

Fire Services Shared Service

1.0 Scheme Information

1.1 Membership numbers in the Fire Schemes are as follows:

Fire Authority	Actives	Deferred	Pensioner	Undecided	Frozen Refund
West Yorkshire	1,011	299	2,430	0	3
South Yorkshire	578	132	1319	0	10
North Yorkshire	629	360	601	3	0
Humberside	727	265	1,055	4	2
Lincolnshire	585	591	361	30	26
Royal Berkshire	421	208	504	2	1
Bucks and Milton Keynes	337	336	478	2	5
Devon and Somerset	1,628	942	1,383	21	15
Dorset and Wiltshire	978	590	906	84	6
Tyne and Wear	553	123	1,409	2	0
Northumberland	275	194	373	4	1
Norfolk	618	228	552	73	0
Staffordshire	598	623	772	7	0
Hereford and Worcester	564	318	488	9	0
Durham and Darlington	438	192	591	0	0

Undecided is someone who has left their employment but is **undecided as to the action that they now want to take with regard to their pension benefits.*

2.0 Member Contact

2.1 Over the quarter July to September we received **No** online customer response.

Over the same period **82** Fire member's sample survey letters were sent out and **19 (23.2%)** returned:

Overall Customer Satisfaction Score;

October to December 2018	January to March 2019	April to June 2019	July to September 2019
88.6%	87.8%	88.8%	87.9%

Appendix C – Customer survey results.

3.0 Annual Benefit Statements

3.1 Annual Benefit Statements were issued to active members of the scheme by the statutory deadline of 31 August, except for the RDS Modified scheme members, which is a small specialised group of members. These were issued by the end of October and reported to the Pensions regulator as a breach by the Fire Authorities.

This was due to the limitations of the system software, which have now been rectified by the supplier.

3.2 Some positive feedback received from members regarding the new style format of the Annual Benefit Statement:

Member 1 - This is the first statement he's received that he's understood clearly and is the most relevant to him by quoting his estimated pension benefits at 30 years and age 55. He wanted me to pass on how clear they are this year.

Member 2 - I have just had a conversation with XXXX regarding his possible retirement next year – all questions answered to his satisfaction. However, he would like to pass on his congratulations and endless thanks to those who have put in the work to produce “the most informative and helpful” ABS he has ever received. Easy to understand and gives all the answers anyone would need when reviewing their pension benefits. “Very well done”. He must have liked it because he said it half a dozen times!!!

3.3 Pension Savings statements were issued to members who breached the Annual allowance, before the deadline of 6 October.

4.0 Fire Tax Training

4.1 WYPF commissioned Barnett Waddingham to provide Pensions Tax Awareness & Workshop to staff. The morning session covered:

- Annual allowance
- Lifetime allowance
- Some considerations for members
- Freedom & Choice reform & MPAA -Money Purchase annual allowance.

The afternoon covered ‘Pensions Tax Workshop’ which involved looking at different scenarios.

Appendices

These are listed below and attached at the back of the report	
Appendix C	Customer survey results