

**Minutes****Title: Police Pension Board (Officer)****Date:** Thursday 27<sup>th</sup> April 2017 at 2pm**Location:** Chief Finance Officer's Office**Chair:** Huw Williams**Attendees:**

Ian Perkin CFO OPCC, (Chairman)

Huw Williams Federation, (Deputy Chairman)

Paul Bundy Chief Finance Officer Surrey Police,

Bill Davis Head of Employee Services for Surrey &amp; Sussex Police

Jon Savell Superintendents Association

Tony Suter Scheme Member,

Rachel Lupanko Office Manager OPCC (Minutes),

Jo Guy Technical Lead Surrey Police.

ITEM	NOTES	ACTIONS / OWNER
1	<p><b>Welcomes &amp; Apologies</b></p> <p>The Chair welcomed the Members and Jon Savell who was attending his first Pension Board meeting as the Superintendents Association representative, introductions were made all round.</p> <p>There were no apologies</p>	
2	<p><b>Conflicts of Interests:</b></p> <p>No conflicts of interest were declared.</p>	
3	<p><b>Minutes of the last meeting:</b></p> <p>The Board approve the minutes.</p>	
4	<p><b>Review of actions and decisions:</b></p> <p><b>Action 52</b> - PCC Scheme of Delegation – not yet finalised - <b>ongoing</b></p> <p><b>Action 70</b> – Excessive Charges - The options paper is not yet complete but will be ready in time for the July meeting and will be reviewed by the Board before going to tender – <b>Add to Agenda for next Pension Board.</b></p> <p><b>Action 71</b> - Online Pension Regulator training for Pension Board Members – Some Members have completed this training and a couple have almost completed it. <b>Members who have not yet completed their training or submit their certificates to the Board Administrator to do so before the next meeting.</b></p> <p><b>Action 73</b> –All Deferred Members have now been contacted - <b>Closed</b></p> <p><b>Action 74</b> – Independent Audit Report - Equinity Audit report not yet received, - <b>To be circulated to the Board once it becomes available.</b></p> <p><b>Action 75</b> – Conflict of Interest form 2017 - has been signed by all Board Members, <b>to be scanned and published on external website.</b></p>	<p><b>IP/PB</b></p> <p><b>JG/RL</b></p> <p><b>BD, PB JS</b></p> <p><b>JG</b></p> <p><b>RL</b></p>

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4 cont.	<p><b>Action 75</b> – Budget fees and expenses – see Item 8 of this Agenda.</p> <p><b>Action 77</b> – Written nominations for death benefits - No response to the query had been received from Pennington’s as contact was away on annual leave, <b>to be chased and disseminated to the Board once information received.</b></p>	RL
5	<p><b>Risk and Issue Register:</b></p> <p>The Risk and Issue Register was reviewed and updated by the Board.</p> <ul style="list-style-type: none"> <li>• Periodic review of suppliers –as Action 70 above.</li> <li>• Equinity Annual Audit report – as Action 74 above.</li> <li>• Training log – up to date – to be reviewed again January 2018</li> <li>• Technical advice and updates – to be reviewed again January 2018</li> </ul>	
6	<p><b>Police Pension Scheme Advisory Board – 2017 Issues and Priorities.</b></p> <p>A letter had been received via email, from the Police Pension Scheme Advisory Board for England and Wales, which highlighted the following issues and priorities for the Board’s consideration:</p> <p>1) Published information:</p> <p>The Pensions Regulator had expressed concerns to the Advisory Board over difficulties they had experienced contacting Scheme Managers. The Board Administrator was able to confirm that as required, details of the Scheme Manager, Membership of the Board and contact details were available via the Surrey Police external website. The Terms of Reference, Agenda and Minutes of the Board are also published on the external website and the Declarations of interest forms for 2017 would be published shortly.</p> <p><b>Action 78 - Published Declaration of Interest forms on external website.</b></p> <p>2) Risk Areas:</p> <ul style="list-style-type: none"> <li>• Record keeping – the Board acknowledged that there had been a few issues in the past, with Member records that had been transferred to Equinity from other organisations, these had now been successfully resolved although more may surface in the future.</li> <li>• Internal Controls – The Board will consider any risks or issues highlighted in Equinity’s Independent Audit Report when it becomes available – see Action 74.</li> <li>• Communication – Noted</li> </ul> <p>The Scheme Manager CC Nick Ephgrave has confirmed he will be happy to attend at least one meeting per year and plans to attend the next Pension Board meeting in July.</p>	RL

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6 cont.	<p>3) Annual Benefit Statements 2016: One or two people are still waiting for their statements for 16/17 but this should be a much smoother process this year. The long term plan is to have the statements available online but this is options is not currently available. The Board felt that some Members may still wish to receive a paper copy of their statement. It was confirmed that when the online option becomes available, Members will be sent information through the post or via internal communication systems on how to access the portal and obtain their benefit statement, contact details will also be supplied as to whom they should contact if they would prefer a paper copy.</p> <p>4) Opting Out: New recruits are advised on the benefits of the Scheme and actively encouraged to re-join by the Force and the Federation during their Induction training. New recruits who have chosen to opt out can re-join within 2 months of their start date with no loss of benefits. There are currently several Officers who have opted out of the scheme for personal reasons.</p> <p>5) GMP Reconciliation: An issue has been identified relating to the reconciliation of National Insurance Contributions necessary for the calculation of guaranteed minimum pensions (GMP) now that the Additional State Pension element of the old state system had been removed. The Board were advised that Surrey is one of only 6 Forces that have engaged in this process, carrying out a case by case review. It was noted that this would incur additional costs and that the HMRC is currently taking up to 8 months to respond to queries.</p> <p>6) Auto Enrolment: An auto enrolment of many Surrey Officers who are currently not in the Police Pension Scheme will take place on the 1<sup>st</sup> of May 2020 unless these members again choose to continue to opt out for a further two years. Members may not realise that upon auto enrolment they are not automatically eligible for the Ill Health Retirement benefits. Members have to reapply for these separately and also undertake a medical. The Board Members enquired if more could be done to highlight this and reiterate the benefits of being in, and remaining in, the scheme.</p> <p><b>Action 79 - More Communications to be considered regarding the auto enrolment and the benefits of being in and remaining in the scheme.</b></p>	HW/BD
7	<p><b>Communtation Payments:</b> Although there is no update at the moment, possible conditions whereby exceptional circumstance might be submitted to the Board for consideration and recommendation to the Scheme Manager for approval, are to be discussed outside of the meeting.</p> <p><b>Action 72 –A paper to be brought to the meeting at a future date.</b></p>	HW, BD & TS

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8	<p><b>Budget fees and expenses:</b></p> <p>The Board were advised that no expenditure or expenses had been recorded for 16/17. It was noted that Board had agreed to make an annual contribution to the Office of the Police and Crime Commissioner towards the administration costs of the Board.</p> <p><b>Action 75 - Budget expenditure to be rechecked and a breakdown provided for the July meeting.</b></p>	PB
9.	<p><b>Review of Injury Awards:</b></p> <p>The Board were advised that the review of Injury Awards by Occupational Health was underway although there is no timescale on the completion of this review yet. It is anticipated that there will be a rise in Ill Health Retirement and possibly Injury Award requests in the future, this was difficult to budget for as it was an unknown quantity but currently £2m is set aside in the Revenue budget each year to cover the costs relating to Injury Awards. As people are living longer these costs are set to rise. The Board were reminded that Injury Awards were paid as compensation for loss of earnings and are not a pension, therefore they need to be continually reviewed on a regular basis.</p> <p>A paper copy of the Ill Health Retirement update report from November 2016 was shared with the Board.</p>	
10	<p><b>AOB:</b></p> <p>None.</p>	
11	<p><b>Equity:</b></p> <p>David Hewitt from Equinity joined the meeting via a telephone link and was welcomed by the Chair and introductions all round were made.</p> <p>a) Quarter 4 Report – The Board were pleased to note that all but one of the Service Level Agreements had reached 100%, David explained that the one SLA that was had been missed related to a case where the response had been delayed by one day as it was a complex case and needed to be checked by a supervisor before the response was sent out.</p> <p>David confirmed that Equinity had reviewed how they recorded the volume and types of queries they received and how this was reflected in their reports. The way calls are now recorded had been updated and this will be reflected in the next report.</p> <p>David confirmed that they were looking at checking the paper files against the statements issued for those who are due to retire or have received a pension sharing order in the last 2-5 years, (estimated to be about 90 cases) but had yet to cost this work. The Board confirmed that they would like Equinity to concentrate first on those officers who had transferred into Surrey as these were the cases where the errors seem to have occurred in the past.</p> <p>David confirmed that benefit statements would soon be available through an online portal allowing members to access and check their benefit statements for accuracy for themselves.</p>	

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	b) Widow's pension query – The Board had been made aware of a case recently whereby a widow had received an overpayment of her widow's pension and had then received a letter from Equinity requesting that she repay the money, which at the time had caused her a lot of distress.	
	<b>Action 81 – To look at softening the wording of the standard letter that is sent when an overpayment has occurred.</b>	<b>DH</b>
	DH advised the Board that the lot of the queries from scheme members or widows seem to be going to the general Equinity contact address which is published on their website instead of to the Equinity Surrey Police Team directly, this can cause a few days of delays in getting the details of the query/complaint to the correct team.	
	<b>Action 81 – Contact retired scheme members and widows to give them the SP Team's direct contact details for any complaints or queries relating to their pension.</b>	<b>TS</b>
	<b>Action 81 - Send out internal gem to non retired members giving them the SP Team's direct contact details for any complaints or queries relating to their pension.</b>	<b>JG</b>
<b>12</b>	Date of next meeting 17 <sup>th</sup> July at 10am	

The meeting closed at 11.20am.