

FIREFIGHTER PENSION SCHEMES MINUTES OF ANNUAL BOARD MEETING 5 NOVEMBER 2025 – 2.00PM

PRESENT:	EMPLOYER REPRESENTATIVES Councillor David Coupe (Chair) Councillor Dennis McCabe EMPLOYEE REPRESENTATIVES James Sudron Sid Walker Nick Cain (Sub)
IN ATTENDANCE:	Peter Rickard - Scheme Manager Kristine Ward - ACFO - DSPPR Michelle Richardson - Brigade Pensions Advisor Louise Tindall - Governance Sharon Potter - XPS Business Services
APOLOGIES FOR ABSENCE	Councillor John Kabuye - Chair Councillor Mick Stoker Alan Turner - Vice Chair Graeme Hall - XPS Business Services

1. APPOINTMENT OF CHAIR

In the absence of both the Chair and Vice Chair the Board was asked to appoint a Chair for the meeting. Cllr Coupe was subsequently nominated and appointed.

RESOLVED – That Councillor Coupe be appointed as Chair for this meeting.

2. DECLARATION OF MEMBERS INTERESTS

There were no declarations of interest made.

3. MINUTES

RESOLVED – that the Minutes of the Local Pension Board Meeting on 14 August 2024 be confirmed.

4. SCHEME MANAGERS' REPORT TO THE BOARD

The Scheme Manager (SM) provided the Board with the following updates:

- Governance and Administration
 - Ill Health – one member has been retired on ill health and another currently going through IQMP assessment.
 - Appeals – none
 - IDRP - none
- Scrutiny
 - Breaches of the Law – failure to issue all Annual Benefit Statements (ABS) by 31 August 2025 resulted in a breach, as detailed at Appendix 1.
 - Cyber Security – no reported breaches
 - Compliance – Cyber Essentials Plus (CE+) accredited
 - Audit - none
- Risk – the Board noted the additional risk on the register relating to training detailed at Appendix 2.
- Deferred Choice (DC) – RSS Issuance - noted.
- Immediate Choice (IC) – RSS Issuance - noted that 4 are outstanding.
- Contingent Decisions – 9 received to date all relating to opt-outs. SM will consider.
- Matthews Remedy – 74 cases to process
- Pensions Dashboard – XPS undertook this project and confirmed that the 31 October 2025 deadline was achieved.
- Training - noted upcoming training dates for consideration.

RESOLVED - That the Scheme Manager's Report be noted.

5. PERFORMANCE

5.1 XPS Performance Delivery Report Q2 – ending 30 September 2025

The Board considered the Performance Delivery Report for 1 April – 30 September 2025 which covered:

XPS Projects Updates

- McCloud & Annual Benefit Statements
- 2024 RSS Production - Data as at 31 March 2025
- 2025 RSS Production - Data as at 30 September 2025
- Matthews Project Update
 - 40 Members identified
 - 36 Members Actioned on Payroll
 - 4 Outstanding / Not made a choice

Sharon Potter (SP) thanked Michelle Richards (MR) for her ongoing support with the projects and gave the Board assurances that the Brigade was in an exceptional position.

- Pensions Dashboard Update – XPS confirmed this met the connection date target of 31 October 2025.

5. PERFORMANCE

5.1 XPS Performance Delivery Report Q2 – ending 30 September 2025 cont.

Service Delivery Headlines

- Administration Team – 99% KPI achieved. Aurora Testing and Preparation underway.
- Scheme Events Team – Annual Production of ABS/RSS/PSS
- Admin Projects Team – Matthews / McCloud
- Member Connect Team – 52,579 emails and 15,379 incoming calls received.

Member Engagement

- New mypension website – out of CFBs 371 active Members 245 are registered and 126 not registered (66.04% uptake)
- XPS Member Connect

Service Level Reports

- Service Levels for Q2 were 99% (Cases were 77%)

SP informed the Board that XPS had a partnership fund of £100k to allocate to police and fire sponsorship or charitable events and asked the Board to email any suggestions direct.

RESOLVED – That the report be noted.

6. COMMUNICATIONS AND BULLETINS

MR presented the actions from FPS Bulletin 95 and provided an update on progress.

MR confirmed that Comms relating to the ABS had been shared with staff via email and FireWire to encourage staff to register for member self- service.

RESOLVED – that the FPS Bulletin Log be noted.

7. ANY OTHER BUSINESS

There were no additional items for discussion.

**COUNCILLOR DAVID COUPE
ACTING CHAIR**