Surrey & Sussex
Policing Together

Title: Surrey/Sussex Police – Joint Pension Board (Officer)
Date: Wednesday 4th December 2024 at 11:00
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
Darren Pemble, Police Federation (Surrey)
Raff Cioffi (RC), Police Federation (Sussex)
Matt Barcraft-Barnes (MBB), Superintendent's Association – Surrey Police
Miles Ockwell (MO), 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:
Stuart Green (SG), Federation (Surrey Police) (substitute for DP)
Ian Clarke (IC), Head of People Operations (substitute for AR)
Advisors:
Judith Sparong (JS), Chloe Cook-Richardson (CCR), Isobel Tait (IT) & Shelia Love (Sh L), Surrey & Sussex Pensions Team
Louise Monk, Occ Health, Surrey & Sussex Police
Ricardo Herrera-Delgado (RHD) Head of Financial Accounting, Surrey & Sussex Police - Absent
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:
Minutes:
Rachel Lupanko (RL), Office Manager, OPCC

| ITEM | NOTES | ACTION / OWNER |
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| 1 | Welcomes, Apologies & Conflicts of Interest:<br>The Chair welcomed everyone to the meeting, especially Kevin Shiel from XPS.<br>Apologies had been received in advance of the meeting from CC Tim De Meyer, CC Jo Shiner Miles Ockwell, Darren Premble, Adrian Rutherford, Jo Langley, Natalie Bevan and Graeme Hall.<br>The meeting was declared quorate but not balanced if CH was able to join the meeting.<br>No conflicts were declared. | |
| 2 | **Minutes / Actions from previous meeting:**<br>The minutes were accepted as a true reflection of the meeting with no changes made.<br>**Joint Pension Board Actions:**<br>**Action 2022-29: Work Plan – GMP Reconciliation error rate project for Sussex Police – The project is underway – KS will speak to the Team to get an update to share with AP so a plan for next steps can be discussed - OPEN.** | KS/AP |
| | **Action 2023-19: Evans & Ashcroft baseline information – traditional files were uploaded in October, there are several larger documents being uploaded during November and December and XPS have been using the uploaded data - OPEN.** | NB/GH |
| | **Action 2023-26: Retirement Process Timeline – XPS are reviewing the feedback received from the Board - OPEN** | Sh L |
| | **Action 2024-04: - Leaflet provided for the bereaved – The Pensions Team and NARPO reps will meet with XPS to review the updated document - OPEN.** | GB/SL/Sh L |
| | **The concerns raised by a widow regarding the repayment request of an overpaid pension received 9 months later will be shared with the Board, a small admin error had now had a huge impact on the widow.** | RL |
| | **To Follow up with the XPS Team to make sure this case is addressed in the right manner.** | KS |
| | **Action 2024-05: XPS Quarterly Reports – speak to the XPS team with regards to providing a table in the quarterly report that shows the number of outstanding items at the reporting period end date - OPEN** | KS |
| | **Action 2024-06: Scheme Sanction Charges - will be working on this in the New Year to get as many cases resolved as possible – OPEN.** | CCR |

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| 2 Cont. | **Action 2024-07: Training - a list of relevant training that the Board Members would find useful to be identified and circulated – no update at this meeting - OPEN**<br>**Action 2024-08: Opt Out Stats – Stats to come to next meeting - OPEN** | NB/GH/KS<br>CCR |
| 3 | **Pension Administrator Summary:**<br>The last 12 months had been a huge challenge with service delivery being impacted but the situation is now stabilising. XPS has invested for the longer term rather than just papering over the cracks and so are now in a good position to give the best possible service to members going forwards. As things improve and updates are being done in a timely manner this reduces the need for members to chase thereby reducing the number of calls and a reduction in the case numbers.<br>XPS have moved to a 3 Team structure across their Blue Light clients which means there is a dedicated Team and 3 Administration Managers. The Client Management Team numbers have been increased which means that there is more focus with Forces getting more dedicated resource and time. This is reflected in the improvement in the SLAs for this quarter.<br>XPS have also invested heavily in building their own automated systems to mitigate future risks. However, there are still areas that need to be looked at and worked on.<br>A dashboard slide was shared with the Board showing the business-as-usual position with the McCloud Immediate Choice, Annual Benefit Statement (ABS) and Pension Saving Statement (PSS) projects. Although the figures differ slightly across Surrey and Sussex, they are both in a similar position, with the biggest challenge across all 3 projects being the historic data issues.<br>The PSS backlog should be cleared by the end of the year. This year there is a PSS and a remedial PSS. Anyone who requires a PSS will need to self-assess by the end of January and anyone due the remedial PSS has 3 months to complete the HMRC digital service calculator from the point of receiving their statement. It was noted that the timeframe was tight considering people may need to get accountancy advice. Members requested that these statements should be issued by the 13th of December.<br>It was confirmed that all the PSSs for Sussex have gone out and the team are working on the building of the data for Surrey members with the intention that these will go out by the end of December.<br>**Action 2024-09: PPS issuing date - When meeting with XPS next week, to push for an issuing date of the 13th of December 2024.** | Sh L |

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| 3 Cont. | The timescale for the RPSS is the end of January. It is a process of elimination in terms of Identifying those who are going to breach but the team are prioritising those most likely to.<br>ABS are now available via the online portal; letters are sent to scheme members with the individuals log in details so they can access the statements online.<br>The SLA target was discussed, the 86% mentioned on the dashboard was confirmed as being across the board but there are different SLAs depending on the case type. When the remedy came in, contracts were not renegotiated so the SLAs are all still based on pre-October 2023 deliverable expectations. At the time it was difficult to accurately quantify what the impact the remedy would have and what the additional administrative burden would be.<br>86% of the work coming through is meeting the SLA timeframes and by prioritising the key areas and investing in people and technology, they hope to get back to the agreed SLA.<br>McCloud – still committed to meeting the 31st of March deadline for everything within XPS's control.<br>**Complaints** – looking to understand the drivers behind complaints, how they are categorised and how XPS can put in measures to reduce them. Already working closely with the Surrey/Sussex Pension Team to resolve any complaints as soon as possible and pick up any lessons to be learnt to improve service.<br>**Membership** –stats are now included in the report, it is a theme across all XPS Police client bases that there has been an increase in opt-outs which are probably linked to the challenges of the cost-of-living increase and the perception of the 2015 scheme.<br>**Dashboard** – XPS have a dedicated team set up within the business on dashboards. Two colleagues sit on the National Working Group for Police Pensions, and the team are looking to get more dedicated comms and updates out to Pension Boards. Hoping to get a 'next steps' report out before the Christmas break and are expecting to be issuing the dashboard readiness reports to clients in January. A dashboard slide was shared with the board which summarised the key metrics in the reports and will be looking to produce this dashboard slide for the board in the future.<br>Sussex are in a slightly better place on the SLA percentages at 87% but there is still work to be done. | |

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| 3 Cont. | PPS - the vast majority of members have had the work completed.<br>ABS - 161 remain to be issued, should be issued by of the end of the year and continuing to do weekly runs until the project is complete.<br>CH joined the meeting at this point.<br>**Members Portal** - more uptake this year possibly driven by the ABS RSS. XPS are looking at how they can enhance the functionally that is available to Members, including the provision of estimates. The more self-service provision the better the experience for the end user. The figures shows that there is a much lower uptake amongst younger members, XPS and the Surrey/Sussex Pension Team have a joined-up strategy to target this age group, roadshows are planned for in the New Year and the Pensions Team are looking to enhance this work further.<br>The Federation Representative again offered to assist with any campaign but acknowledged it was an uphill task. Self-service was the way to go.<br>It was agreed that for future meetings XPS would present on the common areas impacting both Forces in their reports and then flag any concerns/risks applying to each individual Force, Board Members are asked to read the quarterly reports in advance of the meeting and lodge any questions with RL, who would collate the questions and forward them to XPS in time for them to be answered at the meeting. | |
| 4 | **Pension Remedy:**<br>The Board noted the comprehensive report.<br>**Contingent decisions** – The Pensions Team have received 21 claims to date, 4 for Surrey and 17 for Sussex. They vary but all the opt outs relate to the 1987 scheme. Due to the ongoing discussions between the NPCC and the Home Office all claims are now on pause.<br>**Breaches** – Breach reports had been submitted to The Pension Regulator on 20th of November 2024 in relation to the failure to issue some ASB by the 31st of August 2024 and PSS by 6th October 2024. No response had been received from the Regulator as yet, the Board will be informed if there is any financial implication.<br>It was confirmed that The Pension Regulator gets a regular update on progress to date and there is a plan in place to expedite the outstanding items as quickly as possible.<br>It was agreed that any Breaches would be added to this report in the future, negating the need for it to appear as a separate item on the agenda. | |

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| 4 Cont. | **Ill Health Retirement Review** – The Pensions Team had identified individuals who may be impacted by the Remedy. They had been contacted for their consent to re-visit the Selected Medical Practitioner (SMP) determination, to establish the tier they would have been awarded at the original time of the assessment if they had been assessed under the new 2015 PPS Regulations. The number of responses had been low with only 7 people, who had given consent, been forwarded to the SMP for determination. In the cases that have been reviewed, the outcome has typically indicated a lower-tier classification under the 2015 scheme. Following the Part 1 assessment, the ex-officer will be notified of the determination, and further consent is then requested to access medical records from the date of retirement to the present day to align with the rules for the 2015 Police Pension Scheme which requires a review after 5 years to determine if there has been any change in circumstances. If the ex-officer refuses consent at the Part 2 stage, the review can proceed with the information held on file. XPS would then do the calculations and the ex-officer will receive the figures and be invited to select which scheme they would prefer to be in. These are manual calculations and XPS are working to have them completed by the 31st of January 2025.<br>The Surrey/Sussex Pension Team will continue to reach out to the ex-officers yet to respond.<br>**Employer Contribution Rate** – The Secretary of State now has the authority to set the employer contribution rates based on advice from the scheme actuary. This aligns with other Public Sector Pension Schemes and allows for flexibility for future adjustments ensuring they reflect actual scheme costs more accurately and avoiding the need for legislative updates each time the rate changes. | |
| 5 | **Employee Side Feedback:**<br>The concerns over the drop in take up of the pension scheme was a priority, the benefits of the scheme were always highlighted to new recruits. Would like more data on the figures so can push back nationally. It was confirmed that the data can be extracted from the payroll and anecdotally it appears that the highest numbers of officers opting out are two or three years into their service. The Board would like the data to be shared at a future meeting<br>A concern was raised re the delay in response to a retired scheme member who had requested information on what benefits his widow would be entitled to in the event of his death and still had not received the information 10 weeks later.<br>The scheme member had been encouraged to recontact XPS to follow this up. | |

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| 5 Cont. | It was acknowledged that there was a lot going on that might have contributed to the delay, but it was felt that the XPS Contact Centre should be able to give a timeframe to help manage expectations. This will be followed up outside of this meeting. | |
| 6 | **Employer Side Feedback:**<br>A consultation from the Home Office on potential amendments to the scheme member contributions had been received today and shared with some of the Board, the consultation was open to all members of the scheme, and everyone was encouraged to respond. The concern was that if the contributions were to be raised, this in turn would lead to higher opt outs.<br>A Force response to the consultation will be considered outside of this meeting.<br>A GAD valuation is being pulled together from all Forces to look at the status of pension costs and contributions and is also now looking more broadly at the provisions of the scheme which will also feed into this Government review.<br>**Action 2024-10: Share Home Office email re consultation with all Board Members.** | RL |
| 7 | **Risk Register:**<br>The Board reviewed the Risk Register.<br>1.2 – Member data incomplete or inaccurate – no change to this risk.<br>1.3 – Administration process failure/maladministration – no change to this risk.<br>2.3 – Sussex GMP Reconciliation – will be completed by next meeting<br>3.2 – Pensions opt outs – Still a risk, more information to come to the next meeting – risk status to be raised to 2 - tolerate until more is known and raised to an amber risk.<br>4.5 – Pension Remedy/ McCloud - no change to this risk.<br>5.1 – Risk of successful cyber-attack – no change to this risk. | |
| 8 | **Review of Reported Breaches for Surrey & Sussex Police:**<br>See item 6 on this agenda, | |
| 9 | **Pension Board Training Log:**<br>The log was reviewed, the recent TPR webinars had been added. | |

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| 10 | **AOB:**<br>**None.** | |
| 11 | **Date of next meeting:**<br>The date of the next meeting was confirmed as the 12th of March 2025. The Chair thanked everyone for attending the meeting. | |

The meeting closed at 12:40