Title: Surrey/Sussex Police – Joint Pension Board (Officer)
Date: Thursday 16/09/2024 at 14:00
Location: Microsoft Teams
Chair: Kelvin Menon
Protective Marking: OFFICIAL

Surrey & Sussex Board Members:
Kelvin Menon (KM), CFO Surrey OPCC
Iain McCulloch (IM), CFO Sussex OPCC
Darren Pemble, Police Federation (Surrey)
Raff Cioffi (RC), Police Federation (Sussex)
Matt Barcraft-Barnes (MBB), Superintendent's Association – Surrey Police
Miles Ockwell (MO), Superintendent's Association, Sussex Police
Simon Lambert (SL), Scheme Member Representative – Surrey NARPO
Graham Bradley (GB), Scheme Member Representative – Sussex NARPO
Peter Appleton (PA) - Executive Director of Commercial and Financial Services for Surrey & Sussex Police
Angela Packebusch (AP) People Services Operations Manager, Surrey & Sussex Police
Adrian Rutherford (AR), Head of Employee Services for Surrey & Sussex Police
Carwyn Hughes (CH), Head of Forensics for Surrey & Sussex Police
Advisors:
Jo Langley (JL), Isobel Tait (IT) & Shelia Love (Sh L), Surrey & Sussex Pensions Team
Louise Monk, Occ Health, Surrey & Sussex Police
Ricardo Herrera-Delgado (RHD) Head of Financial Accounting, Surrey & Sussex Police - Absent
Guests:
Natalie Bevan, Senior Client Relationship Manager, XPX
Graeme Hall, Head of Public Sector Relationships, XPS
Minutes:
Rachel Lupanko (RL), Office Manager, OPCC

ITEM	NOTES	ACTION / OWNER
1	**Welcomes, Apologies & Conflicts of Interest:** The Chair welcomed everyone to the meeting, especially Natalie Bevan and Graeme Hall from XPS and the new members of the Surrey/Sussex Pensions Team, Chloe Cook-Richardson and Judith Sarpong. Apologies had been received in advance of the meeting from CC Tim De Meyer, CC Jo Shiner and Adrian Rutherford. The meeting was declared quorate but not balanced. No conflicts were declared.	

ITEM	NOTES	ACTION / OWNER
2	**Minutes / Actions from previous meeting:** The minutes were accepted as a true reflection of the meeting with no changes made. **Joint Pension Board Actions:** **Action 2022-29: Work Plan – GMP Reconciliation error rate project for Sussex Police - the first stage is now complete; work has commenced, and a report is being prepared with the findings, this will be shared at the next meeting- OPEN.**	NB/GH/JL
	Action 2023-02: XPS Quarterly Report – The report reference to deferred benefits has been renamed deferred benefits nominates. - Closed.	
	Action 2023-10: Portal Error – It was agreed that following the update at the last meeting this action was now complete – Closed	
	Action 2023-19: Evans & Ashcroft baseline information – Discussions ongoing between XPS and Haywards to find a suitable time to upload the images. This would be over a weekend, to cause the least disruption to the business as usual team. - OPEN.	NB/GH
	Action 2023-26: Retirement Process Timeline – A draft version has been shared and is being reviewed by the Pensions Team, will be shared with the Board in the next week or two. - OPEN	Sh L
	Action 2024-01: XPS Quarterly Reports – This has now been corrected by Haywoods – Closed	
	Complaints/dissatisfaction – The number of complaints has reduced – Closed.	
	To look at a more formal way of logging contact with the Surrey/Sussex Pensions Team - A new Helpdesk DSE solution is being considered for the Shared Service Business Centre which the Pensions Team may be able to use to capture contact in the future, it was agreed that this action can be closed for now - Closed	
	Action 2024-02: Pension Saving Statements – Scheme Pays now added to the Risk Register - Closed	
	Action 2024-04: -A constructive meeting had been held in July between XPS, the Pensions Team and the NARPO representatives, a plan had been agreed in terms of XPS providing additional material to help support bereaved widows, this material will be shared with the Board in the next couple of weeks - OPEN.	NB/GH/AP
	Action 2024-05: XPS Quarterly Reports, outstanding cases - To take away and consider how this information can be incorporated into the report.	PM

ITEM	NOTES	ACTION / OWNER
2 Cont.	**Action 2024-06: Scheme Sanction Charges - Ask JL to update NARPO on numbers affected and timescales of compensation payments outside of the Board meeting – no update at this meeting** **Action 2024-07: Link to XPS Arena had been shared with the Board, it was felt that it would be helpful if a list of relevant training that the Board Members would find useful could be identified and circulated - Open**	Sh L/JL NB/GH
3	**Pension Team Introduction to new team members and plan.** AP informed the Board that JL would be going on maternity leave in December, it was acknowledged that JL will be greatly missed by the Pensions Team and the Board, congratulations were expressed, and the Board wished JL well for the future. The new team members were introduced to the Board, CCR moved from the Payroll Team into the Pensions Team bring existing information skills and experience. JS had previously worked for East Sussex Fire and Rescue and most recently The Pensions Regulator, working on the diversity and culture project bringing a vast amount of knowledge and skills with her around the world of pensions. IT had been promoted in July to a Pension Officer role, so a strong team now in place although there is a lot of training to do and a lot of demand. The team activity tracker had been reviewed and activities were being realigned in preparation for JL's maternity leave. The new team members were welcomed by the Board and IT congratulated on her promotion.	
4	**Pension Administrator Summary:** NB introduced herself to those Board Members who had not met her before and introduced GH to the Board. NB is the Client Relationship Manager for Surrey and Sussex Police and works closely with the Pensions Team and XPS's administrations team to ensure that XPS are providing scheme members with the best service they can. The dedicated administration manager attended the quarterly meetings and the two weekly case review meetings. GH introduced himself to the Members as the Head of Public Sector Relations at XPS and is also the Office Head of the XPS Middlesborough office. The quarterly performance reports were reviewed. Member Self Service Portal – at the end of June the uptake was 42.1% for Surrey and 46.8% for Sussex, the currently average is around 49% and they are expecting the uptake to increase significantly following the hard work of the Pensions Team to encourage as many members as possible to register for member self-service, check their records and view their documents.	

ITEM	NOTES	ACTION / OWNER
4 Cont.	Completed cases – Surrey 61% and Sussex 60% for the 1st quarter but the Board was informed that this has improved since the report was prepared to 88% for Surrey and 84% for Sussex in August. The increase in KPI's is directly linked to the resourcing plan that XPS had in place in 2022 in preparation for remedy, it takes a long time to get the right people in place. With a dedicated administration manager and an experienced team, the KPI's are starting to go back to where they should be, aiming to get back to 100% as soon as they can. Complaints – the number of complaints and dissatisfactions are starting to reduce which is a good indicator that things are settling down. Now seeing most officers receiving their options in good time to make the important decisions that they need to make before retirement, although there is a delay in some GAD calculation data being submitted by other forces where officers have had service during the remedy period which is slowing down the production of options. They are hopeful that this will improve in the near future. The process for calculating the final figures was queried, how confident could scheme members be that their calculations were correct? NB confirmed that the information is checked very closely within the Surrey/Sussex Pension Team, upon receipt of the leaver form, XPS prepare a set of retirement options depending on the circumstances of the individual member. Once this information is prepared it is rechecked by a second member of the XPS team before being released to the scheme member. Tracking the number of members leaving the pension scheme was discussed, XPS do not track this as they only hold the information on the active members within the scheme and hence do not know how many staff never join or leave the scheme. This information will be prepared by the Pensions team for the next meeting. The XPS Contact Centre had increased their hours on a temporary basis to cope with demand created by the release of the annual benefit statements but had now resumed normal working hours, it was noted that although there had been no complaints, the time taken to get through to the Contact Centre had caused some dissatisfaction. As thing settle down the numbers should reduce. Sending out the Annual Benefit Statements (21K on the same day) causes spikes in the contact numbers. It was agreed that the Video clips that XPS have produced are very helpful and informative, the Surrey and Sussex Pensions Team will look to upload links to the videos on their 'how to' page. It had also been noted that the News section on the XPS portal had nothing in it, the Board felt this was a missed opportunity to help scheme members navigate around the portal better.	

ITEM	NOTES	ACTION / OWNER
4 Cont.	It was also suggested that the Frequently Asked Questions should be on the front page of the portal making it easier for scheme members to access. Data quality was discussed, for the National Insurance numbers is never going to be 100% as dependent children are only issued with temporary numbers and widows overseas may not have a National Insurance number. It was confirmed that the Annual Benefit Statements are no longer sent out in the post, the statements are now online which is why as many scheme members as possible need to be encouraged to sign onto the member self-service portal.	
5	**Pension Remedy Update and Workplan:** The Board reviewed the report, there had been a total of 1858 GAD calculation for Surrey and 2669 calculations for Sussex, there are 7 outstanding for Surrey and 14 for Sussex mainly due to waiting for other forces to provide data relating to previous service. The Board were informed that the Pensions Team and XPS had been working to tight deadlines to get the ABS's out. This was the first time RSS's have been issued to officers affected by remedy. They are being sent out alongside the ABS information to provide active members with an accurate view of what their pension will look like when they retire. Members will have 12 weeks to decide if they wish to pay, or receive, the differences in contributions relating to the roll back into the legacy scheme. Not all statements had gone out on time, there were approx. 500 that had not gone out across both forces. This was due to a variety of reasons, some had errors in the record, some because the team were waiting on information etc. All scheme members affected had been contacted with an explanation for the delay. It was confirmed that this would be reported to The Pension Regulator as a breach with the assurance of the plan to get the statements out. The Board were reminded that the software needed to produce the statement and RSS statement did not exist in July, XPS had worked with their software provider to get the software tested and in place by the middle of August. There are 3 steps in the process where the data can go wrong: 1. Year end data. 2. Converting anyone who came under McLeod and rolling them back into the legacy scheme for the 31st of March 2022. 3. Adding the GAD data There are 4 different types of ABS's produced, Surrey Police had just under 84% produced across all ABS groups and Sussex Police just under 87.5%.	

ITEM	NOTES	ACTION / OWNER
5 Cont.	Of the ABS RSS group Surrey's was 77.65% and Sussex just over 85%, XPS are now looking at those who have not received their statements, fixing any errors and all effected had been contacted with details of the reason for the delay. Everyone will have received their ABS by the end of March 2025, but XPS are aiming to get them done well before that. A decision had been reached on the application of interest on the ABS RSSs produced with the interest currently being calculated up to the 31st August 2024. The Pensions Team confirmed they are recalculating the amount of interest owed as the amount officers had been told they owed hadn't factored in any tax relief that they were entitled to. Emails will be sent out in the next week or so with the updated calculations on what they owe with the tax relief applied, with details of how to pay this money. It was noted that this had caused some confusion for the scheme members. The 12-week repayment period was discussed, this relates to legacy scheme members of the 1987 scheme who wish to opt back in. Under Regulation 63 the Scheme Manager can waive the interest accrued from the date the BAS is issued to the date of payment as long as payment occurs within 12 weeks of the statement being issued. Once the 12-week period has passed the member cannot repay this amount until the 31st August 2025 when the ABS RSS is reissued and the interest is added to this sum. Regulation 63 can be reviewed on an annual basis once the ABS RSS's have been issued. For the 2006 legacy scheme the interest owed will still need to be recalculated. This will be at the Inland revenue rate. It was agreed that members needed to have a clear understanding of what they owed and what it would look like if they deferred payment. The 12-week repayment period had been set by the Home Office and the NPCC. The requirement for the payment to be a lump sum was to reduce the admin burden on Forces. It had been suggested that Forces could loan officers the amount due on an interest free basis and that this could then be repaid over a longer period. This will be considered outside the meeting, but initial thoughts are that this is not practical given the taxation and admin implications. In addition, there was some doubt that the Force could legally use public money in this way. It was noted that under the 1987 scheme you could buy back years, but the Treasury have said that you can no longer do this as it is a closed scheme, this has been queried by the NPCC national lead although the position of the Home Office is unlikely to change.	

ITEM	NOTES	ACTION / OWNER
5 Cont.	The Board were reminded that everything to do with Remedy had been agreed nationally and therefore applicable to all Forces and members. If Surrey & Sussex decided to go against this, they would need to have clear rational as to why they were doing something outside of the guidance as it could be open to the risk of challenge. Pension Savings Statements (PSS) will be issued in October and will include the missing statements from October 2023. Workshops will be run by the Pensions Team and Barnett Waddingham throughout October and November and invitations will be sent out to explain the options available to members. Although attendance at these sessions is voluntary there is an element of personal responsibility involved to ensure members make the right decision for them. The Board were assured that the RSS returns, and contingent decision stats required by the NPCC are being completed and returned on time. To date 17 contingent decision claims had been received across both Surrey and Sussex, ,11 opt outs, 5 additional service and 1 transfer. This was less than had been expected, particularly in relation to the opt outs and efforts will be made to raise awareness of the mechanism of putting in a contingent decision request. Ill Health Reviews - 23 cases have been identified as requiring a review in line with the pension remedy, 8 have consented to a review, 3 have requested additional time to decide and the rest have not responded. Currently exploring what other forces are doing in the area. Scheme Sanction Charges – both forces are undertaking an investigation of all retirements between January 2011 to April 23rd, 2023, to identify those officers where sanction charges have been incorrectly deducted. Once the numbers are known, XPS will be able to process the repayments in the next payment run.	
6	**Scheme Membership:** Some of the Board Members met Julia Mulligan, new Chair of the Scheme Advisory Board (SAB). The subject of Opt outs had been discussed at that meeting as everyone is keen to address this issue to try and get the numbers down. It was agreed it would be useful to know the numbers and the reasons behind them. **Action 2024-08: Include 'Opt out stats ' to Pension Remedy and Workplan report going forwards.**	AP/JL

ITEM	NOTES	ACTION / OWNER
7	**Employee Side Feedback:** The staff associations are also concerned about opt outs and wanted to know how and where they could escalate their concerns. It was confirmed that the SAB are the correct vehicle for raising concerns on this issue. The SAB Chair had been invited to attend the Board meeting in March 2025 and had confirmed her attendance. The Board would have some more detailed information on this subject at this meeting.	
8	**Risk Register:** The Board reviewed the Risk Register. Risk area 5.2 Pension Dashboards was considered in more detail. The staging date for the public sector dashboard is a fixed date (September 2025), there has been no further update to this, still waiting for central government to confirm what will be needed. A project plan is in place and CCR from the Pensions Team will be working with XPS on the Iconnect transfer.	
9	**Joint Pension Board Annual Report:** The Chair thanked IM and RL for putting together the annual report, which summarises the work of the Board, this had been shared with the SAB and published on the Surrey & Sussex Police websites. It was noted that not all Pension Boards meet the requirement to have an annual report.	
10	**Review of Reported Breaches for Surrey & Sussex Police:** No breaches had been reported in this period.	
11	**Pension Board Training Log:** The Board reviewed the log. Pensions week workshops had taken place in the last week which some members of the Board had attended and found very useful. The papers for this meeting were sent before the workshops had taken place, these will show on the next training log. Board members were asked to ensure that if they had any gaps these were addressed	
12	**AOB:** None.	
13	**Date of next meeting:** The date of the next meeting was confirmed as the 4th of December 2024. The Chair thanked everyone for attending the meeting.	

The meeting closed at 15:53