

**MINUTES OF MEETING OF POLICE PENSION BOARD
HELD AT NIPB HEADQUARTERS, BELFAST
WEDNESDAY 1 OCTOBER 2025 at 2PM**

PRESENT:

Michael Burton, Chair
Damian Walsh (Police Federation NI)
Michael Hanna (Superintendents' Association NI - SANI)
Alison McClune (PSNI Pensions Branch)
Brian Quinn (Independent)
Sinead Simpson, (Northern Ireland Policing Board)
Sarah Reid, (Northern Ireland Policing Board)

PSNI REPRESENTATIVES IN ATTENDANCE

Michael McKeown (PSNI Pensions Branch)

**NORTHERN IRELAND
POLICING BOARD OFFICIALS
IN ATTENDANCE**

1 Board Official

1. APOLOGIES

Apologies were received from Ryan Henderson ACC who was unable to send to send a Deputy on this occasion.

The Chair, on behalf of the Board, welcomed Michael Hanna (**MH**) to his first meeting and thanked Amanda Ford for her contribution as the previous SANI member. The Chair advised that Damian Walsh is now the Federation representative on the Board and thanked Liam Kelly for his effective contributions to the Board. The Chair asked that letters of thanks were issued to both former Members. (**AP1**)

The Chair further advised members that Lynne Curran (DOJ), Chair of the Strategic Advisory Board, Northern Ireland who was due to attend is no longer able to attend due to competing priorities and reminded Members that induction training for new members will be delivered straight after the meeting.

2. CONFLICTS OF INTEREST

No conflicts of interest were declared.

3. MINUTES OF MEETING HELD ON 3 JUNE 2025

The minutes of the last Police Pension Board (**PPB**) meeting on 3 June 2025 were approved. The Chair asked that they also be published on the Northern Ireland Policing Board (**NIPB**) website. **(AP2)**

4. ACTION LOG

The T/Director of PPIB updated Members noting that all outstanding actions following the previous PPB meeting had been completed and closed. Members were content to agree that all actions remain closed.

5. CHAIR'S BUSINESS

The Chair advised that an update will be given under the Annual Report (AOB) agenda item.

6. SCHEME MANAGER REPORT

The T/ Director of PPIB provided an overview of ongoing workstreams detailed within the Scheme Manager report. Specific reference was made to:

- The Board sought legal advice regarding the pausing of SMP appointments in relation to serving officers who apply for IHR/IOD, and who are subject to criminal and misconduct proceedings. CSO advised there are no grounds in legislation to pause appointments and that the SMP assessment should be allowed to proceed. The Board's Resources Committee can then take cognisance of all information from PSNI and any rebuttals from the officer and make a decision as to whether to invoke *Regulation 80(3) of the Police Pensions Regulations (Northern Ireland) 2015*.

- Over 3,000 RSS statements have been issued and credited PSNI Pensions Branch for their diligent and dedicated work. There are still a number of cases that have complexities however the Scheme Administrator is in a more positive position. Some concerns were raised in relation to charging interest to officers and the choice provided to officers under RSS (i) pay contributions back each month (ii) pay a lump sum. The timeframe for repayment is 3 months from the release of the RSS Statement, however, as this is a legislative requirement, the Scheme Manager has no discretion to extend this period. Some options available are to wait until their RSS Statement is issued the following year or any year after this (and pay within the 3-month period) or to defer until retirement to settle their contribution, however, they will accrue interest irrespective. Guidance from NPCC on this issue, suggests that it would be (i) unfair for PSNI to foot the bill (ii) it would be discriminatory to officers not caught up in the Remedy period. The Chair asked about the risk of legal challenge in relation to charging interest after March 2025 when RSS Statements were delayed, however, it was highlighted that in line with legislation and HMT Direction, interest must be charged, and this is an issue across every public sector pension scheme.
- Work has progressed to enable the Police Pension Scheme to connect to the Pensions Dashboard, and credit was given to PSNI Pensions Branch for their work on this. A provisional connect date has been provided before the deadline of 31 October 2025, however, the pension administrator will give an update on this at today's meeting.
- A consultation launched by DOJ in June proposes to remove IHR exclusion and permit active and deferred members previously excluded from IHR in the 2015 Scheme, to retire under IHR, subject to the full employee contribution for the period having been paid, from the date the member joined the 2015 Scheme until 31 March 2024. Following the regulations being laid, an options exercise will take place for approximately 90 impacted officers. As these officers paid reduced contributions due to being ineligible for IHR, they will be given the option to pay the outstanding amount to bring them to full contributions and entitle them to apply for IHR. The questions and the Board's proposed responses are contained under Annex A of the Scheme Manager's

Report. It is proposed that (a) we agree this legislation is amended to remove the discrimination and that the election period is 3 months i.e. when an officer is notified they are in this situation and decide if they want to avail of IHR; to make the information available within one week of the first week of the election period, and an officer must pay revised contributions no later than the last day of the period of 5 years commencing with the day on which the Scheme Manager gives notice to the officer (b) a technical amendment adding they are 2015 Scheme Members. The plan is to commence 1 February 2026 whether an officer wishes to opt in/out. A Member asked if the option exercise would also be open to legacy members. The T/Director advised that conversations had between the Scheme Manager, Scheme Administrator and the DOJ resulted in confirmation that as the legacy scheme was closed, legislation would not be put in place to enable this. She agreed to forward correspondence on this matter to the member concerned. **(AP3)**

7. PSNI GOVERNANCE REPORT AND SCHEME FINANCE

7.1 Quarterly Scheme Administrator Report

The Head of the PSNI Pensions Branch 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 official highlighted the following workstreams:

- A number of users are experiencing difficulties accessing the portal, mainly due to password resets. Access to the portal is causing issues, mostly password reset, this is Civica issue. Work is continuing to resolve these issues including the provision of communications to members regarding access issues.

7.2 Update on Remedial Service Statements

- All ABS statements have been issued. No further action is required at this time.

- RSS Statements: Statements have been issued to over 3,000 Members. A limited number remain outstanding due to complex cases pending information from other Police Forces that include transfers etc.
- Finalisation of Deferred Members' RSS statements is in progress. Once completed, attention will shift to Immediate Choice members.
- In the 2006 scheme, a contribution adjustment affects 7 officers electing for payment and communication will be issued through payroll with options. If no response is received within the 12-week period, it will be assumed they those officers intend to defer payment.
- In the 1988 scheme, the branch has received very few responses back. Those who have replied have chosen to defer until next year, while the remainder have opted to make payment through savings.

7.3 Pensions Dashboard

- A meeting was held with the software supplier to progress implementation of the dashboard, aligned with the Civica model. The costs are included in the project budget.
- The main concern relates to the data PSNI currently hold, which is satisfactory overall except for address information. Technical challenges are linked to firewall restrictions, which are preventing data extraction without triggering quarantine measures.
- It is proposed to establish a test environment prior to live deployment, to incorporate the dashboard upgrade. The testing phase will run until 31 October 2026, with any technical issues reported as they arise. Civica will write to the Dashboard supplier with any glitches. All is on target to date.

8 POLICE PENSION BOARD RISK REGISTER

The T/ Director of PPIB provided an overview of the risk register which reflected a downgrading of each risk following the agreement of the Chair.

Members considered the current status of each risk and agreed the following:

- Risk1 – downgraded but retained to amber as most members have completed the TPR toolkit. T/ Director to send one new member the link to the toolkit **(AP4)**. The Chair advised Members to keep a record of information from conferences as the regulator may ask for details on this. Members were advised that the inherent score had been amended in error and would be corrected on the risk register **(AP5)**.
- Risk 2 – the risk downgraded to amber, with an expectation to de-escalate further following RSS Statements being issued and data integrity reviewed in preparation of the dashboard connection on 31 October 2025.
- Risk 3 – the risk was at 12 at the last meeting, however this is downgraded due to increased and continued communication with the Head of PSNI Pensions Branch, and an SLA is being drafted between PPIB and PSNI Pensions Branch.
- Risk 4 – the risk is downgraded to 9 as over 3,000 statements have now issued, however it will remain amber to reflect outstanding work in relation to the Remedy.
- Risk 5 – the risk is downgraded to 9, as serving officers cases continue to be sent via Box. There is a pilot to ascertain the work required to digitise current paper files. An update will be provided at the next meeting.
- Risk 6 – the risk downgraded to 9 as a connection date has been advised, however, it will remain amber through the testing phase.

9. ANY OTHER BUSINESS

- The Chair outlined there is a small change to the Annual Report, the future working tables should be amended to 2025/2026.
- The Chair advised that he attended a GAD conference in London along with the Scheme Manager and Scheme Administrator. The conference was insightful but also provided reassurance that the PSNI Pensions Scheme is well progressed in relation to regulatory requirements.
- PSNI Pension Branch confirmed that the accounts have been finalised and published with no recommendations. The Chair congratulated PSNI Pensions Branch for their work.

- The T/Director of PPIB reported that the Department for Work and Pensions (DWP) launched a consultation to review the state pension age and asked whether the PPB wished to provide any response. The types of questions were highlighted and the Board agreed that a response was not appropriate.

10. DATE OF NEXT MEETING

The date of the next meeting will be 2 December 2025.

Michael Burton

MR MICHAEL BURTON
CHAIRMAN