

Scottish Firefighters' Pension Scheme Advisory Board

MINUTES

Date: 29 September 2020

Location: Virtual

Chair: Tom Nash (SPPA)

Attendees: Brian Baverstock (BB), Scottish Fire and Rescue Service
Ramona Coxall (RC), Scottish Fire and Rescue Service
Nicola Hector (NH), Scottish Fire and Rescue Service
George Lindsay (GL), Scottish Fire & Rescue Service
Glyn Morgan (GM), Fire Officers' Association
Anne-Marie Pettie (AP), Government Actuary's Department
Sean Starbuck (SS), Fire Brigades Union
George Russell (GR), Government Actuary's Department

Scottish Government/Scottish Public Pensions Agency Officials:

Iain Coltman (IC), SPPA
Claire McGow (CMc), SPPA
Derek Smith (DS), SG Fire & Rescue Unit
Molly Wyllie (MW), SPPA

Observer: Clair Alcock (CA), Local Government Association

Apologies: Chris McGlone (CMcG), Fire Brigades Union
Gordon McQuade, Fire Brigades Union
Lorna Smith (LS), SG Fire & Rescue Unit

Secretariat: Clare Moffat, SPPA

1. Welcome and introductions

1.1 The Chair welcomed everyone to the Scheme Advisory Board (SAB) meeting, introduced MW and expressed thanks to IC for chairing the previous meeting in his absence.

2. Conflicts of interest

2.1 No new conflicts of interest declared.

3. Minutes and actions of previous meeting

3.1 Minutes of 10 September 2020 were agreed.

Action points updated:

Action ref.	Update
64	Closed
63	Closed - EQIA requested

56	Open – pensionable pay. SS confirmed that an update can be provided early 2021 after ongoing negotiations completed.
55	Open - SPPA to share outcome of STPS opt out comments when analysis available (Nov 2020)

4. SAB response to HMT consultation to addressing age discrimination in the transitional arrangements to the 2015 Pension Schemes

- 4.1 The Chair thanked members for their feedback to date and asked IC to introduce the draft response for discussion.
- 4.2 IC thanked CMC for preparing the draft and outlined that a final response was required in the next two weeks. IC broadly outlined the key points for the introduction and summary of the response before suggesting the board discuss each question in detail, and invited feedback and discussion on key points to explore.
- 4.3 IC explained that SPPA had commissioned an equality impact assessment (EQIA) to incorporate questions 1 and 2, specific to the firefighters scheme and membership. This EQIA will be completed by GAD and GR confirmed that work should start in the few months. GAD had prepared EQIA for the Local Government Pension Schemes consultation in Scotland [Addressing discrimination – amendments to the statutory underpin](#), their analysis can be found in Section 6.5.
- 4.4 Question 3 related to the proposed treatment of members who had previously received tapered protection with the provision of a default. SS advised that FBU considered the proposal to allow members to choose one scheme for the whole remedy period, 2015-2022, too simple and preferred a combination approach which he would be able to explain in more detail at later date when his draft response was finalised.

GM also advised that FOA favoured a provision which allowed tapered members to choose a combination of schemes to suit their circumstances - considering career path, health, retirement plans for example - many of which can only be determined by experience. IC outlined that the SAB response should note [Section 22 of the Public Service Pensions Act 2013](#) and confirmed he will seek legal clarity on how this interacts with transitional provisions.

- 4.5 IC invited the board to comment on question 4's proposed default choice of 'legacy' scheme for members who do not respond to an immediate choice exercise. SS confirmed that FBU do not support an immediate choice option proposed in question 5, as it would be problematic, likely to be open to challenge as younger members would have less information available and less life experience on which to make an informed choice. IC agreed that this supported the argument against an immediate choice as outlined in question 5.
- 4.6 Question 6 invited comments on deferred choice underpin (DCU). SS confirmed DCU is FBU's preferred option as it is the only option which mitigates future risk but he does not agree with the proposed default process to move members to 'legacy' schemes and have their contributions refunded. CA confirmed that English SAB highlighted tax and administration issues with refunding contributions through the default process to later request repayment at retirement under DCU. Instead, she suggested an indicative choice which means that different schemes would have different defaults.

BB joined the meeting.

- 4.7 IC invited DS to comment regarding the possible issues around refunding contributions to members under a default option and the effect on DEL budget for Scottish Government. DS confirmed it was difficult to predict as it is not known how many members may be affected but anticipated that the cost may be relatively small in proportion to the overall pensions cost. NH outlined that maintaining SFRS payroll records would be challenging if contributions were under and overpaid by members.
- 4.8 The board also discussed the potential workforce planning issue caused by firefighters choosing to retire rather than join CARE 2015 scheme and the need to communicate the reduction on pension by lower early retirement factors (ERFs) in Scotland. Whilst there are different ERFs nationwide, the deferred ERFs are the same which should be noted in the response.
- 4.9 IC outlined the administrative impacts of both options, as outlined in question 7, and NH confirmed that SFRS' combined payroll and HR system held all available data and CA shared LGA's [preparatory work](#) to establish exactly what data would be required to enable new records to be created.

The Chair confirmed that SPPA is appointing a dedicated Project Manager from mid-October, is working with software supplier to establish the size and scale of work to be undertaken and is liaising with other government departments on the treatment of immediate detriment cases. SPPA will soon engage with employers to deep dive the likely numbers for each scheme.

CA confirmed that the English SAB's response seeks clarity on administration timescales and expectations, and includes concerns due to the demands on software suppliers and priorities if members are to return to legacy schemes by April 2022.

- 4.10 IC outlined the board's consensus for question 8, that DCU – with a caveat for indicative choice as requested - is the only choice which would remove discrimination. Immediate choice does not remove discrimination as younger members have to rely on assumptions which may not prove to be correct.
- 4.11 GM advised that FOA have concerns with question 9's proposals to move final salary members to a reformed scheme from 1 April 2022 and view this proposal as discriminatory against older fully protected members who have joined the scheme or service later, therefore have shorter service, and added the EQIA analysis will likely consider this.

SS agreed there are service concerns with this proposal which make it unworkable e.g. 2015/2022 raises issue of firefighter fitness to normal pension age (NPA), firefighters having limited options for redeployment, and discriminatory against female firefighters. FBU does not support the proposal to move final salary members to a reformed scheme from 1 April 2022 and disagreed with continued 'one-pot' approach to ill health retirement where benefits are assessed on new scheme criteria, not legacy scheme criteria – he advised this approach is open to further challenge in the future.

GM echoed that officers are retiring as soon as they are able to and losing experienced staff must be a concern to SFRS. The Chair asked the board to consider the operational risks and potential workforce planning issues caused by older members retiring at age 55 rather than staying in service until NPA 60. RC confirmed SFRS are aware that the workforce tend not to want to stay until age 60 and committed to liaise with SFRS Workforce Planning Manager to consider trends.

SS offered indicative figures from FBU membership records which suggested that 1000 members in UK would reach age 55 by 1 April 2022 with less than 30 years' service. Of these 1000 members, approximately 120 are in Scotland.

CA has requested clarity on the proposal terms to consider focussed communication to transitional firefighters who may retire early due to lack of knowledge and also highlighted special and retained members who typically may work longer. LGA is working on illustrations to consider the impact on the workforce.

SS confirmed that FBU supported this work by LGA and emphasised the importance of the EQIA asking the correct questions to incorporate concerns, like firefighter fitness and female firefighters.

The Chair agreed that further work should be undertaken to develop and capture general concerns around question 9, and clarity is required on what the post-2022 scheme will look like.

- 4.12 IC outlined question 10, treatment of revisiting past cases. SS explained FBU do not support HMT's proposal to deal with such cases until remedy is finalised. The board agreed that the immediate detriment guidance already circulated does not cover all situations, including those who have already retired. CA confirmed that English SAB have raised difficulties with the guidance and sought clarity on retrospective retirements and tax issues on timing of payments.
- 4.13 The board had no further comments to add to the draft response for question 12 on the proposed treatment of voluntary member contributions which members had already made.
- 4.14 IC asked the board for comments to questions 14, the proposed treatment of ill health retirements.

CA outlined the consultation does not advise how to treat ill health retirements but suggests postponing these decisions, and she outlined an example where a member is eligible for FPS 2015 higher tier ill health benefits with enhancement to age 60 which would provide a higher pension than from legacy scheme. She also described live cases where members have life-limiting illnesses who are better off with one scheme and outlined the need for a solution to clarify the situation for these vulnerable members and highlighted complexities unique to the Firefighters' scheme.

SS also commented that it was unacceptable to wait until April 2022 to rectify ill health cases and outlined that where a member has benefits in more than one scheme, the case should be processed under each scheme's rules as the permanency criteria differs between 1992 and 2015 schemes.

IC asked SFRS, who manage the ill health process, if their records hold enough data to revisit cases. RC confirmed that this information is available and held by SFRS Health and Wellbeing Business Manager. IC confirmed that all concerns will be included in final response.

- 4.15 Question 15 asked for comments on the treatment of cases where members have died since 1 April 2015. CA outlined concerns on HMT's proposal to wait until 2022 to rectify these cases, highlighted the urgency to resolve these cases and reduce the potential distress for grieving families. As rectification may result in a pension change for the spouse, she suggested illustrations would help to make a decision, which would offer a choice as if member still alive but the proposal seems to argue against this; English SAB's response to proposals highlights the complexities.

IC and the Chair agreed that this an area of huge complexity and care must be taken to consider how information is presented to deceased member's spouse/family.

- 4.16 IC invited comments on question 11 which raised how to ensure that the correct member contributions are paid, as contributions differ between legacy and reformed schemes, and outlined the points raised in the draft response. CA described issues encountered during the similar Retained Modified exercise where special members were allowed to repay contribution shortfall over ten years or to settle with lump sum at retirement but there was no option to pay periodically over another period. CA also highlighted issues collecting contributions from deferred members.

SS emphasised that these issues demonstrate why an indicative choice would help to resolve these issues. The Chair expressed concerns on information being interpreted as advice and clarified the scheme manager can only issue factual information without influence. SS suggested if members have the opportunity to make the right choice at the right time this will avoid the issues caused by rectification at a later date.

CA outlined that clarification is required to understand what the process would be under DCU where the proposed default would return members to the 1992 scheme and queried under what mechanism would contributions be collected as the regulations do not currently allow for the automatic collection of contributions which have been imposed, rather than the member's choice.

NH highlighted that collecting historic contributions following the special members exercise was an onerous task and a huge administrative challenge for the service throughout the repayment period, which required the creation of debtor and credit accounts, frequent monitoring of payments and follow up when non-payments identified.

GM commented that any information made available to members must be accurate, advised that unions are not authorised to offer advice to members and highlighted that it may be difficult for members to obtain independent financial advice as there is limited expertise of fire pensions in the financial sector.

The Chair explained that this point had also been raised at other scheme advisory boards and would be included in the response.

IC asked GAD if they had any comments on the calculation of retrospective pension contributions from deferred members and the possibility of using pension debits and credits. GR said in principle he could not see any actuarial reason not to use pension debits and credits, rather than physically refund and repay contributions, but thought that this may be mentioned in the consultation. IC advised he would revisit the consultation document for such a reference. AP confirmed that there is already a similar mechanism established for attendance allowance.

- 4.17 IC asked for comments on question 12 on the proposed treatment of voluntary member contributions that individuals have already made. No additional comments were noted.

- 4.18 Question 16 centred around the proposed treatment of individuals who would have acted differently had it not been for the discrimination identified by the court. IC commented that some schemes have noticed significant opt outs as a consequence of the 2015 scheme reforms but this is not the case in the firefighters' scheme. However, due to the number of opt outs over the period, it would not be an onerous task to revisit on a case by case basis and suggested a single approach be taken on opt out and participation, and the consideration of other contingent decisions which were made as a result of the reforms, e.g. whether miscellaneous payments or temporary promotions were pensionable or not

pensionable depending on the scheme the member was in. SS agreed that a blanket approach could be taken whilst pointing out there is no criteria mechanism as yet, and members should not be asked to pay employer contributions.

IC agreed that a choice exercise would be the simplest and fairest option. CA confirmed her acceptance of a blanket approach to give members a choice. GM agreed this approach also.

- 4.19 Questions 17 and 18 relate to the treatment of club transfers. IC outlined the driving key principles of a simple approach with no detriment nor gain to member through these complex public service transfers. GM outlined this is a technical issue.

CA confirmed that the English SAB have agreed that the deferred choice should be brought forward to the date of transfer as it would be too complex to administer any other way and confirmed that a single choice covering both schemes would be easier to administer, then gave an example of the complexity with an ongoing live case where a tapered member had retired then transferred out his FPS 2015 benefit on a club basis to Civil Service pension scheme and now it is unclear what access the member has to his FPS 2015 benefits. IC agreed this was a useful example to quote so CA agreed to share case details with CMc.

No further comments were made on questions 17 and 18.

- 4.20 IC explained that divorce cases are currently administered by a process where a Pension Sharing Order is implemented, the member shares a pension amount with their former spouse calculated from a percentage of a notional transfer value. Question 19 requested comments on the proposed treatment of divorce cases. IC confirmed that he is awaiting legal advice from SG on this with particular consideration of divorce and family law. No further comments were raised.

- 4.21 Question 20 asks whether interest should be charged on amounts owed to scheme by members and at what rate. IC confirmed that member representatives have clearly indicated that they do not agree with interest being charged on member contributions and GM added this interest could later be claimed back through an employment tribunal. The board agreed that interest should not be charged.

- 4.22 The board considered question 13's proposal to include two tranches of benefits on an annual basis to retirement. This means that under DCU, annual benefit statements (ABS) and pension savings statements would be provided for both the legacy and reformed scheme. CA advised that as England has 45 separate Fire Responsible Authorities who do not all have the technology to manage this administratively, English SAB have suggested that these statements are provided on request only and supports the proposal for a default to the 2006 scheme or an indicative choice. She also added that the statements could be particularly confusing for 1992 members.

SS supported CA's proposal to only produce on request as producing the statement would cause a huge administrative burden but if requested by a member, could be prepared and made available online.

The Chair outlined the administrative burden, the technical capability required to produce statements but also providing explanations of data on statement, which would be almost impossible to provide in bulk.

- 4.23 IC outlined question 21 which asked if interest should be paid if amounts owed to members by scheme and if so, what rate would be appropriate. The board agreed that interest should

be paid in these circumstances and that the interest rate should be consistent across schemes.

- 4.24 Question 22 raises whether an existing scheme interest rate should be used or a single, consistent rate across schemes. IC outlined a scheme interest rate does not exist for the Scottish Firefighters' scheme, and as Bank of England interest rates have been lower than the rate of inflation or average weekly earnings during the remedy period a different measure may be considered and set centrally.
- 4.25 Question 23 asked for comments on the proposal that, where the remedy choice might result in an increase to pension in the legacy scheme which would ordinarily affect the level of abatement, that abatement would not apply. IC confirmed there are no earning limits set and the application of abatement is at SFRS' discretion. CA explained that abatement is a legislative requirement in England and FRA must fund if not abated. DS confirmed that usually a budget transfer would be made if necessary, IC committed to look into further for the final response.
- 4.26 IC raised the tax concerns in question 24 and thanked GR for his comprehensive explanation of tax implications at the previous meeting on 10 September 2020. IC asked CA for an indication on how the English SAB considered this. CA confirmed that she has looked at immediate choice, deferred choice, tax relief and pensions tax and concluded that HMT's proposal to only claim tax back over four years but pay back tax over the entire period seemed reasonable. The English SAB are undertaking a technical piece of work to try to ascertain what the proposals mean for the scheme and have asked HMRC to confirm how the pension input periods, particularly how pension input amounts can be recalculated for those returning to the 1992 scheme.

SS commented this area is incredibly technical and confusing and reiterated that members will need significant support with this, if it is similar to the Retained Modified exercise and, if the tax implications seem to mainly arise from underpayments and overpayments, offering members the DCU with an indicative option could resolve this issue.

IC agreed that this supports the DCU with indicative option and again raises the issue of how members obtain specialist advice. He also mentioned a potential age discrimination issue raised by other schemes which would mainly affect older members, namely a protected member who paid annual allowance charges each year during the seven-year remedy period versus an unprotected member who is given retrospective access to the scheme would only be obliged to pay four years annual allowance charges for the same period. A legal view is being sought on this. GM thanked IC for highlighting this issue and the Chair confirmed that this should be included in the response.

CA raised that English SAB are seeking that HMT and HMRC work closely with schemes going forward to discuss and understand any tax issues as and when they arise. IC agreed, given the ongoing issues from the Retained Modified exercise, that HMT should work closer with public service scheme managers.

The Chair thanked the board for their comments and committed to issue an updated draft response for approval from the board.

5. AOB

None.

The Chair thanked the board for their input to the discussion.

The meeting ended at 12:00.

Scottish Firefighters' Pension Scheme Advisory Board

64	Secretariat to organise meeting for late September/early October 2020	2020/03 10/09/2020		Closed
63	McCloud consultation Scheme specific Equality Impact Assessment (EIA) to be arranged	2020/03 10/09/2020	Requested – will be undertaken by GAD	Closed
62	Secretariat to gather availability for week commencing 23 March 2020	2020/02 02/03/2020		Closed
61	GAD to work with SPPA to provide worked examples for the response to HMT.	2020/02 02/03/2020		Closed
60	SPPA to draft a SAB response to HMT for SAB comment by Wed 18 March 2020.	2020/02 02/03/2020		Closed
59	SPPA to discuss possibility of introducing a check list similar to the police for potential opt outs	2020/02 02/03/2020		Closed
58	SPPA to raise questions at next HMT Technical Working Group	2020/02 02/03/2020		Closed
57	Secretariat to gather availability for week commencing 2 March 2020	2020/01 07/02/2020		Closed
56	FBU to consider pensionable pay proposal and offer view at next meeting	2020/01 07/02/2020	SPPA to be notified of outcome of negotiations by 01/01/2021	Open
55	SPPA to share outcome of STPS opt out comments when analysis available (Nov 2020)	2020/01 07/02/2020		Open

54	SPPA to circulate opt out checklist for consideration	2020/01 07/02/2020	New action to be created for SPPA to discuss with customer services for next meeting	Closed
53	SPPA to amend and circulate minutes of 24 October 2019	2020/01 07/02/2020	Actioned	Closed
52	Secretariat to arrange next meeting for January 2020	2019/01 24/10/2019	Actioned	Closed
51	SPPA to notify Customer Services of possible split pension entitlements	2019/01 24/10/2019	SPPA has had contact from members who thought they should have had a split pension. SPPA Customer Services are dealing with cases as they arise.	Closed
50	Chair to request early consideration of ill-health cases	2019/01 24/10/2019	Raised and under consideration with HMT TWG	Closed
49	SPPA to review opt out data, amend report then circulate to SAB members by email	2019/01 24/10/2019	Circulated 08/11/2019	Closed
48	SPPA to review split pension calculations to date	2019/01 24/10/2019	As AP 51 - actioned	Closed
47	SPPA to amend minutes of 11/12/2018 before publishing on website	2019/01 24/10/2019	Completed	Closed
46	GAD to provide figures to illustrate comparisons of member with reduced accrual rate of 1/56.3 to increase commutation to 20:1 against member with improved accrual rate of 1/52.6	2018/06 11/12/2018	No longer required – remedy paused	Closed

45	SAB to consider default and choice options and provide any comments to SPPA by CoP 23/11/2018. Following review of feedback received 23/11/2018, another meeting should be scheduled if agreement is not reached.	2018/05 14/11/2018	Actioned - meeting scheduled for 14/12/2018	Closed
44	<p>GAD to provide costings on variety of options before next meeting on 14/11/2018:</p> <p>(a) increase CARE accrual rate to 1/52.6 to rectify cost cap (default option)</p> <p>(b) reduce member contributions by 5.2% of pay to rectify cost cap</p> <p>(c) (i) increase CARE accrual rate to rectify ¾ of cost cap breach (3.9%) and reduce member contributions to rectify ¼ of cost cap breach (1.3%)</p> <p>(ii) increase CARE accrual rate to rectify ½ of cost cap breach (2.6%) and reduce member contributions to rectify ½ of cost cap breach (2.6%)</p> <p>(iii) increase CARE accrual rate to rectify ¼ of cost cap breach (1.3%) and reduce member contributions to rectify ¾ of cost cap breach (3.9%)</p> <p>(d) offer members a choice* of:</p> <p>(i) continue current member contribution with increased accrual rate of 1/52.6 (i.e. pay the same for improved benefits), or</p> <p>(ii) reduce member contribution by 5.2% and maintain accrual rate of 1/61.6 (i.e. pay less for same benefits)</p> <p><i>* based on confirmation that this could not be excluded from any contribution reduction under the terms of the directions</i></p> <p>(e) Increase CARE commutation rate from 12:1 to 20:1 (40% of cost cap breach) and increase CARE accrual rate to level necessary to rectify remaining cost cap breach (approx. 60%)</p>	2018/04	Actioned	Closed
43	SPPA to add review of contribution rates from April 2018 to Work Plan	2018/03	Actioned	Closed

42	GAD to summarise worked examples if accrual rate is adjusted to 52.6 by next SAB meeting on 01/11/2018.	2018/02	Actioned	Closed
41	GAD to provide figures to illustrate impact of options available to re-set the cost cap: <ul style="list-style-type: none"> with worked examples of lower range earner, mid-range earner and higher earner, and also how increasing the accrual rate may affect the impact of the AA 	2018/01	Actioned	Closed
40	SPPA to circulate Scheme Participation rates quarterly.	2017/13		Closed
39	SAB to make any comments on proposed changes to restricted commutation within 21 days	2017/12	Actioned – SPPA to issue formal response	Closed
38	SPPA to locate historic FPC papers on abatement	2017/11	Unable to locate – for discussion	Closed
37	SAB to pass any comments on the draft amendment order by 8 November 2017	2017/10	Actioned	Closed
36	SPPA to issue details of the Police pension scheme contribution rates	2017/09	Actioned	Closed
35	SPPA to request modellers from GAD to see if contribution tiers could be flattened.	2017/08	Ongoing – to be discussed	Open
34	SPPA requested any comments on the proposed change to the IDR process by sent to Lorraine Gallagher	2017/07	Actioned	Closed
33	GAD asked that any comments on the assumptions be fed back to SPPA by 17 November	2017/06	Actioned	Closed
32	SPPA to investigate and report back to the group regarding funding for SAB actuarial and legal advice	2017/05	Carry forward	Open
31	SPPA and SG colleagues to meet and discuss proposals for change to SFRS so that consequential pension costs can be assessed	2017/04	ongoing	Open

30	SPPA to investigate if data can be broken down to include the number of members in each scheme	2017/03	Actioned and will be included in all participation data	Closed
29	Clarify guidance regarding quorum to SAB within TOR and report findings to the group	2017/02	Actioned	Closed
28	Secretariat to amend the attendees listed in the minutes	2017/01	Actioned	Closed
27	Secretariat to email the group to advise when minutes have been published to website. Added to open action 2015/7	2015/27	Actioned	Closed
26	SPPA to discuss communications issues with Operations directorate although this is the area of work for Pension Boards.	2015/26	On-going if required	Closed
25	FBU to write to SPPA to request further investigation on club transfers into the modified scheme and will also engage methods to provide figures of affected members to SPPA.	2015/25	On-going	Closed
24	SPPA have given agreement to investigate issues surrounding transfers from 2006 to the 2015 scheme.	2015/24	Awaiting further paper from FBU	Closed
23	FBU to provide comments on the pensionable pay and this item will be carried forward to the agenda for the next meeting.	2015/23		Closed
22	Finalised draft member communication will be shared by SPPA with FBU relating to contracting out.	2015/22	Issued	Closed
21	Updated Action Log will be issued to members proceeding meetings.	2015/21		Closed
20	Holding lines relating to 18-20 issue to be refreshed on the web	2015/20		Closed
19	Ensure all members of the group have been issued with the slide presentation.	2015/19		Closed
18	Chad to feed back to the group the parties who were involved in the customer service review	2015/18		Closed

17	SPPA/SG to establish what participation data is currently provided by SFRS.	2015/17		Closed
16	SPPA to advise the group of the position with the Police scheme regarding removable allowances.	2015/16	Actioned	Closed
15	SPPA to confirm details of when refunds are expected to commence and how tax relief payments to HMRC will be managed	2015/15	Actioned	Closed
14	Chair to continue discussion with SAB member regarding potential conflict of interest	2015/14	Actioned	Closed
13	Secretariat to send a list of proposed dates in September	2015/13	Actioned	Closed
12	FBU to provide a paper to the Scheme Advisory Board on the issue of 2006 transfers into the 2015 scheme	2015/12	Issued – further action in AP 2015/24	Closed
11	SPPA to organise training session on regulations	2015/11	Actioned	Closed
10	Agenda's to be published on the SPPA website	2015/10	Actioned	Closed
9	Minutes to be actions/outcomes based.	2015/09	Completed	Closed
8	Secretariat to circulate draft media and publications policies to SAB members for comment once drafted.	2015/08	Actioned	Closed
7	Secretariat to ensure that approved agendas, minutes and Work Plan are shared with the Pension Board and published on the SPPA website, as appropriate.	2015/07	On-going Minutes to be approved by SAB prior to publishing	Closed
6	SPPA to publish the 2012 valuation report and supporting papers on the SPPA website	2015/06	Actioned	Closed
5	SPPA to provide answers to questions raised, for example through discussion with GAD	2015/05	No questions	Closed

4	Board members to submit questions on the valuations, the associated published papers or the presentation to the secretariat	2015/04	No questions	Closed
3	Members to provide views on need to have standing orders as part of the meeting process.	2015/03	Members to discuss Agenda item	Closed
2	Future meetings to be located in Edinburgh	2015/02	Secretariat will arrange	Closed
1	SPPA to organise and agree background scheme briefing for members	2015/1	Actioned	Closed