



<b>Meeting</b>	Scottish Firefighters' Pension Board
<b>Meeting date</b>	01 June 2023
<b>Meeting time</b>	14:00 - 17:00
<b>Meeting location</b>	Hybrid

<b>Board members</b>	William Littleboy	Chair
	Steven Wright (SW)	Board Member
	Ross Haggart (RH)*	Board Member
	John McKenzie (JMck)*	Board Member
	Gus Sproul (GS)*	Board Member
	Nicola Hector (NH)*	Board Member
<b>Observers</b>	Simon Leroux*	Board Member with effect from 5 June 2023
	Liz Barnes*	Board Member with effect from 5 June 2023
	Kerry Glass*	SPPA Corporate Governance Officer
<b>SPPA attendees</b>	David Gunner (DG)	Programme Director
	Donald Forbes (DF)	Senior Partnership Manager
	Frances Graham (FG)	Chief Operating Officer
	Garry Cossar (GC)	Head of People, Strategy and Communications
	Hannah Grout (HG)*	Risk & Assurance Manager
	Iain Coltman (IC)	Head of Policy
	Lorraine Spalding (LS)*	Communications and Engagement Manager
	Rachel Miller (RM)	Planning and Performance Manager
	Stuart MacArthur (SMac)	Corporate Governance Manager
<b>Apologies</b>	David Robb (DR)	SPPA Chief Executive
	Andy Marchant	Vice Chair
	Scott McCabe (SMcC)	Board Member
<b>Minute taker</b>	Demi Ditchburn (DD)	SPPA Governance Delivery Lead

\*Joined remotely

## 1. Welcome, Apologies and Declarations of Interest

- 1.1 The Chair welcomed all attendees including NH and FG for their first Firefighters' Pension Board meeting. The Chair noted observers for the meeting and introductions were made.
- 1.2 The Chair recorded thanks to JM and RH for work and contribution throughout their tenure on the Board, with the Board's good wishes for the future. The Chair recorded thanks to KM and SMac for their support of the Board during their time with the SPPA, with the Board's good wishes for the future.
- 1.3 Apologies were noted from DR, AM and SMcC.
- 1.4 There were no changes to Board members' Register of Interests nor were there any declarations of interest in the business to be conducted.

## 2. Previous Meeting

- 2.1 The Board agreed that the minutes of the previous meeting held on 2 March 2023 were a true and correct record.

### **3. Review of Outstanding Actions**

3.1 The action tracker was reviewed. The following actions were approved for closure, some of which were closed during the meeting:

F1122.03 F0323.02 F0323.03 F0323.05 F0323.06

3.2 The Board agreed to keep action F0323.07 open.

### **4. Performance, Risk and Projects**

#### **Annual Business Plan**

- 4.1 GC recorded thanks to JM, RH, KM and SMac for their work and contribution throughout their time with the SPPA, with good wishes for the future.
- 4.2 GC provided an executive summary of the new SPPA Annual Business Plan, thanking the Board for their input. It was noted the plan is considerably stripped back in comparison to the previous years'.
- 4.3 The Chair noted concern that the Board receive very little direct commentary on opinions of members. GC noted customer satisfaction measures are to be reviewed as they are quite 2 dimensional at present. The User Centred Design Team are working on increasing their engagement and bringing the outside a lot more.

#### **Scheme and Agency Performance**

- 4.4 GC provided an executive summary of the Scheme and Agency Performance Paper highlighting the recent onboarding of colleagues, changes in the leadership team and a narrowed focus across the Agency to deliver the 2015 Remedy project and the Pension Platform Programme (PPP) alongside business as usual.
- 4.5 The Board discussed registrations on the online My Self Service (MSS) portal, noting the challenge to engage members to sign up who are not already using the system.
- 4.6 GC noted the commencement of the PPP transformation element will allow the Agency to promote the MSS portal. SPPA will provide simplified communications going forward with an ask for the Board to support promotion of these.
- 4.7 The Chair noted the need to cater for members who do not favour online communication. RM clarified that the telephony service remains available for members to contact the Agency directly.
- 4.8 The Board discussed an increased number of members taking early retirement. RH noted this continues to cause a significant challenge for the Scottish Fire and Rescue Service. The number of people in scope to retire over the next 12 months does cause a lot of operational challenges and this looks set to continue.
- 4.9 The Board discussed member engagement. It was noted there are the right mechanisms in place such as the employer newsletter, but these need to provide the right information applicable to each stage of the retirement journey. GS noted concern that over 40% of members who took part in a recent twitter poll from the Fire Brigades Union had not heard of the MSS portal. GC noted the aspirations of SPPA to provide a clear website that satisfies the majority of members' needs and to increase face to face engagement through in person information sessions. LS noted website improvement is taking place scheme by scheme, with content being shaped around the retirement journey and its relevance to each stage. The User Centred Design and Communications Teams are working together to provide messaging specifically with a member focus in mind.
- 4.10 The Board queried if SPPA attend any sessions for new trainees. DF noted SPPA regularly attend on boarding events and have been joining these virtually over the last 6 months.
- 4.11 The Board noted that members tend to take a stronger interest in their pension towards the latter stages of their career and queried if any webinars were available to sign post. RM noted SPPA are reviewing webinar content currently and will update the Board on this as it progresses.

- 4.12 The Board queried how the impact of a changing workforce size may impact the Pension Scheme. KM noted an impact on contribution rates with a gap between those paying in and those receiving payments. This is a continued trend from the previous financial year.
- 4.13 FG provided an overview of plans for the Customer Services function noting the aspiration that these will enable SPPA to provide a better service to members, link further with employers and provide more qualitative data for the Board. Recruitment is taking place for Head of Service Delivery and Head of Business Transformation and a dashboard is currently being developed to understand the top themes in calls and emails.

## **Risk**

- 4.14 HG provided an executive summary of the Risk Paper, noting no significant changes to the Scheme Register, Executive Team Register or Breach Log. Work is ongoing with colleagues in Operations and Policy to scope the two new risks added to the Scheme Register.
- 4.15 The Chair noted thanks to HG for the improvement and improved comprehension of the Risk Paper.
- 4.16 The Chair noted the trend of early retirements may emerge as a risk in due course and HG may wish to consider this as a risk to implement on the Scheme Register in future.

## **Pension Platform Programme (PPP)**

- 4.17 DG provided an executive summary of the PPP Paper, noting contract signature is imminent.
- 4.18 Migration to the cloud is currently planned for September, with the realisation of benefits starting from January 2024 onwards.
- 4.19 NH, as a new member to the Board, queried the background to the project. DG agreed to provide further information offline.

F0601.01	SPPA to provide background information on the PPP project to NH
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## **2015 Remedy**

- 4.20 IC provided an executive summary of the 2015 Remedy Paper, noting the consistent amber status and a recent health check which identified one critical action. IC noted gratitude for any comments from the Board on the current consultation, of which responses post August will be fed into ministerial communications.
- 4.21 DG noted approximately 70 products have been assigned owners and time bound windows.
- 4.22 FG noted operationally this is uncharted territory for SPPA, and although SPPA are preparing as best as possible there are a number of challenges ahead.
- 4.23 FG queried whether the Board had information of members deferring retirements until after October 2023. JM noted that there may not be as a big a number of members choosing this option as originally forecasted as there's a growing appreciation that by deferring members will be paying into a scheme that they can't realise benefits for until state age. RH noted that there's not been a high uplift on the original Scottish Fire and Rescue Service forecast for this although a lot of members won't know their decisions on this yet as the information they require is not yet available. SW noted a chance to commutation factors will influence considerations – there are currently 160 people in Scottish Fire and Rescue Service that could decide to retire at any point.

## **Key Annual Events**

- 4.24 FG provided an executive summary of the Key Annual Events Paper highlighting SPPA plans for statements in 2023/4 and lessons learnt to improve the annual pension increase process.

- 4.25 The Board discussed engagement with members who are not signed up to the MSS portal, noting concern that without SPPA mailing hard copies, those not registered for MSS do not have another mechanism to view their statements.
- 4.26 FG noted the significant resource required to mail hard copies of statements to members. Due to the stretch on resource in the Agency to deliver 2015 Remedy and PPP, SPPA cannot commit to mailing hard copies of statements in 2023.
- 4.27 FG and LS noted there may be opportunities to promote engagement with MSS through other channels such as the SPPA website, employer newsletters and remedial calculations.
- 4.28 The Chair encouraged a member of the Board representing employer interests to take ownership of proactive engagement and consider how employers can promote MSS engagement through their channels. RH committed Scottish Fire and Rescue Service to support with any communications on MSS. JM committed the Fire Brigades Union to support with any communications on MSS.

### **Data Improvement**

- 4.29 DG provided an executive summary of the Data Improvement Paper, noting a data profiling exercise is ongoing with the strategy to implement Iconnect through a later phase of the PPP.
- 4.30 The Chair queried whether data quality issues were happening often enough at present for the Board to consider this a risk they need to be monitoring more attentively. DG noted that the data held for the Firefighters' members is in a better place than for other schemes, although the SPPA rely on employers and individuals largely for data which can be a challenge.

## **5. Other Board Business**

### **Corporate Governance**

- 5.1 SMac provided an executive summary of the Corporate Governance Paper, noting the formal close down of relationship supervision, a delay in the new Code of Practice from The Pensions Regulator and the plan for upcoming webinars.
- 5.2 SMac thanked the Board and SPPA colleagues for their time and contributions during his time with SPPA.

### **External Engagement**

- 5.3 LS provided an executive summary of the External Engagement Paper, noting progress with external engagement activities and thanks to the members of the Board who attended a workshop in March.
- 5.4 The Chair queried the support LS required from the Board. LS noted the ask for access to networks and channels to amplify communications, and continuing dialogue from Board members as to what common themes and issues they are hearing from their wider member groups.
- 5.5 JM thanked LS for the workshop, noting consideration that the majority of Firefighters' workforce may not have a lot of IT facing engagement.
- 5.6 The Board discussed engagement with new members, noting a concern that due to the complex and significant work required within the 2015 Remedy project, engagement with new members joining recently may have been overlooked. The Board noted the requirement to provide information in a way that engages younger members as they consume content differently to older generations.

### **Board Annual Report**

- 5.7 The Board approved the 2022-3 Annual Report.

**6. Next meeting**

6.1 The next meeting is on 7 September 2023.

6.2 The Chair thanked all in attendance and closed the meeting at 16:30.

**Summary of new Actions**

<b>F0601.01</b>	SPPA to provide background information on the PPP project to NH
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Version Control		
		Version number
Date minutes sent to chair	7 June 2023	1.0
Date approved by chair	20 June 2023	2.0
Date approved by Board/committee	7 September 2023	3.0
Date of publication	28 September 2023	3.0