

Staff and Pensions Committee

Date: Monday 13 June 2022
Time: 2.00 pm
Venue: Council Chamber, Shire Hall

Membership

Councillor Andy Jenns (Chair)
Councillor Bill Gifford (Vice-Chair)
Councillor Brian Hammersley
Councillor Christopher Kettle
Councillor Sarah Millar
Councillor Mandy Tromans

Items on the agenda:

1. **General**
 - (1) **Apologies**
 - (2) **Disclosures of Pecuniary and Non-Pecuniary Interests**
 - (3) **Minutes of Previous Meetings** 5 - 14
To confirm the minutes of the meetings held on 7 March 2022
and 17 May 2022.
2. **Annual Review - Engaging with Our People** 15 - 34
3. **Warwickshire Pension Fund - Pensions Administration Activity
and Performance Report** 35 - 44
4. **Regulatory and Policy Update** 45 - 66
5. **Firefighter Pension Schemes - Immediate Detriment Update** 67 - 70
6. **Warwickshire Pension Fund - Information on Pension Scams** 71 - 74
7. **Review of the Minutes of the Warwickshire Local Fire Pension
Board Meeting of 14 February 2022** 75 - 80

8. Reports Containing Exempt or Confidential Information

To consider passing the following resolution:

‘That members of the public be excluded from the meeting for the items mentioned below on the grounds that their presence would involve the disclosure of exempt information as defined in paragraphs 2 and 4 of Part 1 of Schedule 12A of the Local Government Act 1972.’

9. Exempt Minutes of the Previous Meeting

81 - 82

To confirm the exempt minutes of the meeting held on 7 March 2022.

10. Next Meeting

The next meeting of the Committee will be held at 2pm on Monday 12 September 2022.

Monica Fogarty
Chief Executive
Warwickshire County Council
Shire Hall, Warwick

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Disclosures of Pecuniary and Non-Pecuniary Interests

Members are required to register their disclosable pecuniary interests within 28 days of their election of appointment to the Council. Any changes to matters registered or new matters that require to be registered must be notified to the Monitoring Officer as soon as practicable after they arise.

A member attending a meeting where a matter arises in which they have a disclosable pecuniary interest must (unless they have a dispensation):

- Declare the interest if they have not already registered it
- Not participate in any discussion or vote
- Leave the meeting room until the matter has been dealt with
- Give written notice of any unregistered interest to the Monitoring Officer within 28 days of the meeting

Non-pecuniary interests relevant to the agenda should be declared at the commencement of the meeting.

The public reports referred to are available on the Warwickshire Web
<https://democracy.warwickshire.gov.uk/uuCoverPage.aspx?bcr=1>

COVID-19 Pandemic

Any member or officer of the Council or any person attending this meeting must inform Democratic Services if within a week of the meeting they discover they have COVID-19 or have been in close proximity to anyone found to have COVID-19.

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Staff and Pensions Committee

Monday 7 March 2022

Minutes

Attendance

Committee Members

Councillor Andy Jenns (Chair)
Councillor Bill Gifford (Vice-Chair)
Councillor Christopher Kettle
Councillor Jill Simpson-Vince

Officers

Barnaby Briggs, Assistant Chief Fire Officer
Neil Buxton, Technical Specialist - Pension Fund Policy and Governance
John Cole, Democratic Services Officer
Andy Dunn, Lead Commissioner, Attraction, Retention and Development
Sarah Duxbury, Assistant Director, Governance and Policy
Andrew Felton, Assistant Director – Finance
Liz Firmstone, Service Manager, Finance Transformation
Marina Fraser-Ryan, Delivery Lead – People Relations
Kate Sullivan, Lead Commissioner – Culture, Leadership and Performance
Rich Thomas, Strategy and Commissioning Manager, HROD
Alistair Wickens, Pensions Team Leader, Employer Relations

1. General

The Chair noted that this would be the final meeting of the Committee to be attended by Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) prior to retirement. On behalf of the Committee, he thanked Neil Buxton for his dedication and hard work over many years.

(1) Apologies

Apologies were received from Councillor John Horner and Councillor Sarah Millar.

(2) Disclosures of Pecuniary and Non-Pecuniary Interests

There were none.

(3) Minutes of the Previous Meeting

Resolved:

That the minutes of the meeting held on 13 December 2021 be confirmed as an accurate record and signed by the Chair.

There were no matters arising

2. Annual Review of Our People Strategy and Year 2 (2022/23) Delivery Plan

The report was introduced by Rich Thomas (Strategy and Commissioning Manager, HROD) and Kate Sullivan (Lead Commissioner – Culture, Leadership and Performance). Rich Thomas advised that the Our People Strategy had been refreshed in December 2020 and endorsed by the Staff and Pensions Committee following input from the Resources and Fire & Rescue Overview and Scrutiny Committee. The Strategy supported the vision of making Warwickshire County Council a great place to work where diverse and talented people are enabled to be at their best. He advised that a Delivery Plan for year two of the Strategy had been produced. It would enable the organisation to attract, recruit, motivate and develop the diversity of talent required to deliver the objectives of the Council Plan.

The Chair praised the quality of the Our People Strategy Annual Review 2021/2022 and Year 2 Delivery Plan, stating that it was readable and well presented.

In response to Councillor Gifford, Rich Thomas advised that consideration had been given to approaches to pay within the Strategy and Delivery Plan. He stated that the pay deal for the period ending in April 2021 had only recently been concluded. The Council was part the national negotiating framework on pay; discussions would soon take place relating to next year's proposal for pay, including consultation with employers nationally. He advised that an increased allowance had been made available within the most recent Medium Term Financial Strategy (MTFS) in anticipation of potential changes to pay in 2022/23.

Andrew Felton (Assistant Director, Finance) advised that due to national pay bargaining arrangements, the Council was restricted by the collective position taken by employers. Whilst the Council had allowed scope within the MTFS for future pay awards, it was unlikely that this provision had been made by all local authorities.

In response to Councillor Kettle, Rich Thomas advised that the Strategy outlined proposals for agile working. He stated that the Council had embarked on the transition to agile working prior to the outbreak of COVID-19. The experience of the Pandemic had shown the advantages of working in an agile way. He stated that a hybrid approach was now favoured to maximise organisational assets whilst enabling people to perform at their best. Survey responses from staff showed a strong appetite for agile working; provision would be made for colleagues to collaborate in person when required.

In response to Councillor Kettle, Rich Thomas advised that there was no evidence to suggest that agile working had a detrimental effect on productivity; survey data suggested that, predominantly, staff felt that they were more productive when working in an agile way.

In response to the Chair, Kate Sullivan stated that, although some roles were more readily suited to agile working than others, the Council was a complex organisation and there was scope for individual teams to examine processes to explore the options available to work in a more agile way. She advised that, at the beginning of the Pandemic, there was a widespread requirement to work from home; however, there was now scope to look more widely at approaches to agile working across the organisation.

In response to Councillor Simpson-Vince, Rich Thomas advised that the initiative to hold a volunteering and wellbeing day was intended to enable staff to sample activities that could lead to improved personal wellbeing and benefit the wider community. The pilot initiative had been well received; consideration would be given to making it an annual event.

Resolved:

That the Staff and Pensions Committee notes the work in the review of the Our People Strategy and authorises the Chief Executive to finalise the 2022/23 Delivery Plan having regard to the views expressed by the Staff and Pensions Committee and the Resources and Fire & Rescue Overview and Scrutiny Committee.

3. Apprentices' Pay Report

Andy Dunn (Lead Commissioner, Attraction, Retention and Development) introduced this report, stating that an increase in the rate of pay for entry level apprenticeship roles was expected to help to attract suitable and capable applicants, and contribute towards the success of the Council's apprenticeship programme.

In response to Councillor Gifford, Andy Dunn agreed to provide details of the number of care-experienced young people who had joined the apprenticeship programme. Details would be made available following the meeting.

Resolved:

That the Staff and Pensions Committee approves the proposal to increase the rate of pay for entry level apprenticeship roles from 1 April 2022 to be aligned to the National Minimum Wage rate for 18–20-year-olds (£6.83 per hour/£13,140 per annum).

4. Local Government Pension Scheme Employer Pensions Discretions Policy

Marina Fraser-Ryan (Delivery Lead – People Relations) introduced the report. She advised that the Council acted as both a scheme employer, and the administering authority of the Local Government Pension Scheme (LGPS). She advised that regulations required the scheme employer to formulate, publish, and keep under review a statement of policy relating to all mandatory discretions which it has power to exercise in relation to members of the Scheme. The same action was recommended be taken in respect of non-mandatory discretions. The Committee's approval was sought for the LGPS Employer's Pensions Discretions Policy.

In response to Councillor Kettle, Marina Fraser-Ryan offered to provide details of the likely cost implications of discretions. She stated that discretions applied to a relatively small number of applications from individuals; the cost was not anticipated to escalate.

Resolved:

That the Staff and Pensions Committee approves the Local Government Pension Scheme (LGPS) Employer's Pensions Discretion Policy attached in Appendix 2 of the report.

5. Review of Pension Fund Discretions for Warwickshire Pension Fund

Liz Firmstone (Service Manager, Finance Transformation) introduced the report which complemented the preceding item. She stated that scheme administrators participating in the Local Government Pension Scheme (LGPS) must formulate, publish, and keep under review a statement of policy on all mandatory discretions which they have the power to exercise in relation to members of the career average revalued earnings (CARE) scheme and earlier schemes. The same action was recommended be taken in respect of non-mandatory discretions. She advised that the purpose of these discretions was to ensure that employers and members are treated fairly and consistently. Consideration had been given to enacting workable, affordable, and reasonable policies.

Councillor Gifford highlighted that attention had been given to the provision of affordable policies. He commented that the measures outlined would expedite a solution in the event of exceptional circumstances.

Resolved:

That the Staff and Pensions Committee:

1. Approves the recommended updates to the Warwickshire Pension Fund discretions policy;
2. Notes the changes to practice implemented within existing discretions, following legal developments and recommendations from the Local Government Association.

6. Draft Fraud Strategy for the Warwickshire Pension Fund

Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) introduced the report, stating that it sought to enhance governance of the Pension Fund. He stated that the Committee's input would be welcomed. Following the meeting, the report would be presented to the Local Pension Board prior to final ratification of the Fraud Strategy by the Staff and Pensions Committee in June or September 2022. He advised that the report had been produced following a review undertaken by Internal Audit which did not identify any areas of particular concern, other than to recommend that a policy strategy statement be instated. He provided an overview of policy objectives and highlighted the measures in place to detect and prevent fraud. He advised that training sessions would be held to ensure that staff are fully engaged and able to assist in the detection of potential fraud.

Consideration was given to measures in place to enable the Pension Fund to be notified of the death of a pensioner, including returned payslips and BACs payments.

Resolved:

That the Staff and Pensions Committee notes the Draft Fraud and Corruption Policy for the Warwickshire Pension Fund appended to the report.

7. Draft Business Continuity Plan for the Warwickshire Pension Fund

Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) introduced the report, stating that it followed a review of cyber security. The report set out Warwickshire Pension Fund's plans to deal with a critical event that could affect business as usual activities and drew on the experience of responding to COVID-19. He emphasised that the Business Continuity Plan supplied alongside the report was an initial draft. Members' suggestions were welcomed and could be incorporated into the Plan.

Resolved:

That the Staff and Pensions Committee notes the report and the attached draft Business Continuity Plan.

8. Pensions Administration Activity and Performance Update

Liz Firmstone (Service Manager, Finance Transformation) introduced the report which provided an update on the work of the Pensions Administration Service. She advised that Key Performance Indicators (KPIs) were continually monitored, this enabled resources to be diverted to areas where additional support was required. The report showed an increased number of requests for transfers into and out of the Pension Scheme. This was attributable to a broader trend of individuals changing jobs more frequently. She advised that implementation of the Member Self Service (MSS) system was likely to mitigate pressure resulting from queries relating to pension benefits. She provided a summary of the main points of the report.

In response to Councillor Simpson-Vince, Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) advised that the Guaranteed Minimum Pension (GMP) reconciliation exercise related to the process to rectify overpayments and underpayments resulting from administrative changes. It was a substantial exercise affecting pension funds nationally across public and private sectors.

Resolved:

That the Staff and Pensions Committee notes the report.

9. Governance Review

Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) introduced this report which provided details of the ongoing Governance Review of the Local Government Pension Scheme being undertaken by the Scheme Advisory Board (SAB). He advised that, to provide assurance to members, the appendix to the report provided a schedule of high-profile points emerging from the Review and actions taken by the Pension Fund. Four areas had been identified for future action once statutory guidance or new legislation was introduced.

In response to Councillor Gifford, officers advised that participating employers had not raised any concerns relating to arrangements in place for representation in the management of the Fund.

Resolved:

That the Staff and Pensions Committee notes the report.

Councillor Kettle left the meeting at 15:07.

10. Regulatory and Policy update

Neil Buxton (Technical Specialist – Pension Fund Policy and Governance) introduced the report which provided a summary of regulatory developments within the pensions arena alongside details of policies reviewed either as part of an annual review or where there had been a requirement for minor amendments.

Resolved:

That the Staff and Pensions Committee notes the report.

11. Warwickshire Pension Fund New Employers and Employers Leaving the Fund

In response to the Chair, members of the Committee agreed to approve the delegation of authority to the Strategic Director for Resources as set out within the report.

Resolved:

That the Staff and Pensions Committee delegates authority to the Strategic Director for Resources to approve applications from the listed employers subject to the applications meeting the criteria:

New Academies

- Camp Hill Primary School (Part of Futures Trust Multi Academy Trust) 01/03/2022

New Employers

- Risual Limited 01/12/2021
- Radway Parish Council 01/11/2021

12. Review of the Minutes of the Warwickshire Fire Local Pension Board meeting of 14 September 2021

The minutes of the Warwickshire Fire and Rescue Local Pension Board Meeting of 14 September 2021 were noted.

13. Reports Containing Exempt or Confidential Information

Resolved:

That members of the public be excluded from the meeting for the items mentioned below on the grounds that their presence would involve the disclosure of exempt information as defined in paragraphs 2 and 4 of Part 1 of Schedule 12A of the Local Government Act 1972.

14. Firefighter Pension Schemes McCloud Remedy - Immediate Detriment Cases

The Committee received a confidential briefing.

15. Next Meeting

Members noted the date of the next meeting, due to be held on Monday 13 June 2022.

The meeting rose at 15:20.

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Chair

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Staff and Pensions Committee

Tuesday 17 May 2022

Minutes

Attendance

Committee Members

Councillor Bill Gifford (Vice-Chair)

Councillor Christopher Kettle

Councillor Sarah Millar

Councillor Mandy Tromans

The Chair of Council opened the meeting.

1. General

(1) Apologies

Apologies were received from Councillor Andy Jenns and Councillor Brian Hammersley.

(2) Disclosures of Pecuniary and Non-Pecuniary Interests

There were none.

2. Appointment of Chair

Councillor Christopher Kettle proposed that Councillor Andy Jenns be Chair of the Committee and was seconded by Councillor Bill Gifford.

There were no other nominations.

Resolved:

That Councillor Andy Jenns be appointed Chair of the Staff and Pensions Committee for the ensuing municipal year.

3. Appointment of Vice Chair

Councillor Christopher Kettle proposed that Councillor Bill Gifford be Vice Chair of the Committee and was seconded by Councillor Sarah Millar.

There were no other nominations.

Resolved:

That Councillor Bill Gifford be appointed Vice Chair of the Staff and Pensions Committee for the ensuing municipal year.

4. Appointments to Sub-Committees/Bodies

Councillor Bill Gifford, Vice Chair of the Committee, moved that the relevant appointments as set out in Appendix 1 of the 'Appointments to Committees and Other Bodies' report to full Council be approved. This was seconded by Councillor Christopher Kettle.

Resolved:

The appointments were approved as set out below:

Pension Fund Investment Sub-Committee

Councillors Bill Gifford, Brian Hammersley, Christopher Kettle, Sarah Millar, and Mandy Tromans.

Appointments and Disciplinary Appeals Sub-Committees – Pool of Members

Conservative: Councillors Margaret Bell, Parminder Singh Birdi, Peter Butlin, Jeff Clarke, John Cooke, Andy Crump, Yousef Dahmash, Piers Daniell, Brian Hammersley, Dave Humphreys, Andy Jennis, Kam Kaur, Justin Kerridge, Jan Matecki, Jeff Morgan, Penny-Anne O'Donnell, Wallace Redford, Izzi Seccombe, Jill Simpson-Vince, Mejar Singh, Heather Timms, Mandy Tromans, Adrian Warwick, and Martin Watson.

Labour: Councillors Barbara Brown, Jackie D'Arcy, Sarah Feeney, John Holland, Sarah Millar, and Caroline Phillips.

Liberal Democrat: Councillors Sarah Boad, Bill Gifford, and Jerry Roodhouse.

Green: Councillor Tracey Drew.

The meeting rose at 13:15

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Chair

Staff and Pensions Committee

13 June 2022

Engaging with Our People – Annual Review 2021/2021

Recommendation

That the Committee notes the work on our approach to engaging with our people, including the review of the previous year and the actions planned for 2022/2023.

1. Introduction

- 1.1 The annual review – focus on engaging our people attached as Appendix 1, reports the employee engagement activity over the last 12 months and outlines:
- a) The key achievements and areas of development from the last 12 months.
 - b) The new approach to engaging with our people.
 - c) The key priorities for the next 12 months.
- 1.2 This report pulls out the main themes from the annual review for consideration by the Committee.

2.0 Engaging with our People; at a glance:

- The check in approach has continued through 2021 with 4 touch points throughout the year.
- Response rates have been between 29% and 44%, although we have seen a decline in our December 2021 survey response rate.
- Wellbeing has continued to be a focus through each check in, with between 78% and 83% feeling ok or better.
- Workload is still a common theme of concern raised through the free text element of the questionnaire and we expect this to remain a focus for 2022.
- Agile working has remained topical and 90% of our people would either prefer a hybrid of working from home and in the office (50%) or mainly working from

home (40%). Our approach to agile working supports this preference.

- In terms of trend data from previous check-ins, the positive responses have spanned from a minus 6% reduction to a plus 16% increase throughout all the questions asked over the last year.
- Our most improved scoring question was “Senior managers (Strategic Directors, Assistant Directors and Service Managers) in my Directorate are approachable” increasing by 16% from 48% to 64%.
- The question that declined the most was “Warwickshire County Council is a Good Employer” a reduction of 6% from 84% to 78%.
- Our most positive scoring question was 92% agreed “My immediate manager trusts me to do my job”.
- Our lowest scoring question “I believe action has been taken as a result of the check-in surveys” which scored 47%. This question has not been asked since 2019 when it scored 25% and so has seen an improvement.
- Our key business measure (KBM) and indicator (KBI) questions remained largely consistent, with between a 0% and minus 2% change.
- We have agreed the longer-term approach to engagement, which supports the Say, Stay, Thrive model and will continue to see 4 check points throughout the year using our channels of engagement.
- The priority for 2022/2023 will be to increase participation in Your Say activity and to focus on workload.

3.0 Conclusions

- 3.1 It has been a successful year in terms of listening to the voice of our people and our engagement surveys have shown that in the main our people who complete the surveys are positive about working for Warwickshire, which is particularly pleasing when we consider the wider national context of the pandemic and increasing socio-economic challenges.
- 3.2 The key business measures that are measured through the colleague surveys have largely remained consistent, with some small variations.
- 3.3 We have seen increases in scores across 14 questions, a reduction in scores in 9 questions and 5 have remained the same.

3.4 Our work in future years will now focus on:

- a) Increasing participation rates.
- b) Fostering trust and working towards a position where concerns regarding anonymity are no longer a barrier to our people completing any Your Say activity.
- c) Celebrating the action taken in response to the results.
- d) Ensuring that as many of our people as possible are able to give their views and have their voice listened to.

Appendices

Appendix 1 – Our People focus on Engaging with Our People Annual Review 2021/2022

Appendix 2 – Future approach to Engagement, design principles, survey statements and key business measures and indicators.

Background Papers

None

	Name	Contact details
Report Author	Kate Sullivan Lead Commissioner Culture, Leadership and Performance	katesullivan@warwickshire.gov.uk
Head of Service	Sarah Duxbury Assistant Director of Governance & Policy	sarahduxbury@warwickshire.gov.uk
Strategic Director	Rob Powell Strategic Director - Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Councilor Andy Jenns	andyjenns@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Not applicable.

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OUR PEOPLE

Focus on Engaging with Our People

Annual Review 2021/2022

At Warwickshire we will listen, learn and act to create an inclusive organisation



Our People Strategy

Warwickshire's Story



Message from Monica Fogarty, Chief Executive

In order to fulfil our vision that Warwickshire is a great place to work, where diverse and talented people are enabled to be their best, we understand how important engagement is. Therefore we want to listen, learn and act on the feedback from our people, as we know that an engaged workforce is a happy, motivated and high performing one.

Listening to the voice of our people has never been more important as we have navigated working through the second year of the pandemic, we have taken the opportunity to regularly check in with our people and wanted to particularly focus on wellbeing. Our people are telling us what we are getting right and where there is room for improvement and I am delighted to see some high scoring areas and look forward to seeing improvements in other areas, as we respond to the feedback provided.

We also understand that there are issues affecting our people from outside of the organisation which continue to test our people's resolve, such as the pandemic, wider socio-economic challenges and the delay in concluding the national pay settlement, recognising these and supporting our people to deal with these is also an important part of our story.

At a glance

- The check in approach has continued through 2021 with 4 touch points throughout the year.
- Response rates have been between 29% and 44%, although we have seen a decline in our December 2021 survey response rate.
- Wellbeing has continued to be a focus through each check in, with between 78% and 83% feeling ok or better.
- Workload is still a common theme of concern raised through the free text element of the questionnaire and we expect this to remain a focus for 2022.
- Agile working has remained topical and 90% of our people would either prefer a hybrid of working from home and in the office (50%) or mainly working from home (40%). Our approach to agile working supports this preference.
- In terms of trend data from previous check-ins, the positive responses have spanned from a minus 6% reduction to a plus 16% increase throughout all the questions asked over the last year.
- Our most improved scoring question was “Senior managers (Strategic Directors, Assistant Directors and Service Managers) in my Directorate are approachable” increasing by 16% from 48% to 64%.
- The question that declined the most was “Warwickshire County Council is a Good Employer” a reduction of 6% from 84% to 78%.
- Our most positive scoring question was 92% agreed “My immediate manager trusts me to do my job”.
- Our lowest scoring question “I believe action has been taken as a result of the check-in surveys” which scored 47%. This question has not been asked since 2019 when it scored 25% and so has seen an improvement.
- Our key business measure (KBM) and indicator (KBI) questions remained largely consistent, with between a 0% and minus 2% change.
- We have agreed the longer-term approach to engagement, which supports the Say, Stay, Thrive model and will continue to see 4 check points throughout the year using our channels of engagement.
- The priority for 2022/2023 will be to increase participation in Your Say activity and to focus on workload.

Focus on Our People Strategy



Through the later end of 2020, the council refreshed its Our People Strategy, to drive through the vision of Warwickshire County Council, a great place to work where diverse and talented people are enabled to be their best.

Embodying our Values and Behaviours, the Our People Strategy is built on 6 building blocks:

Our behaviours

Our behaviours were first introduced in 2016 and these haven't changed. Our behaviours frame how we should behave at work. They help us to understand how we should go about our work and the way we should interact with each other and our customers.



Our values - the Warwickshire DNA

To support the achievement of our vision, five key organisational values have been identified:



High performing



Collaborative



Customer focused



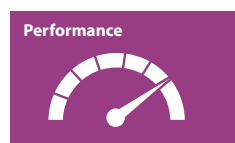
Accountable



Trustworthy

Our People Strategy building blocks

The building blocks provide the foundations for the delivery of Our People Strategy vision. We have identified six key building blocks:



For each building block we have a clear set of outcomes we need to achieve so that we can fulfill our vision and transform as an organisation in a way which is sustainable.

Focus on for 2021/2022

Employee engagement was identified as a priority activity under the Our People Strategy for 2021 and the focus on work has included:

- **Continued regular focused check ins:**
 - **March** – High performance culture.
 - **June** – Big Conversation and Wellbeing check.
 - **September** – Leadership.
 - **December** – Engagement score.
- Instigated a project to review the long-term approach to employee engagement and agreed future proposals.
- Developed the Our Approach to the Voice of Our People.
- Developed a Channels of Engagement document.

Measuring Success

For 2021/2022 the following Key Business Measures and Indicators are taken from the survey:

% Employee Engagement

% Leaders & managers driving a high- performance culture

% Employee wellbeing is promoted at work

% Able to access learning and development opportunities

% Internal communications keep me upated on what is happening

Achievements 2020/21

- **Our Key Business Measures all achieved over 70% agreement: Engagement 74%.**
 - High Performance Culture – 76%.
 - High Performance Culture - 74%
 - Wellbeing promoted at work – 83%.
 - Internal Communications – 87%.
 - Access to learning and development – 76%.
- **Our most improved questions included:**
 - “Senior Managers in my Directorate are approachable”, 64%, a 16% increase.
 - “My immediate manager is a role model for WCC ‘Our Behaviours’” – 81%, a 9% increase.
 - “Good performance is recognised and appreciated in my team”- 76%, a 9% increase.
- **Our highest scoring questions included:**
 - “My line manager trusts me to do my job”, 92%.
 - “I am able to take responsibility for my own performance”, 88%.
 - “The Council’s internal communications keep me informed of what the Council is doing”, 88%.
- **As a result of the feedback received the following corporate actions have been taken:**
 - SLF sessions exploring the data and equipping leaders to take action in their area.
 - Developed a tool kit for managers to use.
 - Developed the Agile Working Approach to enable our people to work in a way that enables them to be their best.
 - Supported areas with low engagement scores to look at ways of increasing engagement, through designing and delivering bespoke team development solutions.
 - Reviewed areas with high engagement scores to understand and share best practice.
- **Managers and leaders are also expected to take action as a result of the surveys and are provided with tools and resources to support them in doing so.**
- **Gained our Bronze Thrive at Work accreditation, which demonstrates our commitment to wellbeing.**
- **Developed the longer-term approach to engagement by reviewing the existing approach and consulting with stakeholders to develop the Stay, Say, Thrive model.**
- **Developed the ‘Our Approach to engaging with our people’ to re-enforce our commitment to listen, learn and act to create an inclusive organisation.**
- **Developed the ‘Channels of Engagement’ document which details how we listen to the voice of our people.**

Areas for Development

- **The response rate has reduced throughout the year from 46% to 29%**
- **The questions that reduced by the biggest margin were:**
 - “Warwickshire County Council is a good employer”, 78%, a reduction of 6%.
 - “I am proud to work for Warwickshire County Council”, 76%, a reduction of 5%.
 - “I feel valued and recognised at work”, 66%, a reduction of 5%.
- **The questions that scored the lowest were:**
 - “I believe that action will be taken as a result of the check in survey”, 47%, an increase from 25% when last asked in 2019.
 - “Work has a positive impact on my wellbeing”, 53%, this is the first time we have asked this question.
 - “I receive constructive feedback on my performance”, 65%, a 1% increase on the 2019 results.

Priorities for 2022/2023

- **Implement the new approach to engaging with our people including:**
 - Launch “The approach to engaging our people” document.
 - Launch “The channels of engagement” document.
 - The proposed touch points and themes for 2022/2023.
- **Have a focus for 2022/2023 on wellbeing and workload management, as this has been a consistent theme throughout 2021/2022.**
- **Target response rate, with a target to increase responses to 70% by 2025, actions will include:**
 - Focus on building trust and working towards our aspiration of moving away from anonymous surveying to a position where our people trust us and want to openly share their thoughts and opinions.
 - Consider how we can better reach our non-office based and offline colleagues, through discussions directly with these groups to understand how best to collect their views.
 - Target showcasing and the continuous improvement aspect of engagement focus on the you said, we did – did it make a difference.
 - Ensure our leaders and managers are aware of the expectations for responding to surveys and are supported and enabled to take action.

Conclusions

- It has been a successful year in terms of listening to the voice of our people and our engagement surveys have shown that in the main our people who complete the surveys are positive about working for Warwickshire, which is particularly pleasing when we consider the wider national context of the pandemic and increasing socio-economic challenges.
- The key business measures that are measured through the colleague surveys have largely remained consistent, with some small variations.
- We have seen increases in scores across 14 questions, a reduction in scores in 9 questions and 5 have remained the same.
- Our work in future years will now focus on:
 - a) Increasing participation rates.**
 - b) Fostering trust and working towards a position where concerns regarding anonymity are no longer a barrier to our people completing any Your Say activity.**
 - c) Celebrating the action taken in response to the results.**
 - d) Ensuring that as many of our people as possible are able to give their views and have their voice listened to.**

Further information

Links to further information and resources supporting our employee engagement approach.

[Wellbeing check-in results dashboard](#)

[Check in 5 summary of results](#)

[Check in 6 summary of results](#)

[Check in 7 summary of results](#)

[Big Conversation summary \(May 2021\)](#)

Our approach to engagement (see page 9)

Our Approach to Engaging with Our People

Our people work with passion and purpose, are engaged to serve and aligned in the delivery of great work.



At Warwickshire we will listen, learn and act to create and inclusive organisation

- The engagement of our people is the key to our success, and we understand that when our people feel listened to, they are happier, more fulfilled, and enabled to work to their full potential.
- The aim of our approach, will be to follow the Say, Stay Strive model:
 - **Say** – our people are **our ambassadors** and speak positively about the Council, to colleagues, potential employees, and customers.
 - **Stay** – our people have a strong **sense of belonging** and desire to be part of the Council.
 - **Strive** – our people are motivated and **exert effort toward success** in their role and for the Council.
- We have a variety of **channels of engagement** within WCC, because we believe that **every voice matters** in making Warwickshire the best it can be.



Engaging with our People enables us to:

- Listen to the **voice of our leaders** and understand the vision for the organisation.
- **Supporting each other**, so that we are all enabled to bring our best selves to work.
- **Communicating with one another** so we can all be aligned in the delivery of great work.
- Listen to the **voice of our people** and understand what enables them to



Being the best you can be, by:

- Taking every opportunity to share feedback on what you appreciate and what could be improved, and support others to share their feedback, too.
- Finding ways that work for you to access information, collaborate, ask questions and network with others.
- Using 1:1, appraisal and team meetings to discuss topics which affect the way in which you work.
- Completing our YourSay Colleague surveys and participating in our Big Conversations.
- Seeking out alternative ways in which you can get involved in the work of the council, through Directorate Forums, Employee Networks etc.



Our Leaders and Managers will do what they say by:

- Embodying our **values and behaviours** and are committed to our people vision of a great place to work where diverse and talented people are enabled to be their best.
- Providing a clear **vision** for our people from their individual contribution to our business outcomes.
- Having **good and meaningful conversations** with individuals and as a team, encouraging our people to provide feedback.
- Being engaging managers and **listening** to the voice of our people.
- Understanding that **colleague survey results** are the measure of our people engagement and not how we engage with our people.
- Taking ownership and time to **understand** what the survey results are telling them, create more dialogue and take action where they can make a difference.



Organisationally we will focus on solutions by:

- Facilitating the **colleague survey approach** and measuring the success of our engagement through the survey results dashboard.
- Providing reports to our **senior leaders** on emerging themes and trends to help shape priority setting.
- Supporting the delivery of the **Survey Action Plan**, ensuring it is up to date and relevant.
- **Celebrating success** in employee engagement with managers and leaders.
- **Facilitating and supporting** the employee forums and staff networks.
- Ensuring that our approach to engagement is **best in class** and continually developed to meet the needs of our organisation.



Appendix 2 – Future approach to engagement – Design Principles, Survey statements and Key Business Measures and Indicators

Design Principles

We will...	So that...	This means...
...use survey statements that relate to the outcomes of employee engagement (I.e. what do engaged employees say and do)	...we can measure the levels of employee engagement in WCC.	<ul style="list-style-type: none"> - We will use the Say, Stay, Strive model (Aon Hewitt/ Civil Service) as the basis for our statements on the outcomes of engagement.
...use survey statements that relate to the enablers of employee engagement (I.e. what do people need for them to have high levels of employee engagement)	...we can support our leaders in making meaningful change and creating an engaged workforce.	<ul style="list-style-type: none"> - We will use the Enablers of Engagement (Engage for Success) as the basis for the enablers of engagement statements.
...align our survey statements to Our People Strategy (OPS).	...we can measure progress against OPS and our Key Business Measures (KBMs).	<ul style="list-style-type: none"> - Use the survey statements to measure our KBMs - we will link each survey statements to the building blocks of OPS.
We will use statements in our surveys that can be benchmarked	...we can compare our results with other organisations.	<ul style="list-style-type: none"> - We will take advice from our benchmarking partner - Keep up to date with other organisations -
We will design our survey statements to maximise the reliability and validity of results	...the organisation, our people and leaders can use the results to make meaningful change.	<ul style="list-style-type: none"> - Ask one question at a time - Consider what the results can be used for - Avoid duplication - Take advice from our Business Intelligence colleagues
We will align the tone and voice of our survey statements to OPS	...our surveys are meaningful to all our people and can be used to make meaningful change.	<ul style="list-style-type: none"> - Use SIMPLE TALK - Take advice from our Communication colleagues - Engage with our employee forums -

Your Say Activity Survey Statements Questions in bold contribute to our KBM's and KBI's are will asked on an annual basis

Employee Engagement		
<ol style="list-style-type: none"> 1. I am proud to work here 2. I would recommend this organisation as a great place to work 3. I feel committed to the organisation 4. I feel a strong sense of belonging here 5. Working here makes me want to do the best work I can 6. I feel inspired to do my best work every day 		
Culture, values & behaviour	Leadership	Organisational design and development
<ol style="list-style-type: none"> 1. My immediate manager trusts me to do my job 2. My immediate manager treats me with respect 3. I am able to achieve a good balance between my home and work life 4. I am able to prioritise my wellbeing 5. I know where to access support for my wellbeing 6. I feel safe to be my authentic self at work 7. I feel comfortable talking about my background and identity with colleagues 8. My opinion counts 9. I feel able to speak up and challenge the way things are done 10. I have not witnessed any bullying or harassment at work 11. I have not experienced any bullying or harassment at work 	<ol style="list-style-type: none"> 1. My manager is a role model of the WCC behaviours 2. I have regular conversations with my manager 3. The conversations with my manager support me to be my best 4. I believe my manager cares about my wellbeing 5. I believe my manager sets good expectations of appropriate behaviour 6. I believe my manager would call out inappropriate behaviour 7. I believe the actions of senior managers are consistent with our values 8. Senior managers in the organisation are visible 9. I believe that senior leaders have a clear vision for the organisation 10. Overall, I have confidence in the decisions made by our leaders 	<ol style="list-style-type: none"> 1. I am empowered to make decisions 2. I have access to the things I need to do my job well 3. Our internal communications keep me updated on what is happening 4. Our processes and systems support me to do my job well 5. People collaborate to get the job done 6. I have opportunities to improve the quality of services to customers 7. I know how to embed equality, diversity and inclusion in my area of work
Performance	Reward & recognition	Talent development & career opportunities
<ol style="list-style-type: none"> 1. I know what I need to do to be successful in my role 2. I receive regular feedback on my performance 3. I am able to take responsibility for my own performance 4. I understand how my role contributes to the success of my service 5. I understand how my service contributes to the success of the organisation 6. I understand how my diversity data is used to add value to the organisation 	<ol style="list-style-type: none"> 1. I feel valued 2. I feel recognised for my work 3. I feel included within my team 4. I am satisfied with the benefits 	<ol style="list-style-type: none"> 1. My identity does not prevent me from getting promoted or accessing development opportunities 2. I am able to access to the learning and development I need to do my job 3. I believe there are good career opportunities for me 4. I am supported with my development

**Your Say Activity - Key Business Measures / Indicators
Question Comparisons**

	Current statements	Proposed statements
Overall colleague engagement (KBM)	<ol style="list-style-type: none"> 1. I believe I have the opportunity for personal development and growth (whilst at work) in the County Council 2. My immediate manager encourages me to propose new ideas and to improve the quality of services to our customers 3. I think it is safe to speak up and challenge the way things are done at work 4. I am proud to work for Warwickshire County Council 5. Warwickshire County Council is a good employer 	<ol style="list-style-type: none"> 1. I am proud to work here 2. I would recommend this organisation as a great place to work 3. I feel committed to the organisation 4. I feel a strong sense of belonging here 5. Working here makes me want to do the best work I can 6. I feel inspired to do my best work every day
EDI (KBM)	New	1. I feel safe to be my authentic self at work.
Proud (KBM)	New	1. I am proud to work here
Wellbeing (KBM)	<ol style="list-style-type: none"> 1. Employee wellbeing is promoted at work 	<ol style="list-style-type: none"> 1. I am able to prioritise my wellbeing 2. I believe my manager cares about my wellbeing 2. I know where to access support for my wellbeing
Communications (KBM)	<ol style="list-style-type: none"> 3. Internal communications keep me updated on what is happening. 	3. No changes
High-performance culture (KBI)	<ol style="list-style-type: none"> 1. I feel valued and recognised at work 2. I am able to take responsibility for my own performance 3. I have regular 121 conversations with my immediate manager 4. I receive ongoing constructive feedback on my performance 5. I believe my last appraisal helped me to be the best I can be in my job 	<ol style="list-style-type: none"> 1. I feel valued at work 2. I feel recognised for my work 3. I have regular conversations with my manager 4. The conversations with my manager support me to be my best 5. I know what I need to do to be successful in my role 6. I receive regular feedback on my performance 7. I am able to take responsibility for my own performance 8. I understand how my role contributes to the success of my service 9. I understand how my service contributes to the success of the organisation
EDI (other measure)	New	<ol style="list-style-type: none"> 1. I feel safe to be my authentic self at work 2. I have not experienced any bullying or harassment at work 3. I feel included within my team 4. My Identity does not prevent me from getting promoted or accessing developing opportunities.
Modern Ways of working (Other measure)	New	<ol style="list-style-type: none"> 1. I have access to the things I need to do my job well 2. I am able to prioritise my wellbeing 3. I am able to achieve a good balance between my home and work life

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Staff and Pensions Committee

13 June 2022

Warwickshire Pension Fund Pensions Administration Activity and Performance Report

Recommendation

That the Committee endorses and comments on the report.

1. Executive Summary

- 1.1 This report updates the Committee on the key developments affecting pensions administration and the performance of the Pensions Administration Service (PAS).

2. Financial Implications

- 2.1 All financial implications are dealt with in the body of this report.

3. Environmental Implications

- 3.1 None.

4. Member Self Service (MSS)

- 4.1 MSS has now gone live, the team have been rolling out invites to members, so that they can create their user accounts.
- 4.2 We have enlisted the help of all scheme employers to promote MSS. We have also advertised the tool on Working for Warwickshire, our internal intranet, social media, and the Fund website.
- 4.3 This year, Annual Benefit Statements will be made available via MSS, rather than sending paper statements out. The cost to provide paper statements is approximately £25k per annum. Any member who cannot access MSS can opt to receive a paper copy. Making the statements available online will also help with the Council's target for reducing our carbon footprint.

5. Key Performance Indicators (KPIs)

- 5.1 Appendix 1 shows the KPI percentages for the period 01st April 21 to 31st March 2022.
- 5.2 KPIs where a payment is to be made are treated as highest priority.

For KPIs that are not being achieved:

KPI 1 - providing transfer information: This has stayed relatively consistent over the last few months. We would expect this to improve following the Fire Administration being outsourced and more resource being allocated to transfers.

KPI 3 - Payment of refunds – This KPI has stayed consistent over the last 2 years with 88% being paid on time, however there has been an increase from 335 paid in 2020/21 to 361 refunds paid in 2021/22.

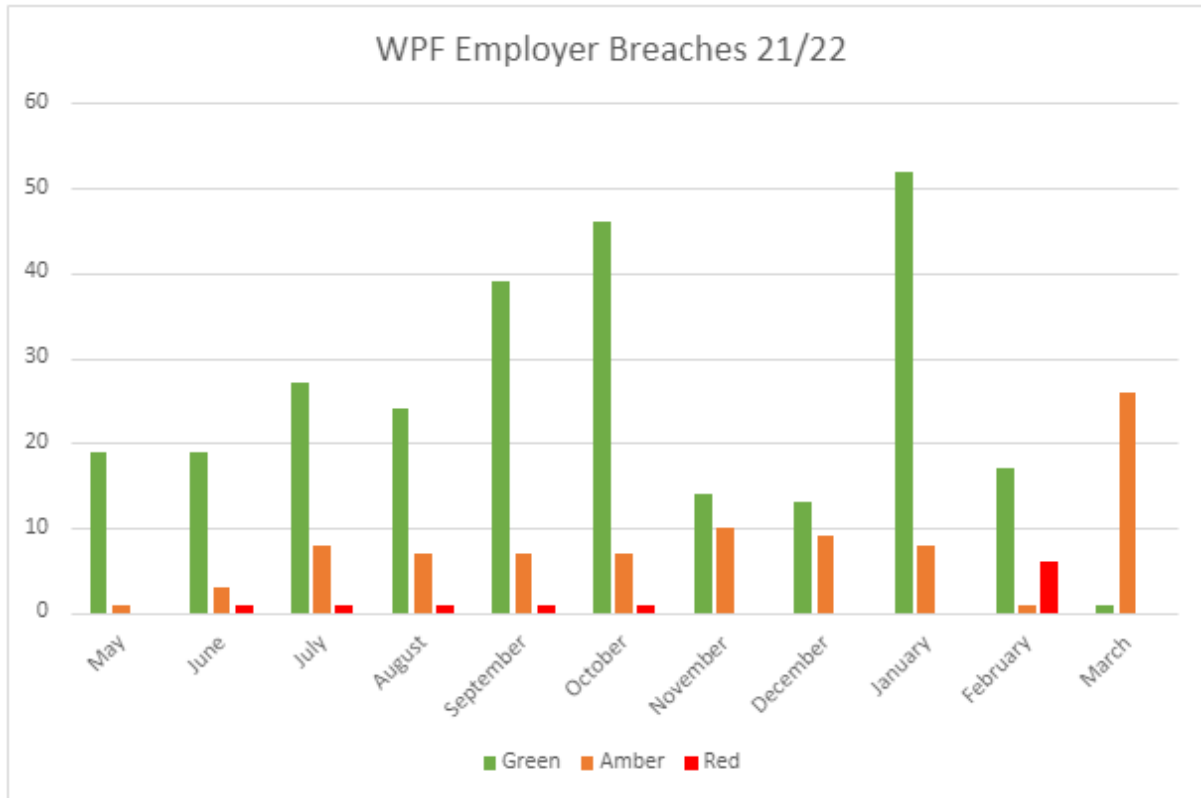
KPI 9 – Deaths with dependants can be complex calculations, which can include service going back decades and involve old pension rules regarding service and entitlement. Files can be held offsite so in complex cases this can mean we need to request the files which adds to in-house time spent. We are constantly reviewing how these cases are dealt with and adapting our processes to ensure we are able to get the right information out to members in a timely way.

6. Workloads

- 6.1 The PAS has been monitoring the tasks outstanding and completed by the service since 1st April 2020. The chart at Appendix 2 shows the volume of outstanding work across the service and indicates that there were 2,538 live tasks as at 31st March 2022.
- 6.2 For the year 2022 we have completed 71,047 tasks and created 73,585 tasks. The chart at appendix 4 shows a comparison with last year where we completed 57,424 and created 56,845. This shows we were able to clear 579 tasks that were backlog from the previous year.

7. Breaches

7.1 In accordance with the Breaches Policy, any Amber breach results in direct contact with the employer to resolve the issue, and further escalation if required.



7.2 A red breach has been reported to the Pensions Regulator in March 2022. This is in relation to an employer who has not provided monthly returns on time for the period 1st April 2021 to 31st March 2022 for a number of academies. The multi academy trust had changed payroll provider, and this has contributed to the delay. Following the report to the Pensions Regulator all outstanding information has been received and the trust is looking to supply information via i-Connect. No further action was taken by the Pensions Regulator.

8. McCloud Project

8.1 The McCloud Project is continuing, however the Local Government Association indicated that there will be a delay in the release of the regulations that were originally expected in April 2023 and these are now likely to be in place by October 2023.

8.2 The recruitment for posts within the Pensions team dealing with the rectification work will take place later than planned because of this delay.

9. Internal Dispute Resolution Procedure (IDRP)

- 9.1 The Fund has three outstanding IDRP cases, 2 at Stage 1 and 1 at stage 2.
- 9.2 Two cases relate to the transfer out of benefits to other pension arrangements, and one relates to the reduction of a member's pension relating to the GMP rectification exercise.

10. Guaranteed Minimum Pension (GMP) reconciliation exercise

- 10.1 The GMP reconciliation and rectification exercise has been completed.
- 10.2 The total of number cases that required a review was 2,618, resulting in 1,180 overpayments and 122 underpayments. The remaining 1,316 were cases where a the GMP is not yet being applied and the GMP information has now been updated on the members record.
- 10.3 The 1,302 cases to review, that resulted in an over/under payment, were where the data from HMRC and what was held on the pension record did not match:
- Average value of underpayment £118 per year
 - Average value of overpayment £195 per year
 - On average most payments have been incorrect for approx. 17-18 years

Total cost to pension fund (as of 31 March 2022)

- Overpayments - £2.2m for 1180 cases
 - Underpayment - £45k for 122 cases
- 10.4 The Fund has had regard to a guidance note issued by the Local Government Association (LGA) in 2017 which addressed the recovery of overpayment of pension in these circumstances. It was recommended that, in line with this guidance, the Fund would not seek to recover the overpayments for the following reasons:
- a) Given the complexities around GMP rules, it would be unfair to assume that the affected member could have had any knowledge or understanding at an earlier time that this resulted in their pension being overpaid.
 - b) Most people affected are likely to be elderly and vulnerable and already facing rising inflation and costs of living. These factors could impact the Fund's ability to recover some or all of the overpayment and lead to additional unrecoverable costs in taking any recovery action.

- c) The average overpayment is £195 per year (although the maximum total historic overpayment identified to date is just under £28k). It would not be cost effective in many cases to pursue the overpayments as debts, given the volume of cases, the costs of legal action and the low value per claim.
- d) It is arguable that the Fund could have discovered the overpayments itself at an earlier point in time which could render some claims time barred under limitation rules.
- e) This is the approach that has been taken by the majority of LGPS and public sector funds in the same situation.

10.5 The Leader approved the decision not to seek to recover any past overpayments of pension made to members of the Warwickshire Local Government Pension Scheme which have been identified through the GMP reconciliation exercise. All costs are payable from the Warwickshire Pension Fund.

11. Pensions Increase

11.1 Pensions increase for 2022 is 3.1%. This has been applied to pension payments from 11th April 2022.

12. Transfer of Firefighter Pensions Administration Service and Pensioner payroll

12.1 The transfer of the Firefighter pensions administration and pensioner payroll has now successfully been completed, from 1st April 2022 the service is being provided by West Yorkshire Pension Fund.

12.2 The contract will be managed by a member of the Pension Administration Service, with regular client meetings scheduled. A regional collaboration group has also been established which includes colleagues from Hereford & Worcestershire, Staffordshire, Shropshire, and Leicestershire, Derby and Nottinghamshire. This group will look to ensure best practice and consistency for governance of the schemes.

13. Timescales associated with the decision and next steps

None

Appendices

None

Background Papers

None

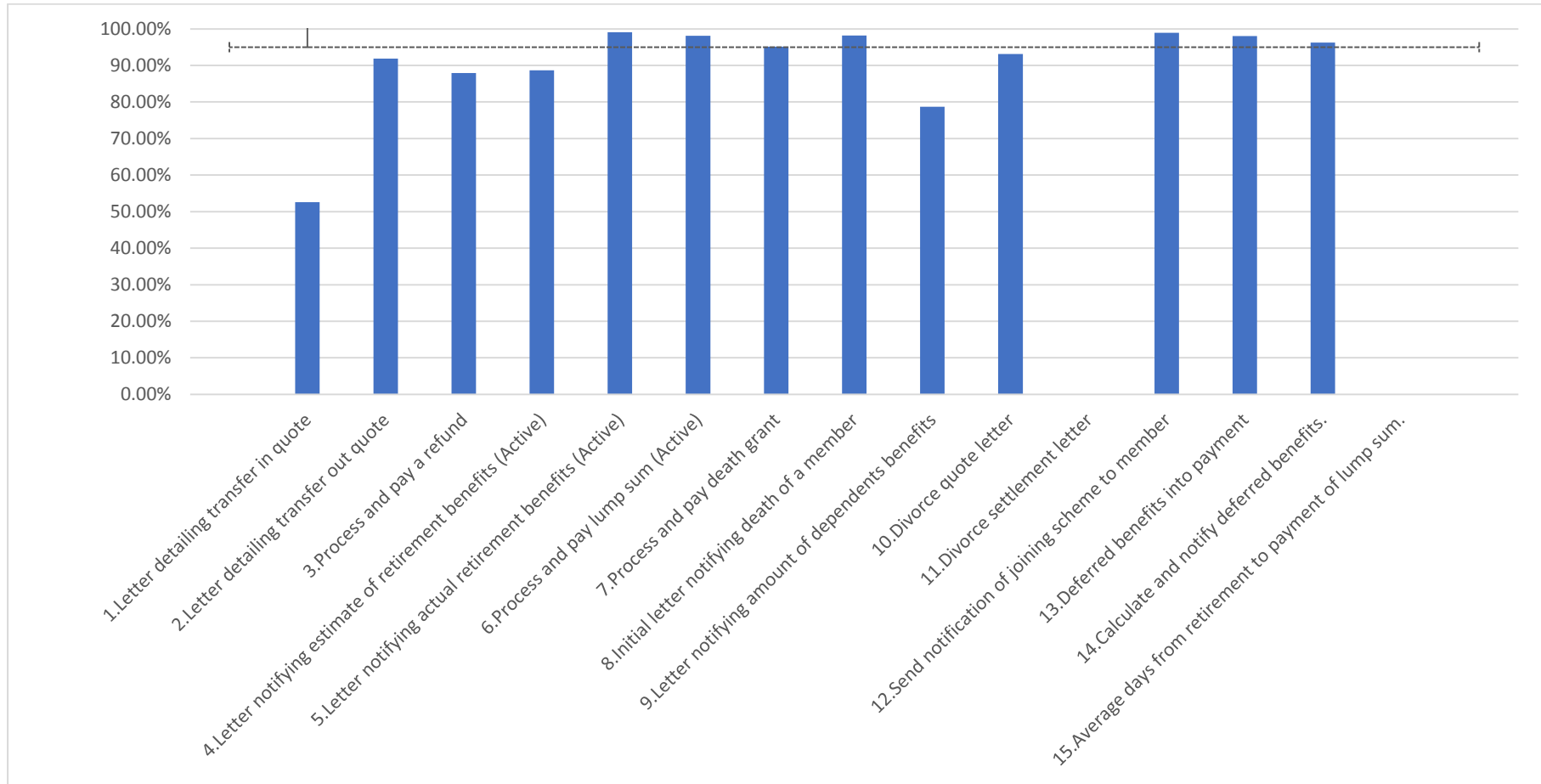
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The report was circulated to the following members prior to publication:

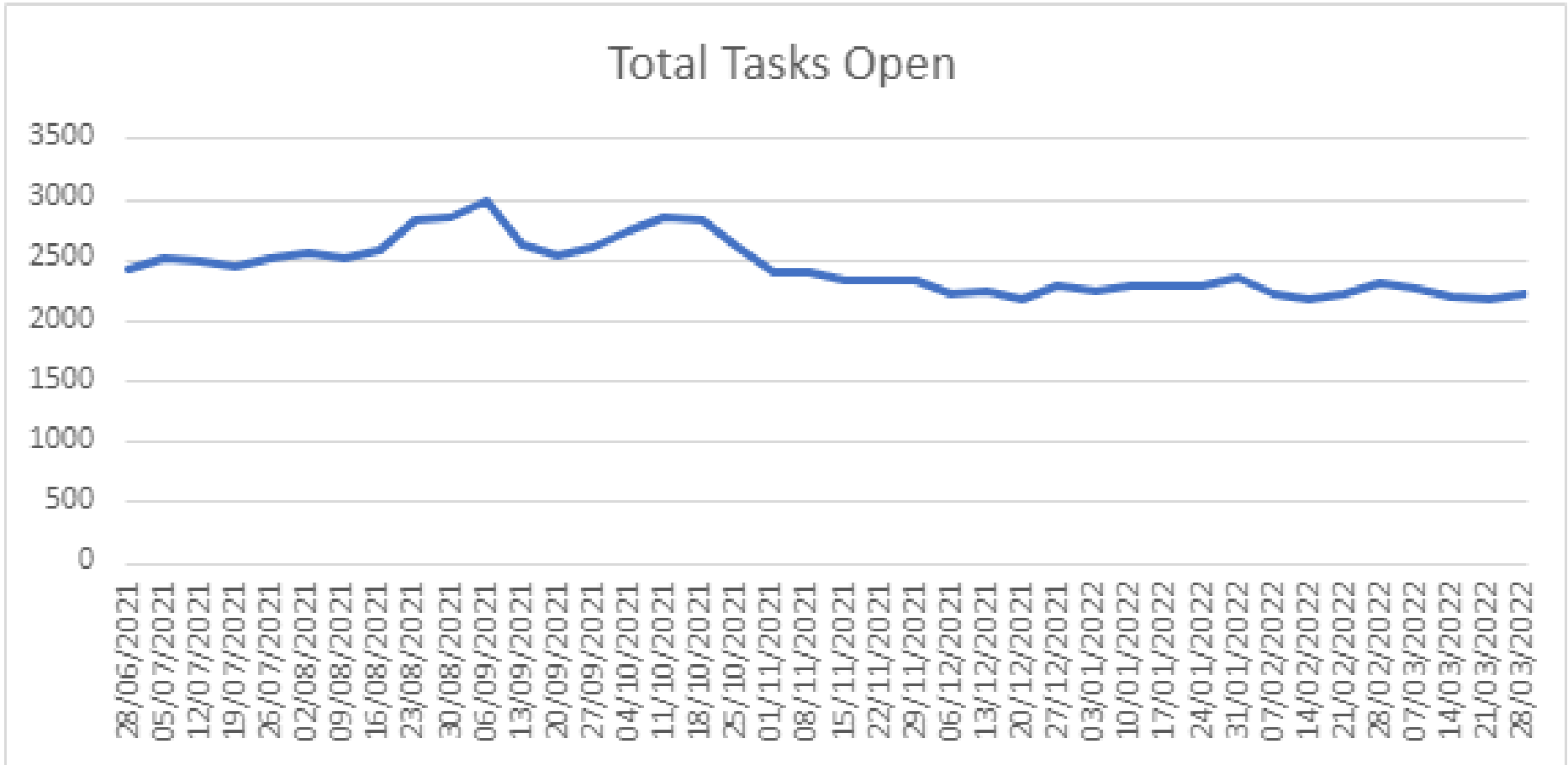
Local Member(s): Cllr Andy Jenns

Other members: n/a

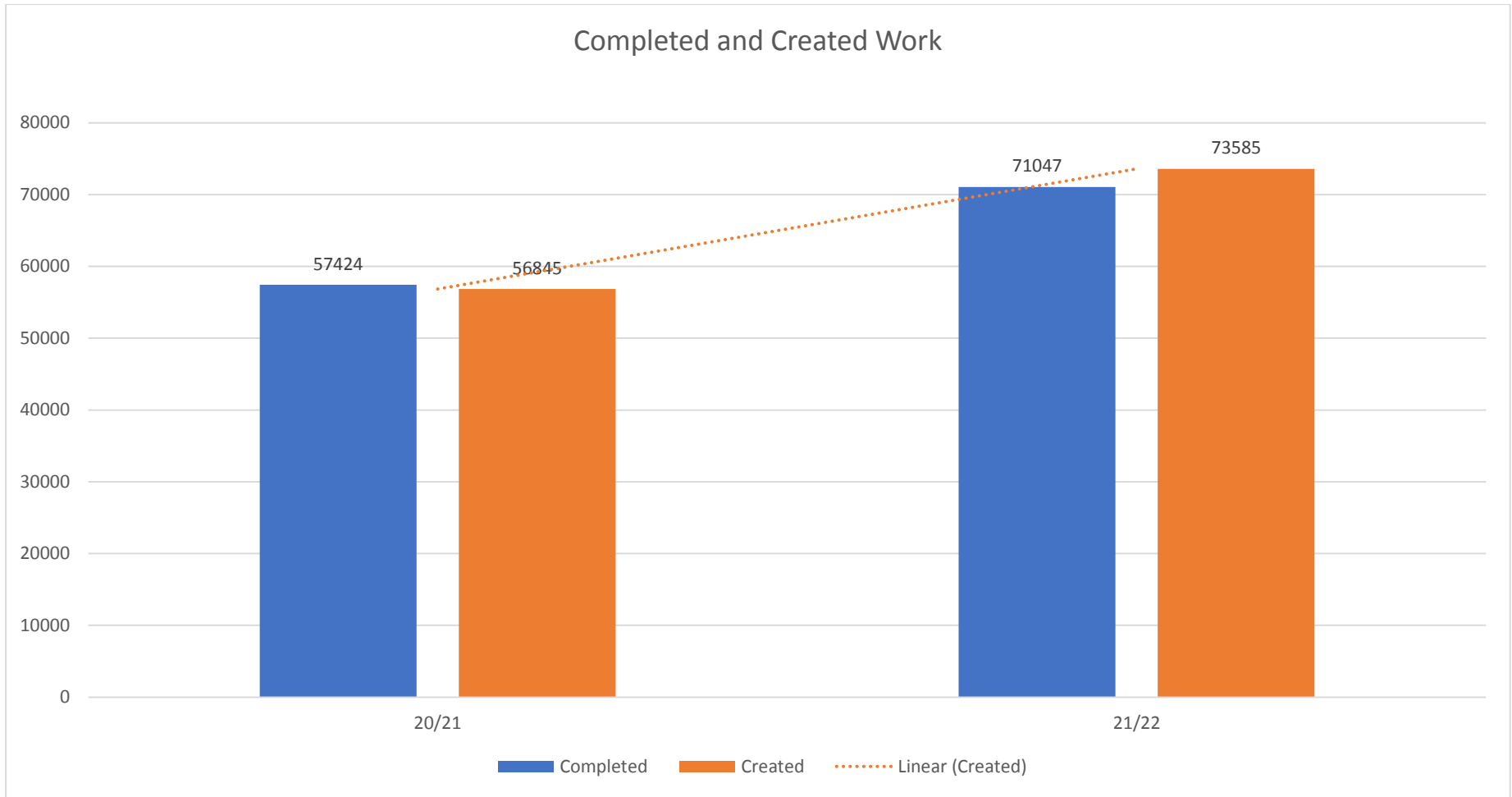
Appendix 1 – KPI Chart



Appendix 2 – Total Open Tasks Across the Year



Appendix 3 – Completed Cases per year



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Staff and Pensions Committee

13 June 2022

Regulatory and Policy Update

Recommendation

That the Staff and Pensions Committee endorses and comments on the content of the Report.

1. Executive Summary

- 1.1 This Report sets out the Fund policies reviewed recently either as part of an annual review or where there have been minor amendments required.
- 1.2 The Report also updates the Committee on regulatory developments in the pension arena.

2. Financial Implications

- 2.1 None.

3. Environmental Implications

- 3.1 None.

4. Supporting Information

Breaches Policy

- 4.1 Officers have reviewed the Fund's Breaches Policy and are content that it does not require any amendments.
- 4.2 Where a breach has occurred, it is being identified and logged in line with the requirements of the Policy. Regular meetings are held to discuss any issues that have arisen and to agree the steps that need to be taken to improve compliance.

Communication Policy

- 4.3 The Warwickshire Pension Fund must provide, maintain and publish a communications policy in accordance with Regulation 67 of the Local Government Pension Scheme (LGPS) Administration Regulations. The policy must be revised and republished following any changes to it.
- 4.4 The Communications Policy sets out the adopted policy concerning the methods of communications with the stakeholders of the Warwickshire Pension Fund. Officers have reviewed the Policy and recommend that the following minor amendments be made as set out in Appendix 1, in relation to the following areas:
- the move to agile working
 - the launch of a new Fund website
 - details of the new 'member self-service' platform

Regulatory Update

LGPS Investments in Russia

- 4.5 The UK Government has sanctions in place as a result of events in Ukraine. On 28 February the Scheme Advisory Board (SAB) advised any LGPS fund that is not already doing so to consider the implications for their investment portfolios. The Pension Fund Investment Sub Committee of 13 June 2022 will receive an update on the position. A full update of the Warwickshire position is also publicly available on the Fund's [website](#).
- 4.6 The SAB also launched a survey to which 50% of LGPS funds responded. The survey confirmed that an average of just 0.24% of assets were held directly in Russian investments.
- 4.7 On 9 March 2022 Rt Hon Michael Gove MP also wrote a letter to all LGPS Committee Chairs which echoes the guidance issued by SAB. A copy of the letter is appended below.



DLUHC to LGPS
Committee Chairs v2

Legal Opinion on the Prepayment of Contributions

- 4.8 In response to an enquiry from an administering authority the SAB has obtained a legal opinion on the prepayment of primary employer and/or employee contributions. The opinion has been provided by Mr James Goudie QC.
- 4.9 In summary, Mr Goudie QC finds no legal barrier to the prepayment of these contributions. However, the advice makes clear that any prepayment should be taken on the basis of 'reasonableness, proportionality and prudence'. The full opinion and further information are available on the legal opinions page of the SAB website which you can view by clicking on the link below:

[LGPS Scheme Advisory Board - Legal Opinions \(lgpsboard.org\)](https://www.lgpsboard.org/legal-opinions)

HMT - Mandatory Scheme Pays Deadlines are Changing

- 4.10 The Finance Act 2022 and the Registered Pension Schemes (Miscellaneous Amendments) Regulations 2022 ('the new regulations') will change the timescale for members to make or amend a mandatory scheme pays election when paying an annual allowance charge. These regulations came into force in April 2022 with retrospective effect. The changes will apply when the information used to calculate a member's pension input amount is retrospectively amended.

For reference if an LGPS member has an annual allowance tax charge that is more than £2,000, they may be able to opt for the LGPS to pay some or all of the tax charge on their behalf. The tax charge would then be recovered from their pension. This is known as 'scheme pays'.

- 4.11 The Local Government Association has provided full coverage of this issue in its [bulletin](#) 223 (Annual Allowance changes).

Public Service Pensions and Judicial Offices Bill

- 4.12 A last-minute amendment to the Public Service Pensions and Judicial Offices Bill was accepted before the Bill received Royal Assent on 10 March 2022.
- 4.13 The amendment introduces the power for the Secretary of State to give guidance or directions to the LGPS on investment decisions that conflict with the UK's foreign and defence policy.
- 4.14 There are no changes that Warwickshire Pension Fund needs to make now. Changes will only be needed if the Department for Levelling Up, Housing and Communities (DLUHC) issues guidance or directions, which would be subject to the usual 12-week consultation process.

Levelling Up White Paper

- 4.15 On 2 February 2022 the Government published its white paper on 'levelling up' the UK. The paper expressed a wish to increase the provision of financial capital from institutional investors such as pension funds into local business and projects.
- 4.16 Specifically, the paper noted that, 'if all LGPS funds were to allocate 5% to local investing, this would unlock £16bn in new investment.'
- 4.17 Therefore, the government is asking LGPS funds working with their asset pools to publish plans for increasing local investment, including setting an ambition of up to 5% of assets invested in projects which support the UK.

Consultation on Draft Pensions Dashboards Regulations

- 4.18 On 8 March 2022, the Local Government Association (LGA) emailed administering authorities letting them know that they had published a response to [DWP's consultation on the Pensions Dashboards Regulations 2022](#).
- 4.19 The LGA in their response stated that, in their view, the LGPS will not be able to connect and meet its statutory duties by the proposed connection deadline of April 2024. The reasons for this include:
- the value data required goes beyond what LGPS administering authorities must currently provide.
 - LGPS administering authorities will already be under significant pressure at this time implementing the McCloud remedy.
 - the proposed response times for value data mean that funds will need to collect and validate data on a monthly basis; and
 - recruitment and retention remain a barrier.
- 4.20 They also took the opportunity to raise other concerns that they had with the dashboards, these included:
- the lack of clarity concerning pension credit and deferred pensioner members.
 - the lack of clarity about providing in house AVC data.
 - dashboards not including frozen refunds.
 - the feasibility of providing information to dashboards for new members within three months of them joining the Scheme.
 - the response time to provide accrued and projected values for a variety of reasons; and
 - the timescale for administering authorities to turn a possible match into a match.

A Stronger Nudge to Pension Guidance

- 4.21 On 1 June 2022 the Government will introduce [Nudge Regulations](#) to deliver the 'A Stronger Nudge to Pensions Guidance' which will apply to Additional Voluntary Contributions (AVC's) individuals make or have made in the past, linked to their membership of the Warwickshire Pension Fund. These new regulations do not affect the benefits members have in the LGPS.
- 4.22 The 'Stronger Nudge to Pensions Guidance' aims to ensure that individuals have either received or opted out of receiving appropriate pensions guidance before deciding what action to take with their AVC plan.
- 4.23 Therefore, under the new regulations, at the point the member elects to receive their LGPS retirement benefits, the Warwickshire Pension Fund must try and ensure they book an appointment with Pension Wise.
- 4.24 The Fund is unable to proceed with the member's application to receive their pension benefits unless they have attended the appointment and confirmed this to the Fund, or they have opted out of attending an appointment.
- 4.25 Pension Wise is a government service from Money Helper that offers free, impartial pensions guidance about pension options. An appointment with Pension Wise is free and will allow members to understand what their overall financial situation will be when they retire.

General Summary on the Cost Cap mechanism

- 4.26 Following HM Treasury's publication of Amending Directions in October 2021, the Home Office has finalised the 2016 valuations for the Fire Pension Scheme (FPS) providing certainty on the outcome to scheme members. On 16 March 2022, the final outcome of the cost-control element of the 2016 valuation for the FPS in England was published, confirming a breach to the cost cap ceiling of 14.6%. This process had previously been paused following the uncertainty arising from the McCloud and Sargeant judgments and was recommenced in 2020.
- 4.27 The report confirms that the cost control element 2016 valuation is not used to set the employer contribution rate and that changes to the employer contribution rates resulting from the 2020 valuations will take effect from April 2024.

These reforms do not affect the 2016 valuations as the government previously decided that it would be inappropriate to reduce member benefits based on a mechanism that may not be working as intended. The government therefore announced that any ceiling breaches found when schemes complete the 2016 valuations will be waived. This means that no member will face a reduction in

their benefits as a result of the 2016 valuation. The Home Office has published a set of FAQs on the valuation results to assist stakeholders.

Appendix

Communications Policy

Background Papers

None

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Portfolio Holder for Finance and Property	Councillor Peter Butlin	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s):

Other members: Councillor Jenns and Councillor Gifford

COMMUNICATIONS POLICY

WARWICKSHIRE

pension fund

Version: 2
Date Issue: 2022
Team: Warwickshire Pension Fund
Protective Marking: Public



Communications Policy Statement

This document is the Communication Policy Statement of the Warwickshire Pension Fund, which is administered by Warwickshire County Council. All Local Government Pension Schemes (LGPS) in England and Wales are required to prepare, maintain, and publish a written statement setting out their policy concerning communications with their key stakeholders. This statement sets out our policy on:

- The provision of information and publicity about the Scheme to our contributing members, deferred members, pensioners, members' representative, prospective members, and scheme Employers; and
- The format, frequency, and method of distributing such information or publicity. (The terms 'Fund' and 'We' have been used interchangeably throughout this document).

This statement has been prepared in accordance with Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013 by Warwickshire Pension Fund (the 'fund'). It sets out its communications approach with scheme members, employers, and other interested stakeholders.

Any enquiries in relation to this policy statement should be made to:

Warwickshire Pension Fund

Shire Hall

Warwick

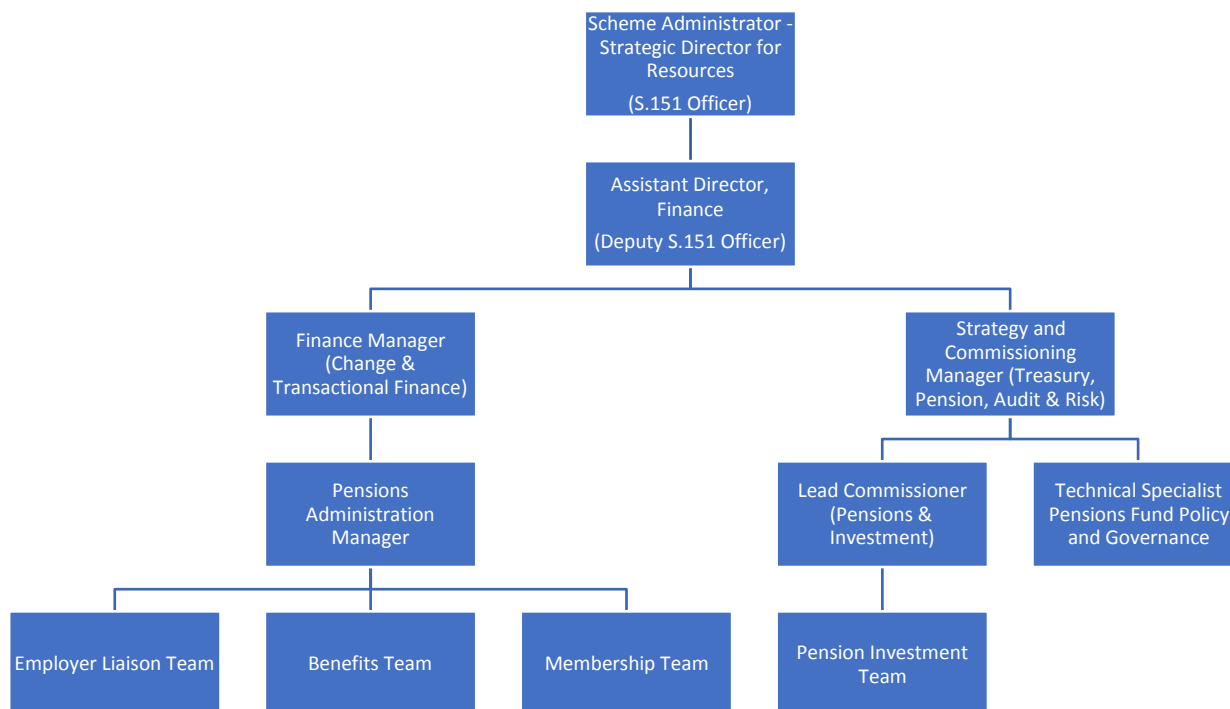
CV34 4RL

pensions@warwickshire.gov.uk

1. Introduction

The Fund deals with approximately 200 employers and just over 52,000 members. The Fund's main aim is to pay accurate pensions in a timely manner, whilst delivering a customer-focused service. Our communications play a key role in achieving this.

2. The Pensions Administration Management Team



- The Scheme Administrator (s 151 officer) is responsible for the Pensions Administration Team (PAS) and the Pension Investment Team. The Pensions Administration Management Team meets on a weekly basis to discuss items in relation to the running of the team and regulation changes. It comprises the Pensions Administration Manager and Team Leaders. Any items raised from such meetings can be escalated to the Finance Service Manager and Strategy and Commissioning Manager.
- The PAS are responsible for communications to scheme employers and members.
- The PAS work to maintain a thorough knowledge of the regulations to keep the confidence of its members. The PAS should always be the first-place members turn to for LGPS pension information during their working life and in retirement.
- The fund also takes part in several national groups, with the aim of sharing best communication practices.
- The Joint Communications Group allows the fund to work with other Local Government Authorities, giving group members the chance to share communication resources and develop joint projects, such as newsletters and member guides. The fund is also part of the Local Government Pensions Committee (LGPC), which publishes national communication material.

3. The Fund Contact Details

- Email Address: pensions@warwickshire.gov.uk
- Website: <https://www.warwickshirepensionfund.org.uk/>

- Postal Address:
Warwickshire Pension Fund
Shire Hall
Warwick
CV34 4RL

The coronavirus pandemic has had an impact on how we deliver and continue to deliver our services to our many stakeholders.

More agile and flexible ways of working, both for the Fund and its stakeholders, as a result of the pandemic means that we have had to adapt some of our communication processes, particularly around the sending and receipt of documents and face to face communication. Providing reliable and secure access to all the Fund's systems and technology, including Microsoft Teams, the telephone helpdesk and the pensions software systems, remains of paramount importance, as does the safety and wellbeing of our Officers.

We also recognise that it will not always be possible for members, Employers, and other stakeholders to attend face-to-face events, so we will offer webinars and online meetings as alternatives, where we are able to do so.

We will continue to work flexibly, finding new ways to adapt our communications in the changing environment.

4. Principles of Communication

We recognise that communicating with our stakeholders and customers is a critical activity for the Fund. We have a set of well, established practices that exceed the minimum standards required by legislation and we include these in our Communication Policy Statement.

The key objectives of our Communication Policy Statement are:

- To provide clear, jargon free and timely communication to our customers and stakeholders;
- To recognise that different styles and methods of communication suit different customers and stakeholders;
- To inform customers and stakeholders about the management and administration of the Fund;
- To consult major stakeholders on changes to regulations, policies and procedures that affect the Fund and its stakeholders;

- To promote the LGPS as an attractive benefit to scheme members and an important tool in recruitment to scheme Employers;
- To support scheme Employers, to enable them to fulfil their responsibility to communicate and share information with members in relation to the Scheme;
- To deliver the Communication Policy Statement in a cost-effective way and encourage the use of electronic / online / multimedia communication and information sharing;
- To evaluate the effectiveness of the communication objectives; and
- To treat information security with the upmost importance.

The Fund will make every effort to make communication materials available in large print, Braille, audio tape and different languages on request.

The PAS are committed to responding quickly to member requests for information, whether by face-to-face, email or letter. Information is given within set internal and regulatory timescales taking into consideration The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 and other overriding legislation.

The turnaround time for dealing with all requests from both employers and members is normally ten days.

When a request for information has been made, an acknowledgement receipt will be given. If it is going to take longer than ten days to provide the information, members will be told when they are likely to receive it.

5. Who are the Fund's Key Stakeholders?

The Fund has a wide range of stakeholders who have different communication needs. The key stakeholders are:

- Active Scheme members and their representatives
- Deferred Scheme members and their representatives
- Scheme pensioners and their dependents

- New employees of a scheme employer
- Employees who are not Scheme members
- Scheme employers
- Potential new employers
- Pension Actuaries
- Border to Coast Pension Partnership
- Custodians
- Investment Advisers
- Government Departments

Section 6 sets out the information and specific communications that are provided to these different stakeholders.

6. How Does the Fund Communicate?

As a Fund, we aim to provide our customers and stakeholders with a comprehensive range of communication deliverables and will strive to use the most effective communication medium, adapting our communication where possible, following constructive feedback.

- **Scheme Literature**
The Fund produces and updates a wide range of literature including brochures, guides, and information sheets. PDF documents can be found on our website with paper copies being provided upon request.
- **From April 2022 a secure online portal, where members can access their pension scheme records, update their details, and run benefit estimates. This is known as Member Self Service (MSS).**
Annual Benefit Statements can be accessed via the online portal from August 2022, we will only provide paper copies upon request by the member, who will have the option to opt out of receiving information via digital communications
- **Drop in service**
For those members who prefer ‘face to face’ communication, the Fund’s office is centrally situated in Warwick and easily accessible. An Appointment will be required to ensure a member of the pensions team is available in the office. The council’s policy on agile working means that the team are hybrid working, so may not always be working from the office.
In exceptional circumstances, members of the team are available for home visits or to other council or scheme employer offices in Warwickshire. Telephone Fund communications list a telephone number for the team member dealing with the request and other contact numbers for enquires can be found on our website.
- **Website**
The Fund has a website: www.warwickshirepensionfund.org
The site is available for all and can be used as a main source of information and contains

on-line forms for members to complete.

Website

The Fund's website is the main source of information for all members and Stakeholders.

The website holds scheme guides, forms, and information for members and Employers to view. Employer's specific responsibilities are set out in the Employer's section of the website and all participating Employers in the Fund are encouraged to use this area to ensure they meet those responsibilities.

The Fund also provides topical information and training videos for both members and Employers to view on its website.

The website has been adapted to make sure it is accessible to view on all forms of electronic devices and has been developed in line with accessibility standards.

The website provides a useful link to the LGPS members website <https://www.lgpsmember.org/> which holds lots of useful information about the local government pension scheme

Our compliance statement is held on the website.

- Email and Post

For general communications, the Fund has an email account and postal address. These are listed on page 2.

Newsletters

Pensions Dashboard

It is the intention of the Department of Works and Pensions to create a Pensions dashboard which will **bring together an individual's pensions information from across their pensions, including their State Pension**. This will help improve awareness and understanding among individuals, reconnect them with any lost pension pots and transform how they think and plan for their retirement.

It is proposed that information for Local Government Pension Scheme members may be available on the pension's dashboard from 2023. Further information will be sent out to members to confirm when the dashboard is available.

The Fund produces regular newsletters to keep active members informed of changes to pension legislation, and the latest information about the service. These are available in electronic format on the Fund's website. Paper copies can be provided upon request.

Ragged Staff is the Fund's newsletter for retired members and provides updates on relevant changes in legislation, topical news, and members' articles.

Deferred members also receive a newsletter, again providing updates on relevant changes in legislation, and reminding members to keep the Fund notified of changes in personal circumstances and address, members will be able to update their own details via MSS online portal

Employers receive updates regarding changes to pension legislation, training, and employer events via email on a fortnightly basis

Member Self Service (MSS)

More members are using a smartphone or tablet to access their pension information and it is important that the Fund continues to adapt its communication platforms to increase member engagement.

MSS gives our contributing members, deferred members, and pensioners access to their LGPS records which means they can:

- produce their own pension quotes, helping them to plan for retirement;
- view their annual benefit statements;
- update their contact details;

- Training

The fund seeks to continually improve the ability of staff to communicate effectively and to understand the importance of good communication. Both general and pension-specific training is provided to all staff as part of the fund's commitment to staff development. This includes the Public Sector Pension Scheme modules on the Pensions Regulators online e-portal. The fund conducts performance appraisals for its entire staff

- Intranet and E-Mail

Each member of staff has access to e-mail and the storage drive which contains electronic copies of many of the Key documents, manuals, minutes, and circulars.

- Local Authority Pensions Web

All senior members of the pension's team have access to the Local Authority Pensions Web where information can be exchanged with other Local Authority Pension colleagues.

7. Communications Specifically for Members

- New Scheme Members Scheme Booklet

The Fund produces an information booklet on the Local Government Pension Scheme which is available on our website and links can be found on the starter packs which are sent out when members join.

- **Active Members Certificate of Membership**

When we become aware of a member joining the Fund, they will get a Certificate of Membership detailing the information recorded on the Pension Administration System about them, such as date they joined the Scheme and if they have transferred service into the Fund from elsewhere.

- **Annual Benefit Statement**

An Annual Benefit Statement is made available via MSS. If a member does not have access to a computer, they will have the option to receive a paper copy.

The Statements include various pension details including the current value of benefits within the scheme. The format of the statements is continually being developed to provide members with the information they require in a clear and concise manner. The notes that accompany the statements have the crystal mark awarded by the Plain English campaign and are available on the fund website

- **Retired Members Pay slips**

Every retired member and/or their dependents will receive a P60 each year normally at the end of April.

Every month, members will receive an email alert from Warwickshire County Council payroll with a link to view their pay slip or if they opt out of e-pay slips they can receive a paper copy. Annual Pension Increase

Retired members will receive a pension increase notification via their e-pay slip each year to inform them of the inflation increase on their pension.

Retired Members Living Abroad - The fund will, when appropriate, undertake to establish the continued existence of pensioner members living abroad by sending out a life certificate that must be signed and witnessed. This is currently sent directly from the Pension Fund, however we may in future ask a third party to provide this service on our behalf.

- **P60 notification - Each member receiving a pension will have a P60 issued each year by the statutory deadline of 31 May.**

8. Communications Specifically for Employers and Stakeholders

- **Presentations and Courses**

The Fund delivers standard or tailored presentations on a range of subjects for employers and their staff. These presentations may be provided at the request of Employers or may be instigated by the fund. Where possible these will be hosted virtually.

- **Annual Report, Accounts and Annual General Meeting**

The aim of the Annual Report is to highlight the important issues affecting the Fund over the previous twelve months, alongside details on investments and administration performance. The Report and Accounts are summarised at the Annual Meeting held in

November. Employers are invited to the Annual Meeting of the Fund.

The Fund will look to hold quarterly meetings with employers. These are aimed at providing training and resolving queries employers have and to keep them up to date with any future developments in the pensions arena.

From time to time the Fund will host meetings for specific groups of employers, for example, academies, which are significant proportion of scheme employers. These meetings will deal with specific areas affecting that sector.

Where possible these will be hosted virtually.

- **Promotional Campaigns**

Occasionally the Fund produces dedicated marketing literature that is sent to those who choose not to join or opt to leave the Scheme. This literature promotes the benefits of having an occupational pension and gives an option to join the Scheme. These campaigns should help to raise awareness of the benefit of a workplace pension.

- **Corporate Induction Courses**

Officers of the fund are invited to attend or to contribute to Corporate Inductions (including e-learning) for prospective members.

- **Employers' Guide**

A link to the LGPS regulations and guidance page is available on our website. This includes

Employer guides and documents Bite-size training

Employers can also book on training webinars hosted by the Local Government Association

The Funds Administration Strategy is published on the website and available to all employers, detailing the processes, procedures and forms required to effectively discharge their pension administration responsibilities.

- Employers Bulletin

-

A technical newsletter/bulletin is periodically sent out to all employers. It aims to inform employers on common problems, issues, and regulatory changes. The bulletin is also used to inform employers of consultations about policy and regulations that have been issued.

- **Staff & Pension Committee/ Pensions Fund Investment Sub Committee**

- An ongoing training programme is in place for members and officers of the above committees to ensure that decision making is on an informed basis.

Warwickshire Local Pension Board

- The Pension Board consists of an equal number of employee and employee representatives.

-

- Knowledge building and training is provided via the fund's officers, advisors, and

external training courses for the committees and board

9. Communication with Other Bodies

- **Fund Managers**
The fund will liaise with fund managers Border to Coast
The fund liaises with the Border to Coast Pension Partnership – providing input into the development and management of new funds.
- **Custodians**
The fund has arrangements in place to communicate with BNYM (Bank New York Mellon), its custodian.
- **Advisers**
The fund is in regular contact with its investment advisers and its independent financial advisers.
The Technical and Governance Officer for the fund is the Chair of the National Communications Working Group and works closely with the Local Government Association and regional colleagues in developing communications that all funds can use.

- **Government Departments**
The Fund communicates with Government departments on proposals for change to the scheme and about providing information under disclosure regulations.
- **Trade Unions**
The Fund will communicate with Trade Unions where appropriate, for example in supporting continued access to the Local Government Pension Scheme.
- **Actuaries**
The Fund performs an Actuarial Valuation every three years as required by the Regulations. The actuary deals with valuations and information and advice on a range of issues affecting the Fund, such as new employers, bulk transfers, and regulatory changes.
- **Press & Media**
The Fund in conjunction with the Council's communications staff will respond to and engage with the press and other media organisations to ensure clarity of facts and fair representation.
- **Shrewsbury Regional Pension Officer's Group (SPOG)**
The Shropshire County Pension Fund (SCPF) hosts the Shrewsbury Pension Officers Group which meets on a quarterly basis. The group, comprised of several local authority funds, discuss technical queries and legislation matters of common interest.
- **Software provider group**
Members of the team attend user group meetings with the pensions administration software provider, to make sure the administration system can deal with regulation changes when they happen, and to discuss how the system is used on a day-to-day basis.
- **Compliments, Complaints and Comments**
Compliments and complaints are recorded. The fund aims to learn from the feedback received and make improvements to the service provided.
- **Member satisfaction survey**
Surveys will be issued to members periodically with various correspondences, including retirements and benefit quotes. Surveys will also be published to the website and via email. This allows the fund to evaluate the service provided. Survey responses will be collated and reviewed at regular intervals when running a satisfaction exercise.
- **Employer satisfaction survey**
A survey will be given to employers, periodically to allow the fund to review the service and methods of communication provided to employers. The responses will be collated and used to identify any employer requirements and possible areas for improvement.
- **Breaches of the Law**
The Breaches Policy and a summary of breaches are available on our website.
- **Investments**
The fund publishes an investment strategy statement and funding strategy statement. These are available on the website and form a part of the Annual Report.
- **Data Protection**
To protect personal information held in relation to Scheme members, the Fund is registered under the Data Protection Act 2018, as part of Warwickshire County Council. The Fund is fully compliant with the General Data Protection Regulations (GDPR) introduced in May 2018.

- Disclosure
The Fund may, if necessary, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's Actuary. Pensions staff also receive regular training on data protection issues.

10. Dealing with freedom of information requests

- The Freedom of Information Act (FOI) means that members of the public and organisations have rights of access to information held by public bodies. Requests for information under the *Freedom of Information Act or similar legislation should be sent to: inforights@warwickshire.gov.uk*

11. National Fraud Initiative

- The Fund participates in the National Fraud Initiative exercise by passing information about pensions in payment on to the Audit Commission. The information is matched to national databases to help prevent and detect fraud. The Fund's participation in this exercise is mandatory.

12. Annex: Publications and Communications Summary

Fund Publications and Communications

Fund Publications and Communications

Communication Document	When issued	Available to	Format	Reason when reviewed
Guides and Booklets	Available	All	Online	Regulation changes
Scheme leaflets	Available	All	Online	Regulation changes / periodical review / new leaflets introduced
Benefit statements	Annually	Active / Deferred members	Email / Paper (With a view to moving online through MSS)	Annually
Poster campaigns E.g. Death benefits, 50/ 50, Encouraging new members.	Occasional / When requested	All	Online Poster	Updates
Members newsletters	As required	Active / Deferred / Retired members	Online / Paper (With a view to moving online through MSS)	Annually / regulation changes
Pension consultations	When required	Active / Deferred members	Face to face (suspended) / Telephone	Updates
Serious health consultations	When required	Active / Deferred members	Face to face / home visit (suspended)	Updates

Presentations / Training / Courses	When required / requested	All	Presentation (online via MS Teams / face to face)	Updates
Service statements	When member joins	Active members	Online / Paper (With a view to moving online through MSS)	Updates
Website	Available	All stakeholders		Updates
Annual meeting	Annually in November	Employers	Presentations	Annually
Employer Forum	Annually November / December	Employers	Presentations	Annually
Annual report	Annually	All	Online	Annually
Correspondence	Available (within office hours)	All	Email / Paper	Updates
Pension Advice slip	Monthly	Retired members	Online / Paper	Monthly (issued by Payroll Services)
P60	Annually	Retired members	Online / Paper	Annually (issued by Payroll Services)
Pensions Increase	Annually	Retired members	Online / Paper	Annually (issued by Payroll Services)

Age 100 pensioners	As required	Retired members	Birthday card	As required
Pensioners living abroad - Proof of Life Certificate	Annually	Retired members	Paper / Email	Annually
Abridged Reports and Accounts	Annually	All	Online	Annually
Valuation report	Every 3 years	Employing authorities	Online / Annual meeting	Every 3 years

Staff and Pensions Committee

13 June 2022

Firefighter Pension Schemes - Immediate Detriment Update

Recommendation

That the Committee notes and comments on the position set out in the report and the decision from 1 April 2022 to pause the processing of all 'Category 1' cases.

1. Background

- 1.1 In December 2018, in the case of Sargeant and others, the Court of Appeal decided that the transitional provisions of the 2015 Firefighters Pension Scheme discriminated against scheme members on the grounds of age.
- 1.2 Since that decision, the Government has committed to removing and remedying the discriminatory impact of these provisions through new legislation. However, that legislation may not come into force until late 2023.
- 1.3 There are two categories of cases: Category 1 cases are those who have not retired but will retire before the new legislation comes into force and Category 2 cases are those who have retired since April 2015 and whose benefits are already in payment.
- 1.4 In August 2020, the Home Office issued guidance to pension scheme administrators which allowed them, pending new legislation, to take steps to avoid 'immediate detriment' to Category 1 firefighters who are approaching retirement. Broadly, those firefighters are able to retire under the scheme which is most beneficial to them. The Scheme Manager decided to apply the guidance where possible and an assessment was made on each case to identify any complexities which could lead to an incorrect value of benefits being paid.
- 1.5 In November 2021, shortly after the Fire Brigades Union and the Local Government Association had agreed a Memorandum of Understanding on the processing of cases, the Home Office withdrew its guidance. The explanation provided for the withdrawal was further work being done between HMT and

HMRC in drafting the remedy in the Public Service Pensions and Judicial Offices Bill. This highlighted the uncertainties regarding taxation implications for Fire and Rescue Authorities, who may incur unauthorised payment charges in certain cases processed prior to the new legislation coming into force.

- 1.6 Taking into account the legal risks inherent in failing to apply the immediate detriment guidance where this was otherwise possible, the Scheme Manager decided to continue to process Category 1 cases which were unlikely to incur taxation complications, and continued to do so up to 31st March 2022.
- 1.7 The National Fire Chiefs Council (NFCC) circulated a letter dated 25th March 2022 which stated that there is now a significant push for Fire Authorities to pause payment of any immediate detriment cases. HM Treasury's view remains that processing immediate detriment cases before all the necessary legislation is in place could give rise to significant consequences for schemes, pension scheme members and services.

2. Financial Implications

- 2.1 It is not anticipated that there are any new financial implications arising from the decision to cease processing Category 1 cases, save for potential legal costs arising, should the relevant Trade Unions choose to challenge the decision.

3. Environmental Implications

None

4. Supporting Information

- 4.1 The Scheme Manager has sought to maintain a consistent approach in relation to the processing of Category 1 cases, with a view to removing (where possible) the discriminatory impact of the transitional provisions on firefighter pensions at the earliest possible stage. This approach has been informed by legal advice and has required an assessment of the balance of risk between legal challenge by the Trade Unions in respect of failure to remedy the ongoing discriminatory impact of the transitional provisions, and the uncertainties surrounding the cost to the Fire and Rescue Authority of tax charges on unauthorised payments.
- 4.2 However, following the NFCC's letter, the Scheme Manager considers that the balance is now in favour of pausing the processing of Category 1 cases. This is supported by the Assistant Director for Finance, Andrew Felton and the Chief Fire Officer, Ben Brook.

- 4.3 There are up to 18 members who could choose to retire in the period April 2022 to October 2023 and may wish to elect to take benefits from their legacy scheme for the remedy period. These individuals will be informed that benefits will be paid under current regulations and then revisited once legislation has been passed to allow the recalculation of benefits.
- 4.4 The Board should be aware that it is possible that as a result of this decision, Trade Unions may seek to take further legal action against the Fire and Rescue Authority, in which case, the Scheme Manager will review the position.

5. Timescales associated with the decision and next steps

None

Appendices

None

Background Papers

None

	Name	Contact Information
Report Author	Liz Firmstone, Vicky Jenks	lizfirmstone@warwickshire.gov.uk, vickyjenks@warwickshire.gov.uk
Assistant Director	Andrew Felton	andrewfelton@warwickshire.gov.uk
Strategic Director	Strategic Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): none

Other members: n/a

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Staff and Pensions Committee

13 June 2022

Warwickshire Pension Fund Information on Pension Scams

Recommendation

That the Committee considers and comments on the information contained in the report

1.0 Executive Summary

- 1.1 Unfortunately, pension scams are on the rise in the UK. In some cases, the scammer will try to persuade members to transfer their pension to a different scheme, often a scheme the scammer has set up themselves.
- 1.2 Since a 'cold-call' ban was introduced in 2019, scammers' tactics have evolved. They are targeting people searching for investments online and through social media. They make attractive sounding promises they have no intention of keeping.
- 1.3 The Government has identified common pension scam risks associated with transfers which, if present, may suggest to a member they are in danger of being scammed. The Government calls these red and amber flags:

Examples of when a red flag is present are:

- A request a transfer to an occupational pension scheme and we do not have enough information to link you with an employer that participates in that scheme
- A request a transfer to an overseas scheme and, we either do not have enough information to link the member with an employer that participates in that scheme, or prove that the member is resident in the country the scheme is based in
- someone has provided, or agreed to provide advice about the transfer and they do not have the necessary permissions from the Financial Conduct Authority to do this
- A request to transfer following direct marketing, such as cold calling, texts and emails, by a person or firm that has not previously been contact with the member
- The member has been offered an incentive to transfer such as, but not limited to, a bonus, a loan from their pension savings, access to pension savings before age 55 or limited time investment offers
- The member has been pressured to transfer.

Amber flags

Examples of when an amber flag is present are:

information about the receiving scheme indicates:

- the scheme invests in high-risk or unregulated investments
- the investment structure is unclear, complex or unorthodox
- overseas investments are included
- there are unclear or high scheme charges
- our records show that there is a sharp or unusual rise in transfers to the receiving scheme or involving the same adviser.

If we decide there are any amber flags present, we must pause the transfer until evidence that the member has attended an appointment about pension scams with MoneyHelper. MoneyHelper offers free, impartial guidance backed by Government on money and pension choices.

- 1.4 If a member elects to transfer, to help protect their pension from scammers, the Government requires the Pension Fund to decide whether any red or amber flags are present. The Fund will not need to do this if a member transfers to a different public service pension scheme, an authorised master trust scheme or an authorised collective defined contribution scheme.
- 1.5 This report sets out further information about the background of dealing with procedures for transfers, scams and appeal procedures for pension decisions.

2.0 Financial Implications

- 2.1 None.

3.0 Environmental Implications

- 3.1 None.

4.0 Supporting Information

- 4.1 The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force from 30 November 2021 to introduce further legal restrictions on a member's statutory right to transfer benefits out of Warwickshire Pension Fund.
- 4.2 These regulations provide administering authorities more power to act if they are suspicious about circumstances that have led to a member

requesting to transfer their pension. The member will no longer be able to insist on a statutory transfer taking place.

4.3 Since 2015 when Freedom and Choice was introduced, individuals from the age of 55 with a defined contribution pension have been able to access their entire pension flexibly if they wish.

4.4 This has led to certain individuals looking to move their pension benefits from the Warwickshire Pension Fund to other arrangements. The Fund has a responsibility to ensure checks to ensure the receiving arrangement is a registered reputable pension arrangement before a transfer can take place.

5.0 Pension Regulator Guidance

5.1 The Pensions Regulator is asking Pension Funds, trustees, providers, and administrators to pledge to do more to protect scheme members and follow the principles of Pensions Scams Industry Group (PSIG) Code of Good Practice.

5.2 The Warwickshire Pension Fund already has well established due diligence processes in place to warn and prevent Members from being victims of pensions scams. These include:

- requirement for a member to obtain independent financial advice where the transfer value exceeds £30k.
- Signposting the Pension Wise and Moneyhelper where free advice on pensions can be obtained.
- Pensions scams leaflet sent out to all members requesting a transfer out
- Completion of scheme declaration forms by the member and receiving scheme in order to prove they meet the criteria for a suitable pension arrangement.
- Checks on independent financial advisors that they are approved to provide advice for pension transfers

5.3 However, in accordance with industry best practice we have also made the pledge to combat pension scams. By doing so, we commit to:

- Regularly [warn Members about pension scams](#);
- Get to know the warning signs of a scam and best practice for transfers by [completing the scams module in the Trustee Toolkit](#) and make it mandatory for all staff who may work directly on transfers to do so; and
- Study and use the resources on the Financial Conduct Authority (FCA) [ScamSmart website](#), [our scams information](#) and the [PSIG code report concerns about a scam](#) to the authorities and communicate this to the Scheme Member.

6.0 Timescales associated with the decision and next steps

6.1 None.

Appendices

None.

Background Papers

None.

	Name	Contact Information
Report Author	Martin Griffiths, Victoria Jenks, Ian Morris	martingriffiths@warwickshire.gov.uk, vickyjenks@warwickshire.gov.uk, ianmorris@warwickshire.gov.uk
Assistant Director	Andrew Felton	Andrewfelton@warwickshire.gov.uk
Strategic Director	Strategic Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s):

Other members: Cllr Andy Jenns

Staff and Pensions Committee

13 June 2022

Review of the Minutes of the Warwickshire Local Fire Pension Board Meeting of 14 February 2022

Recommendation

That the Staff and Pensions Committee receive, consider, and comment on the minutes of the meeting of the Warwickshire Fire Local Pension Board held on 14 February 2022.

1. Executive Summary

- 1.1 The minutes of the meeting of the Local Fire Pension Board held on 14 February 2022 are attached as an appendix.

2. Financial Implications

- 2.1 None

3. Environmental Implications

- 3.1 None

4. Supporting Information

- 4.1 None

5. Timescales associated with the decision and next steps

- 5.1 None

Appendix

- 1. Minutes of the meeting of the Local Fire Pension Board held on 14 February 2022

Background Papers

None

	Name	Contact Information
Report Author	Victoria Jenks	vickyjenks@warwickshire.gov.uk
Assistant Director	Andrew Felton	andrewfelton@warwickshire.gov.uk
Strategic Director	Strategic Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): none

Other members: n/a

Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme

Monday 14 February 2022

Minutes

Attendance

Committee Members

Martin Reohorn (Chair)
Barnaby Briggs
Caroline Jones
Paul Morley

Officers

Neil Buxton, Technical Specialist - Pension Fund Policy and Governance
Liz Firmstone, Service Manager (Transformation)
Ian Marriott, Delivery Lead – Commercial and Regulatory
Paul Spencer, Senior Democratic Services Officer

1. General

1(1) Apologies

Victoria Jenks, Pensions Administration Delivery Lead.

1(2) Board Members' Disclosures of Interest

None.

1(3) Minutes of the Previous Meeting

The minutes of the previous meeting were agreed as a true and accurate record.

2. Warwickshire Fire and Rescue Local Pension Board, Risk Register

Neil Buxton, Technical Specialist - Pension Fund Policy and Governance, presented this report to the Board. It provided an update on risk appetite, the risk register, risk monitoring and the risks identified. Appendices to the report provided the risk definitions and the risk register. The main area of focus for the risk register was the outsourcing to West Yorkshire Pension Fund (WYPF). A

comprehensive report on this would be provided to the next meeting, to include where responsibility for each risk rested under the new outsourced pensions administration arrangements.

The Chair asked if there was a need to change any of the risks in relation to the current position on immediate detriment. Liz Firmstone would check if there had been an adjustment following the withdrawal of the Home Office guidance. Further information on immediate detriment would be provided as part of an item later on the agenda.

The Chair noted the information provided about the outsourcing and responsibility for risk. Discussion about the responsibilities for the scheme manager, the current position and the potential sharing of knowledge and reduced risk from the revised model, when this was implemented. Officers had reviewed the risk register looking at areas where the new provider should become responsible.

The Warwickshire Fire and Rescue Local Pension Board noted the report and the attached risk register.

3. Warwickshire Fire and Rescue Local Pension Board Forward Plan

Neil Buxton presented this report to the Board, which set out a rolling forward plan for a one-year period. Reference to the training sessions which would be provided for the Board.

Barnaby Briggs asked about the recurring item on administration service outsource. There would be periodic reports to this Board relating to the outsourced aspects. The Chair understood these would explain how the revised arrangements had 'bedded in'. It was viewed as similar to the administration activity and performance update reports. Liz Firmstone suggested that the forward plan report could include how the outsourcing process was going and part of it would be a post-implementation review and then ongoing monitoring. There was an expectation that someone from WYPF would present the reports to the board at least initially.

The Chair noted the plans for training for the Board and where possible, this would be held jointly. He encouraged attendance as this would be useful for new members particularly. Neil Buxton would circulate the training dates to the Board. The Chair referred to an LGA quarterly guide which it would be useful to align the forward plan to.

The Board noted its forward plan, with the changes outlined above.

4. Warwickshire Fire and Rescue Local Pension Board, Policy Update

Neil Buxton presented this report to the Board, which set out the policies reviewed either as part of an annual review, or where there had been minor amendments required. Specific sections were provided on the cyber security policy, breaches policy and terms of reference & conflicts of interest policy.

Neil Buxton focussed on the cyber security aspects. There was a reliance on the County Council's ICT infrastructure. A number of meetings had taken place with ICT colleagues and given the importance of having robust cyber security arrangements, a range of tests of systems were proposed. The Pension Regulator placed a lot of importance on cyber security. It was also

important to become conversant with the WYPF practices and policies and how these would interrelate to those in Warwickshire.

The Board noted the content of the report.

5. Pensions Administration Service Activity and Performance update

This report was presented by Liz Firmstone, Service Manager (Transformation). It updated the Board on key developments affecting the administration of the Fire Pension Scheme and the performance of the Pensions Administration Service (PAS). The following areas were highlighted:

- An update on the change of service provider to transfer administration of the payroll functions to WYPF
- On immediate detriment cases, the Home Office guidance had been withdrawn. An update was provided on the current position for Warwickshire and planned way forward
- Consultation on regulation changes
- McCloud/Sergeant project update
- Internal Dispute Resolution Procedure (IDRP)
- Cost control mechanism
- LGA bulletins
- FRA remedy self-assessment survey

Further detail was provided in a number of appendices.

Barnaby Briggs commented on the position on immediate detriment. Endeavours were being made to liaise with fire service personnel whilst this was resolved. Context was provided on the number individuals affected as category 1 or category 2 cases. The Chair agreed that ongoing communication with those affected was important. Liz Firmstone offered to report back on whether there may be any further category 2 cases and the position of those cases identified to date in regard to a 62-day timeframe, linked to a memorandum.

The Chair asked about the McCloud/Sergeant software changes. Warwickshire would be changing to a different software solution (Civica) as part of the move to WYPF and he asked about the data transfer aspects. There were ongoing discussions, and a detailed update could be sought. He clarified that the board just needed to be assured this was in hand.

On the IDR case the Chair asked what type of issue this related to. It concerned reemployment and abatement and was not related to immediate detriment. There were no known trends for IDR cases. It would be helpful to bring an analysis of the FRA remedy self-assessment survey back to the next meeting. This could include comparative information from the collaboration group for the region and it would enable shared learning.

The Board noted the updates.

6. Any Other Business

Barnaby Briggs would provide updated contact details for board member Tony Morgan. He also noted that Councillor Horner was not shown on the invite list for the meeting.

The Chair placed on record his thanks to Neil Buxton as this was Neil's last meeting before retiring and he was wished well for the future. Martin Griffiths had been appointed as his replacement.

A discussion on the potential of having a face-to-face meeting once per year, with June being suggested. There was also an option of using hybrid meeting technology so some participants could join remotely.

7. Future Meeting Dates

The dates of future meetings were noted.

The meeting rose at 2.35pm

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Chair

By virtue of paragraph(s) 2, 4 of Part 1 of Schedule 12A
of the Local Government Act 1972.

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