



SOUTH WALES

FIRE & RESCUE SERVICE

LOCAL PENSIONS BOARD

MEMBERS HANDBOOK

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Chapter 1

Chairs Welcome

Welcome to the South Wales Fire & Rescue Service Local Pension Board (LPB) Members Handbook. The purpose of the handbook is to provide you with a one-stop-shop of the relevant information you need to allow you to discharge your duties as an LPB member.

We each play a key role as members of the LPB and, as such, it is the role of the LPB to provide oversight and assistance on Firefighter Pensions to the Scheme Manager, namely the South Wales Fire & Rescue Authority. Accordingly, the Local Pension Board is not a decision making body in relation to scheme management and administration but makes recommendations to assist in such activities.

I am grateful for your continued support and I hope you find this handbook a useful addition to your toolkit.

STEVEN BRADWICK

CHAIR OF LOCAL PENSION BOARD

Chapter 2

Membership of the Local Pension Board

The Local Pension Board shall consist of up to 9 members and be constituted as follows:-

- (a) 4 employer representatives
- (b) 4 scheme member representatives
- (c) 1 representative selected by Scheme Manager

Named substitutes will be permitted and will be required to attend training events, and will receive all paperwork for each meeting.

The Scheme Manager shall make appropriate arrangements for the establishment of the membership of the Pension Board.

No elected member or officer of the Scheme Manager who is responsible for the discharge of any function for the Firefighters' Pension Scheme(s) may be a member of the South Wales Fire and Rescue Authority Local Pension Board.

Term of Office

Fire and Rescue Authority members appointed remain members as long as they are eligible, and to assist in continuity of experience on the Local Pension Board.

Attendance

Each Board member should endeavour to attend all Local Pension Board meetings during the year. In the event of consistent non-attendance by any Board member, then the tenure of that membership should be reviewed by the other Board members in liaison with the Scheme Manager.

Other than by ceasing to be eligible as set out above, a Board member may only be removed from office during a term of appointment by the unanimous agreement of all of the other members. The removal of the independent member requires the consent of the Scheme Manager.

The Local Pension Board may, with the approval of the Scheme Manager, co-opt persons who are not members of the Board to serve on sub-committees, particularly where this would add skills and experience. Notwithstanding the appointment of co-opted members, the majority of the Board shall be comprised of employer and Scheme member representatives, represented in equal number.

Quorum

At least four people must be present, including the Chair and at least half members present are employee representatives.

Advisers and co-opted persons do not count towards the quorum.

Conflicts of Interest

The policy for identifying conflicts of interest is set out in a separate statement.

Local Pension Board Review Process

The Local Pension Board will undertake each year a formal review process to assess how well it and its committees, and the members are performing with a view to seeking continuous improvement in the Board's performance.

Chapter 3

Terms of Reference

TERMS OF REFERENCE AND DELEGATED AUTHORITIES (As determined for a Sub-Committee of South Wales Fire & Rescue Authority)

1. INTRODUCTION

The purpose of this document is to set out the Terms of Reference for the Local Pension Board of the South Wales Fire and Rescue Authority (Firefighters' Pension Fund). Appendix 'A' establishes the relationship between the Fire and Rescue Authority and the Local Pension Board.

The Local Pension Board will exercise all its powers and duties in accordance with the law and the Terms of Reference.

The Local Pension Board is providing oversight and assistance to the Scheme Manager. Accordingly, the Local Pension Board is not a decision making body in relation to scheme management and administration but merely makes recommendations to assist in such activities.

2. ROLE OF THE LOCAL PENSION BOARD

The role of the Local Pension Board as defined by Sections 5 (1) and (2) of the Public Service Pensions Act 2013, is to:

- Assist the South Wales Fire and Rescue Authority as Scheme Manager:
 - To secure compliance with the Firefighters' Pension Scheme(s) regulations and any other legislation relating to the governance and administration of the Firefighters' Pensions Scheme(s)
 - To secure compliance with requirements imposed in relation to the Firefighters' Pension Scheme(s) by the Pension Regulator
 - To secure effective and efficient governance and administration of the Firefighters' Pension Schemes
 - In such other matters as the Firefighters' Pension Scheme(s) regulations may specify
- Secure the effective and efficient governance and administration of the Firefighters' Pension Scheme(s) for the South Wales Fire and Rescue Authority (Firefighters' Pension Fund)

- Provide the Scheme Manager with such information as it requires to ensure that any member of the Local Pension Board or person to be appointed to the Local Pension Board does not have a conflict of interest.

The role of the Local Pension Board will be confined to these matters and not decision making.

The Local Pension Board will ensure it effectively and efficiently complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Local Pension Board will also help ensure that the Firefighters' Pension Scheme(s) are managed and administered effectively and efficiently and complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Local Pension Board shall meet sufficiently regularly to discharge its duties and responsibilities effectively, and at least 3 times per municipal year.

Minutes of each meeting will be e-mailed to Fire Authority Members. In addition, reports and recommendations will be made to the Fire Authority insofar as they relate to the role of the Local Pension Board.

3. APPOINTMENT OF MEMBERS OF THE LOCAL PENSION BOARD

The process for selecting members of the Local Pension Board is set out below.

The Local Pension Board shall consist of up to 9 members and be constituted as follows:-

- (d) 4 employer representatives
- (e) 4 scheme member representatives
- (f) 1 representative selected by Scheme Manager

Named substitutes will be permitted and will be required to attend training events, and will receive all paperwork for each meeting.

The Scheme Manager shall make appropriate arrangements for the establishment of the membership of the Pension Board.

No elected member or officer of the Scheme Manager who is responsible for the discharge of any function for the Firefighters' Pension Scheme(s) may be a member of the South Wales Fire and Rescue Authority Local Pension Board.

The Scheme Manager must be satisfied that:-

- a person to be appointed to the Pension Board as an Employer Representative has the capacity (i.e. time and resources) to represent the employer on the Pension Board; and
- a person to be appointed as a Scheme Member Representative has the capacity to represent members on the Pension Boards; and
- a person to be appointed as an Independent Member / Chair has the capacity to fulfil this role on the Pension Board.

Each Employer Representative and Scheme Member Representative will have an individual voting right.

The Scheme Manager must be satisfied that any person to be appointed as a member of the Pension Board does not have a conflict of interest.

Pension Board members must endeavor to attend all Pension Board meetings and meet key attendance and training requirements to retain their membership during the period of their appointment to the Pension Board.

Scheme member and employer representatives shall be appointed in equal number and shall together form the majority of the Local Pension Board's membership.

The Chair of the Local Pension Board will be the Fire and Rescue Authority Deputy Chair person. It will be the role of the Chair to ensure that all members of the Board show due respect for the process, that all views are fully heard and considered and to determine when consensus has been met.

Term of Office

Fire and Rescue Authority members appointed remain members as long as they are eligible, and to assist in continuity of experience on the Local Pension Board.

Attendance

Each Board member should endeavour to attend all Local Pension Board meetings during the year. In the event of consistent non-attendance by any Board member, then the tenure of that membership should be reviewed by the other Board members in liaison with the Scheme Manager.

Other than by ceasing to be eligible as set out above, a Board member may only be removed from office during a term of appointment by the

unanimous agreement of all of the other members. The removal of the independent member requires the consent of the Scheme Manager.

The Local Pension Board may, with the approval of the Scheme Manager, co-opt persons who are not members of the Board to serve on sub-committees, particularly where this would add skills and experience. Notwithstanding the appointment of co-opted members, the majority of the Board shall be comprised of employer and Scheme member representatives, represented in equal number.

4. QUORUM

At least four people must be present, including the Chair and at least half members present are employee representatives.

Advisers and co-opted persons do not count towards the quorum.

5. CONFLICTS OF INTEREST

The policy for identifying conflicts of interest is set out in a separate statement.

6. LOCAL PENSION BOARD REVIEW PROCESS

The Local Pension Board will undertake each year a formal review process to assess how well it and its committees, and the members are performing with a view to seeking continuous improvement in the Board's performance. *Annual report to Fire and Rescue Authority.*

7. ADVISERS TO THE LOCAL PENSION BOARD

The Local Pension Board may make use of advisers from time to time, subject to any applicable regulation and legislation in force, but this will be optional resource subject to budget agreements.

8. KNOWLEDGE AND SKILLS

A member of the Local Pension Board must be conversant with:-

- (a) The legislation and associated guidance of the Firefighters' Pension Scheme(s)
- (b) Any document recording policy about the administration of the Firefighters' Pension Scheme(s) which is for the time being adopted by the South Wales Fire and Rescue Authority (Firefighters' Pension Fund).

A member of the Local Pension Board must have knowledge and understanding of:-

- The law relation to pensions, and
- Any other matters which are prescribed in regulations

It is for the individual Local Pension Board members to be satisfied that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their functions as a member of the Local Pension Board.

In line with this requirement, Pension Board members are required to be able to demonstrate their knowledge and understanding and to refresh and keep their knowledge up to date. Pension Board members are therefore required to maintain a written record of relevant training and development.

Local Pension Board members will undertake a personal training needs analysis and regularly review their skills, competencies and knowledge to identify gaps or weaknesses.

Local Pension Board members will comply with the Scheme Manager's training policy.

9. LOCAL BOARD MEETINGS – NOTICE AND MINUTES

The Scheme Manager shall give notice to all Local Pension Board members of every meeting of the Pension Board.

The Scheme Manager shall ensure that a formal record of Local Pension Board proceedings is maintained.

Following the approval of the minutes by the Chair of the Local Pension Board, they shall be circulated to all Members of the Board.

There will be three Local Pension Board meetings per year, with the option to call more as required.

10. REMIT OF THE LOCAL PENSION BOARD

The Local Pension Board must assist the Scheme Manager with such other matters as the scheme regulations may specify. It is for scheme regulations and the Scheme Manager to determine precisely what the Local Pension Board's role entails.

11. STANDARDS OF CONDUCT

The role of Local Pension Board members requires the highest standards of conduct and therefore the 'seven principles of public life' will be applied

to all Local Pension Board members. There are: Selflessness, Integrity, Objectivity, Accountability, Openness, Honesty and Leadership.

12. DECISION MAKING

Each member of the Local Pension Board will have an individual voting right but it is expected the Local Pension Board will as far as possible reach a consensus. The Chair of the Local Pension Board will have the final 'casting' vote which will be reported to the Scheme Manager.

13. PUBLICATION OF LOCAL PENSION BOARD INFORMATION

Scheme members and other interested parties will want to know that the South Wales Fire and Rescue Authority (Firefighters' Pensions Fund) is being efficiently and effectively managed. They will also want to be confident that the Local Pension Board is properly constituted, trained and competent in order to comply with scheme regulations, the governance and administration of the scheme and requirements of the Pension Regulator.

Up to date information will be posted on the South Wales Fire and Rescue Authority website. (*Pensions page*)

The names and information of the Local Pension Board members

- How the scheme members are represented on the Pension Board
- The responsibilities of the Local Pension Board as a whole
- The full terms of reference and policies of the Pension Board and how they operate
- The Pension Board appointment process (as per independent member of Standards Committee)
- Who each individual Pension Board member represents
- Any specific roles and responsibilities of individual Pension Board members

Local Pension Board papers, agendas and minutes of meetings will be published on the South Wales Fire and Rescue Authority website. These may at the discretion of the Scheme Manager be edited to exclude items on the grounds that they would either involve the likely disclosure of exempt information as specified in Part 1 of Schedule 12A of the Local Government Act 1972 or it being confidential for the purposes of Section 100A (2) of that Act and/or they represent data covered by the Data Protection Act 1998.

The Scheme Manager will also consider requests for additional information to be published or made available to individual scheme members to encourage scheme member engagement and promote a culture of openness and transparency.

14. ACCOUNTABILITY

The Local Pension Board will be collectively and individually accountable to the Scheme Manager.

15. EXPENSE REIMBURSEMENT (REMUNERATION AND ALLOWANCES)

LPB members do not receive any remuneration for their role.

16. REPORTING BREACHES

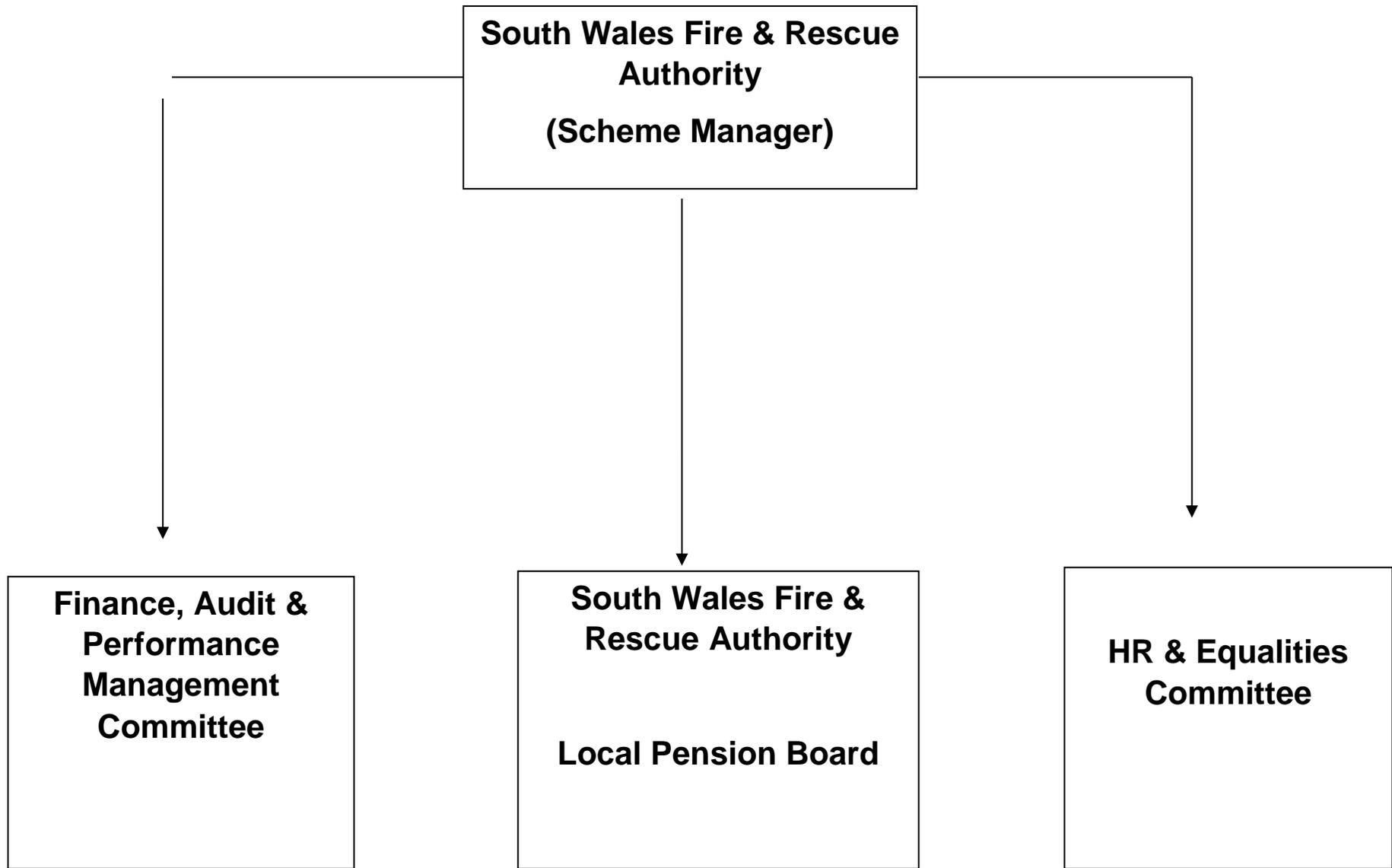
Any breach brought to the attention of the Local Pension Board, whether potential or actual, shall be dealt with in accordance with the procedure set out in a separate policy document, and would be dealt with through the appropriate channels currently in existence.

17. INTERPRETATION

Any uncertainty or ambiguity or interpretation required relating to any matters contained in this document shall be resolved by reference to the Scheme Manager.

18. DEFINITIONS

- The term 'Local Pension Board' means the Local Pension Board for the South Wales Fire and Rescue Authority, administering authority for the South Wales Fire and Rescue Authority (Firefighters' Pension Fund) as required under the Public Service Pensions Act 2013.
- 'Scheme Manager' means the South Wales Fire and Rescue Authority as the administering authority for South Wales Fire and Rescue Authority (Firefighters' Pension Fund)
- 'Chair' refers to duties to be performed, or authorities exercised, by the Chair.
- 'Scheme' means the Firefighters' Pension Scheme 1992, the New Firefighters Pension Scheme 2007, Firefighters Compensation Scheme, RDS Modified Scheme and New Firefighters Pension Scheme 2015.



Chapter 4

The Pensions Regulator Guide to the Code of Practice 14

<https://www.thepensionsregulator.gov.uk/en/document-library/codes-of-practice/code-14-public-service-pension-code-of-practice>

Chapter 5

The Pensions Regulator Quick Guide to

Public Service Pension Boards

The Public Service Pensions Act 2013 and the Public Service Pensions Act (Northern Ireland) 2014 require pension boards to be established for the public service pension schemes.

These are initially the schemes for civil servants, armed forces, health service workers, teachers, judiciary, police, firefighters and local government workers, teachers, judiciary, police, firefighters and local government workers. In due course it may also include some public body schemes.

The role of each board is to help ensure each scheme complies with governance and administration requirements. They may have additional duties, if scheme or other regulations so specify.

Pension boards need to have an equal number of employer representatives and member representatives. They may also have other types of members, such as independent experts. All pension board members have a duty to act in accordance with scheme regulations and other governing documents.

Scheme regulations (or scheme-specific guidance) may provide further detail on the scope of the pension board and how it should operate, for example how many pension board members need to attend a meeting and how often it should meet.

Scheme governance and administration

Scheme managers are responsible for the key areas of governance and administration including;

- Managing risks and ensuring there are adequate internal controls.
 - Keeping records and ensuring the quality of member data
 - Ensuring the correct contributions are paid to the scheme
 - Managing conflicts of interest
 - Publishing information about the board
 - Communicating information to members
 - Resolving disputes and reporting certain breaches of the law
- Pension boards are responsible for assisting the scheme managers in securing compliance with the scheme regulations and other legislation relating to the

governance and administration of the scheme, including the matters listed above. The nature of this role in assisting scheme managers varies from scheme to scheme. The remit of pension boards is clarified by the scheme regulations or scheme-specific guidance.

Pension board meetings

Pension board meetings are formal, minuted occasions, where the status of the scheme and associated issues are reviewed and recommendations are made concerning the standards of scheme governance and administration.

There may be standard items on the agenda at every meeting, with extra items added as needed. There should be adequate time to deal with each issue on the agenda. If a board member feels that any particular subject is not being given enough time they should highlight this as a concern.

Who boards will work with

In the schemes with local administration (the police and firefighters' schemes in England and Wales, and the local government schemes in England, Scotland and Wales), the national scheme advisory board monitors standards across the entire scheme and advises scheme managers and pension boards on improving effectiveness and efficiency of the scheme and any pension fund of the scheme.

In local government pension schemes which have investment funds, the scheme manager will be responsible for administering, investing and managing the pension fund and may delegate these responsibilities to a committee, an officer or an investment manager (as appropriate). The pension board will assist the scheme manager. The board's role will vary from scheme to scheme, but is likely to generally consist of scrutiny, oversight and/or assurance. In Scotland, regulations have given pension boards specific powers to monitor investments.

The scheme managers

The scheme managers are:-

- The administering authorities in the local government scheme
- The chief police officers, and various others, in the police scheme
- A fire and rescue authority board
- A relevant minister or secretary of state
- A Northern Ireland department

Publishing information about the board

In order to demonstrate that the scheme is being run effectively and efficiently, specific information on the pension board should be published and made easily accessible to scheme members. All information should be kept up-to-date and encompass factors such as:

- The full terms and conditions for the board
- Who the board members are
- How members are represented on the board
- The responsibilities of the board as a whole
- The pension board appointment process
- Who each individual pension board member represents
- **Help from The Pensions Regulator**

Our website provides guidance to help pension board members carry out their role effectively. See www.tpr.gov.uk/publicservice

We also provide learning resources in the form of a 'Public service toolkit' at www.pensionseducationportal.com

Board members should become familiar with our code of practice for public service schemes, which provides further guidance on governance and administration. It can be found at www.tpr.gov.uk/code14.

Other sources of help

Other sources that may provide information or assistance to pension boards include the following:-

- Scheme advisory boards may provide advice to the local government, firefighters' and police schemes on the effective and efficient administration and management of their scheme and any pension fund of the scheme.
- Employer associations, such as the Local Government Association and the NHS Confederation, may provide information and assistance to employer representatives.
- Trade unions and the Police Federation may provide information and assistance to member representatives.
- The Chartered Institute of Public Finance and Accountancy (CIPFA), a public finance accountancy body, is active in the local government pension schemes, providing advice and setting standards – see www.cipfa.org
- The Pensions Ombudsman attempts to resolve disputes which scheme managers and trustees have failed to resolve. It also provides free information on pensions governance – see www.pensions-ombudsman.org.uk

- Pensions Management Institute (PMI) provides a range of professional qualifications and training for pensions professionals – see www.pensions-pmi.org.uk
- Pensions and Lifetime Savings Association (PLAS) represents funded pension schemes and their advisers. It also provides pension training courses – see www.plsa.co.uk

How to contact us

The Pensions Regulator

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Brighton

BN1 4DW

customersupport@tpr.gov.uk

www.tpr.gov.uk

www.pensionseducationportal.com

Free online learning for those running public service schemes

Chapter 6

The Pensions Regulator – Conflicts of Interest

Conflicts of interest at a glance

1. The management of conflicts of interest is key to good scheme governance. While The Pensions Regulator recognizes that many schemes have robust procedures, evidence suggests that there are aspects of conflicts management where further attention is required.
2. This *guidance aims to provide educational support*, particularly to smaller schemes, with a view to both *sharing good practice* and *raising standards*, in line with one of the regulator's statutory objectives ^[1].
3. This guidance acknowledges that there are certain aspects of the law relating to conflicts of interest which are unclear. This guidance concentrates on the governance aspects of conflicts management. It is not a substitute for taking legal advice.
4. A conflict of interest may arise when a fiduciary (which includes a trustee) is required to take a decision where:
 1. The fiduciary is obliged to act in the best interests of his beneficiary and
 2. Another fiduciary duty owed to a different beneficiary in relation to that decision, giving rise to a possible conflict with his first fiduciary duty ^[2], which needs to be properly addressed.

Such a conflict can inhibit open discussions or result in decisions, actions or inactions that are not in the best interests of beneficiaries. This, in turn, may result in the trustees acting improperly, lead to a perception that the trustees have acted improperly, and may invalidate a decision or transaction.

5. Conflicts of interest may be classified as either real conflicts or potential conflicts ^[3].
6. Broadly, when considering conflicts of interest, this should be done in three stages:
 1. **Identification** - for any conflicts management procedure to be successful it must include a process for identifying conflicts;
 2. **Monitoring**; and
 3. **Managing**.

It is the third stage which is particularly difficult. The law relating to conflicts of interests is complex and comes from a variety of sources including common law (case law), the rules of equity and trust law, and pensions and general legislation. When trustees consider how best to manage a conflict, the role of the legal adviser is important.

7. The regulator recognizes that it can be beneficial to appoint senior staff from the sponsoring employer as trustees, particularly in terms of knowledge, expertise and experience. However, conflicts are inherently likely to arise before and after appointing such individuals as trustees. It is therefore vital that those conflicts are appropriately identified, monitored and managed.
8. Throughout this guidance reference to 'employer' may include members of the employer group and other parties with a financial interest in the scheme.
9. Clearly the way in which conflicts are managed will be case specific and may reflect the nature or scale of the conflict. This may include the use of a number of measures (provided such measures are permitted by the scheme's legal framework). Some conflicts of interest may be so acute or pervasive that it would be better to avoid them entirely, for example, the acutely conflicted trustee could resign. In such circumstances they could be replaced, as appropriate, by the appointment of an independent trustee.
10. There are potential risks with any approach. When seeking to manage a non-trivial conflict of interest, and where the conflict could have the potential to be detrimental to the conduct or decisions of the trustees, the regulator would expect trustees to seriously consider obtaining independent advice from a lawyer when considering any option ^[4]. Trustees should therefore assess the nature of the conflict being managed and the risk or threat to decision-making ^[5].
11. Trustees also need to ensure that adviser conflicts, which may affect the independence of advice, are identified and appropriately managed.
12. There should be a culture of openness: disclosure of conflicts should be embraced, not ignored. We expect all conflicts of interest to be resolved sensibly. Where a conflict comes to the attention of the regulator and the regulator considers that it is not being managed appropriately, we will take appropriate action. In some circumstances this might include the replacement of a trustee(s) and/or the appointment of an independent trustee.

Footnotes for this section

- [1] Section 5(1) (d) Pensions Act 2004 – 'to promote, and to improve the understanding of, the good administration of work-based pension schemes.'
- [2] Such conflicts of interest may affect not only trustees but also directors, agents, professional advisers and others.
- [3] Unless otherwise stated, references to 'conflicts of interest' include real and/or potential conflicts.
- [4] All examples in this guidance are for illustrative purposes only and do not negate the trustees' duty to seek independent legal advice where appropriate. All conflicts scenarios are scheme specific and fact dependent and should be discussed with a legal adviser.
- [5] The regulator would also expect trustees to seriously consider seeking legal advice if they are in any doubt whether or not a conflict is non-trivial or whether or not it could have the potential to be detrimental to the conduct or decisions taken by the trustees.

Full guidance can be accessed here:

<https://www.thepensionsregulator.gov.uk/en/document-library/regulatory-guidance/conflicts-of-interest#091e243bd87746baa0e887e51fe53935>

Firefighter Pensions Schemes – Chapters 7 - 11

Chapter 7: A Guide to the Firefighters Pension Scheme 1992

<http://www.legislation.gov.uk/uksi/1992/129/schedule/2/made>

Chapter 8: A Guide to the Firefighters' Compensation Scheme 2006

http://www.legislation.gov.uk/uksi/2006/1811/pdfs/uksi_20061811_en.pdf

Chapter 9: A Guide to the New Firefighters Pension Scheme 2006 (England) and 2007 (Wales)

http://www.legislation.gov.uk/uksi/2006/3432/pdfs/uksi_20063432_en.pdf

<http://www.legislation.gov.uk/wsi/2007/1072/contents/made>

Chapter 10: A Guide to the Firefighters Pension Scheme (Wales) 2015

<http://www.legislation.gov.uk/wsi/2015/622/contents/made>

Chapter 11: A Guide to the Retained Firefighters Modified Pension Scheme

<file:///C:/Users/000916/Downloads/LPFA+RDS+Firefighters+Pension+Scheme+arrangements+November++2014.pdf>

Chapter 12

Fire Pension Schemes Comparison

FIREFIGHTERS' PENSION SCHEMES

Comparison between 1992, 2007, 2015 (Wales) & Modified Schemes

Feature	FPS 1992	FPS 2007	FPS (Wales) 2015	Modified
Basis of pension	Final salary	Final salary	Career Average Revalued Earnings (CARE)	Final salary
Accrual rate	1/60 th (2/60 th after 20 years)	1/60 th	1/61.4 th	1/45 th
Benefit/Membership cap	40/60 th	45 years	None	30 years
Revaluation rate	n/a	n/a	Average Weekly Earnings	n/a
Contribution rate	Tiered 2015/16 11.0%-17.0%	Tiered 2015/16 8.5%-12.5%	Tiered 2015: 10.0%-14.5%	Tiered 2015/16: 11.0%-17.0%
Normal pension age	55	60	60-Subject to regular review	55
Deferred retirement age	60	65	Linked to State Pension Age	60
Lump sum option	Age related commutation factors	Commute £1 of pension for £12 lump sum	Commute £1 of pension for £12 lump sum	Age related commutation factors
Ill-health provision	Banded on the length of service	Lower tier: 1/60 th accrued membership Higher tier: basic plus enhancement	Lower tier: 1/59.7 th accrued membership Higher tier: basic plus enhancement	Lower tier: 1/60 th accrued membership Higher tier: basic plus enhancement
Indexation of pension in payment	Consumer Price Index (CPI)	CPI	CPI	CPI
Cohabiting partner pension	No	Yes	Yes	Yes
Death in Service Death Grant	2 x pensionable pay	3 x pensionable pay	3 x pensionable pay	2 x pensionable pay
Death Grant where member dies within 5 years of retirement	No	Yes	Yes	Yes
Widow(er)s pension ceases on re-marriage	Yes	No	No	No

South Wales
Fire and Rescue Service



Gwasanaeth Tân ac Achub
De Cymru

Chapter 13 - Conflict Resolution

Wales Fire and Rescue Service		 Llywodraeth Cynulliad Cymru Welsh Assembly Government	
Circular			
Circular number	W-FRSC(09) 01	Date issued	14 January 2008
Status: For Information and Action			
Title:	Firefighters' Pension Scheme: Internal Dispute Resolution Procedure (IDRP)		
Issued by: Kingsley Rees			
Kingsley Rees Head of Fire and Rescue Services Branch			
Addressed to:		Please forward to:	
Chief Fire Officers Chairs of the Fire and Rescue Authorities Chief Executives of the Local Authorities Clerks to the Fire and Rescue Authorities		Treasurers Pensions Officers Medical/Occupational health managers Scheme Managers	
Summary			
This circular advises FRAs that IDRP arrangements have been reviewed and changes introduced with the agreement of the Firefighters' Pension Committee to ensure that they continue to meet the requirements of the Pensions Act 1995, as amended.			
For further information. Jason Pollard/Julia Letton Fire and Rescue Services Branch Community Safety Division Welsh Assembly Government Merthyr Tydfil Office Rhydycar		Direct Line: 01685 Fax: 01685 729547 E-mail: Jason.pollard@wales.gsi.gov.uk Julia.letton@wales.gsi.gov.uk	

CLG Ref: - FPSC 1/2009

Background

- 1.1 The Internal Dispute Resolution Procedures have been reviewed in the light of changes made to section 50 of the Pensions Act 1995 by section 273 of the Pensions Act 2004, as amended by section 16 of the Pensions Act 2007, and the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008 (SI 2008/649).
- 1.2 The advice set out in this circular has been agreed with the Firefighters' Pension Committee.
- 1.3 This advice on the procedure for dealing with complaints under the Firefighters' Pension Scheme 1992 (FPS), the New Firefighters' Pension Scheme 2007 (NFPS) and the Firefighters' Compensation Scheme 2007 (FCS) should be followed in all cases where there is a dispute other than appeals lodged under Rule H2 of the FPS, Part 8, rule 4 of the NFPS or Part 6, rule 2 of the FCS, which are exempted under the 2008 Regulations.
- 1.4 Also exempted are matters in respect of which proceedings have been commenced in any court or tribunal, or the Pensions Ombudsman has commenced an investigation in respect of it as a result of a complaint made or a dispute referred to him/her
- 1.5 If, after an application for the resolution of a pension dispute has been made, the dispute becomes an exempted dispute under paragraphs 1.3 and 1.4 above, the resolution of the dispute under the procedure ceases.

2. Who is entitled to make a complaint under IDRPs?

- 2.1 The IDRPs are available to the following:
 - (a) a member (active, deferred or pensioner) of the FPS or NFPS,
 - (b) a widow, widower or surviving dependant of a deceased member of the FPS or NFPS,
 - (c) a surviving non-dependant beneficiary of a deceased member of the FPS or NFPS,
 - (d) a prospective member of the scheme,
 - (e) persons who have ceased to be within any of the categories of persons referred to in paragraphs (a) to (d), or
 - (f) persons who claim to be such a person as is mentioned in paragraphs (a) to (e) and the dispute relates to whether he/she is such a person.

- 2.2 As the procedures apply also to disputes relating to the Firefighters' Compensation Scheme 2007, they will be available to those who are entitled to benefits under the Scheme, i.e. optants out of the FPS and NFPS, and retained firefighters employed before 6th April 2006 with protected rights.

3. Representation

- 3.1 An application under the IDRPs may be made or continued on behalf of a person who is a party to the dispute:

- (a) Where the person dies, by his/her personal representative.
- (b) Where the person is a minor or is otherwise incapable of acting for him/herself by a member of his/her family or some other person suitable to represent him/her, and
- (c) In any other case, by a representative nominated by him/her.

4. How are IDRPs to be applied to the FPS and NFPS?

- 4.1 The IDRPs provide recourse for a person mentioned in paragraph 2.1 above who has a complaint relating to their pension, other than matters covered by the medical appeal arrangements in the FPS, NFPS and FCS. The amended arrangements allow for a single stage, although pension schemes have a discretion to make provision for two stages.

- 4.2 It is proposed that two-stage arrangements should be maintained on the following basis:

Stage One: the matters should be considered by the Chief Fire Officer, or a senior manager specified by him/her, who will give a decision in the matters;

And

Stage Two: the decision should be confirmed or replaced by the decision of elected members of the fire and rescue authority. The authority may provide for decisions to be taken by or on their behalf by one or more of their number.

5. Stage One

- 5.1 The application for consideration of the dispute should be made in writing, giving details of the complaint. A suggested format is attached at Annex 1.

- 5.2 When an application is received, the Chief Fire Officer, or the person specified by him/her, should acknowledge and must inform the applicant that the Pensions Advisory Service (TPAS) is available to assist members and beneficiaries of the scheme(s) in

connection with any difficulty with the scheme, and give the applicant the contact details of TPAS.

- 5.3 Except in cases referred to in section 3, applications must be made by any person referred to in paragraph 2.1(a) and (d) above within six months beginning after the date on which the person could have reasonably known about the matter in dispute, or in the case of a person in categories (e) and (f) the person ceased to be a member of the FPS or NFPS. The Chief Fire Officer, or the person specified by him/her, has discretion to accept an application made outside this period.
- 5.4 The exceptions are any determinations by an authority under Part 8, rule 2 of the New Firefighters' Pension Scheme 2007, where rule 5 provides for written notice of any disagreement to be submitted within 28 days of receipt of the determination.
- 5.5 A decision on the application must be notified to the complainant or his representative within two months of receipt of the application or a further letter must be sent explaining the reason for the delay and the expected date of the decision.

6. Stage Two

- 6.1 If the complainant is dissatisfied with the decision at Stage One, he or she can apply in writing, not later than six months after the date on which notified of the Stage One decision, for the decision to be reconsidered by the fire and rescue authority. A suggested format is attached at Annex 2.
- 6.2 When an application is received, it should be acknowledged.
- 6.3 A decision must be taken within two months of receipt of the application or a further letter must be sent explaining the reasons for the delay and the expected date of the decision.
- 6.4 The notice of the decision must include a statement that the Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law, in relation to the schemes, made or referred in accordance with that Act and contact details.

7. Pro-formas

- 7.1 To provide assistance, draft application forms and letters for each stage have been prepared and are annexed.

Kingsley Rees
Head of Fire and Rescue Services Branch
Welsh Assembly Government

Stage One: Application

This application may be submitted by a person (or nominated representative) who is (a) an active, deferred or pensioner member of the Firefighters' Pension Scheme, or the New Firefighters' Pension Scheme; (b) a widow, widower or surviving dependant of a deceased member of the FPS or NFPS; (c) a surviving non-dependant beneficiary of a deceased member of the FPS or NFPS; (d) a prospective member of the NFPS; (e) persons who have ceased to be within any of the categories in (a) to (d); or (f) persons who claim to be a person mentioned in (a) to (e) and the dispute relates to whether he is such a person.

To the Chief Fire Officer, Fire and Rescue Authority

1. I wish to apply for a decision to be made, under section 50 of the Pensions Act 1995, in respect of the disagreement set out in this application.
2. I understand that an application may not be made where, in respect of a disagreement:
 - A notice of appeal has been issued under Rule H2 of the Firefighters' Pension Scheme 1992, Part 8, rule 4 of the New Firefighters' Pension Scheme 2007 or Part 6, rule 2 of the Firefighters' Compensation Scheme 2007 (appeal to a board of medical referees against a decision on an issue of a medical nature), or
 - Proceedings in respect of this dispute have begun in any court or tribunal, or
 - The Pensions Ombudsman has commenced an investigation into a complaint or a dispute referred to him.
3. The nature of the disagreement is set out in the attached page(s).

Complete in all cases (in Block capitals)

Full name of Scheme member

Role and employment reference

Address of Scheme member

.....

Member's date of birth

Member's National Insurance No.

Complete if complainant is not a Scheme member (in Block Capitals)

Full name of complainant

Address for correspondence

.....

Relationship of complainant to Scheme member (if relevant)

.....

Signature of complainant (or representative)Date

Nature of disagreement

Give a statement of the nature of the disagreement with sufficient details to show why aggrieved. If necessary, continue details on to another page and attach the application form with any supporting documents.

Signature of complainant (or representative)

Date

Stage One: Letter 1

Fire and Rescue Service Headed Notepaper

Dear *(name of complainant)*

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate):

PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage One

Your application under Section 50 of the Pensions Act 1995 for a decision in respect of a disagreement was received on *(date)*.....

I intend to make a decision on the matters raised by your application within two months from the date the application was received.

If, for any reason, I am unable to issue you with a decision within this timescale, you/and your representative *(complete as appropriate)* will be sent:

- An interim reply;
- The reasons for the delay; and
- An expected date for the issue of the decision.

TPAS (the Pensions Advisory Service) is available to assist members and beneficiaries of pension schemes in connection with any difficulty with the scheme. TPAS can be contacted at: 11 Belgrave Road, London SW1V 1RB, telephone 0845 6012923.

Yours sincerely,

(Chief Fire Officer or the person specified by him)

This acknowledgement letter must be sent in all cases, where a Stage One application is received from a complainant. If there are problems with the way in which the application has been completed, then this letter should be adapted accordingly.

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Stage One: Letter 2

Fire and Rescue Service Headed Notepaper

Dear *(name of complainant)*

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate):

PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage One

Further to my letter of *(date of issue of IDRPs Stage One: Letter 1)*, I regret I am not yet in a position to issue you with a decision.

The reasons for the delay are *(reasons)*

I expect to be able to issue you with a decision on *(date)*

Yours sincerely,

(Chief Fire Officer or the person specified by him/her)

This letter must be sent if a decision cannot be made within two months of receipt of a Stage One application from a complainant.

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Stage One: Letter 3

Fire and Rescue Service Headed Notepaper

Dear *(name of complainant)*

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate): PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage One

I have considered your application received on *(date)* for a decision to be made under Section 50 of the Pensions Act 1995 in respect of your disagreement referred to in the application.

My decision is as follows:

Give a statement of the decision and make reference to any legislation (including the relevant pension or compensation scheme orders) relied upon for the decision and also including, if a discretion has been exercised under the scheme, a reference to the provisions of the scheme under which the discretion is conferred.

If you are not content with this decision, you have a right to apply for reconsideration of the disagreement by the Fire and Rescue Authority (complete with appropriate reference to the committee or individuals who will be responsible for Stage 2 consideration) no later than six months from the date of this notice. A form designed for this purpose can be obtained from *(complete as appropriate)*.

TPAS (the Pensions Advisory Service) is available to assist members and beneficiaries of pension schemes in connection with any difficulty with a scheme which remain unresolved. TPAS can be contacted at: 11 Belgrave Road, London, SW1V 1RB; Telephone 0845 6012923.

Yours sincerely,

(Chief Fire Officer or the person specified by him/her)

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Annex 2

Stage Two: Application

If a person is dissatisfied with the decision of the Chief Fire Officer or the person specified by him at Stage 1 of the IDR, an application may be submitted by that person (or nominated representative) for the decision to be confirmed or replaced by the decision of elected members of the fire and rescue authority. The authority may provide for decisions to be taken by or on their behalf by one or more of their number.

To the **Fire and Rescue Authority**

1. I am applying for reconsideration of the decision of made under section 50 of the Pensions Act 1995. I understand that the Fire and Rescue Authority will either confirm the decision or replace it.
2. I understand that an application may not be made where, in respect of the matter:
 - A notice of appeal has been issued under Rule H2 of the Firefighters' Pension Scheme 1992, Part 8, rule 4 of the New Firefighters' Pension Scheme 2007 or Part 6, rule 2 of the Firefighters' Compensation Scheme 2007 (appeal to a board of medical referees against a decision on an issue of a medical nature), or
 - Proceedings in respect of this dispute have begun in any court or tribunal, or
 - The Pensions Ombudsman has commenced an investigation into a complaint or a dispute referred to him.
3. I attach a copy of the notice of the decision referred to in paragraph 1 and a statement of the reason(s) for dissatisfaction with that decision.

Complete in all cases (in Block capitals)

Full name of Scheme member
Role and employment reference
Address of Scheme member
.....
Member's date of birth
Member's National Insurance No.

Complete if complainant is not a Scheme member (in Block Capitals)

Full name of complainant
Address for correspondence
.....
Relationship of complainant to Scheme member (if relevant)
.....

Signature of complainant (or representative)Date

Nature of disagreement

Give a statement of the nature of the disagreement with the decision made by the Chief Fire Officer or the person specified by him. If necessary, continue details on to another page and attach the application from with any supporting documents.

Signature of complainant (or representative)
Date

Stage Two: Letter 1

Fire and Rescue Authority Headed Notepaper

Dear *(name of complainant)*

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate):

PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage Two

Your application for a reconsideration of a decision dated made under Section 50 of the Pensions Act 1995 by *(complete as appropriate)* was received on *(date)*.....

The Fire and Rescue Authority or one or more of their number will consider the matters raised by your application and will confirm or replace that decision under Section 50 of the Pensions Act 1995 within two months from the date your application was received.

If, for any reason, the Authority/the members of the Authority *(complete as appropriate)* are unable to issue you with a decision within this timescale you/and your representative *(complete as appropriate)* will be sent

- An interim reply;
- The reasons for the delay; and
- An expected date for the issue of the decision.

TPAS (the Pensions Advisory Service) is available to assist members and beneficiaries of pension schemes in connection with any difficulty with the scheme which remain unresolved. TPAS can be contacted at: 11 Belgrave Road, London SW1V 1RB, telephone 0845 6012923.

Yours sincerely,

Secretary to the Fire and Rescue Authority

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Stage Two: Letter 2

Fire and Rescue Authority Headed Notepaper

Dear (*name of firefighter*)

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate):

PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage Two

Further to my letter of, I regret the *Fire and Rescue Authority / members of the Fire and Rescue Authority appointed to consider the matter (as appropriate)* are not yet in a position to issue you with a decision.

The reasons for the delay are (*reasons*)

The panel expect to be able to issue you with a decision on (*date*)

Yours sincerely,

Secretary to the Fire and Rescue Authority

This letter must be sent if a decision cannot be made within two months of receipt of a Stage Two application from a complainant.

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Stage Two: Letter 3

Fire and Rescue Authority Headed Notepaper

Dear *(name of complainant)*

FIREFIGHTERS' PENSION SCHEME/NEW FIREFIGHTERS' PENSION SCHEME/FIREFIGHTERS' COMPENSATION SCHEME (as appropriate):

PENSIONS ACT 1995, SECTION 50

Internal Dispute Resolution Procedures: Stage Two

The Fire and Rescue Authority / members of the Fire and Rescue Authority (as appropriate) have considered your application received on (date) for reconsideration of the disagreement which was the subject of a decision made by the Chief Fire Officer / by the person specified by the Chief Fire Officer (as appropriate) under Section 50 of the Pensions Act 1995 as indicated in the notice of decision dated (date)

The decision of the panel, made under Section 50 of the Pensions Act 1995, is as follows:

Give a statement of the decision and an explanation as to whether, and if so to what extent, that decision either confirms or replaces the decision made by the Chief Fire Officer or the person specified by him/her.

Refer to any legislation, including the FPS, NFPS or FCS relied upon for the decision and also including, if a discretion has been exercised under the Scheme, a reference to the provisions of the Scheme under which the discretion is conferred.

If you remain dissatisfied:-

- TPAS (the Pensions Advisory Service) is available to assist members and beneficiaries of pension schemes in connection with any difficulty with a scheme which remain unresolved. TPAS can be contacted at: 11 Belgrave Road, London, SW1V 1RB; Telephone 0845 6012923.
- The Pensions Ombudsman, appointed under Section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to a scheme made or referred in accordance with that Act. He can be contacted at: 11 Belgrave Road, London, SW1V 1RB; Telephone 020 7834 9144.

Yours sincerely,

Secretary to the Fire and Rescue Authority

If the application was made by a representative of the complainant, ensure this letter is copied to the representative.

Chapter 14

Reporting Breaches of the Law

<https://www.thepensionsregulator.gov.uk/en/public-service-pension-schemes/scheme-management/reporting-breaches-of-the-law>

Chapter 15

LPB Training Strategy/Framework

ROLE OF A PENSION BOARD MEMBER

In accordance with [Section 5\(2\) of the Public Services Pensions Act 2013](#) amendments have been made to the Firefighters' Pension Schemes to provide for the establishment of a Local Pension Board. The purpose of the Local Pension Board is to assist the scheme manager (the Fire & Rescue Authority) in securing compliance with:

- Scheme(s) regulations;
- Legislation relating to governance and administration of the scheme(s);
- Requirements imposed by the Pensions Regulator.

Local Pension Board members must:

- Be conversant with the scheme rules (have a working knowledge of the full range of Firefighters' Schemes regulations);
- Be conversant with documented governance and administration policies currently in force;
- Have a knowledge and understanding of the law relating to pensions (and other associated legislation) to the degree appropriate for them to carry out their role, responsibilities and duties.

TRAINING STRATEGY

A Local Pension Board member will:

1. Within 6 months from the date of appointment have completed all training necessary to fulfil the legal requirements made of a Board member;
2. Continuously review their knowledge and understanding and annually undertake a skills and learning analysis to identify any gaps in their knowledge;
3. Produce a personal development plan setting out clear and simple objectives
4. Complete all learning objectives and scrutinise each activity as it is undertaken;
5. Record all learning undertaken by completing the policy framework;
6. Reflect on what they have learnt to assist in the completion of future learning activities.

TECHNICAL KNOWLEDGE, SKILLS AND TRAINING REQUIREMENTS

1. The Pensions Regulator public service toolkit

- a) Conflicts of Interest
- b) Managing Risk and internal controls
- c) Maintaining accurate data
- d) Maintaining member contributions
- e) Providing information to members and others
- f) Resolving internal disputes
- g) Reporting breaches of the law

2. The Pensions Regulator Code of Practice No. 14: Governance and administration of public service pension schemes

- a) Governing your scheme:-
 - i. Knowledge and understanding required by local pension board members
 - ii. Conflicts of interest and representation
 - iii. Publishing information about schemes
- b) Managing risks:-
 - i. Internal controls
 - ii. Managing risks
 - iii. Risk register
- c) Administration:-
 - i. Scheme record-keeping
 - ii. Maintaining contributions
 - iii. Providing information to members
- d) Resolving issues:-
 - i. Internal dispute resolution
 - ii. Reporting breaches of the law

3. Pensions legislation

- a) The legislative framework for pensions in the UK
- b) Specific Firefighters' Pension Scheme(s) regulations and statutory guidance
 - i. Understanding scheme membership and eligibility
 - ii. Understanding scheme benefits
- c) Firefighters' Pension Scheme(s) discretions and their impact on the pension scheme(s), employers and local Taxpayers
- d) Keeping up to date with changes to the rules
- e) Other related legislation:-
 - i. The Public Service Pensions (Record Keeping and Miscellaneous Amendment) Regulations 2014.
 - ii. The Occupational and Personal (Disclosure of Information) Regulations 2013.
 - iii. The Occupational Pensions Schemes (Miscellaneous Amendments) Regulations 2000.
 - iv. Part 8 of the Finance Act 2004

4. Pensions governance

- a) Understanding the governance structure, nationally and locally, and the roles each body plays:-
 - i. Welsh Government (Responsible Authority)
 - ii. The Fire & Rescue Authority (Scheme Manager)
 - iii. The Scheme Advisory Board (Welsh Government, 3 FRA and trades union)
 - iv. The Scheme Administrator (Rhondda Cynon Taff Pension Section).
 - v. The Pensions Regulator
 - vi. The Pensions Advisory Service
 - vii. The Pensions Ombudsman
 - viii. The Government Actuary
- b) Knowledge of the stakeholders and the nature of their interests
- c) Knowledge of consultation, communication and involvement options relevant to the stakeholders
- d) Governance policies:-
 - i. Cash management
 - ii. Due diligence
 - iii. Governance Compliance Statement

5. Pensions administration

- a) Understanding best practice in pensions administration e.g. performance and cost measures
- b) Understanding the required and adopted scheme policies and procedures relating to:-
 - i. Pension Administration Strategy
 - ii. Member data maintenance and record-keeping processes
 - iii. Contribution collection
 - iv. Scheme communications policy, documents and materials
 - v. Service Level Agreements
- c) Knowledge of how the pension fund interacts with HMRC
- d) Performance and payment schedule
- e) The role of the scheme employer

6. Pensions accounting and auditing standards

- a) An understanding of the Accounts and Audit Regulations and legislative requirements relating to internal controls and proper accounting practice
- b) An understanding of the role of both internal and external audit
- c) An understanding of the roles played by third parties

7. Investment performance and risk management

- a) An understanding of the importance of monitoring asset returns relative to liabilities and a broad understanding of ways of assessing long-term risks

- b) An awareness of the principles of performance management and the approach adopted by the administering authority
- c) Awareness of the range of support services, who supplies them and the nature of the performance monitoring regime.
- d) An understanding of the risk and return characteristics
- e) A broad understanding of the pension fund and the nature of the associated risks
- f) An understanding of how the pension fund interacts with HMRC

8. Actuarial methods, standards and practices

- a) A general understanding of the role of the fund actuary
- b) Knowledge of the valuation process and inter-valuation monitoring
- c) An awareness of the importance of monitoring early and ill health strain costs
- d) An understanding of the implications of admitting new employers to the fund and the cessation of those employers
- e) A general understanding of the relevant considerations in relation to outsourcings and bulk transfers
- f) A general understanding of the importance of the employer covenant and the relative strengths of the covenant across the fund employers

Chapter 16

LPB Training Needs Analysis Form

SOUTH WALES FIRE & RESCUE SERVICE

Local Pension Board Members

Training Needs Analysis

Name: _____

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
A	Background and Understanding of the Legislative Framework of the Firefighters' Pension Scheme			
A1	Differences between public service pension schemes like the FPS and private sector trust-based schemes			
A2	Role of the Pensions Regulator and Pensions Ombudsman			
A3	Legislative requirements			
A4	The structure of the FPS and the main bodies involved including the Responsible Authority, the Scheme Manager, Scheme Advisory Board for Wales, the Local Pension Board and the Scheme employers			
A6	FPS overview (including the Regulations, and the Transitional Regulations)			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
B	General pensions legislation applicable to the FPS - An overview of wider legislation relevant to the FPS including:			
B1	Automatic Enrolment			
B2	Contracting out			
B3	Data Protection (Data Protection Act 1998)/GDPR			
B4	Freedom of Information (Freedom of Information Act 2000)			
B5	Pensions sharing on divorce (Welfare Reform and Pensions Act 1999)			
B6	Tax (Finance Act 2004)			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
C	Role and responsibilities of the Local Pension Board			
C1	Role of the Local Pension Board			
C2	Conduct and conflicts			
C3	Reporting of breaches			
C4	Risks			
C5	Knowledge and understanding			
C6	Data – accuracy and protection (Data protection/GDPR)			
C7	Disputes			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
D	Role and responsibilities of the Scheme Manager			
D1	Membership and eligibility			
D2	Benefits and the payment of benefits			
D3	Decisions and discretions			
D4	Disclosure of information			
D5	Record keeping			
D6	Internal controls			
D7	Internal dispute resolution			
D8	Reporting of breaches			
D9	Statements, reports and accounts			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited knowledge
E	Funding and Accounting			
E1	Valuation of the Fund			
E2	Pension Fund arrangements			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
F	Role and responsibilities of the Scheme Employers			
F3	Automatic Enrolment			
F4	Deduction and payment of contributions			
F5	Special contributions			
F6	Employer decisions and discretions			

Ref'	Topic	High level of Knowledge	Some Knowledge	Limited Knowledge
G	Tax and Contracting Out			
G1	Finance Act 2004			
G2	Role of HMRC			
G3	Registration			
G4	Role of 'scheme administrator'			
G5	Tax relief on contributions			
G6	Taxation of benefits			
G7	Annual and lifetime allowances			
G8	Member protections (<i>primary, enhanced, IP etc</i>)			
G9	National Insurance			
G10	Contracting out (Pensions Scheme Act 1993)			
G11	Impact of abolition of contracting out in 2016			

Ref'	Topic	High Level of Knowledge	Some Knowledge	Limited Knowledge
H	Role of advisors and key persons			
H1	Officers of the Fire and Rescue Authority			
H2	Auditor			
H3	Lawyers			
H4	Administrators – in house v third party			
H5	Procurement of services			
H6	Contracts with third parties			

Ref'	Topic	High level of Knowledge	Some Knowledge	Limited Knowledge
J	Key Bodies connected to the FPS – an understanding of the roles and powers of:			
J1	Courts			
J2	HMRC			
J3	Information Commissioner			
J4	Pensions Advisory Services			
J5	Pensions Ombudsman			
J6	The Pensions regulator (including powers in relation to Local Pension Boards)			