Title:	Surrey & Sussex Police – Joint Pension Board (Officer)
Chair:	Raff Cioffi
Date:	03 June 2026
Time and Location:	14:00 – 16:00 Microsoft Teams
Protective Marking:	**OFFICIAL (Meeting Minutes)**

	Name	Initial	Role	Representative Type
Meeting Chair:	**Raff Cioffi**	RC	Federation, Sussex Police (Deputy Chair)	Employee
Board Members:	Kelvin Menon	KM	CFO, Office of the Surrey PCC (Chair)	Employer
	Iain McCulloch	IM	CFO, Office of the Sussex PCC (Chair)	Employer
	Peter Appleton	PA	Executive Director Commercial & Financial Services, Surrey & Sussex Police	Employer
	Angela Packebusch	AP	People Services Operations Manager, Surrey & Sussex Police	Employer
	Adrian Rutherford	AR	Director of People Services, Surrey & Sussex Police	Employer
	Becky Molyneux	BM	Temporary Detective Chief Superintendent Divisional Commander West Surrey	Employer
	Matt Barcraft-Barnes	MBB	Superintendent's Association, Surrey Police	Employee
	Richard McDonagh	RM	Superintendent's Association, Sussex Police	Employee
	Daren Pemble	DP	Federation, Surrey Police (Deputy Chair)	Employee
	Simon Lambert	SL	NARPO, Branch Secretary Surrey	Employee
	Graham Bradley	GB	NARPO, Branch Secretary Sussex	Employee
Substitute/s:	None			
Scheme Managers:	Tim De Meyer	TDM	Chief Constable, Surrey Police	Scheme Manager
	Jo Shiner	JS	Chief Constable, Sussex Police	Scheme Manager

Board Advisors:	Jo Langley	JL	Pensions Technical Lead
	Judith Sarpong	JSP	Pensions Technical Lead
	Shelia Love	SL	Pensions Lead, Engagement, Projects and Relationship Management
	Isobel Tait	IT	Pensions Officer
	Chloe Cook Richardson	CCR	Pensions Technical Lead
	Ricardo Herrera-Delgado	RHD	Head of Financial Accounting, Surrey & Sussex Police
	Natalie Bevan	NB	Senior Client Relationship Manager, XPS
Minute Taker:	Ellie Bonet	EB	Secretary, People Services, Sussex Police
Guests:	Ian Clarke	IC	Head of People Operations
	Matt Dodds	MD	Pensions Dashboard Programme Leader, XPS
Apologies	CC Tim De Meyer, Kelvin Menon, Iain McCulloch, Graham Bradley, Matt Barcraft-Barnes, Chloe Cook-Richardson & Judith Sarpong		

ITEM	NOTES	OWNER OF ACTION (initials only)
1	**Welcome, Apologies & Conflicts of Interest:** The meeting was quorate and was balanced. Apologies from TDM, KM, IM, GB, MBB, CCR and JSP. No conflicts were declared.	
2	**Pension Administrator Summary:** **Pensions Dashboards** XPS provided a programme update on the Pensions Dashboards, outlining progress with Dashboard preparation and developments across the wider pensions industry. XPS explained that they have been connecting schemes since April 2025 and that The Pensions Regulator (TPR) has issued guidance setting out connect-by dates for schemes. It was noted that schemes are able to move their connect-by dates where there is a valid reason to do so. The Board was advised that XPS has connected approximately 180 schemes, in line with their respective connect-by dates, and has not missed any deadlines for clients to date. XPS noted that there are now fewer than six months remaining to connect the remaining schemes ahead of the final statutory deadline of October 2026. While they have connected around 92% of the schemes requiring connection, just over 100 schemes (representing the remaining 8%) are still to be connected. By the end of the programme, XPS expects to have connected more than 250 schemes, representing approximately 720,000 members, in line with the required connect-by dates. As part of the update, XPS highlighted progress made to date, including the continued rollout of the Dashboard service and the development of supporting operational processes. It was noted that work is underway to ensure operational readiness through process implementation, member communications, reporting, operating model	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	development and staff training, enabling the business to support members effectively once the Dashboard service is live. XPS explained that they are relying on data from ongoing testing, involving individuals using the MoneyHelper Pensions Dashboard service, to better understand how members interact with the service and the information they retrieve. Testing is progressing, although at a slower pace than originally anticipated. The outcome of this testing will help inform future processes, resource requirements and reporting arrangements. It was noted that MoneyHelper will be the first Pensions Dashboard service to launch, sponsored by the Money and Pensions Service, ahead of other Dashboard providers becoming available to the public. However, it remains uncertain when the MoneyHelper Dashboard will launch to the general public. XPS indicated that they currently expect this to be during the 2027/28 financial year. XPS also outlined its operational readiness programme, explaining that, as the launch date for MoneyHelper Dashboard remains uncertain and the level of future members usage is unknown, it is difficult to make firm long-term plans because the level of member engagement and the volume of data requests remain unknown, preparations continue across the business to ensure systems, people and processes are ready to support members once the Dashboard service is launched. XPS confirmed that it continues to work collaboratively with other industry bodies like the Pensions Administration Standards Association (PASA), to ensure it is well prepared for implementation. XPS noted that the Dashboard is intended to complement existing member services by improving member's access to pension information and encouraging greater engagement with their pensions. XPS advised that it would continue to monitor developments and keep the Board updated as testing and implementation progress.	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	The Board noted the potential impact that the introduction of Pensions Dashboards may have on member contact volumes and the importance of ensuring appropriate signposting for members. XPS advised that this forms part of its operational planning, although the level of future demand remains uncertain. JS joined the meeting at this point. SCAPE (Superannuation Contributions Adjusted for Past Experience) Discount Rate XPS provided an update on the change to the SCAPE discount rate, advising that the affected members had been identified and contacted following notification of the change by the National Police Chiefs' Council (NPCC). It was noted that the change affected members retiring on or after 21 May 2026, and as retirement options are typically issued several weeks in advance of retirement dates, the SCAPE discount rate change resulted in significant volume of retirement cases requiring review and where necessary, reissue, creating a substantial additional workload for the administration team. XPS advised that affected cases were being prioritised in retirement date order and that regular updates had been provided to schemes (including ours) throughout. It was noted that the change had resulted in a significant amount of additional administration, but that progress continued to be made, and the Board would be kept updated. The Board sort assurance on the number of members affected by the SCAPE discount rate change and the anticipated timescales for resolving outstanding cases. XPS advised that the revised factors had been tested and implemented within the administration system, enabling the review and reissue of retirement options to begin. XPS also advised that affected members were being prioritised in retirement date order and that regular progress updates, including the status of individual cases would be provided to the Scheme. The Pensions team provided an update, advising that the majority of members affected by the SCAPE discount rate change had now received revised retirement options or payment from XPS, with only a small number of cases	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	remaining. It was also noted that the NPCC had written to the Policing Minister regarding the implementation of the change and its impact. **XPS Service Delivery Headlines** XPS provided an update on service delivery following the migration from the Altair administration system to Aurora at the end of January. Whilst the migration had been successfully completed, XPS advised that the bedding-in period had taken longer than anticipated. XPS reported that member engagement with the new MyPension and XPS One portals had been positive, with over 47,000 members registered by the end of March 2026 and more than 65,000 online benefit calculations completed. XPS also reported positive feedback on the introduction of live chat functionality, which had improved member support during registration. XPS advised that operational priorities during Quarter 4 had focused on retirement, death and payment-related work. As a result, some non-priority administration work had accumulated and would take time to clear. Although service levels had been expected to return to business-as-usual by July 2026, the recent SCAPE discount rate changes had created additional workload and delayed recovery. XPS confirmed that resources remained focused on processing retirement cases and restoring service performance. XPS reported that Key Performance Indicators (KPIs) had reduced compared with the previous quarter as a consequence of prioritising critical member cases, and that progress would continue to be monitored and reported. **Retirement Payments – Lump Sums**	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	XPS reported that retirement payment performance had continued to improve following the system migration, with the majority of retirement lump sums being paid within target timescales. A small reduction in performance had been experienced for Surrey during March, but overall payment performance remained strong. **Looking Forward – Service Enhancements** XPS outlined a number of enhancements already delivered to the MyPension portal following member feedback, together with further improvements planned to enhance member self-service. These included additional online functionality, such as change of address facilities, while reminding members of the need to keep employer HR records up to date. **Looking Forward – Aurora Front End / XPS One** XPS updated the Board on the continued development of the XPS One platform, which provides scheme officers with secure access to member information, documents and administration tools. Further enhancements to the platform were planned as development continued. **Member Engagement – MyPension / Telephony** The Board noted that registrations for the MyPension portal had grown strongly since its launch in February 2026. XPS advised that a programme of member communications was underway to encourage registration, including contacting previously registered users and members for whom email addresses become available. XPS also reported a significant increase in telephone enquiries following the launch of MyPension, driven by members registering for the new portal and seeking assistance. In response, opening hours had been extended, a call-back service introduced, and live chat launched to support demand. XPS anticipated a further temporary increase in enquiries following communications relating to the SCAPE discount rate changes.	

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2 Cont.	**Complaints** XPS presented an overview of complaint themes during the reporting period. Complaints primarily related to delays in transfer cases, Immediate Choice Remediable Service Statements (IC-RSS) and a small number of Internal Dispute Resolution Procedure (IDRP) cases. XPS confirmed that complaints continued to be monitored and reported, with trend analysis to be included in future reports. The Board Chair sought further information on the principal themes giving rise to member complaints. XPS advised that complaints were spread across a number of areas, with the most common relating to delays in issuing IC-RSSs, delays to transfer/interfund cases, pension increase queries, benefit statement enquiries and member access to the MyPension portal following its launch. **Service Level Agreements (SLAs)** The Board acknowledged the impact of the recent SCAPE discount rate change but expressed concern that service performance and SLA compliance had begun to decline prior to the announcement. The Board emphasised the need for improvements in the short term, nothing the impact on member experience, the reputation of both XPS and the Pension Scheme, and the additional workload placed on the Joint Force Pensions Team through increased troubleshooting and enquiries. The Board also expressed concern that newly acquired contracts by XPS could also be impacting their response times. XPS acknowledged the Board's concerns and advised that, despite the additional pressures arising from the SCAPE discount rate changes, it had continued to process retirements while some administrators had paused quotations and retirements. XPS stated that its priority remained restoring retirement performance before addressing the wider backlog and committed to reporting progress at the next quarterly meeting. XPS explained that new contracts were not due to go live until 2027 and would be ringfenced to avoid any negative impacts on their	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	current client contracts. XPS also explained that they had also re-introduced a call-back service and hence all abandoned phone calls from members received a call-back. **Appendix 2 – Statement Issuance Update** <u>Immediate Choice (Retired Members)</u> XPS reported that, as at the end of March, six Immediate Choice cases (three Surrey and three Sussex) remained under review by the Pensions Team. These related to historical retirement cases where errors had been created prior to XPS's administration. The cases had been ring-fenced, and each would be reviewed individually before the affected members were contacted. XPS also reported that it was proactively reviewing deemed election cases on a monthly basis. As at the end of April 2026, 19 Surrey members and 27 Sussex members were within, or approaching, the 12-month election deadline and had not yet returned their election forms. All affected members had been contacted to offer assistance and encourage the return of their elections. Members were advised that discussions between the NPCC and the Home Office regarding the deemed election process were ongoing. XPS further reported that, following the lifting of the pause on Contingent Decision Opt-Out (CDO) cases, Surrey and Sussex had elected to proceed based on ministerial intent pending legislation. XPS confirmed it would continue processing these cases in line with the Scheme Manager's agreed approach. <u>Active and Deferred Statement Issuance</u>	

ITEM	NOTES	OWNER OF ACTION (initials only)
2 Cont.	XPS advised that production of Annual Benefit Statements for active members had recommenced towards the end of April 2026 following the migration to Aurora. A new tool had been developed to generate outstanding statements for members within scope and standard Annual Benefit Statements. Work had also commenced on deferred member statements. Progress would continue to be reported to the Pensions Team, with members being notified through MyPension once their statements became available. Appendix 3 – GMP and Evans Ashcroft XPS reported that the Guaranteed Minimum Pension (GMP) project and the Evans Ashcroft project had previously been paused due to the McCloud Remedy programme. For the GMP project, work was underway to bring Sussex to the same reconciliation stage as Surrey. XPS advised that it was awaiting approval of a commercial proposal for the rectification phase, after which rectification work would commence across Surrey, Sussex and other police clients. XPS further advised that GMP equalisation would follow the rectification work but remained dependent on further guidance from the Department for Work and Pensions regarding the required approach. (Action 2023-19)- In relation to the Evans Ashcroft project, XPS reported that work had resumed following completion of the data scanning exercise. A further update on project timescales would be provided at the next quarterly meeting	NB
3	Minutes / Actions from previous meeting: The minutes were accepted as a true reflection of the meeting with no changes made.	

ITEM	NOTES		OWNER OF ACTION (initials only)
3 Cont.	Joint Pension Board Actions:		
	Action Number and Status:	2022-29 - Open	NB
	Topic of action:	Work Plan – GMP Reconciliation error rate project for Sussex Police	
	Details of action:	Work continues to bring Sussex Police up to the same level as Surrey Police – a progress update to come to the next meeting.	
	Action Number and Status:	2025-08 - Open	AP
	Topic of action:	Opt In/Opt Outs	
	Details of action:	Work on the visual product showing the benefits of being in the pension scheme is ongoing.	
	Action Number and Status:	2023-19 - Open	NB
	Topic of action:	Pension Administrator Summary - Evans & Ashcroft	
	Details of action:	XPS reported in the June 2026 meeting that work had resumed following completion of the data scanning exercise. A further update on project timescales would be provided at the next quarterly meeting in September 2026.	
	Action Number and Status:	2025-09 - Open	AP/IM
	Topic of action:	Questions	
	Details of action:	Respond to remaining 8 questions outside of the meeting and share the response with the Board – update on progress is included in Pensions Team Update - work ongoing	

ITEM	NOTES		OWNER OF ACTION (initials only)
3 Cont.	Action Number and Status:	2026-01 - Closed	NB
	Topic of action:	Pension Administrator Summary	
	Details of action:	Share Client Update Report and Pension increase Client Update with the Pensions Board following the meeting – Summary shared.	
	Action Number and Status:	2026-02 - Closed	AP/NB
	Topic of action:	Risk Register	
	Details of action:	4.5 Pension Remedy/McCloud – Risk discussed outside of the meeting, remaining as a Surrey Police risk and remains the same.	
4	**Pensions Team Update Report:** The Board received an update from the Joint Pensions Team on current operational priorities and ongoing projects. **SCAPE (Superannuation Contributions Adjusted for Past Experience) Discount Rate** The Team advised that recent changes to the SCAPE discount rate had required a substantial operational response over the preceding two weeks and had become the team's immediate priority, with significant resource devoted to supporting members affected by revised retirement calculations and liaising with members who had already retired, including those overseas. Ongoing communications with affected members remained a priority. **Pension Board Administration**		

ITEM	NOTES	OWNER OF ACTION (initials only)
4 Cont.	The Team reported that work was underway to bring Pension Board administration back in-house. This had proved to be a substantial piece of work and was being used as an opportunity to review administrative processes, identify efficiencies and assess the level of resource required to support the Board's governance arrangements. Additional administrative support had been introduced for the meeting, with future resource requirements to be reviewed. McCloud Remedy The Team reported that work continued to monitor the issue of Remediable Service Statements (RSSs), including the management of outstanding and complex cases. Members were advised that delays in XPS service delivery had resulted in additional enquiries being directed to the Pensions Team. It was agreed that opportunities would be explored with XPS to streamline the handling of member enquiries and improve the efficiency of communications between XPS and our Forces. Brewster Judgement The Board received an update on the Brewster project. The Team advised that no historical records could be obtained from the previous administrator (Equiniti) to confirm whether the originally identified review had been completed. Consequently, internal records had been reviewed and XPS had been asked to scope a retrospective review of potentially affected cases to ensure eligible members and beneficiaries had been correctly identified. Progress on this work would continue once the immediate demands arising from the SCAPE changes had reduced.	

ITEM	NOTES	OWNER OF ACTION (initials only)
4 Cont.	Regulation 36 – Reduced Pension Contributions The Team provided an update on Regulation 36, relating to members who may have been placed on a reduced contribution rate under the 2015 Scheme where legislation may not have been applied consistently. Two Home Office consultations were expected later in the year to determine future contribution arrangements and the treatment of historic cases. National data had been submitted, and further guidance was awaited. The current understanding was that three Surrey officers may be affected, with no affected officers in Sussex. Depending on the outcome of the consultations, affected members may need to be reinstated into the main pension scheme retrospectively and could potentially be required to repay pension contributions, although this remained subject to national guidance. The Board requested that the Pensions Team engage with them once the national position became clearer to ensure they were fully briefed and able to support affected officers. The Team agreed to do so. Work Plan The Team provided updates on ongoing work, including: • Pensions opt-out monitoring following auto-enrolment, with further statistics to be provided to the Board. • Increased engagement with staff through Keeping in Touch (KIT) sessions for colleagues on parental leave, with further sessions planned to improve pensions awareness. • Continued work to improve engagement with new recruits through induction and Federation events.	

ITEM	NOTES	OWNER OF ACTION (initials only)
4 Cont.	• Progress on the document scanning project, with IT assessing recovered data before decisions on its future use. • Affinity Connect member workshops, including online tax planning sessions for higher earners scheduled for June, September and November. • Preparations for the Pensions Dashboard remained on track, with liaison continuing with XPS regarding anticipated member enquiries following implementation. Auto-Enrolment Communications The Chair welcomed future pension opt-out reporting, noting the interest in understanding the impact of the recent auto-enrolment exercise. The Team advised that lessons had been learnt from the communications campaign and confirmed that future exercises would include more direct and repeated communications to members, rather than relying solely on routine internal communications. The Chair supported this approach and suggested continued use of direct member emails and Federation networks to maximise awareness. Questions: A number of questions had been submitted prior to the meeting by IM – one question directed towards the Pensions Team (question 7 of 9 below) had been covered in this meeting. The remaining 8 questions will be responded to by the Pensions Team in the New Year (2027). Question 7 - Communication Strategy for New Contribution Structure How is the Pensions Team progressing work on the communication strategy for the new member contribution structure (starting April 1, 2026) to ensure it effectively promotes the longer-term benefits of the scheme to mitigate potential opt-outs resulting from these changes?	

ITEM	NOTES	OWNER OF ACTION (initials only)
4 Cont.	**Answer to question 7 – as discussed during this meeting** The Board received an update on communications supporting the new member contribution structure and pension opt-out activity. The Pensions Team advised that engagement with members continued through targeted initiatives, including KIT sessions for colleagues on parental leave and planned engagement with new recruits. Lessons learnt from recent auto-enrolment exercise would inform future communications, with more direct and repeated communications to members being considered to improve awareness of pension changes and encourage informed membership decisions. **Action 2025-09: This action has been created to respond to remaining 8 questions outside of the meeting and share the response with the Board.**	AP/IM
5	**Retire and Rejoin Project:** The Team reported that the review of the retire and rejoin arrangements had concluded and that revised guidance, and a new process had been published on the Forces' intranet. Eligibility for future retire and rejoin arrangements would be restricted to officers with essential skills and all officers would now be fully abated, ensuring members did not receive both pension payments and salary in circumstances where abatement should apply. Existing participants had been reviewed using a Red/Amber/Green risk assessment and all affected officers had now been contacted. Officers had been offered three options: • continue working part-time with pension payments suspended;	

ITEM	NOTES	OWNER OF ACTION (initials only)
5 Cont.	• increase to full-time employment with no pension payment; or • leave employment and receive their full pension. Members would have a four-week consultation period to decide, followed by a 6 to 12-month implementation period before changes took effect. The Team advised that the project had required significant policy development, legal advice and engagement with senior management. A meeting with Finance colleagues was scheduled for July 2026 to ensure that any abatement adjustments were funded from Forces' operating budgets rather than the Pension Fund. Previous estimates indicated incorrect retire and rejoin arrangements had cost approximately £45,000 per month in Sussex and £4,000 per month in Surrey. The Chair advised that he had met with affected officers following the communications and acknowledged that many remained concerned and were seeking independent financial advice before making decisions. The Chair thanked the Team for involving Staff Associations early in the process, recognising the scale and sensitivity of the project.	
6	**Employee Side Feedback:** The Board received feedback from the employee representatives. It was noted that concerns raised by members primarily related to delays in obtaining retirement calculations and pension estimates, together with difficulties contacting XPS. The Board noted that these matters had been discussed under the earlier agenda items.	

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6 Cont.	XPS confirmed that the online benefit calculator within the MyPension portal had been updated to reflect the revised SCAPE discount rate factors, enabling members to obtain up-to-date retirement estimates. The Chair and Pensions Team agreed to explore a more efficient process for managing member enquiries escalated through Staff Associations, with the aim of improving communication and reducing unnecessary duplication.	
7	Risk Register: The Board reviewed the Risk Register and received updates against the following risks: Risk 1.1 – Operational disaster (fire/flood etc.) The Board noted that the risk remained unchanged and was scheduled for review in December 2026. Risk 1.2 – Member data incomplete or inaccurate The Board noted that the risk remained unchanged (Amber) following the quarterly review. Risk 1.3 – Administration process failure / maladministration The Board noted that the risk remained unchanged following the quarterly review. Risk 1.4 – Member Communications The Board noted that the annual review had been completed and no changes to the risk assessment were proposed.	

ITEM	NOTES	OWNER OF ACTION (initials only)
7 Cont.	Risk 2.1 – Excessive Charges by Suppliers The Board noted that this risk would be reviewed in light of recent service level discussions with XPS and wider discussions through the NPCC/XPS client group. Risk 2.3 – Sussex GMP Reconciliation The Board noted the update provided earlier in the meeting and that the risk rating remained unchanged. Risk 3.1 – Employer Failure to Pay Contributions into scheme The Board noted that the risk was not due for review until March 2027 and no update was required. Risk 3.2 – Pensions Opt Out The Board noted ongoing work in relation to pension opt-outs and agreed that the current risk assessment remained appropriate. Risk 4.4 – Sustainability of the Pension Board and Pensions Team The Board noted that Pension Board administration had now been brought in-house and that the associated resource requirements were being reviewed. The Pensions Team advised that Board administration was currently estimated to require approximately one to two days per week, although this would be reviewed as the new arrangements became established. The Board noted that future efficiencies and resource requirements would be considered as part of managing this risk. Risk 4.5 – Pension Remedy/McCloud	

ITEM	NOTES	OWNER OF ACTION (initials only)
7 Cont.	The Board noted progress reported earlier in the meeting and that the risk remained unchanged, with continued joint working between the Pensions Team and XPS. **Risk 5.1 – Risk of successful cyber attack** The Board noted that the annual review was due in September 2026 and that work would commence following the meeting. **Risk 5.2 – Pensions Dashboards** The Board noted the update provided earlier in the meeting and that implementation remained subject to national activation.	
8	**Annual Review of Board Policies and Procedures (5 minutes):** The Board reviewed the Pension Board policies and procedures and identified no substantive amendments. A minor administrative amendment would be considered to update the Pension Board contact details to reflect the current Pension Team email arrangements.	
9	**Pension Board Training:** New Board members were reminded to complete the Pension Regulator's online training. The Board noted the forthcoming Pensions Conference in September 2026 and that members interested in attending should contact the Chair. No additional training requirements were identified.	

ITEM	NOTES	OWNER OF ACTION (initials only)
10	**Any Other Business (AOB):** The Chief Constable thanked the Pensions Team for their considerable work in responding to recent challenges, including the implementation of SCAPE changes, and recognised the team's continued commitment to supporting scheme members. The Chair endorsed these thanks on behalf of the Board.	
11	**Date of next meeting:** The date of the next meeting was confirmed as the Thursday 10th September 2026 at 14:00. The Chair thanked everyone for attending the meeting.	

The meeting closed at 15:38.