

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

Date: Thursday 26th June 2025

Location: Microsoft Teams

Chair: Iain McCulloch

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

Louise Monk, Occ Health, Surrey & Sussex Police

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

Kevin Shiel, (KS) Head of Public Sector Business Development, XPS

Guests:

Stuart Green (SG), Federation (Surrey Police)

Ian Clarke (IC), Head of People Operations

Minutes:

Rachel Lupanko (RL), Office Manager, OPCC

Apologies: RC, SHL & member of the public

ITEM	NOTES	ACTION / OWNER
1	<p>Welcomes, Apologies & Conflicts of Interest:</p> <p>KM welcomed everyone to the meeting and explained that it is the Sussex Federations year to Chair the Board as per the Terms of Reference. As the Sussex Federation Representative was unable to attend this meeting, IM had kindly offered to Chair this meeting on their behalf. KM handed the chairing of the Board over to IM.</p> <p>Apologies had been received in advance of the meeting from RC, ShL and the member of the public who had originally asked to attend but was now not able to. The Chair reminded the Board that this is a public meeting with the minutes being published on the Surrey and Sussex Police websites, so the sharing of personal information is not appropriate.</p> <p>MBB had been expected to attend the meeting but was not online at this point. The meeting was declared quorate but not balanced.</p> <p>No conflicts of interest were declared by board members in attendance.</p>	
2	<p>Pension Administrator Summary:</p> <p>This item had been moved up the agenda as NB had to leave the meeting at 13:40. NB thanked the Chair and RL for making this possible.</p> <p>The Statement issuance client dashboard had been shared with the Board as part of the Pension Team update. NB was able to give the Board a verbal update of the current position:</p> <p>Immediate choice members -</p> <p>Active members – continuing to run weekly statement production runs for active members for both Surrey and Sussex Police, both are now at 100% for in scope members and will continue to work with the Pensions Team on the remaining few that have been identified as needing additional data. As soon as that data becomes available their statements will be produced.</p> <p>Deferred members – up to 85% have been produced for Surrey with 35 remaining to be issued and 72% for Sussex with 74 remaining to be issued. The partial data cleanse exercise, to correct some of the data held by the previous administrator, had been completed, and the team will continue to work though the data to make sure that the remaining records are ready for production. A further run of deferred statements will take place at the beginning of July which should clear up the majority of the remaining scheme members where data had proved to be a challenge. Those members will be prioritised for a 2025 statement as we move into the next statement year.</p>	

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<p>2 Cont.</p>	<p>Statement issuance – the report that had been shared in the report was as of the 30th of May – now up to 73.70% for Surrey with 111 statements remaining to be produced and 81.51% for Sussex with 117 statements remaining to be produced. There was a high proportion of members within the remaining to be produced numbers that are protected, over 50% for Surrey and 40% for Sussex. For these members, although there is a duty to produce a statement for them, they are unlikely to have a financial decision to make, therefore they are on the best benefits they could possibly be on.</p> <p>MBB joined the meeting at this point and offered his apologies for being late. There are a small proportion of members who are currently on hold as they are subject to a pension sharing order or debit guidance which is awaited from the Home Office and has been promised this month.</p> <p>Where it is in XPS’s control to produce the statements, they are producing them manually due to the complexity of the calculations, as the automated tools that were created to support the project team to produce statements in bulk, are no longer sophisticated enough. These manually calculated statements will continue to be produced daily. Priority is being given to those members who have a financial decision to make.</p> <p>Quarterly performance reports – both Forces have 97% cases completed as at the end of March. Within the tasks remaining there were a couple of death calculations which appear to be outside of the KPI, the Board were assured that this only related to the dispatch of the letter to the next of kin, the pensioners concerned had been removed from the payroll to avoid any additional over payments. There were also two retirement cases where the members had replied and sent their options in a little late, so that the payments fell outside of the normal payment period.</p> <p>There are still some general queries to catch up on and clear and this will continue to be monitored.</p> <p>Member portal – as at the end of March the take up for Surrey was 59.24% and for Sussex 60.73% both slightly below the national average. XPS will continue to work with the Pensions Team to see how they can assist with a more focused approach in the lead up to the annual benefit season.</p> <p>Complaints – there had been a slight increase in complaints mostly associated with increased delays in the manual calculation necessary for the immediate choice remedial service statements.</p> <p>XPS will continue to work with the Pensions Team with a weekly exchange of spreadsheets which allows the team in Middlesborough to oversee the management of the administration of records for both retirements, retire/rehire and general cases. This, alongside the monthly catch up to discuss specific cases is working very well. Retirements are being processed as notifications are received and within KPI. Estimates are being produced and shared either directly the members or with the Forces as requested.</p>	

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<p>2 Cont.</p>	<p>Included in the quarterly report for this quarter had been information on email and call volumes, giving more detail on the number of contacts and the types of contact that had been received which the Board found informative.</p> <p>Internal Dispute Resolution Process - There has been an increase in the number of IDRPs received, it was confirmed that the majority of these were generated following a request from the staff associations for scheme members, who had not received an annual benefit statement, to raise an IDPR request. All had been contacted and for some they had been provided with statements but for others, due to the complexity of the manual calculations which were very time consuming, the original deadline of the 31st of March had not been met. The Board were assured that XPS, and the Pensions Team were working together to work on these and respond.</p> <p>Pension Dashboard – on track, all the necessary scheme manager decision for things like matching criteria, data cleansing etc. are agreed and in place which allows XPS to move forward towards connection to the dashboard on the 31st of October this year. Members will not have access until 31st of October 2026 when all public service schemes will be connected. Between October 2025 and October 2026 scheme managers will be provided with six months’ notice from the Dashboard Working Group to give them time to communicate with scheme members.</p> <p>Aurora – When XPS took on Surrey & Sussex Police pensions in 2018, there was an understanding with Haywards, that the current Hayward Altair product which supports police pension would be in place for a minimum of 5 years, which it has been. Remedy had given XPS time to think about the importance of ensuring the software used was fit for purpose and had the capacity to cope with future change. It was also important to have control of the software, as working with a third-party provider wasn’t always quick enough to keep up with the level of change.</p> <p>The dedicated Aurora project team will continue to work on transitioning Surrey and Sussex pensions from Haywood Altair to XPS’s software Aurora. This transition should take place in February 2026. Over 100 clients, including other Police Forces, have already successfully transitioned, most where their contracts with 3rd party providers were coming to an end. The February date links in with the contract expiry date with Haywards for Surrey and Sussex. Each Force has a slightly different payroll timetable, and Surrey and Sussex have a slightly different payroll timetable; the project team will make sure that it is the right time for each Force to transition.</p> <p>A briefing session will be available shortly where the transition timetable will be shared and information on the work already done to successfully transition some of the other private sector clients will be shared.</p> <p>It was confirmed that there will be no impact on the Member Self Service portal.</p>	

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2 Cont	<p>Year-end returns – Surrey Police’s return was completed ahead of the deadline; Sussex’s return will follow in early July which put XPS in a good position to start preparing for the 2025 annual benefit statements.</p> <p>GMP reconciliation – the report for Sussex Police has been a little delayed due to the delays within the HMRC, a further update is expected early next month with a view to providing the report by mid to end of July.</p> <p>Questions submitted - questions had been sent to XPS by the NARPO representative prior to the meeting regarding spouse details held, this would be picked up and responded to outside of the meeting.</p> <p>Bereavement guidance document - The NARPO representatives were thanked for their work on the bereavement guidance document which now in its final draft version. The Board were informed that NARPO HQ had expressed an interest in sharing this document throughout the UK, as it may become the template for other areas, so it now needed to be reviewed in this light. A final version will come to the Board at the next meeting.</p> <p>The “death calculations” mentioned in the XPS report were queried. It was confirmed that it had previously been included in the quarterly reports but had been called “death of a pensioner”.</p> <p>The Chair thanked NB for the report and the huge amount of work that was being done especially around remedy which was very complicated.</p> <p>NB expressed her thanks to the Chair and to the Surrey and Sussex Pensions Team for the support they have provided.</p>	
3	<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>A query was raised regarding item 6 of the minutes re the NARPO recruitment letter and a missing action to write to AR. This was because it was felt to be business as usual and not a Board action. GB confirmed he had written to AR.</p> <p>Action 2022-29: Work Plan – GMP Reconciliation error rate project for Sussex Police – due to the HMRC delays, outstanding queries have yet to respond to, once the necessary data is available, XPS are looking to review and produce the initial report by mid to end of July - OPEN</p> <p>Action 2023-19: Evans & Ashcroft baseline information – there has been some progress on this project and will now move this forward, a report will come to the next Board meeting - OPEN.</p> <p>Action 2024-04: - Leaflet provided for the bereaved – as covered in Item 2, a final version will come to the next Board meeting - OPEN.</p>	<p>NB</p> <p>NB</p> <p>GB/SL/ ShL</p>

ITEM	NOTES	ACTION / OWNER
	<p>Action 2024-06: Scheme Sanction Charges – 33 retired members had contacted the Pensions Team, out of those 33, 4 were unaffected and 7 had been reviewed and were ready for payment in the next available payment run. There are a further 6 that are done but waiting to be reviewed prior to payment and the rest will be looked at soon. It was agreed that this is now business as usual - Closed.</p>	
<p>4</p>	<p>Pension Team Update Report: Information on the NPCC Scheme Manager Pension Lead Forum had been provided to the Board, this forum, whilst initiated with the same invitees as the Remedy Implementation Group, would broaden its focus beyond remedy issues to address the wider police pension landscape. The Board were asked to accept the recommendation that AP attend this Board on behalf of both Scheme Managers. The Board were happy to accept the recommendation. It was confirmed that the concept of having a single Scheme Manager for all Police Pensions was to be part of this focus of this group, this had now been delayed but expecting to move forwards from April 2026, the NPCC had felt it was good there was a delay as it enabled them to have time to develop their plans and carry out a consultation. This subject will be added to the Pension Teams Update Report so that the Board can be kept updated as things move forwards, as it will ultimately have implications for this Board.</p> <p>Contingent Decisions – It was explained to the Board that a contingent decision process had been put in place because of remedy, which allows people to rectify the decisions that they made at the time because of the pension changes, there are 4 different options:</p> <ol style="list-style-type: none"> 1. To opt back into the scheme 2. Transfer 3. Honoraria 4. Purchasing additional service <p>39 requests had been received; 37 decisions had been made with 7 applications rejected as they did not qualify for a contingent decision. A further 12 applications are due to be reviewed this week. Working to provide XPS with the data they need, which takes a significant amount of time as it involves the rebuilding of opted out data. This contribution can be spread over a 14-year period or until they retire and would be deducted from their pay. XPS would provide a new RSS which will break down what the difference in their pension benefit would look like, with the opted-out service brought back and with it not brought back, so that the scheme member can make an informed choice.</p>	

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4 Cont.	<p>Compensation Claims - the Pensions Team have received 5 compensation claims across both Forces, all of these have been related to a direct financial loss and had been for the costs of Accountancy Services. One claim had already been approved, and four are in the process of being reviewed. Payments are made directly to the scheme member so that they can pay their own invoice. The governance of the decision making was queried, it was confirmed that the decision was evidence based and that the advice from the NPCC had been that no one should be at a financial loss because of remedy and recommended suppliers who could provide this financial advice.</p> <p>Breaches – Two Breaches had occurred when the members had contacted XPS to change their contact information but failed to get through XPS’s verification process. Their P60’s had then been issued to their original address held on the system, so a failure to deliver to remedy and RSS by the 31st of March, and the application of section 29(10b), were determined had not been a material breach. A further breach had been notified this week involving both Surrey and Sussex in relation to 27 retired members whose P60’s or pay slips had been sent to the incorrect address held in the system. This occurred despite the members details being suppressed because they had been notified as post sent had been returned ‘not known’ or ‘gone away’. It had since come to light that this suppression only applied to bulk emails so the P60’s or pay slips had still been sent to the incorrect address held in the system. Where possible, these members will be contacted by telephone to advise of the breach and to ask for their current contact details so it can’t happen again. This had not been considered as a material breach.</p> <p>Dashboard preparation – The work is on track. There is still work to do but the decisions have been made around matching data.</p> <p>Retirement – a possible trend has been spotted in the June data, although the anticipated retirement for police officers was expected to be slightly higher this year to last, when the data was reviewed, it was higher than expected. Between April and May 17 officers had retired compared to 6 over the same period last year. The data appears to show a recurrence of people retiring at age 55, some before they reach their 30 years’ service, this may be because they have bought additional pensionable service or be related to the legacy scheme rules particularly for those on the ‘retire and rejoin’ scheme. The data will be kept under review.</p>	

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4 Cont.	<p>Index linking and additional lump sum – When a member leaves the pension scheme their pension is not paid immediately unless they have reached their retirement age, instead it becomes a deferred pension. During the deferred period, the value of the pension continues to increase in line with the indexation factor. The amount of the annual increase is determined by a specific date recorded on the member’s record, called the PI date. When the PI date differs from the leaving date, the PI date determines when indexation begins. Where there is a gap in the dates and the pension comes into payment on or after 10th May 2012, the member is entitled, under GAD guidance, to an additional lump sum at age 55 to reflect the growth their pension would have attracted during this period. Between January 2024 and February 2025, 134 such lump sum payments had been made.</p> <p>Scheme Sanction Charges – 243 of the 248 Sussex Officers who were eligible for a refund had been paid. For Surrey, 81 Officers have been identified and 80 refunded to date. Work will continue for the remaining Surrey cases with an aim to refund all by July 2025.</p> <p>Pension Opt outs – a project is in place to look at how the Pensions Team engage with new members of the service, with the specific figures around when people choose to opt out of the service and the disproportionality of officers to staff opting out. A paper summarizing this will come to the Board in October. The Pensions Team have been dealing with some very complex and emotional cases over the last year, looking to support the team with additional training and wellbeing options. The Board and Scheme Manager acknowledged the work of the team and were happy to support.</p> <p>NPCC Bulletin 19 – within this bulletin there had been a list of Forces who had not met the deadline for reporting outstanding RSS’s as of the 31st of March, Surrey and Sussex had appeared in this list. It was acknowledged that this was because the return had been sent a little late, normally they are submitted on time. The Pensions team were thanked for the comprehensive update report.</p> <p>Action 2025-01: 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.</p>	AP/JS

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5	<p>Employee Side Feedback: Concerns were raised over the high number of transferees into Surrey and Sussex (since October 2023) who are yet to receive their RSS. Historically this had been because there were delays in the certificate of service being produced by their previous employer, this had improved for more recent transfers and should not be an issue going forwards. It was confirmed that a list of transferees was to be sent to XPS, who will review the list to identify anyone who has not yet received their RSS and get it issued.</p> <p>Action 2025-02: 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.</p>	AP
6	<p>Risk Register:</p> <p>1.1 Operational disaster (fire/flood etc.) – is due to be reviewed in August, will be updated for the next meeting.</p> <p>1.4 Membership communications – an interim review has been completed in June. Looking to do more communication via road shows, engagement sessions and on the intranet page and will review monthly going forwards. The breaches, as reported in item 4, had not been know about when the Risk Register had been updated, it will be added to the next quarterly Risk Register.</p> <p>2.3 Sussex GMP Reconciliation – As mentioned before, waiting on data from the HMRC, delivery now expected to be mid to end of July 2025.</p> <p>4.5 Pension Remedy/McCloud – The Pension Regulator was contacted at the end of March to advise them of the non-delivery of all RSS and Section 29. Waiting for the XPS Final Statement Issuers Report due next week, once this has been received, a letter will be drafted on behalf of both Scheme Managers to update The Pension Regulator on the current situation. The Regulator is expected to recognise there have been difficulties completing some cases, due to legislation and data requirements.</p>	
7	<p>Annual Review of Board Policies and Procedures: The Board and Scheme Managers had been asked to complete the annual review the Terms of Reference and Board Policies and procedures prior to the meeting. It was confirmed that the only document that had been changed since the last review was the Budget Fees and Expenses Policy, whereby certain elements of the allowance had been uprated in line with inflation.</p> <p>The Board and Scheme Managers confirmed they were happy accept the changes to the Budget, Fees and Expenses Policy and adopt the TOR and remaining policies and procedures for another year.</p>	

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8	<p>Pension Board Training: The one new Board Member has yet to complete their online TPR training. Those Members who have yet to complete the Scam training (in the Trustees toolkit) were encouraged to complete this. All Members were encouraged to look at the XPS Arena online tool and update RL when they complete any training so that the log can be updated.</p> <p>Action 2025-03: To consider what other training may be available for Pension Board Members.</p>	AP
9	<p>AOB: Parliamentary Question – <i>To ask the Secretary of State for the Home Department, what recent discussions her department has had with (a) Surrey Police and (b) XPS Administration on the service provided to (i) police pension claimants and (ii) people awaiting a remediable service statement. (Asked by Gregory Stafford MP, Conservative, Farnham and Bordon).</i></p> <p>It was noted that the standard advice sent out by the Federation (and other organisations) was that if you had issues with pension remedy you should write to the Scheme Manager and your MP. Several letters from MP have been received and have been responded to.</p> <p>Action 2025-04: Cross reference with complaints that have been received to see if any fell into this MP's constituency.</p> <p>Letter from Torsten Bell MP, Minister for Pensions – KM had written to the Minister asking for leniency with the tax treatment for people who were waiting for Remedial Pensions Saving Statements and Pension Saving Statements. The Minister had replied and acknowledge the problem but felt that enough support had been provided to enable people to comply with the Self-Assessment deadline for 2023/2024 and that this was the right approach, he understood that the HMRC would not be seeking to penalise members where there had been unavoidable delays.</p> <p>NARPO Recruitment letter – The Board were reminded that this had been discussed at the last meeting but that as it did not require a Board decision, it was to be progressed outside of the meeting as business as usual. When this had first been proposed in 2019, the related legalisation had been considered, this would be revisited to ensure that there had been no changes in the respective legislation. A proposal will then go to the two Scheme Managers for a decision and the Board will be updated of the outcome at the next meeting.</p>	AP
10	<p>Date of next meeting: The date of the next meeting will be the 1st of October 2025. The Chair thanked everyone for attending the meeting.</p>	

The meeting closed at 15:46