

The TPR wanted to remind people that the purpose of the relationship supervision programme is to understand the scheme, provide a point of contact, share best practice to discuss any issues before they escalate. The relationship supervision cycle is normally over 12-18 months, and this has been extended due to C-19.

The report is a positive, point in time assessment. TPR have been liaising with PW & MS and it has been very helpful that we have been positive, open, and transparent with the engagement. The report is high level, and it isn't an in-depth review of all the facets of the Scheme, and it is not to be used to replace an audit or to be used as an endorsement by TPR.

In terms of publishing the report on the website, TPR have said that we can publish the report, but we need to let TPR know beforehand. The report should be published in full.

DD – I would anticipate we would publish the report, any objections?
– None received. It will be published in full on the website and we will provide TPR with a weeks' notice.

The TPR Supervisor continued to say that it has been some time since the visit, and it is positive that we have completed a large amount of the actions. Management and governance arrangements, and systems and processes are graded green in the report.

Management and governance arrangements, and systems and process are a green report. We go into detail which is good to see. Pension Board meetings are extremely well controlled, and everyone can contribute. Internal relationships are positive, and this is key to what we do. We are proactive in terms of planning and the self-assessment document is very clear. Good attention to training. Overall perception is that we are a good performing board and scheme and there are a few observations to action.

The TPR supervisor asked if there were any questions regarding the report and action plan?


DD thank you and it is beneficial to receive the external assessment. PW and the team are on top of the scheme and believe we are good, but it is helpful to have an independent view and we do want to know if there is anything we can do better. We hope that the Rep Bodies will provide the positive feedback to their members

The TPR Supervisor said that we are happy with the action plan and the points that have been raised. There are a few things where we are engaging with other bodies and due to the pandemic, we know that this may be delayed. The TRP Supervisor will speak with PW & MS towards the end of March early April on the progress of actions.

	<p>DD asked, the relationship was originally 12-18 months how will this affect things going forward?</p> <p>The TPR Supervisor said we don't know yet. When TPR come back in April, we can review the action plan and have a better idea on the time plan.</p> <p>DD thanked the TPR Supervisors for joining the meeting.</p>	
6.	<p>Pension Regulator action plan - – provided by P Wright</p> <p>Items in red on the action plan are the latest updates.</p> <ul style="list-style-type: none"> • Item D, AH asked should we be considering any GMCA actions and how they can impact us as a service. • Item F, DD has said to speak to Sarah Scoales regarding the RAG status. • Item G, Itrent will now automatically provide the updates. 6 monthly manual checks will continue • Item J, reviewing how systems can be linked and what can be automated to reduce manual intervention • Item K, No FRS schemes have an admin strategy and the LGA are reviewing this and will produce a template. 	
7.	<p>Self-Assessment Review/Update – provided by P Wright</p> <ul style="list-style-type: none"> • Governing your scheme - there are 5 areas to be completed within this section. ToR, publication of minutes and the conflicts policy have been completed. Action: It was agreed that PW would set up monthly training sessions as some members of group struggle to complete the training if it isn't structured. There will also be a training session on Remedy. • Managing risks and resolving issues – all areas have been completed. • Administration – 2 items which are being progress. The data review exercise is a large piece of work. DD asked if additional resources were required and PW confirmed that it would help Action: DD & MS to discuss 	<p>P Wright</p> <p>D Docx/M Stevens</p>
8.	<p>Risk Register Review/Update – provided by P Wright</p> <p>All items in red on the risk register are the latest updates.</p> <ul style="list-style-type: none"> • Member data is ongoing • Annual review pensionable pay is ongoing. BF asked MTA/NILO allowance was included in this and PW confirmed they were. • Age discrimination is ongoing. We have had a response from Government and the deferred choice is the method to be 	

	<p>used. Guidance is very vague, and PW will share what is available.</p> <p>Action: Pick up as a risk due to unknown costs at present</p> <ul style="list-style-type: none"> • FBU case ongoing. PW updated, now that Government have agreed the deferred choice for remedy, the 2016 scheme valuation is being reviewed by GAD. <p>DD asked if this would discredit previous information. PW, no it shouldn't as additional data has been provided. DD added that for most people this may mean better benefits/lower contributions.</p> <ul style="list-style-type: none"> • Procurement has been added as new item. Unknown costs for pension remedy. 	<p>P Wright</p>
<p>9.</p>	<p>HM Treasury discussion update– provided by P Wright</p> <p>The report included in the agenda pack relates to the Government consultation which we responded to. The report is the Governments response and actions. Government have agreed we should go for the deferred choice underpin. This approach will enable eligible members, when they retire with a pension, to choose whether the legacy or reformed schemes would be better for them for the period between 1 April 2015 to 31 March 2022.</p> <p>Government believes it is not fair to simply move all those in scope of the remedy back into the legacy schemes, even though this would remove the unlawful discrimination identified. This is because many scheme members are likely to be better off in the reformed schemes. All individuals who were members or were eligible to be members of a legacy scheme immediately prior to 1 April 2012 and have a period of service after 31 March 2015 during which they were members of a legacy or reformed scheme, will be given such a choice where those periods of service are continuous (including those with a qualifying break in service of less than 5 years). Those who have already retired and/or received a pension award will be offered a choice as soon as practicable after necessary legislative and process changes can be made. The position they choose will be applied retrospectively back to the date the award was made. It is important to make clear that all eligible members will ultimately be able to choose to receive benefits from the relevant legacy scheme or to instead receive the benefits that would have been available from the relevant reformed scheme, for any period of service between 1 April 2015 and 31 March 2022.</p> <p>There will be no entitlement to have the benefits of one scheme in some respects, but of the other scheme in other respects.</p> <p>Government's view is that all members who continue in service from 1 April 2022 onwards will do so as members of their respective reformed scheme. Legacy schemes will be closed in relation to service after 31 March 2022, closing the remedy period, during which members in scope have a choice of benefits.</p>	

	<p>PW is currently working on a document which will highlight the risks for over and under payments of contributions and benefits. A disclaimer will be required. Once the document is ready it will be shared with this board.</p> <p>Going forward the annual benefit statements will be based on the legacy scheme and the 2015 scheme. Everyone coming out of a legacy scheme will still have the final salary link.</p> <p>Guidance is still required on the annual allowance and how this be calculated and tax payments.</p> <p>The calculation of benefits is straight forward as guidance is already available. The difficult part is how we convert benefits to final salary benefits as no guidance is available for this working out.</p> <p>All the information relating to this piece of work is available on the intranet. <u>InsideGMCA (gmfs.local)</u></p> <p>JH asked – in the 92-scheme deferred to the 06 was there an altered accrual rate to compensate for the fact you get a double accrual in the last 10 years? And if so, how will that affect the transitions and movements and any potential payment contributions. PW – Double accrual will be protected. No guidance has been issued yet on contribution rates.</p>	
<p>10.</p>	<p>Bear Scotland v Fulton update – provided by M Stevens</p> <p>This relates to overtime being included in the calculation of holiday pay. We have calculated the percentage on how much overtime you would accrue on annual leave. No guidance has been provided from Government or the LGA. The LGA will be issuing guidance and once issued we will be using the guidance provided.</p> <p>We are reviewing how other FRS's have come up with their calculations as they are all different. The calculations are different for Grey book staff are based on the shift patterns over a period of 13 weeks and 1 week off. There is a piece of work being carried out and this will be shared once ready. Once the percentage has been agreed for Grey book staff and in agreeing to the proposal the members of staff will be agreeing to a COP 3.</p> <p>Green and Red book staff have agreed the percentage, and this will be paid in April 2021.</p>	
<p>11.</p>	<p>Administration update - provided by P Wright</p> <ul style="list-style-type: none"> • Current IDRPs – at the last meeting it was updated that there were 3 IRDP's, 1 has not been upheld. Of the other 2 one has not been upheld. We are working on the grounds of limitation which is 6 years based on legal advice. The 2nd one 	

	<p>is currently with the treasurer. We have until the 22nd March to respond and this could go to the ombudsman.</p> <ul style="list-style-type: none"> • Pension Scheme Valuation – this is now complete. We are not sure when the result will be available. • National Fraud Initiative (NFI) update – this exercise takes place every 2 years, and we provide employee and pension data. The NFI compare the data provided against what they hold for any discrepancies. • Auto Enrolment update - Following the August auto enrolment exercise of the 125 members of staff that opted out previously, 57 have done so again. 	
<p>12.</p>	<p>Pension Regulator Training</p> <p>This is online training that everyone can access via the following link. https://www.thepensionsregulator.gov.uk/</p> <p>Once on the home page, scroll down to the bottom and click on Public Service Pension Schemes https://www.thepensionsregulator.gov.uk/en/public-service-pension-schemes</p> <p>And then either create an account or login to continue</p>  <p>Action: For everyone to have completed one module for the next meeting</p>	<p>All</p>
<p>12.</p>	<p>AOB</p> <p>CT wanted to update the board on a complaint received from a retired member of staff who was refusing to provide ID and updated contact details so that we could restart his pension payments.</p> <p>The member of staff who has been retired for some time had arrangements in place with the FBU so that he could use the postal address of their Irlam office as a point of contact for his pension. We were advised that the office was being closed and we wouldn't be able to use that address any longer. We have tried to contact the member using the email address provided and we were unsuccessful, so payments were stopped in May 2020. We were then contacted by the member in November 2020 using a different email address to the one we had on record. The member refuses to provide ID and updated contact details. We have been unable to find any reference to the grievance that the member has referred to in his emails and in the last email there is the threat of legal action over non-payment of his pension.</p>	

	<p>CT has contacted various organisation who agree with the approach that has been taken.</p> <p>DD – we do have a responsibility to pay the individual, but we also have the responsibility to protect the organisation against fraud.</p> <p>AH asked if we are still able to track the members details using the banks and PW said that we are no longer able to the do this and the problem with this individual is that he is refusing to verify his identity.</p> <p>Everyone agreed that the approach being taken was the right way forward and CT will share the details with DK. It was also agreed that we will wait to see if the individual does take legal action as he will have to provide contact details for that to happen.</p>	
<p>13.</p>	<p>Date of the next meeting</p> <ul style="list-style-type: none"> • 11th May 2021 	