

**MEETING :** LOCAL PENSION BOARD (LPB)

**DATE :** 10 February 2026

**VENUE :** First Floor Meeting Room, SHQ/Teams

**PRESENT:** Steve Beaton (Chair), Tracey Stradling, John Tyrell, Ann Read, Andrea Batchelor, Stuart Smith, Nick Foster, Rob Olivier, Helen Scargill (dialled in), Caz Lee (notes)

Ref	Item	Decision/Outcome	Action By
1.	<b>Apologies:</b> Jo Shippey		
2.	<b>Agree notes of last meetings held on 12 November 2025</b>  Notes were reviewed and agreed as a true record.	Caz to publish and add to internet page.	Done 17.02.26
	<b>Updates on Actions Arising</b>		
2.1	<u>Helen will update an example she has created which provides basic breakdown if someone retired at 30 years or aged 55 and send which can be shared for information. Clearly shows there is no detriment in staying beyond 30 years; some are under misapprehension that commutation figures will go down from 30 years date which isn't true anymore. Personal choice for members. From workforce planning perspective will help to make things clearer for people.</u>  Update 28/02/24: Helen on AL, Steve will follow up with her next week.  Update 12/06/24: Helen shared slides from WYPF pre-retirement May 2024 presentation and talked through the breakdown content. Will update with new commutation rates and pass back to Steve for circulation.	Agreement Helen not in position due to capacity, to be closed off.	

	<p>Update 03/09/24: Rolled over for when back from AL</p> <p>Update 09/12/24: carried over.</p> <p>Update 12/02/25: carried over.</p> <p>Update 14/05/25: Helen will send Steve an older version with out of date pay rates for him to circulate with a note will be updated in July once new pay scales agreed.</p> <p>Update 04/09/25: Rolled over to next meeting due to Helen's current capacity.</p> <p>Update 12/11/25: Rolled over to next meeting due to Helen's current capacity.</p>		
2.2	<p><u>Helen to seek clarification from Laura whether WYPF will be dealing with those who have no pension first.</u></p>	<p>Been superseded as per meeting last week and implementation of WYPF Oversight Board. They are now driving the priority; Helen advised she believes will be working from date of receipt.</p>	
2.3	<p><u>Steve to make agreed amendments to the Risk Register and circulate.</u></p>	<p>Action complete.</p>	
2.4	<p><u>Steve to send copy of 2025-2026 report to Caz for SharePoint folder/listing on FA agenda. Update 26.11.25: Steve was mistaken re the 2025-26 report, got nixed up with the 2024-25 report which was published in May 2025. John picking up production of the 2025-26 report.</u></p>	<p>Action complete, report received from John &amp; submitted for Fire Authority meeting 12/02/26 - <a href="#">LPB Annual Report 2025.docx</a></p>	

2.5	<p><u>Agreement supportive of investigating options for external assistance with CFRS compliance around the TPR new General Code of Practice - Steve to continue research liaising with Tracey in line with procurement regulations, with a view to taking a Business Case to Matthew for consideration.</u></p>	<p>Ongoing, Steve advised has had some further information come through, will review it, and circulate to Board. Will need to decide about best way for Service to proceed and put Business Case together for CFO consideration. Additional meeting to be arranged second week of March to discuss ahead of next meeting.</p>	<p><b>Caz</b></p>
3.	<p><b><u>Chair's notes/updates (standing item):</u></b></p> <p><i>*Stuart &amp; Nick joined the meeting</i></p> <p>Steve provided verbal overview of <a href="#">CFRS Local Pension Board Chairs Update for meeting 10th February 2026.doc</a> circulated ahead of the meeting with the agenda.</p> <p>In relation to the regulatory deemed elections, Steve advised the plan is to write to people who fall into this category using the provided LGA templated letters. Not sure how many people this relates to at the moment. Group discussed with a suggestion from John/Nick that the Service visit those who have been written to, are approaching the 9-month mark and haven't made contact. Helen suggested holding off on actioning this pending further from WYPF, as will have more information as to what the process is, and what people will need to do in due course.</p>	<p>Steve to send Caz template and details of who needs writing to. Caz will prepare, send the letters, and monitor responses.</p>	<p><b>Steve &amp; Caz</b></p>

	<p><i>*Rob joined the meeting</i></p> <p>Helen advised WYPF are working on RSS!. Everyone who has had one will get an updated 2026; the issue is those who haven't had one yet. Data transfer is ongoing for outstanding ones following software update from Civica.</p>	<p>Steve to action sending out comms about new FPS member website and WYPF pre-retirement course dates (details in the <a href="#">CFRS Local Pension Board Chairs Update for meeting 10th February 2026.doc</a>)</p> <p>LPB members to let Caz know if they want to attend any of the outlined training opportunities/courses. Caz will book people on and record on training log.</p>	<p><b>Steve</b></p> <p><b>All</b></p>
<p><b>4.</b></p>	<p><b><u>WYPF Updates (standing item)</u></b></p> <p>Helen provided verbal update from WYPF advising CFRS should have had notification from Bravura Solutions regarding loading schemes for pension dashboard. Scheme Manager will receive an email once complete.</p> <p>Confirmed that WYPF have submitted the following required information to HMRC before deadline:</p> <ul style="list-style-type: none"> <li>• Payments of unauthorised lump sum, data submission and payments made before deadline.</li> <li>• Who has received pensions saving statements or annual allowance breaches including rollback RSS.</li> <li>• Following abolition of lifetime allowance, data around where someone has retired and lump sum in excess of £26k, now need to</li> </ul>		

<p>report those for tax payments. A letter will be sent to CFRS confirming tax charges in due course.</p> <p>Helen advised leaver notification and retirement notifications have been updated and CFRS can now stop sending spreadsheet.</p> <p>Helen advised CFRS should have had email from WYPF that all pensions paperwork for members received on transfer from previous administrator is now available to view on members' records; don't need to contact directly for access anymore.</p> <p>WYPF are working really hard to get payment statements regarding pension benefit lump sums completed and sent. Will break everything down and will tell CFRS what has been paid. Close to completion, should be sent within next 4 weeks.</p> <p>Helen advised she believes there has been an improvement in estimate processing and retirement quotes. From Oversight Board, WYPF will be aiming for a 12 week notice to process with view to getting retirement packs out to members 4 weeks before retirement date. Helen will be working with member of her comms team to put together a process flow chart for approval at Oversight Board and then will be sent out to FRS'. Steve highlighted this will have a big impact on some of our upcoming retirements; need that information sooner rather than later.</p> <p>Stuart queried whether CFRS are represented on the Oversight Board; Steve confirmed we don't attend, however we attend the Scheme Manager meetings that feed into the Oversight Board. Representatives are from Leicestershire, Hereford &amp; Worcester, Tyne &amp; Wear, West Yorkshire and South Yorkshire. Stuart acknowledged from a workforce planning</p>	<p>Agreement for Steve and Ann to meet with Helen to review and produce an internal spreadsheet.</p> <p>Agreement to put out refreshed comms outlining the process, highlighting the upcoming pre-retirement courses for 2026 (12 February, 14 April, 17 June, 19 August &amp; 06 October) and making it</p>	<p><b>Steve, Ann &amp; Helen</b></p> <p><b>Steve</b></p>
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	<p>perspective, he understands the proposed 12 week notice requirement for notification but would suggest the Oversight Board include a KPI around speed at which estimate pack comes out. Group discussed that the issue is potentially lack of understanding for our employees around the process and deadlines.</p>	<p>clear can only request one statement per financial year.</p>	
5.	<p><b><u>Declarations of Interest (standing item)</u></b></p> <p>Nothing on this occasion.</p>		
6.	<p><b><u>Feedback from Training (standing item)</u></b></p> <p>Steve and Nick have commenced the Award in Pensions Essentials qualification course. Both have passed the first assessment, with the second taking place next week.</p>		
7.	<p><b><u>Regional Pension Group Update (standing item)</u></b></p> <p>Hasn't been a regional pension group since last meeting - no updates.</p>		
8.	<p><b><u>Review of Risk Register (standing item)</u></b></p> <p>Group reviewed the <a href="#">LPB - Risk Register.XLSX</a> - no amendments required.</p>		
9.	<p><b><u>Review of Issues Log (standing item)</u></b></p> <p>Nothing on log to discuss - nothing requiring adding.</p>		

10.	<p><b><u>Recent Case Law Affecting Pension Scheme and Review of recent LGA Bulletins and WYPF monthly updates (<i>standing item</i>):</u></b></p> <p>Covered under items 3 &amp; 4.</p>	Remove from future agendas as covered elsewhere under other standing items.	
11.	<p><b><u>Review of Terms of Reference</u></b></p>	Carried over to next meeting due to meeting overrun.	
12.	<p><b><u>Review of skills gap on pension board</u></b></p>	Carried over to next meeting due to meeting overrun.	
13.	<p><b><u>Review of Conflicts of Interest</u></b></p> <p>Group reviewed the <a href="#">LPB - Conflicts of Interest Register.XLSX</a></p>	Carried over to next meeting due to meeting overrun.	
14.	<p><b><u>Review of Upcoming years' agenda</u></b></p> <p>Group reviewed the Annual Agenda Calendar (see separate tab)</p>	Carried over to next meeting due to meeting overrun.	
15.	<p><b><u>TPR Scheme Return</u></b></p>	Carried over to next meeting due to meeting overrun.	
16.	<p><b><u>Data Score</u></b></p>	Carried over to next meeting due to meeting overrun.	
17.	<p><b><u>Any Other Business</u></b></p>		

17.1	Ann noted CFRS thanks to Helen for the record in relation to a recent Matthew's case person whose wife is ill. Helen went above and beyond to assist and solve the situation, which given her current workload and stress was greatly appreciated.		
17.2	Steve advised for info, currently processing two ill health applications at moment, will be submitted to WYPF in next few weeks.		
<b>18.</b>	<b>Date of Next Meeting</b>  13 May 2026		