

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

**Date: Wednesday 25<sup>th</sup> March 2026, 14:00 – 16:00**

**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 (DP), 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), Assistant Chief Officer, People Services for Surrey & Sussex Police

Vacant

**Scheme Managers:**

CC Tim De Meyer (TDM)

CC Jo Shiner (JS)

**Substitute: None**

**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:** Tim De Meyer, Jo Shiner & Stuart Hale

ITEM	NOTES	ACTION / OWNER
1	<p><b>Welcomes, Apologies &amp; Conflicts of Interest:</b>            The meeting was declared Quorate but not balanced.            Apologies had been noted from TDM, JS, AR, SH, IC &amp; SL.            No conflicts were declared.</p>	
2	<p><b>Minutes / Actions from previous meeting:</b>            The minutes were accepted as a true reflection of the meeting with one slight change made to the role description for one Board Member.</p> <p><b>Joint Pension Board Actions:</b>  <b>Action 2022-29: Work Plan – GMP Reconciliation error rate project for Sussex Police – Work continues to bring Sussex Police up to the same level as Surrey Police – a progress update to come to the next meeting - Open.</b>  <b>Action 2023-19: Evans &amp; Ashcroft baseline information – the specific approach for dealing with these cases has not yet set out by the DWP - Open</b>            Action 2025-02: Transfers – Information now included in recruitment onboarding pack for transferees - Closed            Action 2025-05: NARPO recruitment letter – Surrey &amp; Sussex Police declined the request from the NARPO representatives to send out a letter to all non NARPO scheme members via XPS. NARPO are now dealing with as business as usual - Closed            Action 2025-07: Member Contribution Changes - the content of the national communication that has been sent to Federation members had been shared - Closed            Action 2025-06; Key dates and a PDF document to be shared with the Surrey/Sussex Pensions Team following this meeting for comms purposes – information shared - Closed            Action 2025-07: Member Contribution Changes - The content of the national communication that has been sent to Federation members, to be shared with the Pensions Team for comms purposes. Content shared - Closed  <b>Action 2025-08: Opt In/Opt Outs – Work on the visual product showing the benefits of being in the pension scheme ongoing – Open</b>  <b>Action 2025-09: Questions - Respond to remaining 8 questions outside of the meeting and share the response with the Board – update on progress is included in Pensions Team Update - work ongoing – Open.</b></p>	<p>NB</p> <p>NB</p> <p>AP</p> <p>AP/IM</p>
3	<p><b>Pension Administrator Summary:</b>  <b>Quarterly Performance Report:</b>  <b>Aurora</b> - This Q3 report covers the period whilst XPS were still using the Haywood Altair software platform. XPS had successfully transitioned to Aurora, and the system had gone live on the 26<sup>th</sup> January 2026.</p>	

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3 Cont.	<p>This had been a huge migration project, the XPS Admin Teams had been paying particular attention to priority cases (member payments, retirements and calculations, and to cases where members have unfortunately passed away, (dealing with their dependents and widows). Any tasks that sat outside of the priority group were taking a little longer to process. The KPIs and SLAs for January were OK but for February and March, for the non-priority cases they would drop considerably. Work is happening in the background to recover as the XPS Admin Team learn more about their new system, how it works, and the checking processes that have been introduced to protect Surrey/Sussex Police and their Scheme Members.</p> <p>XPS are continuing to recruit and bring in members of the team from other areas of their business to support the Admin Team during this very busy period.</p> <p><b>Pension increases</b> – will be releasing a communication on progress with pensions increases by the end of the week.</p> <p><b>Retirements</b> – on track for March and early April retirements, now working on retirements from April onwards.</p> <p><b>Website</b> – the new website has been very positively received. Over 50,000 retirement quotation calculations have gone through, since this option went live in early February.</p> <p><b>Member Portal</b> – have had over 42,000 members register for the new ‘My Pension Service’, this would be a combination of those members that were registered for the member self-service portal and new members.</p> <p><b>Action 2026-01: Share Client Update Report and Pension increase Client Update with the Pensions Board following the meeting.</b></p> <p><b>Statement Issuance Reports –</b></p> <p><b>2025 Active Members</b> – During the months of December and January XPS have been working to roll back as many members as possible with just a handful remaining, 1 for Surrey and 16 Sussex. Since transitioning to Aurora, XPS have developed a tool that will enable the production of the remaining few, an update on progress will come to the next Board meeting.</p> <p><b>2025 Deferred Members</b> – in a similar position, these are more difficult to deal with due to the way the data is held, will continue to work through these.</p> <p><b>2025 Immediate Choice</b> – As of December, all immediate choice statements due, for all members in scope, had been produced, 6 cases had to be taken out of issuance because of errors that had been identified, these errors were created by the previous administrator at the point of the members retirement. Out of the 20,000 immediate choice RSSs across XPS’s client base there were only 15 cases where there were errors associated with previous administrators, the reason the mistakes had occurred had been identified and the calculations are now correct. The Pensions Team are considering how to share the immediate choice RSSs with members and discuss next steps.</p>	NB

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3 Cont.	<p><b>Deemed elections</b> - (members who have not returned their chosen elections for their immediate choice RSS within the 12 months of receiving it. XPS have built a tool that will enable Scheme Managers to revalue the benefits for that category of member. A proposal and communication document has been shared with the framework, (NPCC and Blue Light Commercial), once it has been signed it off, it will be shared with Surrey &amp; Sussex Police and other Police clients.</p> <p><b>GMPR</b> – Reconciliation for Sussex Police continues to bring them up to the same level as Surrey. For rectification, which was put on hold as Remedy had to take priority, a paper has been presented to the framework around the commercial proposal and next steps for all police clients.</p> <p><b>GMPE</b> - Still waiting for the DWP to confirm how they would like XPS to approach equalisation, it makes sense for rectification to happen first as it will put member data in a position whereby equalisation will be much easier to progress.</p> <p><b>Pension Dashboard</b> – At the last meeting it had been confirmed that XPS had successfully connected to the Pensions Dashboard for both Surrey and Sussex Police before the deadline of the 31<sup>st</sup> of October 2025, the DWP deadline for all public sector schemes, and the Connection certificate had been shared with the Pension Team and the Board. Work continues with the data cleanse exercise for both active and deferred members ahead of the data available point. The date for this will be given to Scheme Managers six months before the actual date to enable them to communicate this information to members. The first publicly available Pensions Dashboard will be hosted by Money Helper.</p> <p><b>Service Delivery</b> – The SLA combined data for Surrey and Sussex reached 97.74%, Surrey at 96% and Sussex at 99%, there had been 362 calls to the dedicated Surrey line and 700 odd to the dedicated Sussex line.</p> <p>Member Self Service – 60.61 active members had registered for the member self-service, the average across all Forces was 62. There had been some queries into the Pensions Team re the emails Officers were receiving inviting them to sign up to the portal as Officers were concerned these were spam emails. Internal communication was in train which should help alleviate their concerns, but it was good that people were aware of scams and were checking.</p> <p><b>Complaints</b> – the numbers of complaints were reducing with only 7 live complaints ongoing for Surrey and 4 for Sussex for this quarter, on a variety of topics.</p> <p>The work that XPS had undertaken regarding Remedy and at the same time transferring onto their new Aurora platform was noted by the Board. The Surrey/Sussex Pension Team were also acknowledged for the work that they do.</p>	

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4	<p><b>Pension Team Update Report:</b></p> <p><b>McCloud remedy</b> – It has been another busy quarter</p> <p><b>Pension Board Administration</b> – Work is ongoing to bring this in house; the Team are currently working with RL to look at what is involved and the resources that will be required.</p> <p><b>Overpayments</b> – As mentioned in XPSs update there had been some overpayments identified due to errors at the point of retirement, some of which were for quite large sums, each case would be considered to include the wellbeing of the individual involved and what they can afford to pay back. A question was asked as to the amounts involved. One case, given as an example, had related to an Officer who hadn't quite completed their 30 years' service, but it had been assumed by the previous pension administrator that they had. They had received overpayment on their lump sum (approx. £50K), but underpayment on their pension. An agreement had been reached with this individual to recover the overpayment of the lump sum over 8 years, once this had been achieved, the individual would receive an increase in their pension.</p> <p><b>Retire &amp; Rejoin</b> - A project is ongoing to look at the scope of the data errors and financial implications relating to the previous scheme administrator, legal advice is being sought on what options there are for financial recompense.</p> <p>The Board was informed that a force-wide review of the Retire and Rejoin scheme had been completed, with 35 individuals in Sussex and 4 in Surrey in scope. This has been a complicated and sensitive project with no final decision yet taken as to the way forward, those affected will be contacted individually to update them on what the outcome of the review means for them.</p> <p><b>Opt Outs</b> – The Pensions Team continues to report quarterly to the NPCC, the stats they produce will enable Surrey &amp; Sussex to compare themselves nationally with other Forces. Work is ongoing internally to communicate with scheme members to help them understand the implications of opting out as well as the recent contribution changes.</p> <p><b>Contribution changes</b> - Changes have been made to the Surrey/Sussex systems to enable the changes to the contributions to be calculated automatically and Payroll updated. Scheme members had been contacted individually by email and there were internal communications available on the subject. The Board noted that it would be interesting to see if the increase in contributions led to an increase in opt outs.</p>	

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4 Cont.	<p><b>Scheme Sanction Charges</b> – Work is ongoing to complete the work to identify those qualifying for a refund, to date 87 refunds have been made to Surrey pensioners and 290 to Sussex pensioners.</p> <p><b>Contingent Decisions and Compensation Claims</b> – The Pensions Team have received no Contingent Decision claims outside of the deadlines set. 44 applications were received overall, 38 of which have already been reviewed. For compensation claims, there were no claims for Surrey and only 1 for Sussex which is currently on hold as it is linked to the outcome of the Contingent Decision pause.</p> <p><b>Ill Health Retirement cases affected by remedy and underpin</b> – All cases are now closed and passed to XPS to proceed with next steps, in line with pension remedy guidance. An overview of the currently status of the IHR process was included in the Pension Team Update Report.</p> <p><b>Reported Breaches</b> – no breaches were reported in this quarter.</p>	
5	<p><b>Employee Side Feedback:</b> A concern was raised about one scheme member who had been trying to update the information held on the portal and had difficulty in doing so, it had taken 55 minutes and a phone call to XPS's Contact Centre to resolve.</p> <p><b>Pension Increase communications</b> – it was confirmed that a letter explaining the increase in the pension would go out as soon as the payroll was authorised, the letters will be sent 2<sup>nd</sup> class so there may be some delay in people receiving them due to the ongoing issues with the post.</p> <p><b>NARPO</b> – An update had been given to the Southeast Regional meeting of NARPO in relation to the revision of the death in service process. The document is now published on XPS's website and had been shared within NARPO with very positive feedback. The XPS Team and Surrey Pensions Team were again thanked for their role in pulling the document together.</p> <p><b>Ill Health Retirement Process</b> – Concerns were raised over the time frame for pensions calculations for those being ill health retired; with only 28 days from the SMP decision being notified to their leaving date there was a very short timeframe for them to consider their options. It was acknowledged that these calculations can be complicated and that a forecast would not be issued until the SMP had made the final decision, as the benefits depend on whether they are awarded lower or upper tier banding and would be different for each person depending on their circumstances. The Pensions Team endeavoured to get all the relevant information in place prior to the decision to try and reduce delays in the process.</p> <p><b>RSSs</b> – a question was asked as to whether there is a first point of call for scheme members who have questions re their RSSs. It was confirmed that contact information is documented within the immediate choice RSS documentation that the scheme members have been sent.</p>	

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5 Cont.	<p><b>Contingent Decisions</b> – The Federation Rep informed the Board that he will be pressing the Federation National Secretary to press the Home Office for a response. It was confirmed that the Scheme Managers have both sent letters to the policing minister, and the NPCC are also lobbying for a response. The Federation had sent a letter to the Police Advisory Board but not yet had a response. MPs had also been contacted. It was good that it has been agreed to resolve it through a compensation scheme rather than changing legislation which would have taken a long time but was very disappointing that no response had yet been received from the Home Office.</p>	
6	<p><b>Risk Register</b></p> <p>1.1 Operational disaster (fire/flood) etc. –the payroll business continuity process/policy has been reviewed and the pension risk that sits within the process. Happy that the relevant controls are in place, the risk remains the same with a next review in December 2026.</p> <p>1.2 Member data incomplete or inaccurate – the risk remains the same and will be reviewed quarterly.</p> <p>1.3 Administration process failure/maladministration – the risk remains the same, but this may change once dashboard connection is available and communication notices go out to customers, which may result in data updates and queries.</p> <p>1.4 Membership Communications – the risk remains the same with project ongoing to progress and identify a communication plan.</p> <p>2.1 Excessive charges by suppliers – will be looking at the full cost of pension remedy and charges in April.</p> <p>2.3 Sussex GMP Reconciliation – work ongoing, meeting with XPS on the 12<sup>th</sup> of March.</p> <p>3.1 Employer failure to pay contributions into the scheme – The risk remains the same and controls are in place, next review March 2027.</p> <p>3.2 Pension opt outs - the risk remains the same and work in progress to mitigate opt outs.</p> <p>4.5 Pension Remedy/McCloud – Deferred member data requirements are being progressed by XPS and the Pensions Team. A query was raised around the description surrounding this risk and does it now need to be changed as things had moved on since this risk had been added to the Risk Register.</p> <p><b>Action 2026-02: To take outside of the Board meeting and revise the Risk ready for the next meeting</b></p> <p>5.2 Pensions Dashboard – the risk remains the same, waiting on the date of activation for Surrey and Sussex and the final data cleanse for contact details to be completed. It was confirmed that there would have been a penalty from the Regulator if XPS had not being ready and connected in time, certification of connection had been achieved and shared with the Board.</p>	<p>-</p> <p><b>AP/NB</b></p>

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7	<p><b>Pension Board Training:</b> There had been no new training identified for Board Members in this quarter.</p>	
8	<p><b>AOB:</b> RC confirmed that this was his last meeting as Chair as the rota moves onto IM for the next financial year and that the Pension Board Administration will be picked up by the Surrey/Sussex Pensions Team going forwards as RL due to retire following the next meeting.</p>	
10	<p><b>Date of next meeting:</b> The date of the next meeting was confirmed as the 3<sup>rd</sup> of June at 14:00/ The Chair thanked everyone for attending the meeting.</p>	

The meeting closed at 15:28