

# Metropolitan Police Pension Board

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## Minutes of the Board's Meeting

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### Details

**Date:** 2<sup>nd</sup> March 2022

**Place:** Virtual Meeting – Microsoft Teams

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### Present

### Role

### From

#### Pension Board Members

|                      |                         |                                      |
|----------------------|-------------------------|--------------------------------------|
| Ian Pollitt (IPo)    | Chair                   | Independent                          |
| Mark Pomroy (MP)     | Employer Representative | Human Resources                      |
| Catherine Roper (CR) | Employer Representative | Operational Policing/Professionalism |
| Don Ratcliffe (DR)   | Member Representative   | NARPO                                |
| Duncan Slade (DS)    | Member Representative   | Superintendents' Association         |
| Paul Deller (PD)     | Member Representative   | Police Federation                    |
| David McLaren (DMc)  | Member Representative   | CPOSA                                |

#### In Attendance

|                            |                       |                     |
|----------------------------|-----------------------|---------------------|
| Ken Anthony (KA)           | Pensions SME          | Metropolitan Police |
| Ray Henry (RH)             | Observer              | Metropolitan Police |
| Tony Odams De Zylva (TOdZ) | Programme Director    | SSCL                |
| Ben Read (BR)              | Relationship Director | EQ                  |
| Paul Mudd (PM)             | Secretarial           | XPS Administration  |

#### Apologies

|                     |                         |         |
|---------------------|-------------------------|---------|
| Annabel Cowell (AC) | Employer Representative | MOPAC   |
| Paul Oliffe (PO)    | Employer Representative | Finance |

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### Minute

### Action

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|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
|                | <b>Introduction and apologies for absence</b>                                                                                                                                                                                         |            |
| <b>2021-73</b> | IPo opened the meeting and confirmed as quorate, as at least two Member and two Employer Representatives were in attendance. This was followed up with a brief summary of who would be joining from SSCL and EQ later in the meeting. | <b>IPo</b> |

| Minute  |                                                                                                                                                                                                                                                                                                                                             | Action   |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 2021-74 | <p><b>Conflicts of Interest and Confidentiality</b></p> <p>IPo asked Representatives to declare any conflicts of interest, explaining that a conflict would not necessarily preclude participation on the Board, as detailed within the Terms of Reference and the Conflicts Policy.</p> <p>There were no declarations from any member.</p> | All      |
| 2021-75 | <p><b>Minutes of Previous Meeting</b></p> <p>IPo asked Members to confirm that they had received, read and agreed with the contents of the minutes from the previous meeting (1<sup>st</sup> December 2021). These were then confirmed as a true and accurate record.</p> <p><b>Pension Board Action List</b></p>                           | IPo      |
| 2021-76 | (AL3) – Valuation – IPo and KA confirmed that there was no update available regarding the valuation, recognising that the McCloud Legal Challenge will impact the valuation, (scheme cost) and that this will be concluded in due course.                                                                                                   | IPo / KA |
| 2021-77 | (AL17) Releasing AVCs through Utmost Life – The Board agreed to remove this from the action list and KA will update where appropriate, noting that DR has no pressing cases ongoing from his members.                                                                                                                                       | KA       |
| 2021-78 | (AL18) Communications to promote scheme membership – to be covered in the Update from the Chair later in the meeting.                                                                                                                                                                                                                       | IPo      |
| 2021-80 | (AL19) Detailed Opt-Out Information. Agreed to remove this action at the last meeting.                                                                                                                                                                                                                                                      | IPo      |
| 2021-81 | (AL20) KA confirmed that he would keep DR updated with any progress that impacts his members. The Board agreed to close this action.                                                                                                                                                                                                        | IPo      |
| 2021-82 | (AL21) Term of Membership. Confirmed that CR would like to extend for a full term (an interim has been noted previously), which will extend the term for a further three years.                                                                                                                                                             | All / CR |

## Minute

## Action

2021-83

### Knowledge and Understanding

IPo / All

IPo reminded the Board that there is a legal responsibility for each representative to have sufficient knowledge and understanding of the Scheme and thanked everyone for their continued efforts in this respect.

The Public Service Toolkit has recently been updated with a module on Pension Scams, and it was recommended that Members of the Board complete this module.

<http://www.thepensionsregulator.gov.uk/public-service-schemes.aspx>

2021-84

### Current Issues

All

KA advised that the Legal Challenge continues to dominate this space and will continue to do so.

The time-lines of actions hasn't changed and primary legislation drives this. On the 1<sup>st</sup> April 2022, around 1,100 scheme members will be moved into the PPS2015 scheme and this represents 850 in the 1987 scheme and 250 in the 2006 scheme. It was confirmed that all public service schemes will be moving their members into their appropriate 2015 scheme on that date.

It was acknowledged that the Superintendents Association had challenged elements of the legislation, and that the appeal regarding part timer discrimination had been rejected by the courts who also confirmed there was no recourse to appeal this decision. The challenge regarding the 'Pensions Trap' was still active.

KA confirmed that a Notice will be published and a personalised email will be sent to all affected scheme members on the 3<sup>rd</sup> March 2022, informing them that they will be moved into the 2015 Police Pension Scheme on the 1<sup>st</sup> April 2022.

KA informed the Board that the next piece of primary legislation will deal with the Remedy period and once this is in place, work will be able to commence on the next phase of the remedy work. This will require a lot of outstanding items, currently with the Home Office and HMRC, to be worked through as there are still a lot of complications, mainly in relation to taxation, the repayment of contributions to and from members and how this ties in with existing legislation.

DS queried how members would be dealt with who were due to retire in the short term, i.e. just after April 2022, and in particular some complex ill health cases. KA confirmed that appropriate

legislation will be used when dealing with any retirements. However, in most cases, retirements will be processed under existing Regulations. I.e. pre-remedy terms.

| Minute  | Current Issues (continued)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Action     |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 2021-84 | <p>DMc asked whether the recent change to the Scottish regulations would impact or be adopted by the schemes governing England and Welsh Police Forces. This legislation removes the two and a quarter cap on lump sum commutation that Officers are subject to in the 1987 scheme if they have not reached their 30 year maximum service point, or their Compulsory Retirement Age. It is not known at the moment whether this amendment is expected, however it was acknowledged that this has been in discussion for several years.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                             | All        |
| 2021-85 | <p><b>Update from SSCL/EQ on service provision</b></p> <p>The Board was joined by TOdZ of SSCL, the Strategic Partner to the MPS and BR of EQ, the Scheme Administrator.</p> <p>IPo thanked TOdZ and BR for advanced sight of their respective update papers and invited these to be talked through. These papers had been distributed to the Board in advance of the meeting.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | IPo        |
| 2021-85 | <p><u>SSCL</u></p> <p>TOdZ explained his new role and explained that he had been involved in previous discussions with colleagues at EQ and the MPS.</p> <p>It was confirmed that the backlog had been cleared on the 9<sup>th</sup> February and whilst it was acknowledged that things weren't perfect, some excellent progress had been made and that with the introduction of BR, in his new role and other colleagues, changes had already been made to the way the Crawley office operates and performance had improved..</p> <p>TOdZ said there was a lot of work still to do to get the service where it needs to be, but commented that this aim will be compounded by the pensions challenge activity.</p> <p>There was a new complaint handling procedure in place and the number of complaints was declining with the administrator much more able to respond. Additionally SSCL and EQ are content that they can react more promptly if things occasionally go wrong.</p> | TOdZ / All |
| 2021-86 | <p>TOdZ passed over to BR to update on behalf of EQ</p> <p><u>EQ</u></p> <p>BR introduced himself saying that he had worked on the MPS contract for 14 years, he already had a good working relationship</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | BR / All   |

with a number of colleagues within staff associations and had been working with PT (Federation) to develop a wider network. He is looking to form new relationships with key

**Minute**  
**2021-86**

**Update from SSCL/EQ on service provision (continued)**

**Action**  
**BR / All**

stakeholders to better support the service and be able to react to issues raised in a more timely manner.

BR informed the Board that clearing the backlog was just the start of the journey and that appointments have been made to bolster the service that EQ provides, significantly, Adam Holt has joined as a Relationship Manager and will assist BR in his role.

There will be a stabilisation period which will allow EQ to take stock and make improvements in line with the plan that will be shared with SSCL shortly. BR said that there needs to be a conscious effort to remove any bad habits and make the best and most efficient changes.

BR expects that 95% will be achieved on the KPI metrics very quickly

IPo asked members of the Board whether they had any questions for SSCL or EQ.

DR asked how recruitment was progressing in terms of the contact centre. It was confirmed that staff were in place, but were yet to commence working on the MPS contract as there were delays with vetting. This is a national issue caused in part by Covid and the vetting capacity taking priority for the uplift programme. The capacity of the contact centre will double once vetting is complete.

IPo mentioned GMP Reconciliation, saying this was potentially very confusing for scheme members and that alongside potentially negative press on the legal challenge and other administrative issues, there was a real risk of undermining confidence in the Police Pension Scheme. This was acknowledged by SSCL and EQ.

IPo thanked TOdZ and BR for their input and continued efforts. In turn, the Board were thanked for giving them the opportunity to update them on the activity and plans for the improvements to the service.

TOdZ and BR left the meeting.

**2021-87**

**Report by Senior Pensions Contract Manager**

**KA / All**

KA informed the Board that much of the operational and actions had already been covered during the earlier items of the meeting.

Statistics

The statistics had already been spoken about in terms of the backlog and the desire to achieve 95% on the KPI performance.

March and April are expected to look much better now that the backlog has been cleared.

| Minute  | Report by Senior Pensions Contract Manager (continued)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Action   |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 2021-87 | <p data-bbox="355 342 485 385"><u>Opt Outs</u></p> <p data-bbox="355 405 1257 521">KA confirmed that the current opt-out rate has increased from 9% to 10%. This remains a risk for the Board, the MPS and the Home Office to consider.</p> <p data-bbox="355 542 1257 936">As part of the government auto enrolment programme, the MPS re-enrolment date is the 1<sup>st</sup> June 2022. Every three years, employers must re-enrol employees who are not a member of the Police Pension Scheme. KA said that 2,700 Officers will be brought into the PPS2015 on 1<sup>st</sup> June 2022 the default scheme for all officers. It was confirmed that this number takes into account those who would experience detriment by bringing them back into the Police Pension Scheme, such as those members with tax protections. However, these individuals will have an opportunity, prior to the re-enrolment date, to ask to be removed from the exercise.</p> <p data-bbox="355 956 1257 1072">The Board was hopeful that this will reduce the opt-out rate and will assess the effectiveness of the re-enrolment process in future meetings.</p> <p data-bbox="355 1093 1257 1368">DS asked whether it was true that a person who had to medically retire from the Force and who was not in the pension scheme would not receive a pension. It was confirmed that this would be the case, however RH made it clear that if the retirement was as a consequence of an injury on duty, that benefits could be paid as these payments are in addition to an ill health pension and Injury awards are determined under separate legislation.</p> | KA / All |
| 2021-88 | <p data-bbox="355 1442 485 1485"><u>Opt Outs</u></p> <p data-bbox="355 1505 1257 1928">Following on from the opt-out discussions above, IPo said that he continued to be in discussions with Met Friendly and that he was waiting on a piece of work to be delivered by them. This work was agreed following discussions with Met Friendly concerning the pensions presentation delivered to new recruits at the Hendon training Centre. It was asked whether the Board or MPS had considered other organisations to assist, such as Police Mutual and Police Money Matters, IPo and KA were aware of these companies but first wanted to allow Met Friendly the opportunity to deliver on their commitments. This was accepted and IPo and KA will continue to progress.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | IPo      |

| Minute  | Communications                                                                                                                                                                                                                                                                                                                           | Action    |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 2021-89 | IPo acknowledged that there was a great deal of activity within police pensions at the moment and asked member representatives to utilise their contacts at local and national level, to bring anything of note to the Board for consideration.                                                                                          | IPo       |
| 2021-90 | <b>Risk Register</b><br><br>IPo and KA had met in advance of the meeting and were comfortable with the Risk Register as it was currently presented. The Board agreed the Risk Register was an up-to- date summary of the risks the pension scheme faces.                                                                                 | KA / All  |
| 2021-91 | <b>Update from the Chair</b><br><br>IPo advised that the staging date for the Public Sector pensions to be included on the Pensions Dashboard is 30/4/2024.<br><br>Encouragement was also given to ensure pensions updates provided via the NPCC are viewed/shared, so as to ensure everyone was seeing the most up to date information. | IPo       |
| 2021-92 | <b>Other Business</b><br><br>With no further business to discuss, IPo thanked everyone for attending the meeting and reminded Board Members of the scheduled dates for forthcoming meetings                                                                                                                                              | IPo       |
| 2021-93 | <b>Date of Next Meeting</b><br><br>1 <sup>st</sup> June 2022 (potentially face to face in Kilburn)<br>7 <sup>th</sup> September 2022<br>7 <sup>th</sup> December 2022                                                                                                                                                                    | IPo / All |

DRAFT