



To:	The Chief Constables of Surrey & Sussex Police
From:	Chair of the Joint Surrey and Sussex Police Pension Board
Subject:	Pension Board Annual Report
Date:	15/06/2026

Purpose of Report:

This report sets out the key activities of the Joint Surrey and Sussex Police Pension Board for the period 1st April 2025 to 31 March 2026, its membership and attendance record, summary of work completed and the proposed work plan for the year ahead.

Recommendations:

- To note the extensive work of the Board during the year.
 - To thank the Board members and advisors for their diligent work and commitment in support of the Scheme Manager.
 - To note the Joint Surrey and Sussex Police Pension Board is working effectively.
 - To share the approved report with the Chair of the National Police Scheme Advisory Board.
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1 Introduction

Individual Surrey and Sussex Police Pension Boards were established on 1 April 2015, according to section 5 of the Public Service Pensions Act 2013 and Regulation 13 of the 2015 Police Pension Regulations, to assist the Scheme Manager. In the interests of efficiency and to match the collaboration between the two forces, they were merged to become a Joint Surrey and Sussex Board in April 2021.

During this last year the Board has continued with a comprehensive and busy workplan dealing with a wide range of topics. The Joint Board has been chaired by Deputy Chair Raff Cioffi, Federation Representative for Sussex apart from the June meeting which was chaired by Iain McCulloch Chief Finance Officer of the Sussex Office of Police and Crime Commissioner (OPCC).

This report sets out the key work undertaken by the Joint Board over its four formal meetings held during the year in June, October, and December 2025 and in March 2026. All meetings have been held via video conference to ensure the greatest level of attendance across both Forces.

2 The Pension Schemes Overseen

There are three pension schemes that are managed by the Joint Board. These, together with a summary of the benefits payable under each of the schemes, are set out in Appendix 1.

The Pension Scheme is administered by the Chief Constables of Surrey and Sussex in accordance with the Police Pension Fund Regulations 2007 (SI 2007 No 1932).

Day to day administration of the schemes was undertaken by XPS. All Pension payments, calculated by the administrator, are made from the respective Chief Constable's Police Pension Fund Account.

Benefits amounting to £171m were paid during the year to pensioners. Just over £32m of this was contributed by members and a further £86m paid by Forces. The remaining shortfall of £53m for the year was paid directly by Government out of general taxation as they underwrite the scheme members' current and future benefits. The pension fund accounts are published in the Statements of Accounts 2025/26, and an extract is shown below in Table 1 and Table 2. At the time of writing these Statements of Accounts were subject to Audit.

Table 1 - Sussex Police Pension Fund Account Statement

As at March 2025			As at March 2026	
£000	£000		£000	£000
		Contributions Receivable		
		From Employer:		
(45,839)		- Normal	(47,726)	
(1,033)		- Early Retirements	(774)	
(18,013)		From Members	(18,654)	
	(64,885)			(67,154)
		Transfers In		
	(257)	Individual Transfers in From Other Schemes		(503)
	(65,142)	Total Inflows		(67,657)
		Benefits Payable		
89,673		Pensions	92,420	
15,184		Commutations and Lump Sums	18,422	
167		Lump Sum Death Benefits	196	
	105,024			111,038
		Payments To and On Account of Leavers		
231		Refund of Contributions	186	
654		Individual Transfers out From Other Schemes	511	
	885			697
	105,909	Total Outflows		111,735
	40,767	Net amount payable for the year from the Group (equal to deficit amount)		44,078
	(40,767)	Additional contribution from the Group to fund the deficit for the year		(44,078)
		Net Amount Payable for the Year		

Table 2 - Surrey Police Pension Fund Account Statement

As at March 2025			As at March 2026	
£000	£000		£000	£000
		Contributions Receivable		
		From Employer:		
(33,687)		- Normal	(35,859)	
(298)		- Early Retirements	(1,337)	
(12,836)		From Members	(13,650)	
(362)		McCloud Receipts	(29)	
	(47,183)			(50,875)
		Transfers In		
	(64)	Individual Transfers in From Other Schemes		(11)
	(47,247)	Total Inflows		(50,886)
		Benefits Payable		
49,793		Pensions	51,516	
4,848		Commutations and Lump Sums	6,908	
246		Lump Sum Death Benefits	175	
240		Lump Sum Ill-health Benefits	1,400	
	55,127			59,999
		Payments To and On Account of Leavers		
241		Refund of Contributions	134	
53		Individual Transfers Out To Other Schemes	98	
	294			232
	55,421	Total Outflows		60,231
	8,174	Net amount payable for the year from the Group (equal to deficit amount)		9,345
	(8,174)	Additional contribution from the Group to fund the deficit for the year *		(9,345)
	0	Net Amount Payable for the Year		0

Note: Any deficit on the fund is paid by Home Office by way of a special Top-Up pension grant. Conversely, if the fund was in surplus this would be returned to the Home Office as a payment. This is not the same as the Police Pension Grant which is a fixed sum paid annually and is given to offset part of the cost to Forces of employer's contributions to the scheme.

3 Governance and Compliance

The Board continued to monitor compliance with pension legislation during the year to ensure that its processes and policies were compliant.

Breaches: Are included as a standing item each Board agenda. No material breaches were reported in this financial year. At the June meeting the Board were informed that two non-material breaches had occurred when members had contacted the scheme administrator to amend their contact information but had failed the verification process. Their P60's had been issued to their original addresses held in the system. A failure to deliver to remedy and Remediable Service Statements (RSS) by the 31st of March and the application of section 29(10b). At the same meeting the Board were also informed of a further 27 non-material breaches regarding P60's which had been sent to incorrect addresses, the member details had been suppressed in the system as mail had previously been returned as 'not known' or 'gone away'. It had come to light that this suppression to the system had only applied to bulk emails so the P60's had still been issued to the contact details held in the system. Each member was contacted individually to advise of the breach and to obtain their current contact details. The Pensions Regulator (TPR) was contacted to advise them of the non-delivery of the RSS and Section 29.

Risk register: The risk register is updated quarterly and reviewed at each meeting. In the period covered by this report there were no Risks removed.

4.5 Pension Remedy/McCloud – although the risk remains the same, the number of people subject to remedy would decrease over time, at the meeting in March the Board agreed that this risk would now be transferred to the scheme administrator and the description of the risk updated.

5.1 Risk of successful cyber-attack – in January 2026, the scheme administrator has successfully implemented the move to an internal administration software platform which should help reduce the risk.

Terms of Reference (TOR) & Board Policies and Procedures: The Board Terms of Reference (TOR) and policies and procedures had been reviewed and approved by both Scheme Managers. The Board agreed to adopt the TOR and policies and procedures at the June 2025 meeting. Members agreed to continue to meet virtually for the time being, ensuring better attendance at the meetings. This continues to be kept under review.

Budget, Fees, and expenses: The Fees and Expenses Policy and procedure were reviewed at the June meeting. Only Board members who are not employed by the Force or the OPCC can make a claim for travel and subsistence from the budget allocated to the Board as they are able to claim through their own Forces travel and subsistence scheme. No claims for travel or subsistence were submitted against this budget in 2025/2026.

4 A Summary of the work of the Board 2025/2026

It was a busy year for the Joint Board; highlights of the year were as follows:

Joint Work Plan: The work plan was updated quarterly and reviewed at every meeting. See March 2026 Workplan - Appendix 2.

Monitoring The performance of the current pension administrator XPS: The scheme administrator is required to submit a quarterly report summarising their work and performance against the Key Performance Indicators (KPIs).

McCloud Pension Remedy: The Board were kept abreast of progress; work continued to make sure the data held was as accurate and up to date as possible but obtaining historic data had proved challenging.

Statement issuance: The Board monitored the progress of the statement issuance throughout the year. As of the end of December, all Immediate Choice (IC) RSS statements had been issued although 3 Surrey and 3 Sussex members records were found to contain errors created at the point of retirement by the previous Scheme Administrator. The reasons for the errors had been identified by XPS and the calculations corrected; the individual members have been contacted to advise and to discuss next steps. As of the end of January, 99.61% for Surrey and 99.94% 2025 Active Annual Benefit Statements (ABSs) had been issued and 99.88% for Surrey and 99.8% for Sussex of the ABS/RSS statements had been produced. For the Deferred Benefit Statements (DBSs) & DBS-RSS 73.84% for Surrey and 83.58% for Sussex had been produced.

Service Delivery: XPS successfully transitioned to their own software platform in January 2026, this was a huge undertaking and during the transition the KPIs and SLAs dropped slightly for tasks that sat outside of the priority group (member payments, retirements and calculations, and deaths). At the March meeting the Board were informed that work was ongoing in the background to recover.

Member Engagement: The '[My Pension portal](#)' has only been live since February 2026, to date the sign up from Surrey and Sussex members has been impressive.

Evans & Ashcroft: Historic data issues continued to be a cause for concern and discussed at each meeting. A scanning project of historic data had been completed, and this data is now available to the Scheme Administrator. The Surrey/Sussex Pensions Team are currently collating member paperwork as part of a mini scanning exercise to be shared with XPS for review to ascertain whether this will assist with this project.

GMP Reconciliation & Equalisation: Guaranteed Minimum Pension Reconciliation / Rectification Project had been paused as the Reconciliation Phase was completed as McCloud Remedy had to take priority. The McCloud Remedy project continues with the implementation for IC member elections and analysis of those members who may fall into the category of a 'deemed election.'

Complaints: The Board receive a quarterly update on the number of complaints received in each quarter and on what topics from the Scheme Administrator and the Surrey/Sussex Pensions Team. The number of complaints the Scheme Administrator had received had increased during the year but then reduced as work on Remedy continued and statements were issued. The total number of complaints received by XPS for 2025/2026 were 31 for Surrey and 42 for Sussex.

Bereavement Leaflet: Some changes had been suggested by the Board to the information leaflet sent out to bereaved partners of deceased members, to try and reduce confusion and distress at this difficult time. The National Association of Retired Police Officers (NARPO) Representatives of the Board had worked on the information published in the leaflet with the Scheme Administrators and the final document had been produced. At the October meeting it was confirmed that it was now being used by the Scheme Administrator in their correspondence to all widows and widowers and was also available on their portal. The leaflet had also been shared nationally with all NARPO representatives for their information when dealing with queries.

Monitoring members opt out rates: The Board continued to be concerned with the number of Officers opting out of their pensions and are aware of the strategic importance of retaining members, e.g. the impact on the scheme's demographics or overall health/future contribution rates. Pension Awareness training is included as part of the induction training for new and transferring Surrey and Sussex Officers and Pension Awareness workshops are offered to serving members of the scheme. For Membership details for 2025 see Appendix 3.

III Health Retirement: This is a standing item on the agenda and forms part of the Pensions Team quarterly update to the Board.

Contingent Decisions & Compensation Claims: No claims had been received outside of the set deadlines had been rejected. 44 applications had been received, 38 of which had been reviewed with one case that was on hold due to the opt-out contingent decision pause can now be progressed following the Ministerial Statement issued in March 2026. Awaiting Home Office decision regarding Compensation claims before these cases can be progressed.

Continued training for Pension Board Members: It is a requirement for Board members to receive and complete suitable training so that they can complete their roles as Board members effectively. A log is kept of all training attended by the members, and this is included on the agenda for each meeting. New members are asked to read The Pension Regulators guide to public Service Pension Boards and to complete the online course for Pension Board Members within 6 months of joining the Board. They are also asked to read and understand the Board TOR, policies, and procedures. Any further requests for training would be considered by the Chair.

Pensions Dashboard: XPS successfully connected to the MoneyHelper Pensions Dashboard before the deadline of the 31st of October 2025 and had received the confirmation connection certificate. Work continues with the data cleanse exercise ahead of the data available point.

Scheme Sanction Charges: Work is continuing to complete the work to identify those qualifying for a refund, to date 87 refunds have been made to Surrey pensioners and 290 Sussex pensioners.

Feedback by scheme member reps: This is now a standing agenda item allowing scheme members to have a voice at the Board and raise any concerns.

5 Board Matters

Board Meeting Frequency: The Board Terms of Reference require that the Board will meet four times in each calendar year on a three-monthly cycle. In the period covered by this report the Board met virtually on 26 June 2025, 1 October 2025, 18 December 2025 and 25 March 2026 and therefore fulfilled this requirement.

Board Membership and Attendance: Board members carry out a vital role in providing governance and supporting the Scheme Managers. The table in Appendix 4 sets out the attendance of each member during the period covered by this report.

Chair: The Federation Representative for Sussex was appointed as Chair for the period of this report and forms part of a 4-year rota between Surrey and Sussex.

Board Membership: There was no change to Board membership in the period covered by this report. One Board Member retired in February 2026. A replacement Board Member has been appointed and

will attend the June 2026 meeting. Three Members had completed their 3 years on the Board as of the end of the financial year, they were reappointed to the Board for a further 3-year term.

Quorate: The quorum for decision making is 8 members including Chair or Deputy Chair. This is made up of an equal number of member and employer representatives. I am pleased to report the Board was quorate for all 4 meetings held in the period covered by this report.

Conflicts of Interest: No conflicts were declared in the period covered by this report. A register of interests is published on the Surrey and Sussex Police websites.

Costs incurred by the Board: The administration cost for the financial year 2025/2026 was £1.5k.

Finally, the Chair would like to thank all Board Members who provided challenge and scrutiny at the meetings they have attended and supported the work of the scheme administrator during the year. He would also like to thank the Joint Pension Board administrator, Mrs Rachel Lupanko, who has worked hard putting agendas and papers together, writing up the minutes and actions and assisting the Board as required. Rachel is due to retire in July 2026 so the administration of the Board will move to the Joint Surrey and Sussex Pensions Team at this point.

Appendix 1 - Pension Scheme Summary of Benefits

Please note: Both the 1987 and 2006 Police Pension Schemes (PPSs) are now closed. All serving officers were moved into the 2015 CARE scheme from 1 April 2022, following the McCloud/Sargeant judgement. The information in this table remains relevant only for understanding accrued benefits under the legacy schemes prior to that date.

Benefits payable under all three schemes are shown in tabular form below:

	Police Pension Scheme (PPS) (1987)	New Police Pension Scheme (NPP) (2006)	Police Pensions Scheme 2015
What is maximum pension	2/3 final salary, with option to exchange part of the pension for a lump sum	½ final salary plus fixed lump sum of 4 times the pension, with option to exchange part or all of lump sum for extra pension	Pension at retirement is the sum of each of the accrued pension pots, subject to revaluation at a rate of CPI +1.25% per year
Final salary basis	Pensionable remuneration is normally the average remuneration in the employee's final year	Earnings over the last ten years are taken into account via best average over 3 consecutive years	Scheme is a Career Average Revalued Earnings scheme
Length of service for maximum pension	30 years	35 years	No maximum length of membership
Earliest age to receive pension	Age 50 after 25 years of service Any age after 30 years of service Age 55 for less than 25 years of service Age 60 if leave service before compulsory retirement age with less than 25 years of service	Age 55 if remain in police service until that age Age 65 if leave police service before age 55 or opting out of the scheme	Age 60 if remain in police service until that age. State pension age if leave police service before age 60.
Pension increases	All pensions in payment, deferred pensions and children's pensions are increased annually in line with the Consumer Price Index.	All pensions in payment, deferred pensions and children's pensions are increased annually in line with the Consumer Price Index.	All pensions in payment, deferred pensions and children's pensions are increased annually in line with the Consumer Price Index.
How is pension accumulated	1/60 of final salary for first 20 years of service, plus 1/30 for final 10 years of service up to a maximum pension entitlement of 40/60.	1/70 of final salary for each year of service up to a maximum 50% of final pensionable after 35 years of service.	1/55.3th of pensionable earnings each year is added to the members' pension pot for each year of membership.

This Table reflects pension rules as applied to service accrued up to 31 March 2022. Since 1 April 2022, all active members have accrued under the PPS 2015 CARE scheme.

Category	Police Pension Scheme (PPS) 1987	New Police Pension Scheme (NPPS) 2006	Police Pension Scheme 2015
What is maximum pension	2/3 final salary, with option to exchange part of pension for lump sum	½ final salary + lump sum of 4x pension (exchangeable)	Sum of accrued pension pots, revalued annually at CPI +1.25%
Final salary basis	Final year's pensionable remuneration	Best average of 3 consecutive years in last 10	Career Average Revalued Earnings (CARE)
Length of service for maximum pension	30 years	35 years	No maximum
Earliest age to receive pension	50 after 25 years, or 50 - 60 depending on service length	55 (if in service); 65 (if left early)	60 (if in service); State Pension Age if left earlier
Pension increases	In line with Consumer Price Index (CPI)	In line with Consumer Price Index (CPI)	In line with Consumer Price Index (CPI)
How is pension accumulated	1/60 for first 20 years + 1/30 for final 10 years (max 40/60)	1/70 per year (max 50% after 35 years)	1/55.3rd of pensionable earnings added yearly
Current scheme status & McCloud remedy	Closed to future accrual. Benefits apply to service before 1 April 2022 only. Members moved to 2015 Scheme. Affected members can choose at retirement whether to receive legacy or 2015 scheme benefits for service from 1 April 2015 to 31 March 2022.	Closed to future accrual. Same McCloud provisions apply as for PPS 1987.	Active scheme for all members since 1 April 2022. Applies to all pensionable service from this date.

Appendix 2 – Work Plan March 2026:

Pension Opt-Outs	The pensions team are currently undertaking analysis of opt outs including gender, rank, age, service, working hours. This will be shared with the board and used to examine options for targeting cohorts of concern. Inspired other forces to undertake similar opt out surveys. We will be sharing our results nationally, and reciprocally. Federation and pensions team exploring how we can promote the scheme to new recruits. Update December 2024: Current opt-out/leaver status can be found under the “Membership” section of the attached Admin reports from XPS. Update March 2025: The pensions team have begun to analyse the opt out data for the past 2 years. The number of overall opt outs has remained consistent in Surrey over this period. We will provide further updates as the work progresses. Update June 2025: No further updates since last meeting. Update September 2025: We have completed the opt-out data request for GAD and the NPCC, and the critical data was sent across by the deadline on 12 September 2025. We are working on providing the remaining noncritical data as soon as possible. Further details under item 2 of the September 2025 board report. Update December 2025: The pension team will progress work on the new contribution structure and consider the impact this will have on officers wishing to opt out of the scheme. Communication of the new scheme will include promoting the longer-term benefits of the scheme for financial planning and later age. Update March 2026: Please refer to item 7 of the March 2026 paper/report.	March 2025
Scanning Project and Evans & Ashcroft	Update August 2023 – Sussex: The bulk of this project is mostly complete. We have 87 members who are currently paid correctly, with 47 being incorrect and payroll/records adjusted and corrected. 25 members require some further in-depth checks from a senior administrator due to complexities and 37 cases where we need more files/information. Separate report attached. Update August 2023 – Surrey: All member records investigated; however, majority of cases require files/further information. We are hopeful that this information will be available as soon as the scanning project is complete. Update September 2024: The Scanning project is still to be completed; we need this completed to find missing paperwork and records to update the project. Update December 2024 (Scanning Project): All the traditional sized files were uploaded in October 2024 and XPS	December 2024 – Jan/Feb 2025

	have been left with 111 larger documents that they did not want to hold up the main upload. XPS has agreed with Heywood that they would upload those as and when they can between now and by 14 December 2024. We are waiting to find out what percentage of the images uploaded were ours. A courier will be arranged to pick up the USB drives that contain the data and return to us so that a decision can be made about what we do with that data. XPS has confirmed that their Admin team has been using the uploaded data. Update March 2025: The remaining 111 larger document images were uploaded by Heywood for XPS on 8 and 9 February 2025. Therefore, all images from this project have now been uploaded onto XPS' administration system (Altair). We are waiting a final analysis of all the data to confirm what percentage of the images uploaded were ours. This may lead to commercial discussions with the force whose data was scanned from the original information provided by our previous administrator. A courier will be arranged in the coming weeks to return the USB drives which hold all the scanned images to Surrey and Sussex Police. Upon receipt, a decision will be made about the retention of this information. Update June 2025: An update to be provided in the next meeting. Update September 2025: <u>Scanning project:</u> This project will shortly about to be signed off with XPS (400,668 images were scanned). The pensions team will decide on the retention of the USB data and what action may be appropriate for those images which were not matched to a particular member, or where the identifiers did not match to Surrey or Sussex Police. Arrangements are being discussed to pick up the USB drives either before Christmas or early in the New Year. From discussions to date there are no commercial considerations for the data that is not matched to Surrey or Sussex Police. Update December 2025: <u>Evans & Ashcroft project:</u> The work related to this project remains paused due to Remedy commitments, and the force is expecting an update early next year (2026) from XPS when plans to resume this work will be discussed. Update March 2026: Scanning Project: We now have the USB drives and work is ongoing to establish whether there is a practical way to search the images and retain this information in force (note: this information is already held by XPS). Evans Ashcroft: No new updates at this time.	
Data Scoring	The Pensions Regulator (TPR) are requesting that schemes measure the data they hold about their members and report this on the annual scheme return. Preparing for Pensions Dashboard will include looking at our data scoring.	Ongoing

	Data scores for both forces are included in the attached Admin reports from XPS.																															
Annual Tax Workshops	Update December 2024: The sessions below have been agreed with Barnett Waddingham and invites are yet to be sent out. <table><tr><td>Monday 16th December</td><td>10.00 -11.30 am</td></tr><tr><td>Thursday 19th December</td><td>14.00 – 15.30 pm</td></tr><tr><td>Monday 6th January</td><td>14.00 -15.30 pm</td></tr><tr><td>Weds 8th January</td><td>10.00 – 11.30 am</td></tr><tr><td>Tuesday 14th January</td><td>09.30 -11.30 am</td></tr><tr><td>Thursday 16th January</td><td>14.00 – 15.30 pm</td></tr></table> Update March 2025: The tax sessions were held later in the year than in previous years due to the delay in production of the pension saving statements (PSS). This delay was partly due to the complexities of pension remedy, and also due to inaccuracies with pension records following the transfer from the previous pension administrator, Equiniti. Invitations were sent to Surrey and Sussex Police officers, of rank Chief Inspector and above. 104 invited from Sussex, and 71 invited from Surrey. We received a lot of interest in the sessions, and a good response rate of those wishing to/able to attend on the day. All sessions were held via Microsoft Teams. Following the sessions, the presentation slides were sent to all those who were invited (including those that were not able to attend). <table><tr><td>Date</td><td>Accepted</td><td>Attended</td></tr><tr><td>16th Dec 2024</td><td>21</td><td>19</td></tr><tr><td>19th Dec 2024</td><td>24</td><td>15</td></tr><tr><td>6th Jan 2025</td><td>23</td><td>21</td></tr><tr><td>8th Jan 2025</td><td>19</td><td>13</td></tr><tr><td>14th Jan 2025</td><td>15</td><td>12</td></tr></table> We received some feedback from attendees that the presentations were extremely useful. Based on that, the pensions team is evaluating the best approach for future sessions, weighing up the option of hosting them in-house against outsourcing to an external provider. Update June 2025: Regarding the issue about future sessions, there is no update at this time.	Monday 16 th December	10.00 -11.30 am	Thursday 19 th December	14.00 – 15.30 pm	Monday 6 th January	14.00 -15.30 pm	Weds 8 th January	10.00 – 11.30 am	Tuesday 14 th January	09.30 -11.30 am	Thursday 16 th January	14.00 – 15.30 pm	Date	Accepted	Attended	16 th Dec 2024	21	19	19 th Dec 2024	24	15	6 th Jan 2025	23	21	8 th Jan 2025	19	13	14 th Jan 2025	15	12	Q4 2024 – Q1 2025
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16 th Dec 2024	21	19																														
19 th Dec 2024	24	15																														
6 th Jan 2025	23	21																														
8 th Jan 2025	19	13																														
14 th Jan 2025	15	12																														

	Update September 2025: There is no update at this time. Update December 2025: No workshops have been held since the October 2025 Pension Savings Statements (PSS) were issued, as not many Officers breached. This will be kept under review for next year (2026). Update March 2026: We are planning to hold some online tax sessions for high earners throughout 2026. The courses are run by Affinity Connect (who we already use for the “Planning for Retirement” course) and we are in the process of discussing possible dates. The course is geared towards staff members only. We do not currently have plans to hold tax sessions for officers.	
GMP Reconciliation / Equalisation	The High Court ruled that pension schemes must adjust scheme benefits to remove gender inequalities caused by Guaranteed Minimum Pensions (GMPs) earned in the period 17 May 1990 to 5 April 1997. We will continue to monitor the progress of the Guaranteed minimum pension (GMP) reconciliation. XPS have set up a dedicated team working on this and will report progress when required. This is only outstanding in Sussex as Surrey reconciliation was completed by Equiniti and checked by XPS when transferred in November 2022. Update September 2024: GMP project plan has been received by the pensions team and go ahead given to XPS for them to start the Sussex reconciliation. Project plan included within board papers. Update December 2024: Even though the project has already started, XPS are hoping to have anticipated timelines for the project itself to give us a forward dated view by the end of November 2024. Update March 2025: XPS have stated that we will receive an update regarding this project at the end of March 2025. Update June 2025: The plan was for the first report from XPS’s Central GMP team to be presented to the board ahead of June’s meeting. Unfortunately, the Central GMP team are currently experiencing issues with extracting data from HMRC, which is an industry wide issue. Due to this delay, they believe that a more realistic timeframe for the delivery of their report will be mid to end of July 2025. We will continue to monitor progress and if there are any changes to the revised timeline for delivery of your report, the Board will be updated. Update September 2025: The reconciliation process for Sussex is still outstanding. Surrey was completed by Equiniti. Once Sussex’s reconciliation is completed by XPS, it will then bring both our forces in line with the status of this project and the rest of forces administered by XPS. XPS will then go to NPCC first before beginning the final stage of the project (i.e., rectification) for all their forces. Update December 2025: The forces are expecting a further update on this project early next year (2026).	Ongoing

	Update March 2026: Work on GMP reconciliation for Sussex Police continues to bring them up to the same level as Surrey Police – progress update expected to be available at next Pension Board meeting in June 2026.	
Dashboard from the Home Office	Dashboard from the Home Office for all officers and staff to see their entire pension history. After lobbying from NPCC, the Government has agreed to put back the dashboard staging date due to pension remedy. We are awaiting confirmation of what this new timeline looks like. Update August 2024: Currently no action needed, but on planning spreadsheet for the pensions team, increase volume of work from November / December 2024 onwards. Update December 2024: XPS has informed us that they are working with an Integrated Service Provider (ISP) called ITM regarding data for this project and they will send us our Connection Readiness Report in the new year. Update March 2025: We received XPS' Connection Readiness Report (attached) on 17 February 2025 and a presentation of the report by XPS a couple of days later. We have since reviewed the report and sent our observations and questions about the Matching Policy and Criteria detailed within the report to XPS and are awaiting a response. Update June 2025: Please refer to item 11 in the June 2025 report. Update September 2025: All force related tasks required by TPR and NPCC have been actioned. Update December 2025: XPS reported that they successfully connected the schemes to the Pension Dashboard Central Data Architecture on the 31st of October 2025, in line with the connection timetable. Connection certificates and approaches documents were shared with Surrey and Sussex. Update March 2026: XPS to provide an update in the March 2026 meeting and their consolidated report (attached).	2026 / 2027

Appendix 3 – Membership details 2025

Surrey Police

Membership	Period Ending 31/03/2025	Period Ending 30/06/2025	Period Ending 30/09/2025	Period Ending 31/12/2025
Active Members				
Total at period start	2,317	2,379	2,383	2,398
New Starters	94	36	63	14
New Leavers	28	22	38	43
Retirements	4	10	10	4
Death	0	0	0	0
Total at period End	2,379	2,383	2,398	2,365
Deferred Members				
Total at period start	920	935	940	952
New Deferred	20	19	24	23
New Leavers	2	4	8	3
Retirements	3	10	4	1
Death	0	0	0	1
Total at period End	935	940	952	970
Pensioner Members				
Total at period start	2,395	2,403	2,429	2,447
New Retirements	13	33	26	12
New Dependents	5	7	4	0
Notified (need further details)	3	2	4	5

Death/cessation	7	12	8	2
Total at period End	2,403	2,429	2,447	2,452
Total membership at period end	5,717	5,752	5,797	5,787

Sussex Police

Membership	Period Ending 31/03/2025	Period Ending 30/06/2025	Period Ending 30/09/2025	Period Ending 31/12/2025
Active Members				
Total at period start	3,173	3,229	3,238	3,249
New Starters	112	62	92	18
New Leavers	42	39	70	44
Retirements	13	14	11	10
Death	1	0	0	0
Total at period End	3,229	3,238	3,249	3,213
Deferred Members				
Total at period start	1,290	1,300	1,321	1,363
New Deferred	30	32	60	45
New Leavers	11	4	13	8

Retirements	9	7	5	6
Death	0	0	0	0
Total at period End	1,300	1,321	1,363	1,394
Pensioner Members				
Total at period start	4,303	4,323	4,361	4,394
New Retirements	39	49	47	38
New Dependents	15	10	7	3
Notified (need further details)	10	6	10	17
Death/cessation	24	15	11	6
Total at period End	4,323	4,361	4,394	4,412
Total membership at period end	8,852	8,920	9,006	9,019

Appendix 4 – Board Members Attendance Register 2025/2026

	Employer Side Representatives							Scheme Member Side Representatives						
	Surrey OPCC	Sussex OPCC	Surrey & Sussex Police	Surrey & Sussex Police	Surrey & Sussex Police	Surrey & Sussex Police	Federation Surrey	Federation Sussex	Superintendents Association Surrey	Superintendents Association Sussex	Scheme Member (NARPO)	Scheme Member (NARPO)	Quorate (8 Members)	Balanced
Meeting Date	Kelvin Menon	Iain McCulloch	Peter Appleton	Angela Packebusch	Adrian Rutherford	Carwyn Hughes	Darren Pemble	Raff Cioffi	Matt Barcraft- Barnes	Stuart Hale	Simon Lambert	Graham Bradley		
26/06/2025	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Apologies	Yes	Yes	Yes	Yes	Yes	No
01/10/2025	Yes	Apologies	Yes	Yes	Apologies	Yes	Yes	Yes	Apologies	Yes	Yes	Yes	Yes	No
18/12/2025	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Apologies	Yes	Yes	Yes	No
25/03/2026	Yes	Yes	Yes	Yes	Apologies	Retired	Yes	Yes	Yes	Apologies	Yes	Yes	Yes	No