to join or not.
- 5.6 Reassurances were given that new starters were all provided with information relating to the pension scheme and were also auto enrolled, providing they met the eligibility requirements, meaning that an individual would need to make a deliberate decision to opt out of the scheme. Auto-enrolment also took place when an individual was promoted as this was classed as a new role.
- 5.7 A member asked how members were notified about pensions clinics, and whether there was a minimum age limit to auto-enrolment.
- 5.8 It was clarified that an individual had to earn over £10,000.00 per annum and be above 22 years old and below 75 years old for them to be eligible for auto enrolment. These were national requirements rather than scheme requirements.
- 5.9 ACFO MacArthur confirmed that pensions clinics would be communicated via Station Commanders and there were also plans in place to have sessions recorded so that they could be made available on the intranet for people to watch in their own time. It was agreed that the RDS Representative would be included in these communications.
- 5.10 A Member asked why some individuals might not have yet been sent a Remedial Service Statement (RSS) and it was responded that those who were not at detriment would be the last to receive them.
- 5.11 It was noted that as of this week, there was one second choice application being paid out and two payments pending.
- 5.12 Members were advised that for the second-choice exercise there were different calculators depending on the individuals' circumstances and so it was impossible to provide definitive time frames for completing this work.
- 5.13 **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 noted that the number of deferred members had decreased from 100 to 61 since the last report, and Dyfed confirmed that there were some members who it had transpired had not been in scope.
- 6.3 It was asked if there was any literature in relation to My Pension Online that could be communicated to members by the Service to encourage them to sign up, and Dyfed confirmed that these would be provided along with contact numbers.
- 6.4 ACFO MacArthur stressed that My Pensions Online was a valuable tool for members and they should therefore be encouraged to sign up. Staff Representatives were asked to promote this as much as possible.
- 6.5 Dyfed was asked if they would be making direct contact with members in relation to My Pensions Online and Martin Morgan confirmed that they would. He also advised that work was being carried out to produce key performance indicators (KPIs) for future reports.
- 6.6 **RESOLVED to:**
- i) Note the content of the report.**

## **7 TRAINING UPDATE**

- 7.1 Members were reminded that they were required as a minimum to complete the TPR training and should send their certificate to Members Services once this had been done so that a record could be maintained.
- 7.2 If any member felt that they had a specific training need, they were encouraged to advise ACFO MacArthur so that training in this area could be delivered.

## **8 MANAGEMENT OF RISKS – FUNDING**

- 8.1 ACFO MacArthur presented Members with an update on the risk management arrangements for funding.



- 8.2 The funding risks included on the register were individually examined and discussed in detail. It was clarified that funding for the pension schemes came from a combination of employee and employer contributions, and a top up grant from the Welsh Government which was accessed on the event that the contributions were not enough to fund the scheme.
- 8.3 It was agreed that high level figures in relation to ill health retirement would be brought to the LPB on an annual basis.
- 8.4 ACFO MacArthur highlighted that issues with maintaining the employee yield was a national issue and was monitored through the Scheme Advisory Board (SAB) for Wales.
- 8.5 **RESOLVED to:**
- I) Consider and approve the funding risks associated with the firefighters' pension scheme.**

## **9 SCHEME ADVISORY BOARD**

- 9.1 Helen MacArthur gave a verbal update to Members on the content of the last meeting of the SAB.
- 9.2 Members were advised that any issues raised within these meetings were escalated to the SAB.

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

- 10.1 There were no matters to be escalated to the Authority.

## **11 DATE OF NEXT MEETING**

- 11.1 It was confirmed that the next meeting would be held on 2 April 2026 at 09:30hrs.

Meeting closed 11:22