Title: Surrey/Sussex Police – Joint Pension Board (Officer)
Date: 25th August 2022 at 10.30am
Location: Microsoft Teams
Chair: Kelvin Menon
Protective Marking: Official

Surrey & Sussex Board Members:

Kelvin Menon (KM), CFO Surrey OPCC

Iain McCulloch (IM), CFO Sussex OPCC

Danielle Mead (DMD), Surrey Federation

Daren Egan (DE), Sussex Federation,

Tom Budd (TB), Superintendent's Association – Surrey Police

Miles Ockwell (MO), Superintendent's Association, Sussex Police

Tony Suter (TS), Scheme Member Representative – Surrey NARPO

Graham Bradley (GB), Scheme Member Representative – Sussex NARPO

Vacant - Executive Director of Commercial and Financial Services for Surrey & Sussex Police

Daisanne Summersfield (DS), Head of Shared Business Services for Surrey & Sussex Police

Adrian Rutherford (AR), Head of Employee Services for Surrey & Sussex Police

Carwyn Hughes, Head of Digital, Data & Technology for Surrey & Sussex Police

Advisors: Cassidy Gillett (CG), Michelle Quirk (MQ) Isobel Tait (IT) & Shelia Love, Surrey & Sussex Pensions Team

Guests:

CC Gavin Stephens (GS), Scheme Manager for Surrey Police

CC Jo Shiner (JS), Scheme Manager for Sussex Police

Adam Holt (AH)Equinity

Minutes: Rachel Lupanko (RL), Office Manager, OPCC

ITEM	NOTES	ACTIONS / OWNER
1	**Welcomes, Apologies & Conflicts of Interest:** The Chair welcomed everyone to the meeting, the meeting was declared quorate but not balanced. CH was expected but had been held up dealing with an operational matter and would be joining the meeting shortly. It was agreed that the meeting could continue and if any decisions by the Board were required, the absent members would be contacted by email outside of the meeting.	

ITEM	NOTES	ACTIONS / OWNER
	Apologies had been received prior to the meeting from Gavin Stephens, Jo Shiner and Danielle Mead. No conflicts of interest were declared.	
2	**Minutes / Action from Previous Meeting:** The minutes of the 25th of May 2022 Joint Pension Board were checked and found to be a true reflection of the meeting and were approved by the Board. **Joint Pension Board Actions:** Action JB 2021-04 – Pension Board Budget – See item 8 of this agenda – Closed **Action JB 2021-17: Risk Register – Write to SAB Chair re national opt out rates – see item 7 of this Agenda - Open** Action JB 2021-18: Discretions Policy – see item 9 of this agenda - Closed Action 2021-21: Work Plan – Evans & Ashcroft – now business as usual - Closed Action 2022-06: Sussex's Outstanding Actions to be added to Joint Pension Board Action log for next meeting – Completed – Closed **Action 2022-07 & 14 – GMP Reconciliation – Surrey's is complete. For Sussex, it was disappointing that not a lot of work has been done on this over the last couple of years, Equinity had given the impression the work was progressing but this now appears not to be the case, this had been escalated to the Managing Director and a priority list had been drawn up of where Equinity were to focus their effort prior to the transfer, the Board were assured that anything not completed in time will be picked up by XPS after the transfer.** The Board were reminded that the Guaranteed Minimum Pension (GMP) is the minimum pension that an occupational scheme has to provide for employees who were contracted out of State Earnings-Related Pension Scheme (SERPS) between 6 April 1978 and 5 April 1997. Although the GMP no longer accrued from 6 April 1997, schemes were still liable to pay for members who had accrued during 1978 to 1997. This was abolished as from April 2016 as part of the introduction of a single-tier State Pension, which dictated the state pension amounts which were based on the GMP figure. Once the reconciliation is complete there may some scheme members who have received too much state pension and some who have received too little.	IM/CG DS/AH

ITEM	NOTES	ACTIONS / OWNER
2 Cont.	AH confirmed that there were approx. 770 deferred members and these cases would be quite straightforward, 1000 members, who are below GMP payment age, who may be affected and 2100 active members for whom there would be no impact, it was just of case of making sure the GMP uncontracted out earnings data is accurate on their record for when they do retire – **Action 2022-14: DS– To set up another call with Nolan in the Equinity GNP team to discuss the proposed way forwards and the Board will be updated at the next meeting or before if necessary - OPEN** Action 2022-09: The Risk Register had been updated see item 3 of this Agenda - closed **Action 2022-10 & 2022–11 – To standardise the Y axis on the graphs within the report so that they are consistent and populate the movement statistics with the raw data and reissue the reports to the Board by the end of the week – AH confirmed that this had been done, apologised that he had yet to send the reports, and will send them to the Board following the meeting – OPEN** **Carwyn Hughes joined the meeting at this point.** Action 2022-12: To check the Pension Regulators online training – see item 13 of this Agenda - Closed Action 2022-13: See item 9 of this agenda - Closed Action 2022-015 – Pop up Survey on the portal – AH confirmed no survey had been completed and not a lot of feedback on the portal had been received – it was agreed that due to the transfer to a new supplier this action would now be closed – Closed	**DS** **AH**
3	**Risk and Issue Register:** The Risk Register was confirmed as having been updated with the items that had been identified at the last meeting; a star had been added to show the new items to make it easier to identify them on the Risk Register. The scoring and control measures were discussed. The pension provider transfer was felt to be a high risk, the Board were assured that with the control measures currently in place the transfer was still on track to take place on the agreed date, if there were any more delays, the risk would increase. It was confirmed that the Pensions team met to discuss the issues on a weekly basis and this discussion informed the scoring on the Risk Register, the Board were content to accept the team's assessment on this occasion but reminded the Pensions team that the Board are ultimately responsible for the scoring.	

ITEM	NOTES	ACTIONS / OWNER
4	**Pension Administrator Summary:** Quarterly report – no report had been received in time for the meeting, the Board expressed their disappointment as this was the 3rd meetings in a row whereby no report had not been received in time for the meeting. AH confirmed that he had chased the team for this and should have the report to share in the next few days. The Board asked what the SLA performance rates were likely to be. AH confirmed it was around the 60% level with Equinity prioritizing certain case types to make sure they minimized the impact on the membership. Both Scheme Managers had sent a letter to the Head of Equinity in July highlighting the concerns over the level of the service being received, contractually and regarding the transfer requirements. Nigel Pierce Managing Director had been assigned to help sort out the issues and had managed to get some of the milestones across the line. AH confirmed that Equinity had been focusing their resources where they were needed, and that Nigel had been holding their feet to the fire. The Board will be kept informed, and an additional meeting will be called if required.	
5	**Pension Remedy:** The Board were informed that regular national meetings continued with the Pension Remedy and PCC working group, the figures were being collated and a paper is being put together to go to the Chief Finance Officer Board at their next meeting. The Pensions Team are working closely with XPX on a plan of how the records can be cleansed prior to October 2023 so that they are as clean as possible for everybody who will be impacted by the remedy. Legislation is still going through; updates are regularly being received from the NPCC and Rep Bodies will be receiving updates and guidance where applicable and appropriate. October 2023 will just be the beginning of the actual exercise of rectifying each scheme member record, this will take time, so expectations need to be managed. The digitization of records procurement process was going ahead to allow for historical records to be checked if necessary. A question was asked about the resourcing of the Pensions Team, did they need additional staffing? DS confirmed that this was under constant review.	
6	There was no item 6 on this Agenda	
7	**Report on Scheme Membership:** **Action 2021-17 - The Pensions Team had produced a report giving the opt out rates for the last 5 years for Surrey & Sussex, they would be carrying out a bit more analysis and then the report would be shared with the Board in the next couple of days - OPEN**	**CG**

ITEM	NOTES	ACTIONS / OWNER
8	**Pension Board Terms of Reference, Policies & Procedures:** The Board reviewed the documents, the TOR had been changed to reflect the change in the sequence for Chairing the Board. It was agreed that the last paragraph on the knowledge & Understanding Policy could be removed. The new Fees and Expenses Policy was discussed and the procedure for making a claim confirmed, the Board were happy with the paper apart from one small change regarding the location of the meetings. It was agreed that as Members would now have to travel long distance to attend meetings in person they should continue as virtual meetings for the time being but that this would be kept under review. The budget for the Board was confirmed to be £1K and a report would come to the Board Annually following each year end with the expenditure against the budget.	
9	**Discretions Policy:** The Board were informed that this is now on hold, there is an appetite nationally for a policy but wating for NPCC to issue guidance on the matter. A question was asked about the implementation of any discretions and who would make these decisions. It was confirmed that if a policy and procedure was written it would come back to the Board for approval. It was agreed that this would be revisited at a future meeting.	
10	**Work Plan:** There had been some updates to the work plan and road map to reflect the current position, the upcoming pension administration transfer and auto re-enrolment which will be taking place in May. Still waiting for a confirmed timeline from the NPCC for the national dashboard.	
11	**Annual Report:** IM was thanked for writing the annual report which reflected the work the Board had completed last year. Some small changes to the report were discussed, these amendments would be made, and the report reissued. **Action 2022-17 Amend the report as per discussion and reissue to the Board. Send a copy of the report to the Chair of the Chair of the Scheme Advisory Board.**	**IM**

ITEM	NOTES	ACTIONS / OWNER
12	**Review of Reported Breaches for Surrey and Sussex:** CG advised the Board that she was aware of two breaches that she would expect to see on the Equinity report for the last quarter. AH confirmed that one had been where an officer had given an incorrect address themselves, the occupant had opened the correspondence and contacted Equinity to let them know the officer did not live at this address and had returned the correspondence. The officer then gave their correct address and had now received their correspondence. The second case had been when the Equinity contact centre member of staff had accidently recorded the wrong address when it had been given over the telephone. The statement had been issued to this address and the error subsequently discovered, Equinity had written to the incorrect address to ask that they destroy or return the statement and the statement had been reissued to the correct address. **Action 2022-18 - To follow up on the data breach to see if the Statement had been destroyed or returned and update CG as to the outcome**	**AH/CG**
13	**Pension Board Training:** The Board noted the report and Members were asked to complete any outstanding training requirements. A discussion was held as to what further training the Board Members could undertake. **Action 2022-19: Members to email DS with any suggestions for further training.**	**ALL**
14	**Any Other Business:** TS regretfully advised the Board that this would be his last meeting as NARPO rep and proposed Simon Lambert as his replacement. The proposal was accepted by the Chair. TS was thanked for his time on this Pension Board and previous Surrey Police Authority and Surrey Police Pension Boards spanning many years and for his work with the Pensions Team, the Members all expressed their thanks and noted that he, and his cakes, would be sorely missed. **Action 2022-20: Invite Simon Lambert to future meetings of the Board, send him training information and inform the Scheme Manager of the change of membership.**	**RL**

ITEM	NOTES	ACTIONS / OWNER
14 Cont.	**Retire & Re-join Scheme Policy** The Board were asked to review the Surrey Sussex Retire and Re-join Scheme Policy which had been circulated to the Board shortly before the meeting. Following changes to the compulsory retirement age the Retention policy had been refreshed and renamed to reflect the changes. An Abatement Policy was also in the pipeline and will come to the Board later. **Action 2022-21: A separate email to be sent to the Board Members following the meeting to highlight the changes to this policy and invite feedback.** A question was asked about the Annual Pension Statements and how Members would access these if they had not registered on the portal. It was confirmed that a comms plan was being worked on and a message would go out internally to announce the change in scheme administration provider and advise active members of the key things they need to do to download their statements, the scheme member representative bodies would be asked to push this out to their members. AH confirmed that members can still request paper copies of their statements by ringing the Equinity Contact Centre.	SL
15	**Date of next meeting:** The date of the next meeting was confirmed as 23/11/2023 at 2pm.	
16	**Exclusion Notice:** The Chair read out the Exclusion Notice in full and thanked everyone for joining the meeting. The public part of the meeting closed at 12.10pm	

The Chair thanked everyone for their attendance at the meeting, the meeting closed at 12.10pm

Future meetings are planned for the following dates:

21/02/2023
24/05/2023
06/09/2023
30/11/2023
07/03/2024