

**MINUTES OF MEETING OF POLICE PENSION BOARD
HELD AT POLICE FEDERATION HEADQUARTERS, BELFAST
TUESDAY 3 DECEMBER 2024 at 2PM**

PRESENT:

Mr Michael Burton, Chair
Bobby Singleton, Assistant Chief Constable (ACC)
Micheal Hanna, Superintendent (Supt) – to replace
Amanda Ford
Mr Brian Quinn, (Independent)
Mr Liam Kelly, (Police Federation NI)
Sarah Reid, (Northern Ireland Policing Board)

**PSNI REPRESENTATIVES IN
ATTENDANCE**

Mr Jim Montgomery, (PSNI Pensions Branch)

**NORTHERN IRELAND
POLICING BOARD OFFICIALS
IN ATTENDANCE**

1 Board Official

1. APOLOGIES

Apologies were received from Sinead Simpson, Amanda Ford, Alison McClune and Lynne Curran. The latter was due to attend this meeting, as an observer, in her capacity as the new Department of Justice (**DoJ**) Chair of the Scheme Advisory Board NI (**SABNI**).

2. CONFLICTS OF INTEREST

No conflicts of interest were declared.

3. MINUTES OF MEETING HELD ON 3 SEPTEMBER 2024

The minutes of the Police Pension Board (**PPB**) meeting on 3 September 2024 were discussed. With regard to Item 9.2 '*Pension schemes complying with the new TPR*' a request was made that '*Code of Practice*' is added to the end of the title. When amended the Chair asked that the minutes are published on the Northern Ireland Policing Board (**NIPB**) website. **(AP1)**

4. ACTION LOG

Members noted that all outstanding actions following the previous PPB meeting had been completed.

5. CHAIR'S BUSINESS

The Chair introduced and welcomed Sarah Reid as the new Director of Police Pensions and Injury Benefits (**PPIB**). The Chair expressed his thanks for the work that the previous temporary Director had undertaken in the role and asked that a letter reflecting this was issued to them on behalf of the Pension Board. **(AP2)**.

The Chair advised that the Department of Justice was experiencing changes in their staffing structure and that this may have an impact on pensions related work. The Chair had planned to raise this with the recently appointed DOJ Chair of SABNI, at this meeting.

6. SCHEME MANAGER REPORT

The Director of PPIB provided an overview of ongoing workstreams following the previous PPB meeting to include the below updates:

- There has been ongoing engagement with the Pensions Branch Official in relation to the McCloud Project, Case Management System, the Pensions Dashboard, budgeting and forecasting matter and other ad hoc matters.
- Pensions Ombudsman (**PO**) update - there remains one ongoing case in which a decision is awaited from the PO. When received this will be communicated to Members.
- Resources Committee update - all cases to Resources Committee since the last meeting were noted with results issued in the usual manner.

- McCloud Reassessment project update - HMRC has recently issued guidance regarding the outstanding issues in relation to tax, affecting all police forces in England and Wales. Following the publication of this information a PPIB Official sent a list of those former officers assessed as being upper tier, to the Pension Branch Official who reported that these calculations will take place in 2025, as serving officers are given priority. At the last meeting of the PPB a request was made that the cohort of former officers who had not responded to the request for consent to be reassessed, should be advised in writing that they had been reassessed. The Director of PPIB advised that this had been put on hold until advice was forthcoming from National Police Chiefs' Council (**NPCC**).
- NIPB recently responded to the DOJ's targeted consultation on the *Police Pensions (Amendment No. 2) Regulations (Northern Ireland)*. In order to inform a response, advice was sought from the Independent Pensions Advisor.
- Increase in serving officer applications - following a marked increase in the number of serving officer applications, dedicated resourcing had been placed in this area in order to clear the backlog.
- Increase in Selected Medical Practitioner (**SMP**) and Independent Medical Referee (**IMR**) fees – following agreement from NIPB's Resources Committee, SMP fees for both face to face and paper-based assessments have increased, with effect from 1 December 2024. With regard to IMR fees correspondence has recently been received from the DOJ and PPIB Officials are working through the issues which will be brought to December's sitting of the Resources Committee. Any update will be provided at the next PPB meeting.
- Recruitment of additional SMPs– there have been no applications received for the SMP role. Members were advised that PPIB Officials have made contact with PSNI OHW in an attempt to learn from their recent recruitment exercise for Occupational Health roles. The NIPB is unable to advertise the increase in SMP fees until an approach on fees has been agreed with the DOJ, which is anticipated to take place after Christmas.

- Forfeiture guidance – an updated Forfeiture procedure has been drafted by PPIB Officials which takes account of the updated Pensions Forfeiture Guidance and Toolkit September 2024 issued by the Association of Policing and Crime Chief Executives (**APACCE**) and the PPSD 03/2024 Circular issued by the DOJ. This will be presented to December's sitting of the Resources Committee for approval.
- Appeal waiting times – the Chair of the PFNI raised concerns regarding the length of time it is taking for appeal cases to be processed. The Director of PPIB advised that this was due to a significant backlog and limited resources, however when the backlog is cleared cases should begin to move more quickly through the process.

7. PSNI GOVERNANCE REPORT AND SCHEME FINANCE

7.1 Quarterly Scheme Administrator Report

The Pensions Branch Official provided an overview of the Quarterly Scheme Administration Report. The paper provided Members with an analysis of scheme membership, financial reporting, branch performance and governance.

The Pensions Branch Official advised that:

- It had been a busy period with increasing numbers of officers applying for ill health retirement, as well as the processing of McCloud cases, however payments were still being delivered within five working days.
- A Service Level Agreement is currently being set up between HMRC and PSNI Crime unit regarding the pay back of overpayments.
- Benefit statements are now available to all officers on the portal. Feedback from officers has been positive and is helping to inform any changes to the portal.
- As was previously reported, from 1 April 2024 officers could not be excluded from accruing ill health benefits due to a pre-existing medical condition. As part of this there will be a retrospective element whereby officers can pay the contributions to have previous years considered

pensionable for Ill Health Retirement (**IHR**) also. At present those officers would only be able to pay for years in the 2015 scheme not the 1988 or 2006 schemes and any legislation to allow payment for years in the latter two schemes is not likely to be published until the end of 2025. By that time those affected will have received their McCloud Remedy offer. Under normal circumstances officers would switch their 2015 service for the appropriate period back into their legacy scheme. However, in doing so they could not then make that period pensionable for IHR and they would not get an IHR for their legacy scheme as they were not pensionable for that. At present there are 98 officers affected by this.

- Correspondence has been issued to those who have breached their annual allowance. This amounted to three calculations which is a decrease since the previous year.

7.2 Pensions Dashboard

The Pensions Branch Official advised that work is taking place with the Director of PPIB regarding The Pension Regulator (**TPR**) checklist for the Pension Dashboard. He advised that there would be no additional resources within PSNI Pensions Branch to deal with this and any input should be sought from PSNI Security Branch and IT given the security of PSNI officers personal information.

7.3 Implementation of Electronic Pension Administration System Update

The Pensions Branch Official advised that while the portal is live issues have been identified regarding passwords which are being reviewed by Civica in the coming weeks. It is anticipated that all issues will be remedied in early 2025. The Pensions Branch Official advised that while the project has been difficult, he is hopeful that it is close to being fully implemented.

8. POLICE PENSION BOARD RISK REGISTER

Members discussed each Risk on the Register including the inherent and residual risk scores and agreed on the Register being updated accordingly.

- Risk 1 – Members agreed that this risk should remain due to changing membership. DCC Singleton reported that he would await the outcome of the ACC Interview panel before he decided on whether he would remain a PPB Member.
- Risk 2 – Members agreed that this risk should remain until McCloud has been fully embedded.
- Risk 3 – priority is being given to an ISA between the Scheme Manager and Administrator and should be complete by June 2025. The Director of PPIB is due to meet with the Pension Scheme Manager in order to discuss a case management system for PPIB that could link to the PSNI's system.
- Risk 4 – it was agreed that this risk should remain as amber.
- Risk 5 – Members were advised that PPIB Officials were in the process of setting up Box for the electronic transmission of serving officer cases from PSNI HR to PPIB. Regarding Retrospective cases, in order for this process to become electronic, a specialised project would be required in order to scan all of the files onto the system. There is currently no assurance of capital for this to take place.
- Risk 6 – The Director of PPIB is in the process of drafting a project plan in order to monitor progress in relation to TPR checklist. Members discussed the deadline for connection and the Pension Branch Official advised that when he had last spoken with TPR regarding the security sensitivities of PSNI officers they had advised that an extension may be permitted. The PPIB Director advised that the decision to request an extension will be considered following a meeting with the PSNI Pension Branch in January 2025.

9. MEMBER TRAINING

9.1 Roles and Responsibilities

Training regarding Roles and Responsibilities was due to be delivered by the Independent Pensions Advisor, however due to the number of apologies it was postponed until a later date.

9.2 Pension Dashboard

The Independent Pensions Advisor delivered a presentation on the Pension Dashboard.

9.3 McCloud remedy – unauthorised payment charge

The Independent Pensions Advisor delivered a presentation on the recent guidance published by HMRC in relation to the unauthorised payment charge.

10. ANY OTHER BUSINESS

The Chair advised that TPR's annual monitoring return for the PSNI pension scheme is due by 9 January 2025, however due to changes in staffing within PPIB the new Director of PPIB had not received the request. The Chair will expedite, however if the Director of PPIB has not received the request by 9 December 2024 the Chair should be notified (**AP3**).

The Chair further advised that the Secretariat would be conducting a review of training records to ensure that they were up to date. Members were asked to ensure same. Members were also asked to ensure that their Conflict-of-Interest annual return was complete (**AP4**).

11. DATE OF NEXT MEETING

The date of the next meeting will be 4 March 2025.

MR MICHAEL BURTON
CHAIRMAN