



Firefighter Pension Schemes Local Pension Board Minutes

Date of meeting	Monday 3rd September 2018
Time of meeting	1.00pm
Location of meeting	Room FF38, First Floor, Kelvedon Park

Attendees:

Employer representatives:

David Bill, Assistant Chief Fire Officer (Chair)

Sally Froment, HR Business Partner

Employee representatives:

Alistair Castle, FRSA

Gavin Tripp, FOA

Invited participants:

James Durrant, Pensions Manager

David Golding, Technical Analyst, Police and Fire Pension team, Essex Pension Fund

Michael Jerrison, Pensions Support Officer (apologies)

*Glenn McGuinness, Assistant Director of Finance (delegated Scheme Manager)
(apologies)*

	Agenda item	Action
1	Welcome, introductions and apologies Dave welcomed all to the meeting. There were apologies from the invited participants Glenn McGuinness and Michael Jerrison. The meeting was declared as quorate. Dave confirmed that a nomination for the vacant Employer Representative would be made at the next Service Leadership team meeting. Dave is due to meet with the FBU this week and will ask them to provide an Employee Representative to the Board.	
2	Conflict of interest declarations No new conflicts of interest were declared.	

	Agenda item	Action
3	<p>Minutes of last meeting</p> <p>Dave went through the minutes and action points from the last meeting on Tuesday 20th March 2018.</p> <p>The following action items were discussed:-</p> <p><u>Dave to feed back at next meeting following his discussion with a retired firefighter.</u></p> <p>Dave had not had the opportunity to complete this action, so will carry this forward to the next meeting</p> <p><u>James to update the Risk Register with the suggested amendments.</u></p> <p>James confirmed that the risk register had been updated on the JCAD system.</p> <p><u>James will send the link to the training module. Board members to complete the module.</u></p> <p>James had sent the link to the Resolving Internal Disputes module</p> <p><u>James to draft the Annual Report 2017-18 and send it to the Board members for approvals.</u></p> <p>This has been drafted and will be discussed at Agenda Item 9 - Pension Board Annual Report 2017-18.</p> <p>No points of accuracy were raised and the minutes were agreed as a true and accurate account of the meeting.</p>	<p>Dave to feed back at next meeting following his discussion with a retired firefighter.</p>
4	<p>Local Pension Board Effectiveness Report</p> <p>James presented the key findings and recommendations from the Local Pension Board Effectiveness committee's (a sub-section of the Scheme Advisory Board) Report.</p> <p>The key findings are as follows:-</p> <p>1) Over half (54%) of all boards are required to meet twice annually, with 11% meeting three times per year and 30% meeting quarterly or four times. One board does not have a requisite number of meetings specified in their terms of reference. Essex's board meets 4 times a year.</p> <p>2) The number of meetings held up to the date of the survey ranged from two to eleven, with the majority (81%) of boards holding between four and eight meetings in total since their first meeting. Essex's board met 8 times.</p>	

Agenda item	Action
<p>3) It has been possible to establish whether boards have achieved the number of meetings specified in their terms of reference, by plotting the number of required meetings against the actual meetings that have taken place, since the date of the first meeting.</p> <p>In general, the number of meetings required was consistent with the number that have taken place, within a reasonable tolerance of between -2 and +2 (76% of respondents). A smaller percentage of boards (19%) fell outside of this range.</p> <p>Essex Fire has had zero variance.</p> <p>4) The majority of boards (62%) have elected to proceed with the minimum required number of two representatives in each category.</p> <p>All of the respondents to the survey are compliant with this provision, with numbers ranging from two to four employer and employer (member) representatives in equal quantity.</p> <p>5) Each board's Terms of Reference should specify a quorum for meetings and in particular whether that quorum should include a minimum number of employer and member representatives.</p> <p>According to the survey results, 11% of boards have held a meeting which was not quorate, 86% indicated that their board meetings have always been quorate and 3% did not know. There is no direct correlation between the number of members on a board and the likelihood of a meeting being quorate or not.</p> <p>6) 100% of boards confirmed that they have a Terms of Reference in place. Where these have been made available to the Scheme Advisory Board secretariat, they have been uploaded to the dedicated local pension board section of the Board website www.fpsboard.org.</p> <p>7) A high proportion (97%) of boards also hold a conflict of interest register, with just one respondent (3%) indicating that no register of conflicts exists.</p> <p>8) Around 70% of boards keep a register of breaches of the law, with one-quarter (25%) having no register of breaches in places, and 5% responding that they did not know.</p> <p>9) A similar response rate was noted concerning risk registers. A slightly higher percentage of boards have a risk register, at 73%. One-quarter (25%) have no register to record and measure scheme risk, and 3% did not know.</p> <p>10) In terms of key processes, the majority of boards (97%) confirmed that there is a training programme in place for board members to acquire knowledge and understanding, with only one board (3%) having no arrangement in place. A variety of training was detailed as</p>	

Agenda item	Action																		
<p>having been completed in the free text responses, focussing mainly on the TPR toolkit and sessions provided by the LGA Firefighters' Pension Adviser.</p> <p>11) Schemes were asked to evaluate their key documents and processes using a 1-10 scale (where 1 was 'very poor' and 10 was 'very good'). All processes were rated at six or above. In four out of the five categories there is a direct correlation between the rating score and the presence of the document or process. However, the programme for board members to acquire knowledge and understanding is not consistent with this trend.</p> <table border="1" data-bbox="156 577 1161 1025"> <thead> <tr> <th>Document/Process</th> <th>Rating (mean value)</th> <th>Process in place (%)</th> </tr> </thead> <tbody> <tr> <td>Terms of Reference</td> <td>8.5</td> <td>100</td> </tr> <tr> <td>Conflict of Interest Register</td> <td>8.1</td> <td>97.30</td> </tr> <tr> <td>Register of breaches</td> <td>6.7</td> <td>70.27</td> </tr> <tr> <td>Risk register</td> <td>6.9</td> <td>72.97</td> </tr> <tr> <td>Programme of knowledge</td> <td>7.3</td> <td>97.30</td> </tr> </tbody> </table> <p>12) The following themes related to Boards working well:-</p> <ul style="list-style-type: none"> • Joint working and collaboration; positive engagement between scheme manager and board. • Good attendance and regular meetings. • Implementation of key documents: risk and breach registers, action plans and training logs. • Increased awareness of issues affecting the FPS. • Performance and annual reporting. • Improved scheme communications. • Ability to monitor compliance. <p>13) The following were key themes relating to areas for improvement:-</p> <ul style="list-style-type: none"> • Implementation and publication of key documents: risk and breach registers. • Turnover of board members and subsequently keeping skills up to date. • Formation of joint i.e. regional boards. 	Document/Process	Rating (mean value)	Process in place (%)	Terms of Reference	8.5	100	Conflict of Interest Register	8.1	97.30	Register of breaches	6.7	70.27	Risk register	6.9	72.97	Programme of knowledge	7.3	97.30	
Document/Process	Rating (mean value)	Process in place (%)																	
Terms of Reference	8.5	100																	
Conflict of Interest Register	8.1	97.30																	
Register of breaches	6.7	70.27																	
Risk register	6.9	72.97																	
Programme of knowledge	7.3	97.30																	

Agenda item	Action
<ul style="list-style-type: none"> • Training. • Increase profile of board within organisation. • Increase number of board members. • Scheme manager communication/ engagement and attendance at meetings. <p>14) Almost a quarter of boards (24%) listed the FRA as the scheme manager, which is consistent with the definition in the regulations. However, the expectation is that this responsibility is generally delegated to another individual in a senior position within the Authority. This was the case over a third (36%) of the total responses, while the remaining FRAs have delegated the scheme manager role to a committee (9%) or the response specified a named individual (9%). The pensions manager was listed as scheme manager by only one board (2%).</p> <p>15) Almost two-thirds (65%) of boards have a dedicated webpage on their Fire and Rescue Service website. Links were provided within the responses where the answer was yes, and these have been verified where the link is external. Almost one in three (32%) do not have a board webpage, and 3% did not know.</p> <p>16) Just under half (49%) of local pension boards have a workplan; 41% have no plan and 11% of respondents did not know whether their board has a plan. For comparison, around 86% of LGPS boards have a workplan in place.</p> <p>17) Boards do not tend to have mechanisms in place to measure the success or effectiveness of their work, with just 24% of boards having agreed any success measures or Key Performance Indicators (KPIs). 73% of boards indicated that there are no agreed KPIs, and 3% did not know if any measures are in place.</p> <p>18) The percentage of boards producing an annual report was quite evenly split, with 41% of respondents confirming that a report is produced and 56% indicating that a report is not produced. The remaining 3% did not know whether an annual report is issued.</p> <p>19) Around a quarter (24%) of boards responding to the survey have control of a budget, and over two-thirds (68%) do not. A small proportion (8%) of respondents were not aware whether the board have any budgetary control. Two of the three boards with a paid chair also have control of a budget, though there are a further seven boards with a budget and an unpaid chair, so there is no direct link between the two conditions.</p> <p>20) Overall, 87% of boards have access to internal and external audit reports. The percentage without access to such reports is 8%, and 5% did not know. The committee would be interested to further investigate whether audits of the boards take place, or if this would be effective</p>	

Agenda item	Action
<p>measure of success to recommend to boards.</p> <p><u>The Scheme Advisory Board's Recommendations</u></p> <ul style="list-style-type: none"> • Although the minimum number of meetings is not specified in legislation, the Committee consider that four meetings per year is good practice to allow monitoring of statutory requirements and identify breaches in a timely manner. • Number of members on a board is not of concern providing the minimum legislative requirements are met. • Turnover of membership and the associated challenge of maintaining members' knowledge and understanding is a potential risk. • It is recommended that boards consider reviewing their Terms of Reference to set out an aspirational terms for members, in particular extending the tenure for the board chair to a minimum two year term, to consider how they can achieve levels of consistency, while benefiting from occasional new members who would offer fresh ideas and challenges. • The selection and nomination procedures should also be amended to include how appointments are both made and removed. • An encouraging number of boards have all key documents and processes in place, and satisfaction with these is generally high. • The Committee would highlight the resources available to boards via the Scheme Advisory Board website to assist those who may not yet have developed or implemented all key processes. • The secretariat also requests that any missing or revised Terms of Reference are submitted to bluelight.pensions@local.gov.uk for inclusion on the Local Pension Boards page. • The rating anomaly for the programme of knowledge and understanding has been noted and the Committee will consider future targeted training requirements based on the analysis of the survey. It is recommended that training is on-going and that it is sector-specific. • Considering the uncertainty relating to the role and delegation of the scheme manager function, the Committee would like to promote the available guidance, which is extracted from training delivered to boards by the LGA Firefighters' Pension Adviser. • To assist boards with identification and recording/ reporting of breaches of the law, the Committee is developing a breach assessment template. 	

Agenda item	Action
<ul style="list-style-type: none"> • The Committee acknowledges the view that the governance arrangements seem overly complex, development of a comprehensive risk register may assist boards in recognising importance of the provisions in promoting correct management and administration of the schemes. • Although there is no investment fund to manage, errors in notional fund accounting can have significant impact, as evidenced by the recent case of injury awards from the Firefighters' Compensation Scheme being incorrectly paid from FRA pension accounts. • The Committee think it would not be unreasonable to recommend that boards consider requesting a dedicated webpage on their main FRS website if this does not exist already. • Development of a workplan would allow boards to set their priorities and objectives for the year, and also give a basis for measuring progress. A detailed example workplan is available from the resources section of the Scheme Advisory Board website. • It is important for boards to be able to measure and demonstrate their success, due to the tremendous amount of hard work and dedication existing within these local arrangements that should be acknowledged. The Committee therefore recommends the development of agreed success measures and KPIs. • An annual report would be an ideal channel for promoting boards' work and achievements. The Committee is considering development of an annual report template to assist boards in this regard. • The Committee were comfortable with the responses regarding board budgets and have no recommendations, other than to note that it may be more efficient for the Scheme Advisory Board to obtain external and independent advice, rather than individual boards. <p><u>Proposed action</u></p> <p>As a result of the Scheme Advisory Board's recommendations, James proposed the following action for the Board:-</p> <ol style="list-style-type: none"> 1. A workplan to be drafted using the example workplan from the resources section of the Scheme Advisory Board website. 2. To find out what sorts of success measures or Key Performance Indicators (KPIs) would be good practice and draft KPIs for the Board. <p>The two actions will be discussed at the next meeting.</p>	<p>James to draft a workplan for the Board.</p> <p>James to draft KPIs for the Board.</p>

	Agenda item	Action
	<p>Alistair commented that this is likely to be something that the Board already does, rather than creating more work.</p>	
5	<p>Update on Guaranteed Minimum Pension reconciliation</p> <p>David updated the Board on the progress of the GMP reconciliation.</p> <p>David reminded the Board that a Guaranteed Minimum Pension (GMP) is the minimum pension which a UK occupational pension scheme has to provide for those employees who were contracted out of the State Earnings-Related Pension Scheme (SERPS) between 6 April 1978 and 5 April 1997.</p> <p>The reconciliation is split by the Scheme Contracting Out Number (SCON). For the FPS 1992, over 1300 records have been fully reconciled and 67 records are currently outstanding. For the FPS 2006, including the Modified Scheme, and the FPS 2015 which all have a shared SCON, 758 cases have been reconciled and 7 are outstanding.</p> <p>For the 74 cases that are outstanding, these are currently awaiting reply from HMRC. Several of these are 'stalemate' cases, where the scheme is saying there is no liability for the GMP but HMRC are saying that there is. This could be, for example, that the person transferred to another scheme but the notice to transfer the GMP was either not sent to HMRC, received by HMRC, or processed by HMRC.</p> <p>The Board noted that a recent enquiry by the Scheme Advisory Board on how Authorities were progressing with the reconciliation resulted in only 10 responses out of a possible 44. James confirmed that he responded to the enquiry on behalf of Essex that the reconciliation should be completed by the deadline.</p> <p>A further update will be provided at the Board meeting in December on the outcome of the stalemate cases.</p>	
6	<p>Valuation, Data & GDPR</p> <p><u>Valuation</u></p> <p>James updated the Board on the progress of the Fire Pension Schemes valuation.</p> <p>The Government Actuary's Department (GAD) has undertaken an actuarial valuation of the Firefighter Pension Schemes as at 31 March 2016.</p> <p>The valuation will set the basis for the employee and employer contribution rates for 2019/20 onwards and measures against the schemes against the agreed cost cap.</p>	

Agenda item	Action										
<p>HM Treasury has confirmed that the Draft Directions for valuation will not be released during Parliament's summer recess as the release requires a Written Ministerial Statement.</p> <p>This means that the Home Office will not be in a position to comment on the Firefighters Pensions scheme valuation until September.</p> <p>These delays are impacting on Fire Authority's budget planning as they don't know what the future employer contributions are going to be.</p> <p>GAD had to exclude certain valuation data when setting assumptions for the purposes of the 2016 valuation.</p> <p>The table below shows where data was excluded and from which assumptions:-</p> <table border="1" data-bbox="156 757 1157 1153"> <tbody> <tr> <td>Mortality</td> <td>17 FRAS excluded</td> </tr> <tr> <td>Age retirement</td> <td>18 FRAs excluded (30% of active membership)</td> </tr> <tr> <td>Ill-Health retirement</td> <td>15 FRAs excluded (25% of active membership)</td> </tr> <tr> <td>Death before retirement</td> <td>15 FRAs excluded (25% of active membership)</td> </tr> <tr> <td>Family Statistics</td> <td>Only 10 of 45 FRAs (20%) had credible data</td> </tr> </tbody> </table> <p>GAD confirmed and the Scheme Advisory Board have had this verified by an independent actuary that this exclusion of data is not considered material to the outcome of the 2016 valuation.</p> <p>SAB have agreed to liaise with the authorities whose data was excluded as part of the work in raising data standards and providing a standard set of tests for schemes to score as part of the TPR scheme specific data score requirements.</p> <p>Essex Fire's data was excluded for the purposes of:-</p> <ul style="list-style-type: none"> • Mortality assumptions • Age retirement assumptions • Ill-Health, Withdrawals and Death before retirement <p>This does not necessarily mean that the data is bad, only that GAD were unable to reconcile it with previous valuation data.</p> <p>There are likely to be a number of reasons why this was the case, e.g. data has improved from 2012 to 2016, and/or change of software provider.</p> <p>We are currently waiting to hear back from GAD (as of 30 May 2018) in order to investigate the issues.</p>	Mortality	17 FRAS excluded	Age retirement	18 FRAs excluded (30% of active membership)	Ill-Health retirement	15 FRAs excluded (25% of active membership)	Death before retirement	15 FRAs excluded (25% of active membership)	Family Statistics	Only 10 of 45 FRAs (20%) had credible data	
Mortality	17 FRAS excluded										
Age retirement	18 FRAs excluded (30% of active membership)										
Ill-Health retirement	15 FRAs excluded (25% of active membership)										
Death before retirement	15 FRAs excluded (25% of active membership)										
Family Statistics	Only 10 of 45 FRAs (20%) had credible data										

	Agenda item	Action
	<p><u>Data</u></p> <p>The 2017/18 scheme return to be issued by the Pensions Regulator in September, will include for the first time a data scoring section on both common and scheme specific (conditional) data.</p> <p>The common data is items which are applicable to all schemes ; e.g. name, NINO, date of birth, gender, address etc.</p> <p>Conditional data is dependent on scheme type & structure; e.g. CARE scheme pay, revaluation percentage, final pensionable salary at exit etc.</p> <p>The SAB are working towards providing guidance on a standard set of scheme specific data for Authorities to measure. However, the completed return will need to be sent back to the Pensions Regulator in September/October, so we will not be in a position to provide this for this year's scheme return.</p> <p>TPR are expecting low scores or schemes to not have carried out a data review for this year, but will expect a year-on-year improvement.</p> <p><u>GDPR</u></p> <p>James then updated the Board on the Service's compliance with GDPR regulations.</p> <p>A new Privacy policy was updated on www.fire.essexpensionfund.co.uk/ and the intranet. It was also emailed to all employees via the weekly e-brief. This would have reached active members and prospective members.</p> <p>Deferred members were notified of the privacy policy within their deferred benefit statement.</p> <p>Pensioners will have a payslip message notifying them of the privacy policy when they receive their September payslip.</p> <p>As with HR's privacy notice, a letter to all members (active, deferred, pensioners) was deemed not good use of public money.</p> <p>The Board noted the various data controllers and data processors that assist in carrying out the pension scheme administration.</p>	
7	<p>Modified Scheme – HMRC request for information</p> <p>HMRC have written to Fire & Rescue Authorities to request information about individuals that joined the scheme and the options they took.</p> <p>Deadline for response is 21 September 2018 and work is well underway in putting together the information.</p>	

	Agenda item	Action
	<p>James is optimistic of being able to respond before the deadline.</p> <p>There has been an inconsistent approach by HMRC in treating the tax relief claims made by Modified scheme members:-</p> <ul style="list-style-type: none"> • Some receive their tax relief with no issue; • Some are refused it; • Some receive a partial payment. <p>Further updates will be provided when HMRC have completed their investigations.</p>	
8	<p>Firefighter's Pension Scheme Eligibility</p> <p>Martin Leach wanted to ensure that the Pension Board was aware of the recent factsheet which has been produced by the Scheme Advisory Board which confirms who can join and continue in the Firefighter Pension Schemes.</p> <p>Each set of scheme rules (1992, 2006, 2015 & compensation scheme) require that, to be eligible for the pension scheme, a person must be employed as a 'firefighter'.</p> <p>The definitions in each of the scheme rules for a regular, retained, and volunteer firefighter require the person to be:-</p> <ul style="list-style-type: none"> - appointed under such terms as they are or maybe "required to engage in fire-fighting or, - without a break in continuity of such employment, may be required to perform other duties appropriate to their role as a firefighter (whether instead of, or in addition to, engaging in firefighting) and - whose employment is not temporary". <p>Eligibility for the Firefighter pension schemes is limited to those whose role on taking up employment as a firefighter includes:</p> <ul style="list-style-type: none"> (i) resolving operational incidents, (ii) leading and supporting others in the resolution of operational incidents. <p>Only those who meet the eligibility under the scheme rules qualify for benefits from the Firefighters' Pension Schemes and the Firefighters' Compensation Scheme.</p> <p>If a person does not meet this criteria the appropriate scheme is the Local Government Pension Scheme (LGPS).</p> <p>James confirmed that the Service complies with the principles outlined in the factsheet.</p>	

	Agenda item	Action
9	<p>Pension Board Annual Report 2017-18</p> <p>James has written the report, which details Pension Board's activity for the year 2017-18, as well as decisions reached and training received. The report will go to the PFCC.</p> <p>Dave requested that the report will be passed to the board members for comment and that comments should be passed to James by 14 September 2018.</p>	<p>Comments from Board members should be passed to James by 14 September 2018.</p>
10	<p>Update from Pensions Manager:-</p> <p>James gave the update from the Pensions Manager.</p> <p><u>a) Day Crew Pensions – Norman v Cheshire</u></p> <p>2 remaining replies are still required.</p> <p>James to discuss options with scheme manager. The options include continue to chase, or send an Invoice, or offset the amount owed plus interest at retirement.</p> <p>Dave suggested that the remaining people should be invoiced and they are able to then set up a repayment method with Finance. If it is not then paid, the amount owed plus interest can be set against their pension record and offset at retirement.</p> <p>James has had a reply from HMRC for payments due to pensioners.</p> <ul style="list-style-type: none"> • Any arrears of pension will be 'authorised' payments meaning that pensioners will not incur an additional tax charge on pension payments, other than PAYE. • Any additional lump sum will be an 'unauthorised' payment, therefore a tax charge will be deducted from the payment. The pensioner could instead choose to have the payments as additional pension and no lump sum. • No 'scheme sanction charge', (a tax charge payable by the Authority) will be due, as the recalculation is only being done because of a court ruling. <p>The following action will take place:-</p> <ul style="list-style-type: none"> • The affected Pensioners to be written to. • Payments to be calculated in line with their original commutation election. • There will be a time period for the pensioners to respond if they object to the settlement being made in accordance with their original commutation election. They should confirm this in writing, 	<p>James to pass the Board's recommendation to Glenn</p>

Agenda item	Action
<p>and for example have it paid as pension arrears instead.</p> <ul style="list-style-type: none"> • Payments to be made into the account that their pension is being paid into. <p><u>b) 18-20 Contribution Holiday update</u></p> <p>There still remains one person who has not claimed their payment. The person only needs to fill out a form and return it to James. The Board discussed that perhaps the person thinks it is a scam.</p> <p>Most recent reminder letters were 2 July 2018 & 15 August 2018.</p> <p>The Board were concerned that this had been going on for some time.</p> <p>Sally asked whether it has to be paid or can be written off if there has been no claim. James responded that there is no timescale given in the regulations and feels the Authority should discharge the liability.</p> <p>There are options available to the Authority, other than sending reminders. From time to time, pensioners are requested to respond to a life certificate and if there is no response the pension is suspended. A home visit could be arranged or the person could be asked to attend at their local fire station.</p> <p>Dave suggested sending a cheque to the member's home address.</p> <p><u>c) Transitional Protection Legal Challenge</u></p> <p>In a December 2017 hearing the Employment Appeal Tribunal decided the original employment tribunal did not properly consider whether the changes to the firefighters' scheme were proportionate.</p> <p>The case will be returned to the employment tribunal.</p> <p>Firefighter's and Judge's cases to be heard during week commencing 5 November 2018.</p> <p><u>d) Firefighter Pensions' AGM</u></p> <p>The Firefighter pensions annual conference will be held on 17-18 September 2018 at Smith Square in London</p> <p>Day 1 – Monday 17 September 2018 is primarily for Scheme Managers and Local Pension Board members.</p> <p>Day 1 of the conference will provide practical guidance on how to be an effective board and meet TPR requirements for good governance and will offer Pension Board chairs the opportunity to network with their counterparts in other Fire Authorities.</p> <p>Day 2 – Tuesday 18 September 2018 is for all stakeholders.</p>	<p>James to pass the Board's recommendation to Glenn</p>

	Agenda item	Action
	<p>Day 2 of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.</p> <p>The links for the Board members to book their places, if they want to attend, was provided in a separate email after the meeting.</p> <p>The conference is free to attend, but if members have any concerns or experience any difficulties claiming the travel expenses, please contact Dave Bill.</p>	
11	<p>Update on training/training plan</p> <p>At the last meeting the board agreed to complete the Pension Regulator's module '<i>Resolving Internal Disputes</i>'.</p> <p>As the Pension Regulator's scheme return will ask about data, James suggested that the next module should be the one on '<i>Maintaining accurate member data</i>'. The Board agreed. James will email the link to the module.</p> <p>James then asked if there was anything that the Board would like for their training session to be held in the December meeting. David suggested training on Annual Allowance & Lifetime Allowance as this is quite timely as he will produce the statement in early October. However, as this only affects a small number of scheme members it was not deemed necessary.</p> <p>Scheme members seem confused about the Transitional Protections that were brought in as part of the 2015 scheme regulations. Members are seemingly unaware of the final salary link, that they can access part 1 at the date that they originally intended to and that they receive an enhancement if they were in or due to have double accrual in the FPS 1992.</p> <p>The Board agreed that they will receive training on Transitional Protections at the next meeting.</p>	<p>James will send the link to the module.</p> <p>Board members to complete the module on '<i>Maintaining accurate member data</i>'.</p> <p>Board to receive training on Transitional Protections at the next meeting.</p>
12	<p>Any other business</p> <p>There was no other business and the meeting was closed.</p>	
13	<p>Date of next meeting</p> <p>The next meeting is on Monday 3rd December 2018 at 1pm in meeting room GF01 at Kelvedon Park.</p>	