
SUBJECT: FIREFIGHTER PENSION SCHEMES LOCAL PENSION BOARD REPORT 2021/22 and 2022/23

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Appendix	Title	Protective Marking
1	Local Pension Board Meeting 1 March 2023	
2	Annual Work Programme	

Implications

This table provides a short statement of the impact of the recommendations in this report and/or a reference to the relevant paragraph/s in the report.

Will this report affect any of the following?

	Yes / No	Impact / Reference
Financial Implications	Yes	Decisions will impact pension decisions.
Risk Management	No	
Legal Implications	Yes	The board was established to ensure compliance with the Pensions Regulator and the appropriate legislation.
Privacy and Security Implications	No	
Duty to Collaborate	No	
Health and Safety Implications	No	

Equality, Diversity and Inclusion	No	
Environmental Sustainability	No	
Consultation and Communication	Yes	The board ensures appropriate consultation with employees and representative bodies.

PURPOSE:

Annual Report

This is the Biennial Report of the Bedfordshire Fire and Rescue Authority Local Pension Board (the Board), covering the period from 1 April 2021 until 31 March 2023.

RECOMMENDATION:

For the Committee to consider the report and the progress made by the Local Pension Board.

1. Roles and Functions

- 1.1. The Board has been established as the Local Pension Board for Bedfordshire Fire and Rescue Authority in accordance with section 5 of the Public Service Pension Act 2013 and the Firefighters' Pension Scheme (Amendment) (Governance) Regulations 2015.
- 1.2. The remit of the Board includes assisting the Chief Fire Officer, having delegated responsibilities from the Fire and Rescue Authority, as Scheme Manager:
 - 1.2.1. to **secure compliance** with the Firefighter Pension Schemes (the schemes) regulations and any other legislation relating to **governance and administration** of the schemes;
 - 1.2.2. to **secure compliance** with requirements imposed in relation to the schemes by the ***Pension Regulator***.
- 1.3. The establishment of the Board was approved by the Fire and Rescue Authority on 31st March 2015. The papers detailing the establishment of the Board (including the full Terms of Reference) can be found via the website link below, agenda item 12:

<https://bedsfireresauth.moderngov.co.uk/>

2. Membership of the Board

- 2.1. With effect from 1 April 2015, the Pension Board had two employer representatives and two employee representatives. Since this date, the Chair has been Gavin Chambers, Assistant Chief Officer.
- 2.2. During 2020/21, the Chair decided that for resilience purposes, this should be increased to three employer and three employee representatives. This was actioned with new appointments as noted below.
- 2.3. All employees can raise matters to the HR Operations Manager for inclusion on the Board agenda should this be appropriate (in accordance with the remit of the Board, covered above at para 1.2).

The Board's membership over 2021/22 was as follows:-

- Employer representatives:
 - Darren Cook, Head of Governance & Asset Management
 - Jason Tai, Head of Training and Assurance
 - Stuart Auger, Head of Response

- Employee representatives:
 - Pat Sherry (retired, pension member)
 - Matt Cross, Watch Commander
 - Gareth McCready, Crew Commander
 -

The Board's membership over 2022/23 was as follows:-

- Employer representatives:
 - Jason Tai, Head of Training and Assurance
 - Stuart Auger, Head of Response
 - Rob Hulatt, Group Commander (joined September 2022)

- Employee representatives:
 - Pat Sherry (retired, pension member) – retiring May 2023 and to be replaced on 15 June 2023 by Simon Barker (retired, pension member)
 - Matt Cross, Watch Commander
 - Gareth McCready, Crew Commander

- 2.4. Each meeting is attended and supported by Sally Green, HR Operations Manager and acting Scheme Manager and Fiona Beck, Assistant HR Operations Manager.
- 2.5. Meetings have also been attended by Neil Lewins, from the Service's Pension Administrators LPP. Future meetings will be attended by a colleague from the Local Pension Partnership.

3. Conflicts of interest

- 3.1. The Public Service Pensions Act 2013 requires that a member of a Pension Board does not have a conflict of interest. A conflict is defined as "a financial or other interest which is likely to prejudice a person's exercise of functions as a member of the Pension Board." The Act is clear that actual membership of one of the Firefighter Pension Schemes is not in itself a conflict of interest, so would not preclude a scheme member from serving on the Board.
- 3.2. The Board has a policy for the management of potential conflicts in order to ensure that they do not become actual conflicts and all members of the Board are familiar with this policy. In addition, conflicts of interest is a standing item on all Board agendas and any interests noted by members are recorded so that action can be taken to exclude the conflicted individual from proceedings where necessary.
- 3.3. As well as the above policy, the Board also has in place:
- A Risk Register and Risk Management Policy
 - Procedure for Reporting Breaches of Law
 - Communications Policy
 - Governance Compliance Statement and Policy
 - Code of Conduct
 - Declarations of Interest of form
- 3.4. These are all detailed on the publicly available website and include minutes and other relevant information. The relevant page can be found at:

<https://www.bedsfire.gov.uk/About/BFRS-Pensions.aspx>

4. Local Pension Board Member Training

4.1. The Public Service Pensions Act 2013 requires that members of local Pension Boards have an appropriate level of knowledge and understanding in order to carry out their role. Any individual appointed to a local Pension Board must be conversant with;

- The regulations of the Firefighter Pension Schemes, including historical regulations and transitional provisions, to the extent that they still affect members;
- and any document recording policy about the administration of the Firefighter Pension Schemes.

4.2. Board members must also have knowledge and understanding of

- the law relating to pensions,
- and such other matters as may be prescribed in other legislation.

4.3. The degree of knowledge and understanding required by local Pension Board members is that appropriate for the purposes of enabling the individual properly to exercise the functions of a member of the Local Pension Board.

5. Degree of Knowledge and Understanding

5.1. Members of the local Pension Board are expected to be conversant with the rules and policies of the Firefighter Pension Schemes. “Being conversant with” implies a working knowledge of what is relevant to the subject under discussion. A Board member should have an understanding of what is relevant to their role and be able to identify and challenge a failure to comply with;

- the Firefighter Pension Scheme regulations;
 - other legislation relating to the governance and administration of the scheme;
- requirements imposed by the Pensions Regulator;
 - and any failure to meet the standards and expectations set out in any relevant code of practice issued by the Pensions Regulator

6. Areas of Knowledge and Understanding

6.1 The areas in which the Board would be expected to be conversant include, but are not limited to –

- Scheme approved policies (e.g. managing conflicts of interest, reporting breaches of the law or record keeping);
 - Risk assessment and management;
 - Scheme booklets and other members communications;
- The role of Local Pension Board Members and the scheme manager;
 - Policies in relation to the exercise of discretions;
 - Communications with scheme members and employers;
 - Key policy documents on administration.

7. Training Strategy and Policy

7.1. The Pension Board has a Training Policy, which sets out how members of the Local Pension Board will acquire the knowledge and skills necessary to carry out their functions.

7.2. The approach of the training strategy is summarised below:-

- Board members are expected to complete the Pension Regulator's on-line toolkit designed to provide a sound understanding of the roles and responsibilities of public service Pension Board members;
- All members should receive training from the Local Government Association
- The approach to training will be flexible, in order to recognise the ever changing landscape of Firefighters Pension Schemes;
- Training will be delivered in a way that complements the current activities or projects undertaken by the Authority's Scheme Manager or Pensions Administrators.

7.3. Over this biennial period the Board have received the following training:

Date	Topics Covered
Throughout the year	The HR Operations Manager attends the Regional Pension Meetings and provides updates to the Board

Throughout the year	All members have been working towards passing each of the seven PB training modules on the LGA's website
March 2021	Neil Lewins (NL) from LPPA provided training on Accounting for Tax and Events Reports
September 2021	NL provided training on Pensionable Pay
December 2021	NL provided training on Ill Health and Pensions
July 2022	NL provided training on the FPS Statutory Timescale (Benefits Statements,
November 2022	LGA Training – New members and update (in person at BFRS)
March 2023	Chair of Scheme Advisory Board attended LPB

7.4 Pension Board members have (or can where newly joined) receive the training provided by the LGA. In past years, there have been two sessions directly with the LGA, one independently with the Service and one jointly with Cambridgeshire FRS. More recently, this training has been held online and in person too, with Claire Hey from the LGA attending our HQ. All training events are regularly communicated by the LGA in the Scheme Advisory Board bulletins.

7.5 All board members (unless newly joined) have either passed or are working towards passing all of the 7 modules of the Pensions Regulator's online Public Service toolkit. The topics are:-

- Conflicts of Interest
- Managing Risk and Internal Controls
- Maintaining Accurate Member Data
- Maintaining Member Contributions
- Providing Information to members and others
- Resolving Internal Disputes
- Reporting Breaches of the law

8. Outcomes

- 8.1. Decisions about the running of the Pension Schemes are ultimately made by the Chief Fire Officer, who is delegated to carry out that function by Bedfordshire Fire and Rescue Authority in its capacity as the Scheme Manager.
- 8.2. The role of the Board is to assist the Scheme Manager to ensure compliance and to make recommendations to improve the efficient and effective administration and governance of the pensions function. As an example, the last meeting's agenda is attached at [Appendix 1](#), with the current Work Programme for 2023/24 attached at [Appendix 2](#)
- 8.3. This year the Board has fulfilled its role in the following ways;

Date	Area	Action
All meetings	<ul style="list-style-type: none">• Pension Board Risk Register• LGA Pensions bulletins• Administrators Risk & Compliance Report• Discussions of the Regional Pension Group• Current training topic from our Administrators (LPP)• Two Ombudsman cases are discussed for learning points• Current updates and discussion (particularly on McCloud/Sargeant)	The Board discusses these areas at each Board Meeting and action points are recorded where required for follow up.
Quarterly	Administrators Admin report	
Annually	Administrators Annual Internal Control Report Surveys as necessary, such as The Pensions Regulator etc Terms of reference	

- 8.4. As noted above, the Board has been meeting since it was approved at the FRA meeting on 31st March 2015. The following meetings have taken place:
- 2015/16 – 14 August, 19 October, 11 December

- 2016/17 – 22 April, 3 August, 8 November, 3 February
- 2017/18 – 15 May, 27 September, 5 December, 15 February
- 2018/19 – 26 July, 20 December, 21 March
- 2019/20 – 11 September, 8 November, 16 December, 6 March
- 2020/21 – 26 June, 17 September, 4 February, 15 March
- 2021/22 – 8 June, 20 September, 13 December, 28 February, 11 March
- 2022/23 – 16 June, 11 July, 7 September, 1 March

9. Future Dates of Meetings

The Board agreed to the following meeting dates for 2023/24:

- 15 June 2023
- 11 September 2023
- 12 December 2023
- 12 March 2023

GAVIN CHAMBERS
ASSISTANT CHIEF OFFICER / FRA TREASURER

Appendix 1

Bedfordshire Fire & Rescue Service
Local Pension Board Meeting 1 March 2023 at 1330 hours

HQ Conference room

AGENDA

Position	Name	Initials	Apologies
Assistant Chief Officer (Chair)	Gavin Chambers	GC	
HR Operations Manager	Sally Green	SG	
NARF Representative	Pat Sherry	PS	
Head of Training & Asset Management	Jason Tai	JT	Apologies
Head of Response	Stuart Auger	SA	
Group Commander Prevention	Rob Hulatt	RH	
Watch Commander Dunstable	Matt Cross	MC	
Crew Commander Kempston	Gareth McCready	GM	Apologies
Assistant HR Operations Manager	Fiona Beck	FB	
Local Pensions Partnership	Martin Davidson	MD	
Local Pensions Partnership	Donna Wilkinson	DW	
Local Pensions Partnership	Adam Fisher	AF	
Guest - Scheme Advisory Board	Joanne Livingstone	JL	
PA to CFO (minute taker)	Caroline Birchall	CB	

1.	Apologies		<ul style="list-style-type: none"> • Annual Pension Administration Report • Annual Compliance Report 21-22
2.	Minutes and Action Points of Previous Full Meeting dated 7 Sept 2022	Chair	
3.	Conflicts of Interest: RH / LPP colleagues (see page 3)	Chair	
4.	Current pensions matters (cases, valuations, McCloud/Sargeant etc)	All	
5.	Feedback from and seminars attended	GC/SG	

6.	<p>Administrators (LPP) report and updates (incl KPIs):</p> <ul style="list-style-type: none">• Latest monthly report(s)<ul style="list-style-type: none">LPPA Helpdesk calls updateLPP Monthly UpdateLPPA Risk and Compliance Report August 2022LPPA Risk and Compliance Report September 2022LPPA Risk and Compliance Report October 2022LPPA Risk and Compliance Report November 2022LPPA Risk and Compliance Report December 2022Q2 Administration ReportQ3 Administration Report	LPP/ SA / RH	
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7.	<p>Communications</p> <p>a) Pensions Regulator b) LGA Pensions Team newsletter (FPS – bulletins since last meeting) and actions arising from this.</p> <p>a. FPS Bulletin 61 - September 2022 b. FPS Bulletin 62 - October 2022 c. FPS Bulletin 63 - November 2022 d. FPS Bulletin 64 – December 2022 e. FPS Bulletin 65 – January 2023 i. Appendix - Case study – McCloud/Sargeant - Pensions Remedy communications</p> <p>FPS Action Log</p> <p>c) Pensions Group Meeting update d) Surveys update</p>	SG/All
8.	<p>Risk Register</p>	RH / All
9.	<p>Training</p> <p>a) Training Needs analysis discussion b) Forthcoming plans, training dates c) New Pension Board Members d) LPB Training.</p>	All

		JT
10.	<p>Review of Pensions Ombudsman</p> <p>Case – Dr K</p> <p>Case – Mr S</p>	SG/FB
11.	<p>Self Assessment Draft</p> <p>Workplan 2023</p>	Chair/All
12.	Annual Report	Chair
13.	<p>SAB - Interaction between the SAB and local pension boards</p> <p>SAB - Recent discussions re: remedy, dashboard, valuations and single code.</p>	<p>Joanne</p> <p>Livingstone</p>

14.	Pension Dashboard	SG
15.	Any Other Business	Chair/All
16.	Next Meeting – 15 June 2023 @ 10:30 hours – HQ Conference Room	

Pension Board Member	Interest Declared
Gavin Chambers	None
Sally Green	None
Pat Sherry	None
Jason Tai	None

G McCready	None
F Beck	None
Matt Cross	None
Stuart Auger	None
Rob Hulatt	TBC
Martin Davidson	TBC
Donna Wilkinson	TBC
Adam Fisher	TBC

Appendix 2

ANNUAL WORK PROGRAMME – LOCAL PENSION BOARD (Backwards and Forwards look)

SUBJECT	AUTHOR(S)	2022				2023				COMMENTS
		Mar	June	Sept	Dec	13 Mar	15 June	11 Sept	12 Dec	
Pension Board report on activity undertaken (completed every two years)							X			To be reported to CMT, not deemed appropriate for FRA.
Feedback on Auto-Enrolments / Opt-outs			X						x	To be confirmed, dates to be in line with process
Injury Awards				X					x	Overview
Feedback from Annual Benefits Statement Exercise					x			X		
TPR Public Service Governance and Administration Survey		X				X				
Annual Data Quality Review / Data					X				X	
GDPR Regulations – implications			X			x			X	
New – Admin Strategy			X							
LPP subject specific training		X	X	X	X	X	X	X	X	Neil to advise on training subjects, commenced in Feb 2021 with tax/HMRC

From LPP:										Standing Items
Monthly Client Reports <i>To include KPIs</i>		X	X	X	X	X	X	X	X	
Quarterly Admin Report		X	X	X	X	X	X	X	X	
Annual Internal Control Assurance Report				X				X		
Breaches		X	X	X	X	X	X	X	X	Standing item
Fraud Review/Assessment			X				X			