

Title: Surrey/Sussex Police – Joint Pension Board (Officer)

Date: Wednesday 18th December 2025, 14:00 – 16:00

Location: Microsoft Teams

Chair: Raff Cioffi

Protective Marking: OFFICIAL

Surrey & Sussex Board Members:

Kelvin Menon (KM), CFO Surrey OPCC

Iain McCulloch (IM), CFO Sussex OPCC

Darren Pemble (DP), Police Federation (Surrey)

Raff Cioffi (RC), Police Federation (Sussex)

Matt Barcraft-Barnes (MBB), Superintendent's Association – Surrey Police

Stuart Hale (SH), 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), Assistant Chief Officers, People Services for Surrey & Sussex Police
Vacant

Scheme Managers:

CC Tim De Meyer (TDM)

CC Jo Shiner (JS)

Substitute:

Advisors:

Jo Langley (JL) Judith Sarpong (JS), Chloe Cook-Richardson (CCR), Isobel Tait (IT) & Shelia Love (ShL), Surrey & Sussex Pensions Team

Ricardo Herrera-Delgado (RHD) Head of Financial Accounting, Surrey & Sussex Police

Natalie Bevan, (NB) Senior Client Relationship Manager, XPX

Graeme Hall, (GH) Head of Public Sector Relationships, XPS

Guests:

Ian Clarke (IC), Head of People Operations

Minutes:

Rachel Lupanko (RL), Office Manager, OPCC

Apologies: Tim De Meyer, Jo Shiner & Stuart Hale

ITEM	NOTES	ACTION / OWNER
1	Welcomes, Apologies & Conflicts of Interest: The meeting was declared Quorate but not balanced. Apologies had been received from TDM, JS and SH. DP and IM both had other commitments but would join the meeting as soon as they were able. No conflicts were declared.	
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 – see item 3 on this agenda - OPEN Action 2023-19: Evans & Ashcroft baseline information – see item 3 on this agenda- OPEN. Action 2025-02: Transfers - Look at what more can be done to signpost what will be required from their ex-employer when scheme members transfer into Surrey or Sussex Police – Recruitment Lead has confirmed information can be added to the recruitment pack on Talent Link - OPEN Action 2025-05: NARPO recruitment letter - To follow up with AR upon his return from leave to progress this matter – AR had taken advice on this matter and written back to GB, GB has now responded, matter still unresolved - OPEN	NB NB AP AP/GB
3	Pension Administrator Summary: Quarterly Performance Report: Highlights from the quarter 2 report are as follows: Statement Issuance Reports – as of the 5th of December 99.58% of statements had been issued for Surrey and 98.98% for Sussex for both standard annual benefit statements and those currently in scope for remedy, the position had changed slightly since the report had been produced and had now increased overall to 99.35% for Sussex. There was a plan in place to clear the remaining statements. Deferred members and those not in scope for remedy – for the in scope deferred members, work will continue in January to enable statements to be produced. Immediate Choice – Now 100% production completed for Sussex Police, with 2 remaining cases outstanding for Surrey, when the data has been received, these cases will be reviewed and statements issued as soon as possible. Work has started to review those unprotected members who, at a point in time in December, had not returned their options and are coming towards their 12 months deadline to make their decision, 2 members for Surrey and 3 for Sussex. Once their option election has been received, their pension will be revalued if required, and payments made in the next available payroll run.	

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3 Cont.	For the protected members, XPS are currently in discussion with the NPCC as to how they contact the members who have not yet responded to ensure that the Scheme Manager does not have to make a deemed election on their behalf. The NPCC is expected to communicate with all Scheme Managers sometime in the New Year. Both the Federation and NARPO reps offered to help with any communication. Projects on hold - GMP Reconciliation, GNP Rectification and Evans and Ashcroft, looking to provide an update in January for these projects that were put on hold due to remedy. Pension Dashboard – Both Surrey and Sussex Police connected successfully with the dashboard, and a connection certificate and approaches document had been shared with the Surrey/Sussex Pensions Team. XPS will be working to cleanse active and deferred data whilst waiting for the data available points. A presentation will come to the next Board meeting of the progress to date. XPS Aurora Platform - Work continues at pace to transition from the Hayward Altair platform to the XPS in house Aurora platform, this is expected to be completed early in the New Year. XPS Member portal – Uptake is about average, and it is hoped this will increase going forwards onto the new platform. An email targeting all those scheme members who are already registered on the portal is to be sent out in the new year with information on forthcoming changes and an update on progress to date. Action 2025-06; Key dates and a PDF document to be shared with the Surrey/Sussex Pensions Team following this meeting for comms purposes. DP joined the meeting at this point. A question was asked in relation to the benefits calculator on the XPS portal and the NPCC benefits calculator, it was confirmed that the two were not connected in any way. The NPCC calculator cannot access member records, so is not an accurate calculation, and this can lead to disappointment when a member gets their actual calculations. Service Delivery – it was confirmed that this had been a busy quarter with a total of 52,579 emails received and 15,379 calls into XPS's Contact Centre. Complaints – there had been 11 complaints in total in this quarter, 3 for Surrey, two of which were now closed, and 8 for Sussex, 7 of which were now closed. News and activity - XPS has successfully transition to the new ISO27001:2022 standard. The team in Middlesbrough had been nominated for 3 award categories in the Northeast contact Centre Awards and one of their Blue Light Administration Managers was a finalist for Team Leader of the Year, and as a company a finalist for the Organisational Award for Supporting Diversity. XPS has extended its charitable partnerships and are in early discussions with COPS (Care of Police Survivors).	NB

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4	Pension Team Update Report: McCloud remedy - The team are continuing to process contribution adjustments as the claims come in, there is a 12-week window that applies to 1987 members who, after they receive their statements, have 12 weeks to pay the additional contributions. A reminder is sent when the window reopens the following year. The Pensions Team are considering adding this information to the 'how do I' page. No window exists for the 2006 contribution adjustments, and these are being processed on a monthly basis. Contingent Decisions – the majority of the claims received are for opt outs on pause. Any others are being processed. RSSS – making progress on these, the return spreadsheet has been submitted for the 3rd quarter. Compensations claims – all so far have been for financial loss, 2 claims are still outstanding, 1 where the team are waiting for further evidence to support the claim and 1 where the contingent decision pause (where the member holds benefits across both legacy schemes) means they are unable to process this claim currently. Awaiting a decision from the Policing Minister on how these calculations are to be processed and the scheme member has been advised. Scheme Administration and Governance – still struggling to obtain member data from other forces, particularly with the MET, (4 cases) this has now been escalated and will consider further escalation if no response is received. Brewster Judgement – the response from Equinity had been disappointing, they had confirmed they no longer held any records relating to Surrey or Sussex Police to enable them to be able to answer the question around what work they had carried out in relation to this judgement. All cases from 2006 to date will be reviewed individually and this project and timeline will be discussed in the New Year. Concerns were raised that the team may not have the appropriate resources to cope with this additional workload. It was confirmed that this may be a cost to the Force. Ill Health Retirement Reviews – for those members who failed to respond to the 3 letters requesting for their consent to review their IHR pension in line with remedy will have their statements produced based on the lower tier, 10 for Surrey and 9 for Sussex. This closes the Ill Health RSS's for remedy. Member Contribution Changes – The Home Office have confirmed that the PPS 2015 will move to a new member contribution structure from the 1st of April 2026. This will be implemented through amendments to the Police Pensions Regulations 2015.	

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4 cont.	The contribution tier is to be determined on the bases of the members actual pensionable pay and will involve significant additional administrative and manual reporting impact on the Payroll Team. Implementation must reflect the Public Sector Equality Duty and will need to support the Home Office monitoring of opt-outs and equality outcomes. The Pensions and Payroll Team are looking at how this is to be managed, and any risks associated with this. The Government concluded it is not currently appropriated to introduce any formal future proofing mechanisms, and that they will continue to review contribution thresholds. A meeting has been arranged for the 8th of January to consider the communication relating to these decisions to scheme members. The Superintendents Association had already shared their draft communication with the Pensions Team. The Federation Representative confirmed that communication had already been sent nationally which had included detailed information, and a reinforcement package would be available to Federation members in the New Year. Action 2025-07: The content of the national communication that has been sent to Federation members, to be shared with the Pensions Team for comms purposes. Wider communication on pension in general, and on opt in/opt out would be sent separately so as not to blur the communication messages. IM joined the meeting at this point. Opt Outs – a visual product around what it would look like when you retire if you opt into or opt out of a pension is in train for new officers, and offering individual, bookable sessions with the Pensions Team are being considered to enable officers to ask questions. The Federation Representative confirmed that 126 attendees had attended the two educational sessions provided by Police Mutual, and the Federation are now considering providing this training on a quarterly basis going forwards. Action 2025-08: The visual product showing the benefits of being in the pension scheme to be shared with the Federation representatives. Reported Breaches – no breaches were reported in this quarter. Scheme Sanction Charges – In September 2025, it had been identified that the interest that was being applied was incorrect, for 14 Sussex member and 6 Surrey members. The interest corrections, for the additional refunds that had already been issued, are to be paid in January 2026. identify any additional cases. There are 24 retired officers across both forces who have contacted the team to date and these cases will each be reviewed.	RC AP

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4 Cont.	The Pension Team are in the process of raising 1 refund manually to the next of kin of a deceased pensioner and this refund will be made by the end of December 2025. The team will continue to go through the data they hold to There appears to be some confusion amongst officers around the difference between unauthorised payment charge, scheme sanction charge and lifetime allowance charge. When officers who had a lifetime allowance charge have contacted the team, the team have been sure to clarify why they were not subject to a scheme sanction charge. The Pensions team will work with XPS on timescales and data to ensure any officers missed are processed as quickly as possible. Scheme Advisory Board – No update at this meeting. NPCC Scheme Manager Pension Lead Forum – the Forum had met in November, they reported that some forces had never provided data regarding RSS production, and these forces were to be written to. Data returns had declined over the second quarter of the year and the NPCC will write to the Scheme Advisory Board in January 26 with an overall update on progress. Administrators are now sending out 2025 statements which will be first RSS for some, if they did not get a statement in 2024. There was a discussion around abatement and forces who have a retire and rejoin process are now reviewing abatement, this includes Surrey and Sussex Police. For Surrey and Sussex, the Retire and Rejoin policy does have a section on pensions and information regarding the opportunity to pay pension contributions upon returning to work. An update on the policy will come to the next meeting. There was a discussion on how force's operate parental leave and pensions to ensure that individuals are not missing out on pension. For Surrey and Sussex, the leave policy has a section on pensions with contact points for Payroll and Pensions and details that individuals are given the option to pay back pension contributions upon their return to work. The information is available to all, and referred to in several linked documents, there is also a specific parenting single point of contact who supports.	
	Questions - a number of questions had been submitted prior to the meeting by IM – one had been covered in this meeting (re contribution changes and how this is to be communicated), the rest will be responded to by the Pensions Team in the New Year. Action 2025-09: Respond to remaining 8 questions outside of the meeting and share the response with the Board. The Board were reminded that the NPCC had launched 6 videos on their website around remedy and these would be signposted on the internal 'how do I' page.	AP/IM

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5	Employee Side Feedback: No issues were raised other than the one case that had already been discussed in relation to McLeod and the pause issue, this member had put themselves in significant financial hardship due to decisions made based on receiving their pension, which was now on hold awaiting the Policing Ministers decision, this member is asking that the Scheme Manager use their discretion in their case. It was confirmed that legal advice had been sought on this, and that the Scheme Manager is unable to use their discretion in this situation, a decision on how to apply these calculations was expected from the Home Office today.	
6	Risk Register 1:1 Operational disaster (fire/flood) etc. – have linked in with Payroll in terms of business continuity planning and the payroll process and will be reviewing the plan in January. An amendment will come to the next Board meeting.	
7	Pension Board Training: There had been no new training identified for Board Members in this quarter.	
8	AOB: The Chair reminded the Board that this was CH's last meeting as a Board Member prior to his retirement from the Force. CH was thanked for his contribution to the Board and wished all the best for the future. CH confirmed he had enjoyed his time on the Board and was looking forward to his retirement.	
10	Date of next meeting: The date of the next meeting was confirmed as the 25 th of March 2026. The Chair thanked everyone for attending the meeting.	

The meeting closed at 15:03