Hampshire Constabulary

RESTRICTED

Police Pension Board

Meeting Agenda

Date: Wednesday 11th September 2019

Time: 0930 hrs

Location: Duke Room Netley

Attendees:
Richard Croucher – Chairman
Ben Pratt – Corporate Comms
Garry Smith – Federation
Fiona Collier – Hampshire Branch NARPO
Chris Freeman – Deputy NARPO representative
Richard Andrews – OPCC
Jenni Letheren – HCC
Amanda Gomer – Chief Officer Group Support
Paul Robertson – Head of Occupational Health

1. **Welcome and Introductions**
   Richard Croucher (RC) welcomed everyone and declared the meeting as quorate.

2. **Apologies for non-attendance.**
   ACC Ben Snuggs
   Supt Jo Smith

3. **Conflicts of Interest**
   There were no declarations of a conflict of interest.

4. **Approval of Minutes of last meeting.**

   Minutes agreed. No matters arising

5. **Outstanding Actions**

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ACTION 62 - Legal definition in relation to dependants and widows. Still not received. Proposal has not yet been taken forward. Keep open
ACTION 70 - Letter drafted and shared but NARPO felt doing people in blocks could be construed as discrimination. TVP have done everyone at same time. HC did not want to do this due to only one medical practitioner, who lives in Stroud and he will not attend in Hampshire (usual two have said they will not do this work). Work ongoing to solve this and find another force who was doing it well. Discussion took place on what was being done to find alternative medical practitioners. RC stated the board would wait and see what happens elsewhere and what process they use to meet the legal requirements.

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ACTION 73 - 64 student officers in tax year 18/19. Of these 59 are still in pension scheme, opting out may be partly due to affordability. It was suggested Comms were sent out to explain the advantages of being in the pension scheme. It was stated we need to keep a track on the numbers in the scheme, ongoing. This may cause more of an issue with the uplift numbers.

Discussion took place on recruitment and uplift and what this may mean pension wise.

May consider promoting the LGPS option where you can pay 50% of the money for 50% of the benefits, to make the scheme more affordable.
When people joined under the 87 scheme, it was a 30 year scheme. It was now an average earnings scheme, and doesn't have firm end date. It was felt this changed peoples thinking.

ACTION: RC to email T/ACC Craig Dibdin to offer assistance in terms of pensions input to starter process.

Need to get a slot in induction week to promote this. Booklet and presentation to be drawn up.

ACTION 75 – Intranet shows minimal information with link to declaration form.

ACTION 76 – to go on agenda for next meeting.

ACTION 77 – RC has emailed but no response yet. Will chase again.

6. Pension Administrator Update

Update for item 6 - there were no issues to report.

7. Employers Pension Services Report

Item 6 & 7 discussed together

RC stated the Pension Administrators was part of the IBC. They have the payroll information. This was provided to pension services, who then calculate the actual pension. Both departments based at HCC, one is part of the IBC, one part of Pension Services, PS is a business unit of HCC.
Report are provided for alternative meetings. They attended the last meeting at Winchester. Reports due again in December.

Update from Employers Pension Services, was the police officer scheme now has online benefit statements as the default position. A hard copy can still be requested via post. For active members it becomes an online scheme this year. Comms went out in July. There was some take up of this in July. The annual benefit statements have to be issued by 31 August each year. 100% of these were issued on time. At that point a large number of police officers decided to register, and it caused a slowdown of the system. There are now about 50% of police officers enrolled. We now have the highest proportion of people enrolled on the system of any employer group (there are over 300 employer groups that Pension Services provide for). Feedback was mostly positive.

JL explained the best way, at present, to get the percentages for reporting student officers. You get the names from Work Force Planning, cross check against the pension system to see who was still an active member. This was quite a manual process. This data was requested twice a year. A question was also asked on the numbers of police staff in the scheme.

8. Risk Management

Richard Croucher

Pension Board Risk Register v1.4.xls

Only one item on the register. Late payment of benefits to individuals.
Leave on as a green risk, as a reminder.

9. Cyber Security

Richard Croucher

Cyber Issues Hants.docx

Covering letter circulated prior to meeting.
Letter states the force need to ensure cyber security was sound. This comes from issues where police information may have been taken during a cyber-attack. When the agreement was set up with Shared Services we looked at Pension Services security controls. They have been subject to testing.
RC suggested this be put into the internal audit plan.
It was stated that as pension admin sits within Shared Services and there was already an established process, which provides the assurances that all necessary process are in place, could we not use this? Where does the assurance come from for Pension Services, do they go through an audit process? Are we right to use internal audit time for what was a coordinating job. Should we be asking someone else to pull this work together and then decide if we have enough assurance on this issue?

RC explained that Employers data – assurances came through Shared Services programme. Pension Services paid through HCC who provide a Local Government Pension Scheme (for over 300 bodies), Pension Services then contract for other pension schemes (eg police/ firefighters). They are part of HCC but effectively a business unit within HCC. Use HCC IT & Security but are separate to anything we would get under the IBC. We do not hold any data ourselves. We get the IBC assurances and get the accreditation report from Pension Services. We have used internal audit before to undertake reviews of pension services administrators. The auditors would look at the accreditation and confirm if it was the right sort to have and pass it. It was thought that as the risk on this kind of data was higher than most it was the right thing to do.

It was felt to be a sensible recommendation.

Question on letter requested Cyber Security be added to Risk Register. When should this go on – before or after internal audit? Agreed now.

ACTION: RC to contact Internal Audit to request a review of cyber security.
ACTION: Add Cyber Security to Risk Register. Initial rating: Probability High / Impact High

10. Financial Vulnerability of Staff & Pension numbers.

To be kept as agenda item.
Discussed in previous item.
JL asked if we were interested in opt out numbers for anybody other than new recruits? It was agreed that everyone thought this would be useful.
BP felt this could go to Health & Wellbeing Board.
It was felt that the reason for opting out should be captured. JL to look at gathering this. Agreed JL to report quarterly.
It was asked who fixed the leavers and retirement pages on the intranet as these were wrong at present. This will be looked at.

11. AOB

CF – how we address PMAS run courses for pre-retirement – the frequency has reduced. RC confirmed the information pages had been updated. To be followed up. FC was due to attend next pre-retirement/resettlement course, she will update. It was stated that the Chief Constable had requested these be extended to incorporate wellbeing, CV writing to move forward on these.

FC – attend first national pensions board. The feedback from colleagues on this board was that Hampshire was seen as the 'gold standard'.

GS – thanks for signing up REDACTED but not heard back from her at yet. She transferred from TVP to Hampshire. TVP confirmed paperwork sent but Hampshire have not received it. This was being reviewed. To be picked up with Pension Services at next meeting.

Thanks for work on sorting out REDACTED.

Awaiting guidance from Home Office on Widow's pension. Case of Widow co-habiting and discussion on whether a pension should be stopped when a widow remarries. We have recently received an FOI request relating to widows pensions. This may become a national issue as the FOI request was sent to every force across the country. There has been a lot of activity on the Widows Pension for Life campaign and there are cross bench government pushing hard for parity for retention of pension where in service deaths and basic premise of pension for life. CF stated NARPO were fighting strongly for this. Discussion took place on

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this including definition of co-habiting. It was important to get a formal definition on how co-habiting was interpreted nationally.

PR – had been approached by a police officer who has worked part-time over a number of years, asking if she should take her pension early (due to temporary higher level post). He suggested she went to Pensions to request quote on where she was now, and what a future quote would look like. Unfortunately they refused to give a quote unless she was in her last 18 months of service. She needs to plan and can't find out where she stands. He felt that some of her pension statements were incorrect (due to nature of part-time work). He wondered what could be done for part-time officers who faced this issue. It was stated that a lot of work had been done in HR to correct under/over pay amounts. This had been sent to IBC and Pension Services should hold correct information. It was felt she should request an estimate, saying she may be thinking of leaving, in less than the 30 year timescale, therefore possibly less than 18 months from retirement. PR will pass this information to her. If Pensions Services still come back saying they are not doing estimates the Board would speak to them and bring it up with Pension Services at the next meeting.

It was asked should we look at those officers of a certain rank, to enable them to have different rules regarding pension statements, we do not need them to be distracted by having to worry about pension statements etc when we need them to concentrate on their job.
It was stated this could affect any officer at any rank.
The organisation should be doing everything possible to enable the senior ranks to focus on their jobs.
Discussion took place on people's understanding on how pensions pay out, and reasons for taking pensions early.

Date of next meeting: Weds 11th December 2019 at 0930 hrs in Hamble Room, Netley