



Minutes of the meeting of the Local Pension Board held on 18 April 2024 via Zoom

PRESENT

Employer Representatives:

Cllr Gwynfor Owen

Dafydd Edwards, Treasurer

Gareth Owens, Clerk to the Authority and Monitoring Officer

Employee Representatives:

Geraint Evans, RDS representative (left 14:05)

Dawn Docx, Fire Leaders Association

Advisors

Helen MacArthur, Assistant Chief Fire Officer

Beccy Marfleet, Pensions Officer

Martin Morgan, Dyfed Pension Fund (left 13:50)

Kim Jeal, Fire Pensions Technical Lead

Minute Taker

Lisa Allington, Executive Assistant

1 APOLOGIES

- 1.1 Apologies were offered and accepted for AM Paul Kay, Cllr Bryan Apsley and Cllr John Brynmor Hughes. It was noted that the FBU Representatives had not yet been officially appointed to post and so there were no representatives present on this occasion.

2 DECLARATIONS OF INTEREST

- 2.1 There were no declarations of interest to record.

3 MINUTES OF THE LAST MEETING

- 3.1 The minutes of the meeting held on 23 January 2024 were approved as a true and accurate record.

4 CONFIRMATION OF CHAIR - VERBAL

- 4.1 ACFO MacArthur asked for nominations for the position of Chair. A nomination was received for Dafydd Edwards which was seconded with all in favour.



4.2 **RESOLVED to:**

- i) Dafydd Edwards confirmed as Chair of the Local Pension Board.**

5 LOCAL PENSION BOARD ANNUAL REPORT 23/24

5.1 ACFO MacArthur presented to Members the annual report of the Local Pension Board (LPB) which detailed the work of the board during the 2023/24 financial year. It was noted that the annual report was attached at appendix 1.

5.2 It was highlighted that some of the dates within the paper were incorrect and for clarity, the report referred to work carried out in the financial year 2023/24 and planning for the future financial year 2024/25.

5.3 It was proposed that a list of Members of the LPB be included within the Annual Report. This was seconded with all in favour.

5.4 It was further proposed that a paragraph be added to the Annual Report detailing the partnership work that had been carried out with regards to communication with scheme members and the promotion of the My Pension Online portal. This was seconded with all in favour.

5.5 **RESOLVED TO:**

- i) add a list of LPB members to the Annual Report;**
ii) add a paragraph detailing the partnership work carried out with regards to communication with scheme members and the promotion of the My Pension Online portal; and
iii) endorse the Local Pension Board annual report 2023/24 for approval by the North Wales Fire and Rescue Authority (the Authority), with the above amendments having been made.

6 UPDATE REPORT – SCHEME MEMBERSHIP

6.1 Beccy Marfleet presented the Firefighters Pension Scheme Update Report which aimed to provide the LPB with an update on current issues relating to the Firefighters' Pension Scheme.

6.2 ACFO MacArthur noted that all newly appointed RDS Firefighters were now automatically enrolled into the pension scheme and that it was heavily promoted throughout all station visits.



- 6.3 Members were advised that there was a duty of care expectation that those not in a pension scheme should not be made to feel pressured into joining, should they not wish to do so; however, there was also a need to balance this by providing the information required in order to allow them to make an informed decision.
- 6.4 It was asked if there was a limit as to how much an RDS firefighter could contribute to the Firefighter's Pension Scheme if they were already a member of an alternative pension scheme with their primary employment. ACFO MacArthur responded that although there were limits in place, they had been increased significantly over recent years. Furthermore, it was noted that the lifetime allowance had been abolished from pension tax legislation as of 6 April 2024.
- 6.5 It was suggested that some literature be provided for representatives to be able to give to colleagues with regards to the pensions scheme. ACFO MacArthur responded that care should be taken in this area as representatives were not financial advisors and must therefore not be placed in a position whereby they may be perceived as giving financial advice. It was acknowledged, however, that communication was key and confirmed that officers would work to extend the knowledge and benefits of the scheme at every opportunity.
- 6.6 **RESOLVED to:**
- i) **note the content of the report;**

7 UPDATE REPORT – ADMINISTRATOR

- 7.1 Martin Morgan presented the North Wales Fire and Rescue Service (the Service) pensions administration report – January 2024, which aimed to provide a progress update on a number of projects being simultaneously undertaken, along with providing information on relevant issues in the administration of scheme benefits.
- 7.2 It was agreed that the next set of data would be reported to March 2024.
- 7.3 **RESOLVED to:**
- i) **note the content of the report**



8 UPDATE ON LEGAL MATTERS

8.1 The Chair welcomed Kim Jeal, Fire Pensions Technical Lead, to her first meeting of the Local Pension Board.

8.2 Kim set out for Members the statutory timelines imposed by the recent changes to Public Sector Pension Scheme legislation, and more specifically Firefighter Pension Schemes. These were more commonly known as the McCloud and O'Brien (Matthews 2) pension remedy exercises.

8.2 Thanks were given to Kim for her report.

8.3 **RESOLVED to:**

- i) note the content of the report; and**
- ii) note the statutory obligation placed on the Scheme Manager to ensure that these timelines are met.**

9 RISK REGISTER

9.1 ACFO MacArthur presented the Risk Register report, which provided Members of the LPB with an update on risk management arrangements. The Risk Register was examined and discussed in detail.

9.2 **RESOLVED to:**

- i) Consider and approve the assessment of the regulatory compliance risks associated with the firefighters' pension scheme.**

10 TRAINING

10.1 ACFO MacArthur asked that this item be considered alongside item 12.

10.2 ACFO MacArthur noted that all Members must have a baseline knowledge by carrying out training on the Pension Regulator website. There was also a requirement for training on specific areas to be delivered to Members and a training programme would therefore be developed by ACFO MacArthur and the Chair for future sessions.

10.3 **RESOLVED:**



- i) **ACFO MacArthur and the Chair to develop a training programme for future training sessions.**



11 SCHEME ADVISORY BOARD

11.1 ACFO MacArthur confirmed that there were no updates to deliver under this item.

12 PENSIONS OMBUDSMAN TRAINING

12.1 All Members were encouraged to participate in the Pension Ombudsman session which was being delivered on 25 November 2024 from 10:00 to 12:00 and would be based around understanding the role of the Pensions Regulator and how they manage complaints.

12.2 **RESOLVED to:**

i) Information on this session to be sent on to all LPB Members.

13 MATTERS TO BE ESCALATED TO THE FIRE AND RESCUE AUTHORITY

13.1 There were no matters to be escalated to the Authority.

14 DATE OF NEXT MEETING

14.1 The next meeting would be held on 18 July 2024 at 09:30hrs.

Meeting closed 14:25