



# **POLICE PENSION BOARD**

## NORTHERN IRELAND POLICE PENSION BOARD

### ANNUAL REPORT 2025/2026

#### CHAIR'S FORWARD

I am pleased to report on the Northern Ireland Police Pension Scheme Board (**PPB**). The PPB in its oversight role of the Police Pension Schemes Board notes the excellent administration service provided by PSNI Pensions Branch in ensuring the schemes meet all regulatory requirements.

In carrying out this function the PPB met on 4 occasions during 2025/2026 by the hybrid mediums of teleconference, formal correspondence and formal face to face meetings. All PPB Members have undertaken appropriate training for fulfilling their duties. In accordance with its statutory obligations, information on the PPB is published and maintained on the Northern Ireland Policing Board (**NIPB**) website, which should provide assurance to the public on the schemes' operation.<sup>1</sup>

The attendance of Board members at Board Meetings is detailed in the table below:

| Name                        | No of Meetings Called | No of Meetings Attended |
|-----------------------------|-----------------------|-------------------------|
| Mr Michael N Burton (Chair) | 4                     | 4                       |
| Employer Representative (1) | 4                     | 4                       |
| Employer Representative (2) | 4                     | 4                       |
| Employer Representative (3) | 4                     | 4                       |
| Independent Member          | 4                     | 4                       |
| Employee Representative (1) | 4                     | 4                       |
| Employee Representative (2) | 4                     | 4                       |
| Employee Representative (3) | 4                     | 2                       |

During the year the PPB considered 6 key areas of work:

1. The outworking of the McCloud Judgment is ongoing. Implementation plans have been put in place by the Scheme Manager and Scheme Administrator, the Board will continue assisting the Scheme Manager to monitor delivery of the required outcomes;

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<sup>1</sup> Information available at: [Police Pension Board | Northern Ireland Policing Board \(nipolicingboard.org.uk\)](https://nipolicingboard.org.uk)

2. The Board has reviewed updated legislation and guidance relating to the implementation of the McCloud judgement and sought assurance from the Scheme Administrator as to their ability to implement the outcomes as identified.
3. A review of the Conflict-of-Interest Declarations were carried out, and the updated details are available on the NIPB website.
4. In accordance with the Board's Terms of Reference (**TOR**), a review of the TOR was carried out, and the updated details are available on the NIPB website.
5. The Chair of PPB and the Scheme Manager carried out an appraisal of Board Members performance regarding their Board membership participation and training requirements. The outcome of this appraisal was communicated to members individually where necessary to ensure their membership of the Board could be enhanced.
6. Training updates have been given to Members during the year to maintain their professional development in respect of pension legislation and guidance notes, and their role as Board Member in respect of individual training requirements. Compliance and focus on any potential risks/challenges for the future, including the outworkings of the McCloud Judgment; improved and expanded performance reporting; progress against the delivery of the DWP Pensions Dashboard; and ongoing implementation of the CIVICA Pension system, and working with The Pensions Regulator to develop best practice in Scheme Governance.

To the other members of the PPB, I would wish to record my appreciation for their individual and collective contributions, and for their assistance in developing a performance framework on key issues relating to the schemes. I would also like to give my thanks to the NIPB personnel concerned in the administration of the PPB. This information is utilised by the PPB in scrutinising the scheme's effectiveness and the identification of potential areas for improvement.

**MICHAEL N BURTON**

Independent Chair

## **BACKGROUND**

The Northern Ireland Police Pension Board was established in April 2015, following introduction of the *Police Pension Regulations (NI) 2015*.

The PPB provides assistance to NIPB as scheme manager:

- a) To secure compliance with –
  - i the scheme regulations:
  - ii and other legislation relating to the governance and administration of the scheme and any connected scheme; and
  - iii any requirements imposed by the Pensions Regulator in relation to the scheme or any connected scheme and
- b) In the performance of the Scheme Manager's functions under the regulations

## **COMPOSITION**

The PPB comprises:

- ✓ Mr Michael N Burton (Independent Chair)
- ✓ Three employer representatives
- ✓ Three employee representatives
- ✓ One Independent Member

A log of Member's training and register of declared Conflicts of Interest is maintained by the NIPB.

## **TERMS OF REFERENCE**

Terms of Reference for the PPB were agreed by Members and are reviewed on an annual basis. A copy of the Terms of Reference is available on the NIPB website under the Police Pension Board section.

## **MEETINGS**

The PPB met on 4 occasions during 2025/2026: June 2025, October 2025, December 2025 and March 2026, by the hybrid mediums of teleconference, formal correspondence and formal face to face meetings.

A copy of the agenda and minutes of each meeting are published on the NIPB's website following ratification.

## **PENSION MATTERS CONSIDERED**

During 2025/2026 the PPB considered the following issues: -

- ✓ PSNI Pension Governance (reporting framework)
- ✓ Government Actuary Department guidance code of practice
- ✓ Performance Reports from the Pensions Scheme Administrator (PSNI)
- ✓ Risks and challenges facing Police Pension Schemes
- ✓ Pension Regulator Guidance
- ✓ Annual Benefit Statements
- ✓ Annual Allowance Statements
- ✓ Reporting breaches of the law
- ✓ Data Protection Regulations
- ✓ Audit Reports and the Report to those Charged with Governance
- ✓ PSNI Pension Accounts
- ✓ The McCloud Judgement
- ✓ Pension Scheme Dashboard
- ✓ The PPB Risk Register
- ✓ Pensions resources within PSNI AND NIPB
- ✓ Review of the TOR
- ✓ Review of the Conflict-of-Interest Declarations
- ✓ Review of members agreement to principles of working in public office

## **TRAINING DEVELOPMENT ACTIVITIES**

The PPB is supported in its work by Mr Brian Quinn in his capacity as the Pensions Advisor. During the 2025/2026 year, the PPB received training/development on several relevant issues and updates including, Record Keeping, the role of the Pension Scheme Board, the McCloud Judgement, development of the Pensions Dashboard, scheme revaluation and updates on pension legislation.

The training needs were reviewed during the year by the Board Chair and Scheme Manager, and training is ongoing to meet any areas identified by Board Members.

## PLANNED ACTIVITIES 2026/2027

The schedule below identifies those key areas to be considered by the Board at subsequent meetings:

| Board Responsibilities | Governance and Risk                                                                                                                     | Scheme Manager                                                                                           | Scheme Administrator                                                                                                                                                     | Legislative Developments                                                                                              | Training                                                      |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| <b>October 2026</b>    | <ul style="list-style-type: none"> <li>Risk Register</li> </ul>                                                                         | <ul style="list-style-type: none"> <li>Scheme Manager Quarterly Report</li> </ul>                        | <ul style="list-style-type: none"> <li>Quarterly Scheme Administrator Update</li> <li>Pensions Dashboard</li> <li>Outcome of audit on Pension Scheme Accounts</li> </ul> | <ul style="list-style-type: none"> <li>McCloud Remedy</li> <li>Amendments to 2015 Pension Regulations (NI)</li> </ul> | Pension Advisor to provide training on Dashboard (next steps) |
| <b>December 2026</b>   | <ul style="list-style-type: none"> <li>Risk Register</li> <li>Annual Review of the Terms of Reference</li> <li>Update on TPR</li> </ul> | <ul style="list-style-type: none"> <li>Scheme Manager Quarterly Report</li> </ul>                        | <ul style="list-style-type: none"> <li>Quarterly Scheme Administrator Update</li> <li>Pensions Dashboard</li> </ul>                                                      | <ul style="list-style-type: none"> <li>McCloud Remedy</li> </ul>                                                      | Training as required/identified                               |
| <b>March 2027</b>      | <ul style="list-style-type: none"> <li>Risk Register</li> <li>Annual appraisal of Board Members</li> </ul>                              | <ul style="list-style-type: none"> <li>Scheme Manager Quarterly Report</li> <li>Review of TOR</li> </ul> | <ul style="list-style-type: none"> <li>Quarterly Scheme Administrator Update</li> <li>Pensions Dashboard</li> </ul>                                                      | <ul style="list-style-type: none"> <li>McCloud Remedy</li> </ul>                                                      | Training as required/identified                               |
| <b>June 2027</b>       | <ul style="list-style-type: none"> <li>Risk Register</li> </ul>                                                                         | <ul style="list-style-type: none"> <li>Scheme Manager Quarterly Report</li> </ul>                        | <ul style="list-style-type: none"> <li>Quarterly Scheme Administrator Update</li> <li>Pensions Dashboard</li> </ul>                                                      |                                                                                                                       | Training as required/identified                               |
| <b>September 2027</b>  | <ul style="list-style-type: none"> <li>Risk Register</li> </ul>                                                                         | <ul style="list-style-type: none"> <li>Scheme Manager Quarterly Report</li> </ul>                        | <ul style="list-style-type: none"> <li>Quarterly Scheme Administrator Update</li> <li>Pensions Dashboard</li> <li>Outcome of audit on Pension Scheme Accounts</li> </ul> |                                                                                                                       | Training as required/identified                               |

