

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

Date: Thursday 1st October 2025, 15:00 – 17:00

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, 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), Head of Employee Services for Surrey & Sussex Police

Carwyn Hughes (CH), Head of Forensics for Surrey & Sussex Police

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: Adrian Rutherford, Chloe Cook Richardson, Iain McCulloch & Matt Barcraft-Barnes.

ITEM	NOTES	ACTION / OWNER
1	<p>Welcomes, Apologies & Conflicts of Interest:</p> <p>RC explained that it was the Federations turn to Chair the meetings in this financial year and thanked IM had chaired the last meeting in his absence. The meeting was declared Quorate but not balanced. Apologies had been received from AR, CCR, IM & MBB. No conflicts were declared.</p>	
2	<p>Minutes / Actions from previous meeting:</p> <p>The minutes were accepted as a true reflection of the meeting with no changes made.</p> <p>Joint Pension Board Actions:</p> <p>Action 2022-29: Work Plan – GMP Reconciliation error rate project for Sussex Police – see item 4 on this agenda - OPEN</p> <p>Action 2023-19: Evans & Ashcroft baseline information – see item 3 on this agenda- OPEN.</p> <p>Action 2024-04: - Leaflet provided for the bereaved – the final version of the leaflet had been shared with the Board; thanks were expressed to all those involved - Closed</p> <p>Action 2025-01: Pensions Team Update - To consider the purpose of the Board as per the Terms of Reference and include a summary of any required Board decisions or recommendations at the top of the update report – summary added to the report - Closed</p> <p>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 – no update at this meeting - OPEN</p> <p>Action 2025-03: Member Training - To consider what other training may be available for Pension Board Members – see item 8 of this report - Closed</p>	<p>NB</p> <p>NB</p> <p>AP</p>
3	<p>Pension Administrator Summary:</p> <p>Quarterly Performance Report: A consolidated report for both Surrey and Sussex had been prepared and the proposal was that this would be the norm going forwards. The consolidated report was welcomed by the Board. The average KPI's for both Surrey and Sussex (just over 14.5 thousand scheme members) was 93.62%. when this was broken down into individual forces it was 93% for Surrey and 94% for Sussex. In total XPS had taken over 1500 calls within this quarter across all their blue light clients and over 33K emails and responded to them all, a proportion of which would have been from Surrey and Sussex Scheme members.</p> <p>Member portal – the uptake of the member self-service portal was good and around the average at just under 61%, for Surrey this equated to 58% of members registered and for Sussex 60%. The XPS Team and the Surrey/Sussex Police Pensions Team keep in touch regularly and are monitoring upcoming retirements and tracking of those who are part of the retire and rehire scheme.</p>	

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3 Cont.	<p>Complaints - most of the complaints in this quarter had related to non-receipt of immediate choice remedial service statements.</p> <p>Aurora – the transfer from Heywood to Aurora is progressing well. It was confirmed that a new member self-service portal) will be available as part of the transition to Aurora (this will replace the current member self-service portal and will bring significant improvements to scheme members. Although the widow or widower benefit may still not display, where a record needed to be reviewed following contact, the member record would be reviewed in significant detail, including any supporting paperwork.</p> <p>Payslips – a new type of payslip is being launched for pensioners and a demonstration will be provided to the Pensions Team at the end of October or early November. It will be an interactive App called “my pension”. It will give scheme members much more access on a real time basis to the information contained within their member record and a communication package will be shared with the Pensions Team and information sent to the individual scheme members to advise them of the changes.</p> <p>Pension Dashboard – would like to thank the Surrey Pension Team for the support and response to actions associated with the dashboard at what has been a very busy time. There is a month to go before the DWP guidance date for connection of the 31st of October and Surrey and Sussex are very well placed with just one small action outstanding. XPS have so far successfully connected 34 private sector schemes, (who have a slightly earlier connection date than the public sector), to the dashboard, 4400 members, and remain on track to deliver all the connections within the timetable. Have also been successful in testing with some members who have been able to find their pension benefits, proving that the data within the system is delivering some really good results. The industry has delivered over 50 million pension records, which means more than half of all UK workplace and private pensions are now connected to the dashboard, this is a huge achievement. The state pension has also been connected, this will enable people to see their state pension as a projected benefit going forwards. The Board were reminded that the dashboard will only be available to active and deferred members and the actual pension cash benefits won't be visible.</p> <p>Statement issuance – an overview had been provided to the Board, 98.55% of Surrey and 95.59% of Sussex scheme members had received their annual benefit statements which was a huge improvement on last year, this percentage continues to increase with each statement run, as of the 12th of September Surrey had increased to 98.97% and Sussex 98.63%. It was confirmed that as a benchmark against other forces administered by XPS, as score of 90% was very commendable.</p> <p>Evans & Ashcroft – several projects had been parked because Remedy had to take priority, are now in the process of reviewing the planning process to reintroduce the remaining projects currently on hold, an update will come to the next meeting or the following meeting.</p>	

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3 Cont.	<p>GMP (Sussex) – delays continue within the HMRC, a plan and formal update will be submitted to the Pensions Team by the end of this week to see how this may be progressed in the meantime. A concern was raised by a Board Member that the two discrete issues for reconciliation and equalization, were not being picked up separately, the documentation provided to the Board only implied reconciliation. Board Members were assured that equalisation would follow once the Sussex reconciliation was complete to bring their records up to the same standards as Surrey’s, it was an ongoing long-term project.</p> <p>Widow/widowers guidance document – thanks were again extended to those involved in the production of this document, it has been shared nationally within NARPO and XPS have implemented it into their correspondence routine for all widows and widowers who contact them regarding the passing of a loved one.</p>	
4	<p>Pension Team Update Report:</p> <p>Contingent Decisions and Opt-out service – the Board were informed that for those cases, where an officer had chosen to opt out of the pension scheme due to the 2015 changes, but that might have made a different decision if the McCloud judgement had applied at the time, have been paused for now. The Home Office is instead looking at setting up a compensation scheme. Forces will need to identify relevant past opt-outs and provide data on them so that GAD can assess the scale and cost.</p> <p>Forces must identify three opt-out groups (PPS1987):</p> <ol style="list-style-type: none"> 1. Opted out on/before 31 March 2015 and never rejoined. 2. Opted out after 31 Mar 2015 and rejoined before 31 March 2022. 3. Opted out after 31 March 2015 and never rejoined (already reinstatable to PPS 1987). <p>The Pensions Team have completed the opt-out data request for GAD and the NPCC, the critical data had been submitted by the deadline, now working on providing the remaining noncritical data as soon as possible. For Surrey, out of the 82 cases identified, 31 fell into category one, 11 fell into category two, and 40 fell into category three. For Sussex out of the 155 cases identified, 60 of these fell into category one, 26 fell into category two and 69 fell into category three.</p> <p>43 contingent decision applications had been received overall, 36 of which had been reviewed.</p> <p>Compensation Claims - the Pensions Team had received 5 compensation claims in quarter one; of the claims where a decision could be made, they were all accepted for the financial loss identified. No claims for quarter one had been rejected.</p>	

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4 cont.	<p>Pension Opt outs – a project is in place to look at how the Pensions Team engage with new members of the service; the Home Office is currently analyzing the results of a consultation on how contributions are set, and the results expected to be published soon.</p> <p>The Board were made aware of one officer who wanted to make a remedy decision around opting into the scheme and potentially retiring but is unable to make that decision as there is a gap in the legislation. The government may introduce an alternative compensation system to cover this gap, but there are concerns that this is going to provide further complications and potentially further unjust remedy decisions for those officers that are affected.</p> <p>HMRC Reporting – the new rules requiring pension schemes to report certain tax adjustments linked to the McCloud pension remedy have been introduced. These adjustments can create situations whereby members receive payments outside of HMRC’s standard tax framework (“unauthorised payments”) when their pension benefits are corrected to put them back into the position that they should have been in. To deal with these cases the HMRC allows the tax, that was overpaid previously, to be balanced against new tax now due (“offsetting”). Anything settled before April of this year must have been reported by the 14th of August, Surrey’s file had been successfully uploaded to the HMRC for the first quarter of 2025 in time for the deadline. The submission for Sussex had not met the deadline as errors were identified in the original file, these have since been corrected and the team are now liaising with the HMRC on how best to submit the revised information.</p> <p>Brewster Judgment (United Kingdom Supreme Court [UKSC], 2017) – the Pension Board were first made aware of the Brewster Judgement in February 2017. This judgement established that survivor pensions for unmarried cohabiting partners must not be denied on the grounds that no nomination form was completed. The Police Pensions Regulations were amended in 2018 to reflect this, with retrospective effect back to 6th April 2006. There was no evidence on file of what had been done by the previous scheme administrator to implement this judgement, they have been contacted to establish the situation with a response deadline of the 25th of October 2025. XPS had also been asked to confirm how they have applied the Brewster judgement since taking over the scheme administration in November 2022. XPS had confirmed that Brewster had been applied correctly for the 2006 and 2015 schemes, survivor benefits are assessed on relationship evidence rather than nomination forms which are used to collect evidence, not as a condition of entitlement. Process notes and staff training ensure consistency and cases are referred to the Scheme Manager for eligibility decisions. The 1987 scheme is not affected as it did not provide survivor pensions for unmarried partners.</p>	

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4 Cont.	<p>As Altair does not distinguish between married and unmarried survivors it was unable to provide a simple report of Brewster related cases, the Board were informed that a local record of survivor cases would be kept going forwards to ensure that compliance is evidenced. A wholesale review of past death in service cases was proposed, the numbers would be small. This would form a chargeable project and would depend on what data had been transferred as to whether it was possible or not.</p> <p>Board decision: The Board supported a review of past death in service cases if it was found to be necessary.</p> <p>Annual Benefit Statements – communication had been sent to scheme members and active benefit statements issued in batches and uploaded to the online portal; all of the active member statements should be issued by the 31st August 2025. For differed member statements, work was continuing to clear blockers with the aim that all deferred members will receive a 2025 statement.</p> <p>Ill Health Retirement – work was ongoing to identify members whose records require amendment to reflect the Ill-health underpin, one case in Surrey and three cases in Sussex had been identified to date. In line with the Scheme Manager’s decision, no overpayments will be recovered but benefits will be corrected on a forward-looking basis.</p> <p>The number of cases requiring a review under pension remedy had changed since the first quarter, XPS were aware and will prepare statements based on lower tier for those who did not consent to a review.</p> <p>Scheme Advisory Board (SAB) – The Board were made aware that Gaon Hart had been appointed by the Home Secretary as the new Chair of the Police Advisory Board for England and Wales (PABEW), the chair of the PABEW also Chairs the SAB. The Board welcomed the appointment.</p> <p>Scheme Pays (remedy-related) - The original deadline to make a remedy related scheme pays election had been extended to the 6th of July 2027 (active, deferred and IC), as some remedy statements are still being issued. Whilst this date eased immediate pressure, members will still need clear communication when their statements are issued so that they can made timely decisions.</p> <p>Inheritance tax and pensions – The government has confirmed that from April 2027, the death-in-service lump sum will continue to be excluded from inheritance tax. Responsibility for any inheritance tax reporting linked to pensions will shift away from pension schemes and onto personal representatives of the estate (e.g., the executors of a will). This change rescues the future administrative burden on scheme managers and provides re-assurance that death-in-service benefits will remain protected. Further HMRC guidance will follow before implementation.</p> <p>Tax Workshops – currently reviewing the provider used last year, an update to come to the next Board meeting.</p>	

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5	<p>Employee Side Feedback: Federation - had become aware of two issues and had emailed the Pensions Team that morning, the Pensions team will follow this up outside of the meeting. Were still trying to encourage membership of the scheme but there had been some concerns expressed about the possible contribution increase. The PFPW pensions page has some significant information on it for scheme members and Federation members were encouraged to review this as a first port of call when seeking information. As the Federation have quite a few new recruits coming though, a slide will be provided by the Pensions Team, to be included in the presentation given to the new members, this will highlight the benefits of the scheme including group insurance, additional life cover etc. Superintendent Assoc – no issues to report. NARPO - Positive feedback had been received re the widow/widower’s document.</p>	
6	<p>Risk Register:</p> <ul style="list-style-type: none"> 1.1 Operational disaster (fire & flood) – to be reviewed this month. 1.2 Member data incomplete or inaccurate – data has been reviewed; the risk remains at amber. 1.3 Administration Process – controls are in place and remedy work has informed some of the gaps which can now be improved upon, the risk remains at amber. 1.4 Member communications – an interim review was carried out in September, communications have been sent out by XPS following the ABS production and internal comms has been issued to signpost officers to the XPS portal, the risk remains at amber. There are some minor updates to be done on the Force intranet page. 2.1 Excessive charges by supplier – the Pensions Team have a new Finance Business Partner; AP will be meeting with him to discuss charges and budgets. 2.2 Fraud/Fraudulent behaviour – confident int the regime in place, the risk remains green. 4.5 Pension Remedy/McCloud – the risk remains the same, it was agreed that as the processes and procedures are in place and the number of people subject to remedy will not increase, and will only decrease over time, this risk should transfer to the scheme administrator rather than the Scheme Manager. 5.1 Risk of successful cyber attack - XPS moving to Aurora, using their own internal administration platform should reduce this risk. All their staff and the Pensions Team staff have current vetting and are applying appropriate level of security to communications. 	
7	<p>Pension Board Training: A comprehensive review of training available to Pension Board members had been undertaken (Action 2025-03). Several training packages, available via the Pension Regulators website are completed by Board Members when they join the Board, this is a Pension Regulator requirement and forms part of the Board Knowledge and Understanding policy.</p>	

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	<p>Other Forces had been contacted to seek input on what training they offer to their Board Members, but it appears that they are only offered the Regulators online training. The XPS Arena digital learning platform had been reviewed, this was found to be very helpful, particularly for the Pensions Team as it covered more technical aspects, the team will ensure they are updating their CPD, capturing new development and will regularly review the market for any training they feel might be appropriate for their team or Board Members. The link to Arena was circulated in the meeting and will be circulated again outside of the meeting, it was agreed that it is up to individual members if they wish to explore the bit size learning options available.</p> <p>The Chair thanked AP for the report.</p>	
<p>8</p>	<p>AOB: NARPO recruitment letter request – The Board were reminded that this had been discussed at the last two meetings but that as it did not require a Board decision, it was to be progressed outside of the Board as business as usual. Unfortunately, no response had yet been received, and no decision had yet been made.</p> <p>Action 2025-05: To follow up with AR upon his return from leave to progress this matter.</p> <p>JS thanked the Board, the Pensions Team and XPS on behalf herself, and TDM, for the hard work and amount of care that went into trying to help all those who got in touch.</p>	<p>JS, IC & AP</p>
<p>10</p>	<p>Date of next meeting: The date of the next meeting will be the 18th of December 2025. The Chair thanked everyone for attending the meeting.</p>	

The meeting closed at 16:32