



MEETING OF THE DERBYSHIRE FIRE & RESCUE AUTHORITY PENSIONS BOARD

1000 HOURS - 16 MARCH 2023

SLT BOARDROOM

AGENDA

1.	Introductions/Apologies	CT
2.	Declarations of Interest	CT
3.	Minutes of the meeting held 5 December (to note/matters arising)	CT
4.	Pension Forecasts	CT
5.	IDRP Update	CT
6.	Risk Register	SA
7.	WYPF Monthly Report - February 2023	WYPF
8.	Verbal update on ID Remedy/Remedy implementation	SC
9.	Remedy Forecasts for post-October/Estimates (see Board Newsletter No 3)	SC
10.	RDS Modified Second Exercise proposals	SC
11.	AOB	
12.	<u>Future Meeting Dates</u> 8 June 2023	

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Chief Fire Officer / Chief Executive
Gavin Tomlinson MBA MIFireE



DERBYSHIRE FIRE & RESCUE SERVICE

PENSION BOARD MEETING

1400 HOURS - 5 DECEMBER 2022

Board Members: C Tapp (Chair of Pension Board)
Cllr Kevin Gillott (County Councillor Member of FRA)
Sean Connor (Senior HR Partner/Pension Advisor Notts/Leics)
Mark Nash (Head of Finance)
Cllr Nigel Gourlay (County Councillor Member of FRA)
D Carter (Employee Representative)
Matt Mott (Governance)
J Edwards (Payroll Manager)
M Lloyd-Jones (Notes)

Director of Finance/Scheme Manager

Simon Allsop left the Service on 2 December and the Board wished to thank Simon for his commitment and information over the past few years.

From a governance perspective the Board noted that the Scheme Manager is the Fire Authority who delegate to the CFO. Previously the CFO delegated to Simon but the role lies with the CFO Gavin Tomlinson at present.

The Board understand that this is not a practical solution longer term. **Action - Chris Tapp as Chair will speak to CFO Gavin Tomlinson about his intentions to delegate that power to a new Scheme Manager.**

Mark Nash will attend meetings as an interim measure.

- 1. Apologies**
Helen Scargill (Relationship Manager WYPF)
A Barrett (HR)
E Stevenson (HR)

2. Declarations

There were no declarations of interest.

3. Minutes from the Previous Meeting and Actions Arising

The Board agreed the accuracy of the last minutes of 6 September 2022.

- Review Risk Register**

A new localised training programme will commence in the New Year. Members encouraged to log onto the directed training modules on the Pension Regulator website. Helen Scargill has also offered to undertake bespoke training if required.

Action - H Scargill to circulate training schedules used by other Services.

Action - Board Members agreed to increase “training” to the likelihood of 4 until training is completed and sufficient knowledge and understanding gained.

- **WYPF Monthly Bulletin**

Action - S Connor to produce a WIS article to raise the numbers of MyPension registrations.

4. IDRП Update (Internal Dispute Resolution)

Board Members noted that H Minion has discharged an IDRП case to Sean Connor. The Board noted details of the case which relates to backdated retained modified pension exercise undertaken in 2014 and considered the wider impact.

Board Members agreed that the Appeal should be upheld. **Action - the case was discussed in principle with Simon Allsop and a Delegated Powers to CFO Tomlinson for signature would be required. C Tapp and S Connor would meet with affected members as soon as possible and S Connor would then update CFO Tomlinson.**

Action - S Connor would confirm the outcome with the other two Scheme Managers as wider communication would be required.

Board Members noted that in resolving this individual Appeal there would be a national approach. There are 75 cases over the 3 Services and all individuals would be written to. **Action - S Connor would ensure a priority list is provided for J Edwards and the Payroll Team.**

5. SAB Letter Dashboards

Action - S Connor to circulate SAB Letter from the LGA to administrators regarding the requirement for Pension Administrators to sign up to the Dashboard and provide data.

Letter in response has been provided by H Scargill to confirm WY meet requirements.

The Board noted that there had been a delay but M Mott and the WY Finance Team are aware that monthly returns should be dealt with within 10 days and have committed to doing this within the next year - the system for doing this is being improved.

J Edwards confirmed the process from a DFRS perspective.

Action - M Mott to confirm postings are up-to-date.

6. Risk Register

Action - The Board agreed that the Risk Register should be updated to include “Delegated Scheme Manager has left the Service and with the CFO at present” as a Medium Risk. There is a level of expertise in Service to mitigate the risk but this should remain as a risk until a resource has been allocated.

Action - Members discussed TPR and agreed for M Nash to add to the Risk Register.

Action - M Nash to share updated Risk Register with Board Members.

Action - M Nash to add “Dashboard” to the Risk Register.

7. WYPF Monthly Report - November

Board Members noted the November Report and the KPIs that didn't make the target.

Registrations is going up slightly month by month.

Action - C Tapp to update the FF Pensions part of the tile on FireView to reflect that FF pensions are not part of the LGPS and therefore are unfunded schemes and do not therefore have investments in areas such as fossil fuels that could ask ethical and moral questions of the funds.

8. ID Remedy

Action - S Connor to remind Members via the WIS that when asking for forecasts they must check their benefit statement and seek clarity from the Service that the date asking for is accurate as there are anomalies such as unpaid leave, parental leave, strike days.

Action - S Connor to produce a plan pre Oct 23 for Cat 2 cases (dependent on action from meeting on 6.12.22) to give FRA backdated assurance.

9. RDS Modified Second Exercise Proposals

Board Members noted that data has been provided to Government to help with national discussions. By April 2023 all Services will be in a good position subject to legislation.

10. AOB

Future meetings will be set at the next meeting on 16 March 2023.

Monthly Report

February 2023

Derbyshire Fire Authority



West Yorkshire Pension Fund

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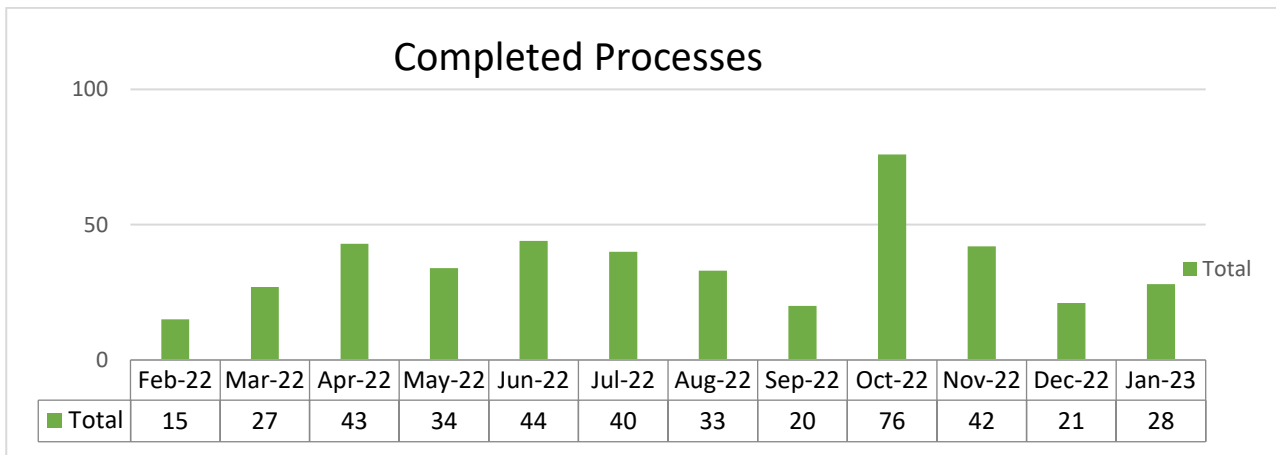


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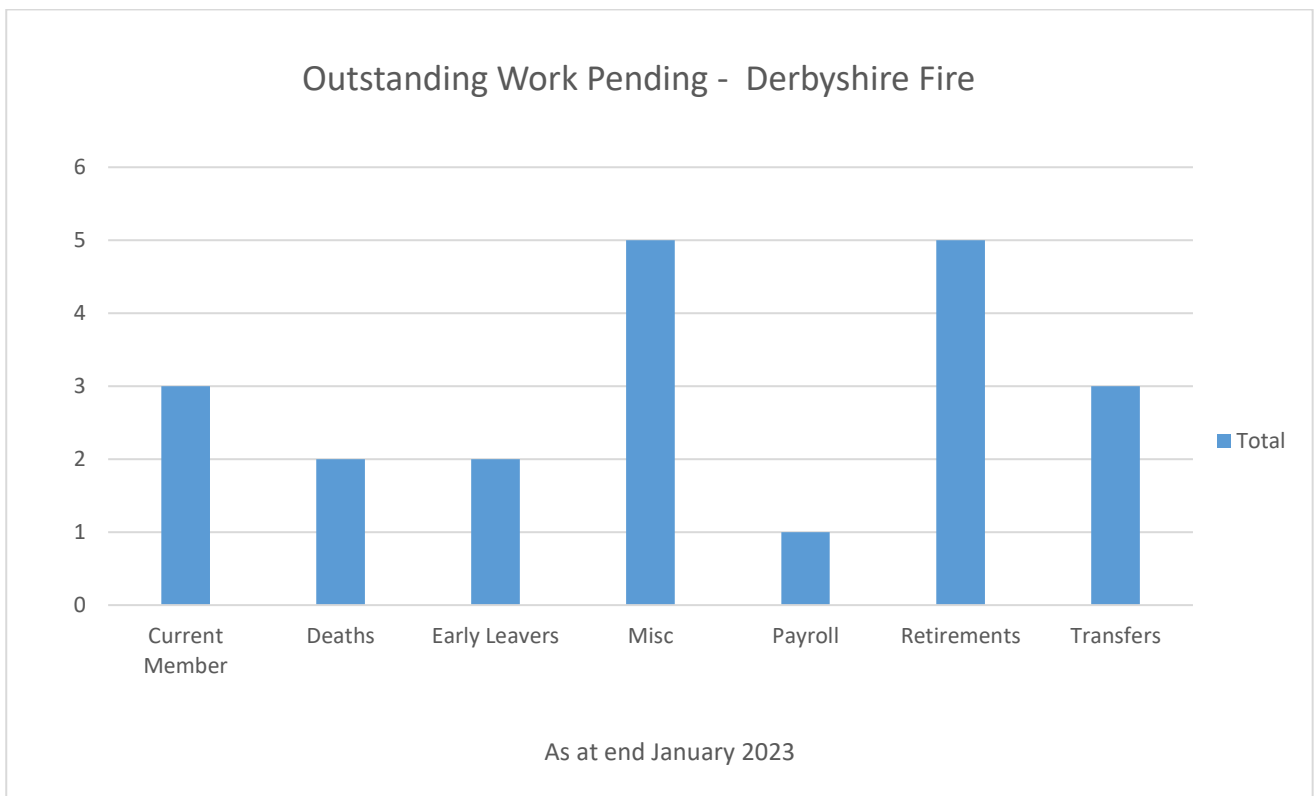
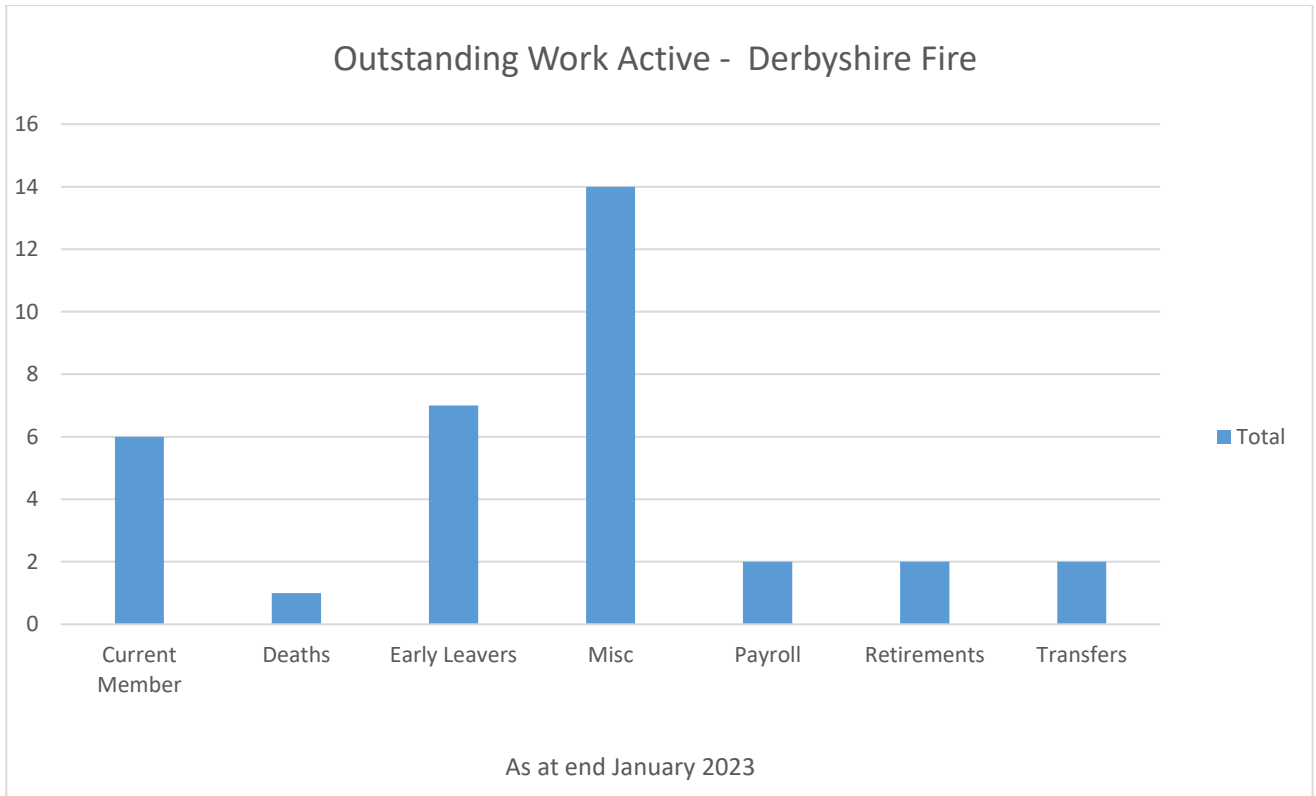
1. Completed processes

1 to 31 January 2023						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Transfer In Quote	1	35	1	85	100	7
Deferred Benefits Set Up on Leaving	4	20	4	85	100	6.5
Pension Estimate	2	10	2	90	100	2
Refund Quote	1	35	1	85	100	7
Set Up New Spouse Pension Fire	4	5	0	85	0	13.25
Change of Address	2	20	2	85	100	2
Age 55 Increase to Pension	1	20	1	85	100	20
NI adjustment to Pension at State Pension Age	3	20	3	85	100	18
Update Member Details	6	20	6	100	100	18
Refund Actual	1	10	1	90	100	7
Life Certificate	3	10	3	85	100	5



Set up of new spouse pension didn't meet due to a delay from the FRAs payroll department to confirm their records were updated with the correct pension details. WYPF are unable to complete this work area until that confirmation is received.

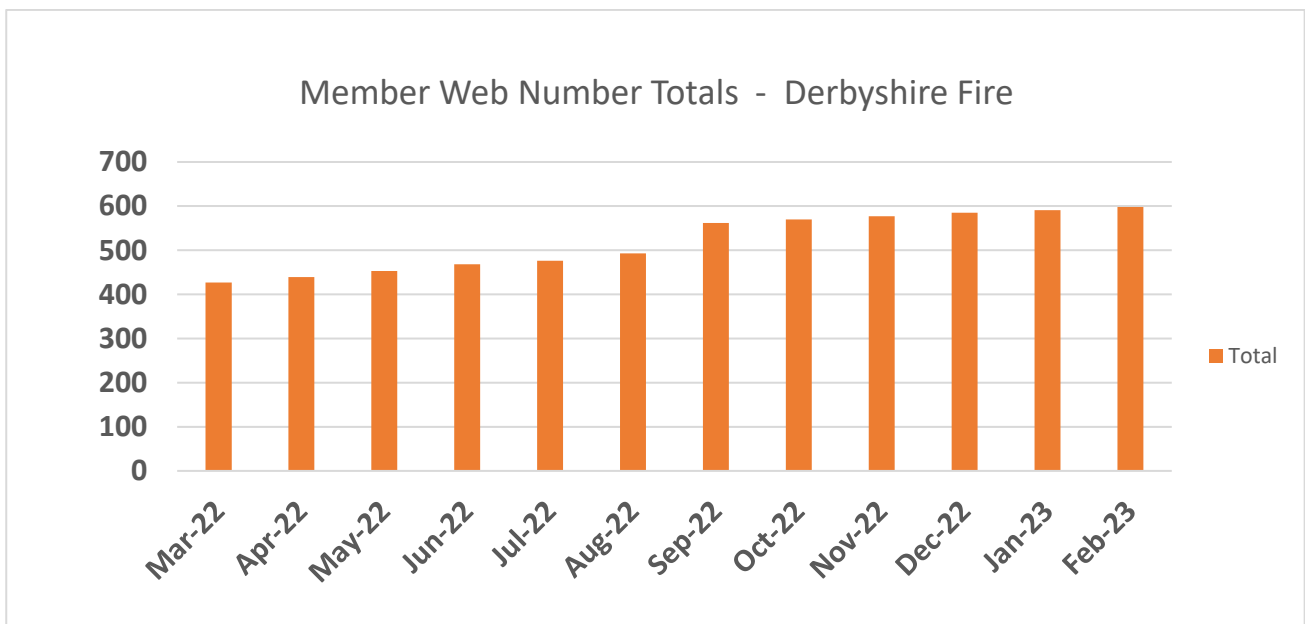
2. Work in Progress



3. Member Web Registrations

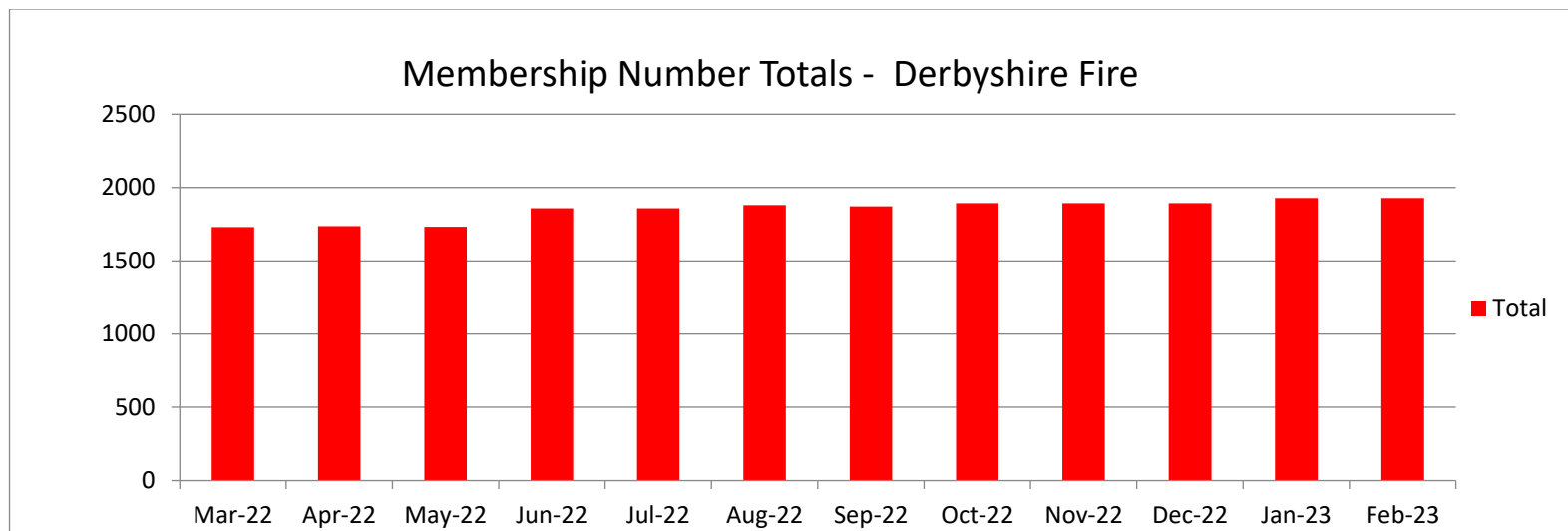
The number of members signed up to member web are:

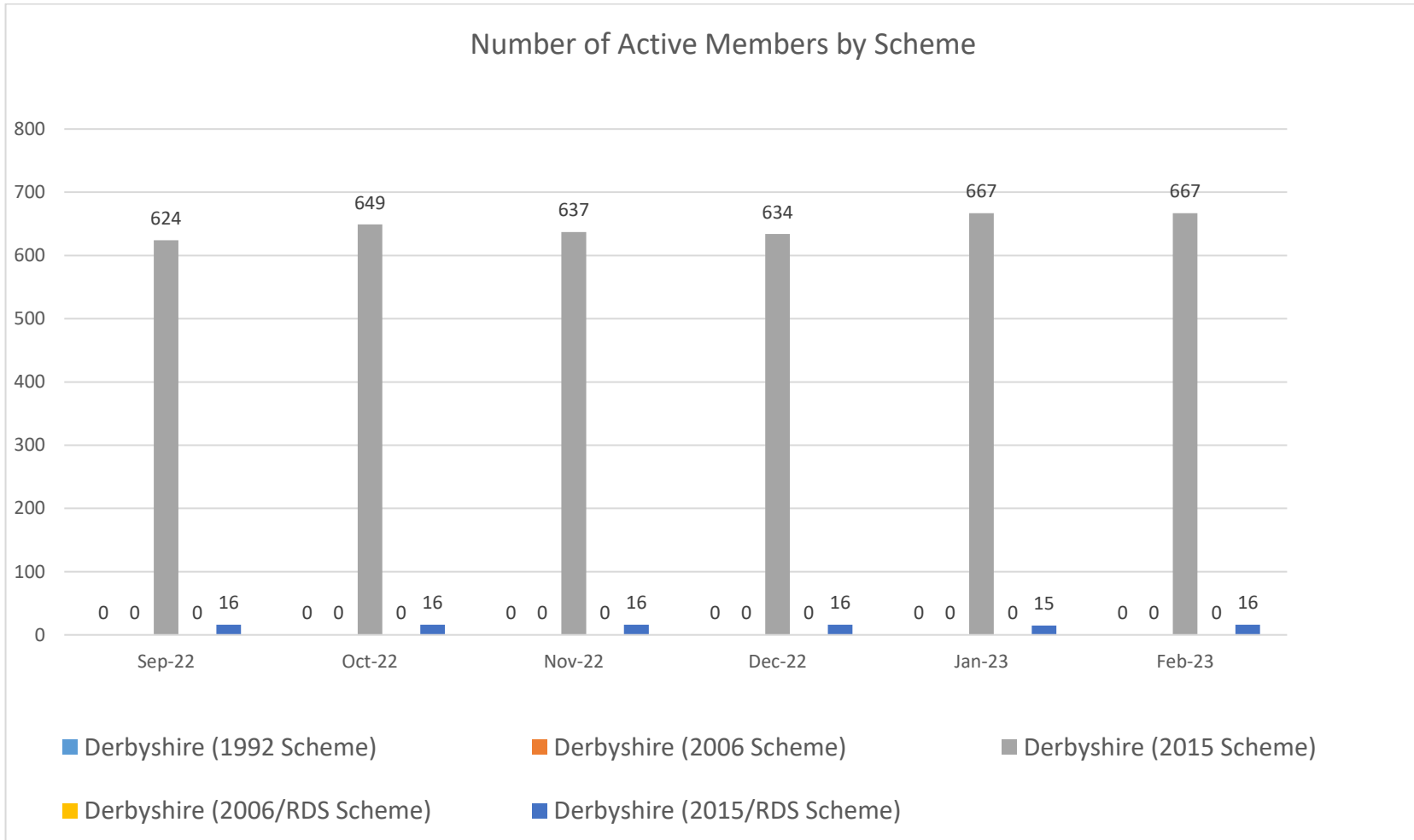
Status	Number
Active	353
Pensioner	103
Pensioner Ex-Spouse	0
Beneficiary Pensioner	2
Deferred Ex-Spouse	0
Deferred	140



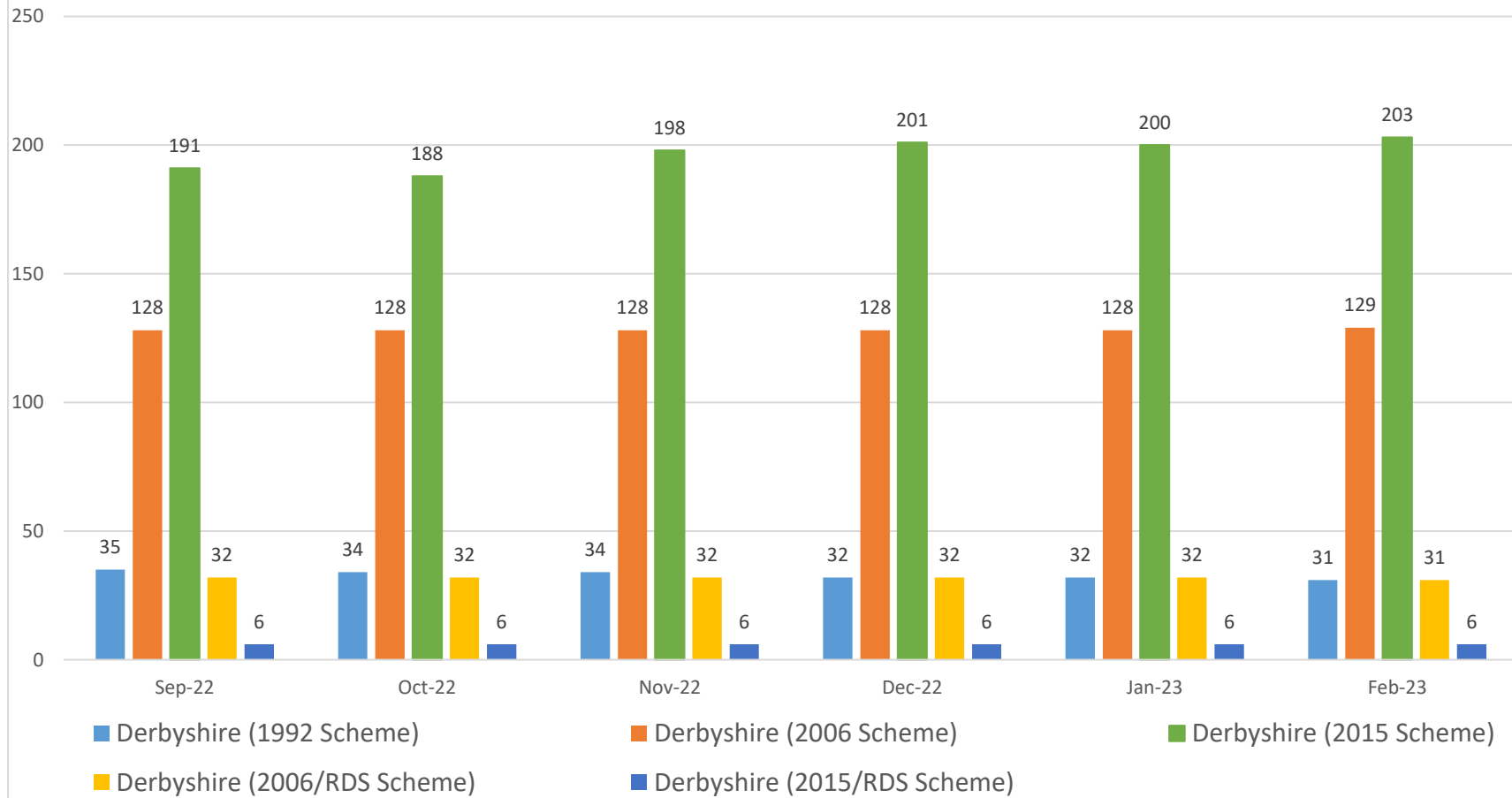
4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Derbyshire (1992 Scheme)	0	31	607	100	0	0
Derbyshire (2006 Scheme)	0	129	20	9	5	0
Derbyshire (2006/RDS Scheme)	0	31	67	1	0	0
Derbyshire (2015 Scheme)	667	203	16	3	8	4
Derbyshire (2015/RDS Scheme)	16	6	5	0	0	0

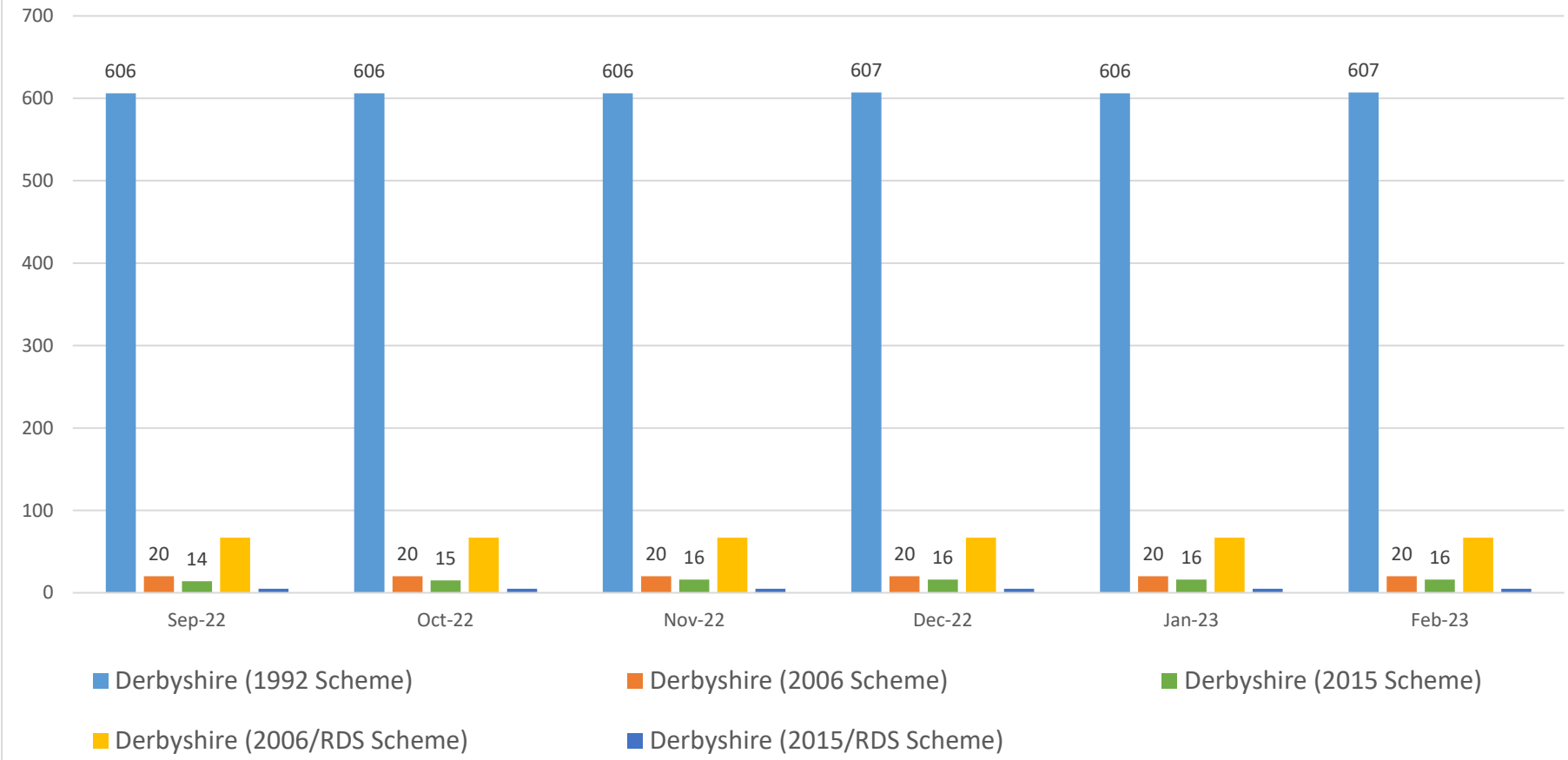




Number of Deferred Members by Scheme



Number of Pensioners by Scheme



5. Administration Update

Industrial Action

Now that it's been confirmed that Industrial Action will be going ahead, WYPF will provide a report in the near future that will list all your active scheme members to enable you to populate each member's strike position, and whether contributions* were or were not repaid

**Your discretions document should confirm whether the FRA contribution should also be paid by the member.*

As some members will retire (or leave) before the Industrial Action concludes, and before you return the completed report, please remember to provide the unpaid strike days on the retirement and leaver notification.

Bulletin 65 includes a link to September's bulletin (bulletin 61) which provides a useful overview of the effect on striking members' pension rights along with the repayment election criteria.

This article also clarifies that members with connected service to a former final salary scheme will have the associated day(s) deducted if they don't repay the contribution due, and this could well impact on former FPS 1992 members' anticipated 30-year date.

Whilst LGA will provide communication for FRAs to use, it may be beneficial to start drafting something sooner.

Data breaches: [none this month]

6. Communication & Training

WYPF held its most recent Fire Client meeting on 11 January, delivering what we hope were useful roundups and updates.

The latest Hot Topics was issued after the meeting and included guidance notes and a waiver form relating to our approach for processing estimates and retirement quotes for leavers on or after 1 October. These were included in Nina's invitation for the April meeting.

To date none have been completed and returned to either Nicola or Dave.

Action for FRAs: Please remember that we must have the waiver returned otherwise we cannot process cases

Workshops

At our most recent Fire Client meeting we also discussed delivering 2 workshops to assist FRAs and their Payrolls in successfully completing the month 12 return.

We are running these events on **Monday 20 February and Monday 27 February** and we would encourage all FRAs and all payroll providers to attend.

In these workshops we will cover the following:

- What we need in each column & why
- How new pension records are created

- Why we require one row per post & the impact of not doing that
- In depth explanation of what is required for columns AL & AM and what checks they should do on this data before submission of Month 12
- Talk through of the exception reports & what the FRA should be doing on receipt
- Confirm that there will be no changes made to the format of the spreadsheet

To register for either of these events please click on one of the links below:

[Workshop 1 - Monday 20 February 2023](#)

[Workshop 2 - Monday 27 February 2023](#)

If you have any concerns about postings please contact abdul.majid@wypf.org.gov , helen.scargill@wypf.org.uk or matt.mott@wypf.org.uk

Sargeant

All FRAs should now have received the Financial data extract. We would draw your attention to point 26 of the associated guidance (housed at: [Remedy data collection guidance - clean \(fpsregs.org\)](#)):

26	Legacy scheme employee contribution rate	Contribution rate that applies or would have applied to the member in the legacy scheme. Fill in a separate row for each applicable year. FRAs to determine with their administrator whether a new line is required for a mid-year rate change.	Numeric to one decimal place (e.g. 14.2)	Not applicable
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The wording instructs FRAs to check with their administrator whether an additional line is required for mid-year contribution changes.

WYPF don't believe this is required, as long as the monetary contribution amounts specify the amount actually paid along with what would have been paid in the legacy/reform scheme.

If you wish, you could detail contribution rate changes in the comments box, however, if FRAs are uncertain please contact WYPF for further clarification.

Survey

You may remember last April we asked all FRAs to complete a survey.

Although disappointed by the overall numbers who participated the results are encouraging.

Yes, we have some work to do particularly around online forms and response times, however, we scored consistently high across all areas.

When we release the 2023 survey it would be good if all stake holders could respond, that is FRAs, Payrolls and Pension Boards.

Survey results below.



Fire Survey
2022.docx

Pre-retirement seminars attended by WYPF during January:

Dorset & Wiltshire – 23/01/2023
Cambridgeshire – 24/01/2023

Pension boards

Durham & Darlington – 12/01/2023
East Sussex – 16/01/2023
South Yorkshire 0 18/01/2023
Norfolk – 24/01/2023
Northumberland – 24/01/2023
Leicestershire – 25/01/2023

National / regional meetings

Public Services Pensions – X Whitehall Project Management Group – 13/01/2023
GAD – Member Contributions Calculator – 17/01/2023
Joint Derbyshire, Leicestershire & Nottinghamshire Pensions meeting – 18/01/2023
McCloud PDD/TWG meeting – 19/01/2023
Fire Scheme Advisory Board – 23/01/2023
HO/SAB Collaboration – 24/01/2023

Client training delivered by WYPF

Meeting with Lincolnshire on completing the remedy financial extract – 31/01/2023

7. Member Update

8. IT Update

None

9. Five Year Audit Plan 2019 – 2024

West Yorkshire Pension Fund Five Year Audit Plan 2019 - 2024	Frequency	Last Audit	Recommendations	Days	19/20	20/21	21/22	22/23	23/24	Total
Annual Accounts Verification	Annual	Jul 18	1	10	✓	✓	✓	✓	✓	
Audits Per Year					1	1	1	1	1	5
Benefits										
Local Government Scheme Contributions	2 Yearly	Nov 18	0	20			✓		✓	
New Pensions and Lump Sums - WYPF										
- Normal and Early Retirements	5 Yearly	Mar 15	0	25	✓					
- Death in Service, Post Retirement Widow and Dependent Benefits	5 Yearly	Mar 17	0	20			✓			
- Ill Health Pensions	5 Yearly	Oct 13	2	20					✓	
- Flexible Retirements	5 Yearly	Apr 16	1	20		✓				
- Deferred Pensions	5 Yearly	Mar 18	0	20				✓		
Transfers Out	3 Yearly	Nov 17	0	20		✓				
Transfers In	3 Yearly	Sep 16	2	20	✓		✓			
Reimbursement of Agency Payments	5 Yearly	Mar 18	2	15				✓		
Life Certificates	5 Yearly	Oct 15	0	15		✓				
AVC Arrangements	5 Yearly	Sep 17	0	15				✓		
Admission of New Bodies	5 Yearly	Jan 15	0	20	✓					
Pensioners Payroll	2.5 years	Mar 16	3	20		✓			✓	
Purchase of Additional Pension	5 Yearly	Mar 17	1	15			✓			
Annual Benefits Statements	2.5 years	Oct 16	0	20	✓			✓		
New Pensions and Lump Sums - Fire Service	3 Yearly	Jul 18	1	15		✓			✓	
Audits Per Year					4	5	4	4	4	21

10. Overriding Disclosure Time Limits

Disclosure Requirement	Time Limit	Number of breaches in month
Material alterations to basic scheme information	Within 3 months of the change taking effect	0
Transfer Credits (quote)	Within 2 months	0
Annual Benefit Statements	By 31 August each year	0
Annual Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Deferred Benefit Statements	By 31 August each year	0
Deferred Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Pension Savings Statements	By 6 October each year	0
Cash Equivalent Transfer Value Out	Within 3 months of request	0
Accessing Benefits before Normal Pension Age	2 month of benefits becoming payable	0
Accessing Benefits on or after Normal Pension Age	1 month of benefits becoming payable	0
Notification of Deferred Benefit entitlement	2 months of being notified of leaver	0

Divorce Time limits

Type of request	Time limit	Number of breaches in month
Request for divorce information only.	3 months from receipt of the request.	0
Request for divorce information where you are notified that the information is required in connection with divorce proceedings that have already commenced.	6 weeks from receipt of the request.	0
Request for divorce information where a Court Order imposes a deadline.	Within the deadline specified by the Court.	0
Request for divorce information where you are notified that a Pension Sharing Order may be issued.	Within 21 days of receiving notification that a Pension Sharing Order may be issued or a date outside 21 days as specified by the Court.	0
Where the request is for information which does not include a Cash Equivalent Transfer Value	1 month from receipt of the request.	0
Pension Sharing Order received but some information* and/or charges are still outstanding.	A letter to both parties needs to be sent out within 21 days of receiving the Order to explain the Order cannot be implemented and request the missing information and/or charges.	0
Pension Sharing Order received including all relevant information* and charges.	A letter** must be sent to both parties within 21 days of the start of the implementation period notifying them of the deadline.	0
Pension Sharing Order Received including all relevant information and charges.	4 months to implement the Order of the date of receipt of the final information which allows calculation	0
PSO has been implemented.	A letter* must be sent to both parties within 21 days of implementing the PSO to notify both parties their entitlement.	0

11. Calendar of Events

January	February	March	April
Life Certificates HMRC Event Reporting Payment of Unauthorised Lump Sum and Scheme Sanction Charge to HMRC	Life Certificates Review of DWP benefits for Injury cases GAD Data Collection Spreadsheet	Life Certificates	Apply Pensions Increase Apply Care Revaluation Issue P60's Life Certificates Pensioner Newsletter
May	June	July	August
Life Certificates	Active Newsletter Life Certificates Issue Deferred Annual Benefits Statements	Life Certificates Issue Deferred Annual Benefits Statements Issue active Annual Benefits Statements	Issue active Annual Benefits Statements Life Certificates
September	October	November	December
Pension Estimates Assumption Exercise Life Certificates Pension Savings Statement	Life Certificates Participate in NFI tPR Scheme Returns	tPR Annual Survey Life Certificates	IAS19 Data capture exercise for Actuaries Life Certificates

12. Regulations/Fire Scheme Update

Please take a few minutes to read the Firefighters' Pension (England) Scheme Advisory Board Bulletin (Link to Bulletin below) and take any action required. [FPS Bulletin 65 - January 2023 \(fpsregs.org\)](#)

FPS

Ill-health reassessment factsheet updated

In [FPS Bulletin 63 – November 2022](#), we published an [ill-health reassessment factsheet](#) to help FRAs determine which individuals require a reassessment of their ill-health determination as a result of remedy implementation. This has recently been updated to include FPS 2006 special members. We sought clarity from the Home Office to confirm that special members should be treated in line with FPS 1992 members due to them being assessed against a normal pension age of 55.

Template member consent letters available

Letters for scenarios one and two, seven, and nine as referred to in the [ill-health reassessment factsheet](#) have now been added to the Retrospective remedy webpage.

ACTION for FRAs: Identify affected members of the pension scheme who may need to be sent for an ill-health reassessment and arrange for the appropriate member consent letter to be sent to them.

Potential Industrial Action

In [FPS Bulletin 61 - September 20221-September-2022.pdf](#), we provided information about how strike action affects a member's pension benefits, how the amount that the member needs to repay is calculated, and the importance of continuing to record service breaks.

Please refer to the information given in that bulletin to help resolve any queries that you have regarding industrial action. The LGA is planning to provide sample communications for FRAs if industrial action goes ahead, and members wish to repay the missing period of service.

SAB updates

Barnett Waddingham Case Study on FPS Remedy 2015 – Your Questions Answered Member Communications

In [FPS bulletin 54 - February 2022](#), we advised that following the Scheme Advisory Board (SAB) meeting of [30 September 2021](#) an action was taken to commission a suite of illustrative member scenarios to provide members with a better understanding of the implications of the McCloud/ Sargeant remedy on their benefits. This included a selection of members' personas across the schemes, with benefits illustrated at a range of key retirement milestones.

Barnett Waddingham was appointed to deliver this work following a successful procurement exercise and as part of the project, warm-up communications were produced to answer some key concerns or recurring questions that members have about the changes which took place on 1 April 2022 and beyond.

The [FPS 2015 Remedy 'fact checker'](#) was developed by Barnett Waddingham, in collaboration with the SAB the Board secretariat, and the Scheme Management & Administration committee.

The document text was added as a new page to the [FPS Member 2015 Remedy section](#), with the PDF available as a download. Barnett Waddingham has since produced a case study about working with the scheme to provide this information for members on the remedy changes and this can be read at [Appendix 1](#).

New webpage created – Retrospective remedy

We are pleased to advise that a [new webpage for retrospective remedy](#) has been created on the FPS Regulations and Guidance website. This page contains useful information and documents about the retrospective remedy which comes into force on 1 October 2023.

Current documents available include the age discrimination remedy eligibility factsheet, the originally out of scope-now in scope member letter, the originally out of scope-still out of scope member letter, and the age discrimination remedy ill health re-assessment factsheet.

Consolidated Regulation 65

As advised in [FPS Bulletin 57 - May 2022](#), changes have been made to the reformed scheme rules. [Regulations 65\(2A\) and \(2B\)](#) have been inserted into the FPS 2015 regulations with effect from 1 April 2022 to ensure that a protected member who applied for IHR before 31 March 2022, where the application is determined in their favour after that date, is treated no less favourably than if the application had been determined on that date.

This means that for members where the ill-health assessment process began on or before 31 March 2022, the member is assessed for ill-health retirement against an NPA of 55. This will mean that there should be no cases where an affected member would have qualified for ill-health retirement under the legacy 1992 scheme but does not qualify under the reformed scheme.

The members benefit entitlement should be calculated in the same manner as set out in the FPS 2015 regulations.

The amendment to regulation 65 has been added to the [consolidated regulations page](#) of the FPS Regulations and Guidance website.

Other News and Up dates

PDP publishes consumer protection video

The Pensions Dashboards Programme (PDP) has recently published an [explainer video on consumer protection](#) explainer video on consumer protection.

The video explains what protections will be in place to ensure dashboards are safe and secure.

Please see [the consumer protection page of PDP's website](#) for more information on this topic.

Public sector unions granted judicial review over McCloud cost remedy

In [FPS bulletin 62 – October 2022](#) we confirmed that public sector unions had been granted a judicial review in relation to the McCloud/ Sargeant remedy costs in the cost control mechanism. We can now confirm that the dates for the hearing are from 30 January to 3 February 2023.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)



Newsletter No.3 3 March 2023

FPS 2015 Remedy Forecasts for post-October Retirements

Newsletter number 2, issued in April 2022 gave an update on the Service's unpausing of the MoU and the re-adoption of delivering Immediate Detriment remedy to unprotected members who were retiring prior to legislation being in force in October 2023.

Since then the Service has been, and will continue, to deliver Immediate Detriment remedy for pre-October retirements.

Whilst legislation is planned to be in force by October 2023, there are still many elements of the legislation that will take time to become Business-as-Usual as a national mechanism.

For instance, until parliament has passed the October legislation software developers cannot begin to finalise the programming of Pension Administrator automated systems nor can WYPF be certain of interest rates to charge on contribution arrears or pay on pension arrears.

The changes required once legislation has been passed are so numerous & complex that an 18 month implementation period has been built into the legislation meaning the full delivery of legislation will not be completed until April 2025.

For retirements pre-October 2023 these issues are caveated & mitigated by the national MoU on Immediate Detriment. Technically, any retirements after October are not "Immediate Detriment" as such because legislation will be in force before the intended retirement date. The MoU in its current state will therefore no longer be an appropriate vehicle.

For retirements occurring within the early stages of the implementation period eg October 2023 – April 2024, although such retirements will occur after finalised legislation has been passed, the benefits illustrated in a formal Pension Forecast will have been calculated before Parliament has passed such legislation. Forecasts will therefore remain being produced on WYPF's best understanding of the current position (and with less automated processes) and may be subject to future amendment.

To facilitate this situation, FPS members seeking formal Pension Forecasts in the coming months for intended retirements post-October will need to understand this hybrid situation and accept:

- Calculations will be based on the information that WYPF hold on the member's record, i.e. the pay, CPD and AA will be as provided for the previous year's ABS
- The only exception to the above will be for known or potential Annual Allowance breach members
- Should members decide to take benefits based on any quotations provided by WYPF, they will need to be aware that WYPF will need to review and possibly re-calculate those benefits once the Scheme's own rules change
- Scheme members also need to be aware that WYPF will review benefits that they have elected to receive but have not been put into payment, if at that point WYPF's understanding of the approach has also changed. If this happens, WYPF will issue another quotation for the member to decide whether to draw benefits based on that quotation.
- If a member elects to take benefits and afterwards the law is made clear meaning that the basis on which WYPF calculated these benefits changes then WYPF will need to recalculate and adjust members' benefits at a point after they have been put into payment.
- If the benefits go up, the Scheme will pay the member an extra sum to cover the extra benefits. If this is the case the member will need to pay additional contributions in respect of those extra benefits. How that will be done will be determined at the time, but it may be that a decision is made that the extra lump sum paid is reduced to cover any additional contributions required from the member.
- If the benefits go down the member will need to repay the extra benefits over a period of time. That will be done by reducing the member's benefits temporarily until the overpayment is recovered. The recovery period will be agreed with the member.

As stated in previous Newsletters, the work required of Payroll and WYPF to produce Remedy calculations is very time consuming and can only be undertaken by a very small number of individuals with specialist skills & experience.

Due to these limited resources, in order to ensure Remedy pensions can be paid in line with members' planned retirement dates, **6 months' notice of retirement** is required. Providing less notice than this risks other members' cases being prioritised and gaps between your last employee pay and your first Pensioner pay & commutation payment. For these reasons your support with this element of the process is greatly appreciated.