

Minutes

PENSION BOARD Meeting

05 November 2025



Meeting held in Committee Room 4, Civic Centre, Uxbridge

Employer Representatives

Shane Woodhatch (January 2027)

Jack Francis-Kent (July 2028)

Vacant

Scheme Member Representatives

Roger Hackett (December 2025)

Tony Noakes (January 2027)

Vicky Trott (November 2028)

Present:

Employer Representatives:

Jack Francis-Kent (JF)

Scheme Member Representatives:

Roger Hackett – Chair (RH)

Tony Noakes (TN)

Also Present:

Marian George, Governance Advisor (MG)

Lois Downer, Hampshire County Council (HCC) Pensions Administration (LD) – agenda item 6

LBH Officers Present:

Pete Carpenter, Director – Pensions, Treasury & Statutory Accounts (PC)

Tunde Adekoya, Finance Manager – Pensions & Governance (TA)

Karl Pereira, Trainee Pension Fund Accountant (KP)

Ann-Marie Pereira (AP) - Minutes

Apologies for Absence:

Vicky Trott

Cllr Reeta Chamdal, Chair, Pensions Committee

Cllr Kaushik Banerjee

AGENDA ITEM	MINUTES/ACTIONS	LEAD
1.	APOLOGIES FOR ABSENCE As noted above.	
2.	DECLARATIONS OF INTEREST AND ANY CONFLICT OF INTEREST None.	
3.	ELECTION OF EMPLOYER/SCHEME REPRESENTATIVE <ul style="list-style-type: none">Proposed that RH continues as Chair, seconded by TN – agreed. RH was also re-elected as an Employee Representative as the current 4	

	<p>year Employee Representative term expires in December 2025</p> <ul style="list-style-type: none"> Update on vacancy for Employer Member representative: PC confirmed that there is continuing engagement with schools; in addition, the matter was raised at the recent Schools Forum. Schools have set up a working group to talk to their data provider. TA proposed an article in Hillingdon's All Staff Email seeking interest. Training requirements, which are now more stringently monitored, must be explained to potential candidates. <p>The Board raised the matter of the absenteeism of the employer representative; agreed that TA will make contact to check on future attendance.</p> <p>Discussion followed on incentivizing the representative roles, (similar to other boards eg Lloyds bank). TA confirmed that the scheme advice report indicates that each administrating authority can make the decision on incentivisation. Options to consider include payment per meeting, and reviewing payments if training is not undertaken.</p> <p>It was agreed that a report, outlining the incentivisation proposal, be presented to the next Pensions Committee meeting. PC, TA and MG to discuss. TN stated that it was essential to incentivise the right talent, representatives who will make the Board think differently.</p> <p>To note, neither RH nor TN are pressing for the incentivisation with themselves in mind – they both stated that if implemented, they may choose to not take up the offer. TA reminded Board members that they are entitled to submit claims for relevant expenses.</p> <p>TA highlighted Vicky Trott's commitment, adding that she is at an LGA training day (one of 3 sessions on the LGPS).</p>	<p>TA</p> <p>PC/TA/ MG</p>
4.	<p>TO APPROVE THE MINUTES OF THE MEETING HELD ON 09/07/2025</p> <p>The Minutes were confirmed as an accurate record of the meeting.</p> <p>Matters Arising: not included on today's agenda:</p> <ul style="list-style-type: none"> It was agreed that that previous meeting had been quorate as this required 2 members to be present; Members can be either Employer or Employee representatives, or both from the same side (as of January 2024). Review of operating procedures: agreed that the operating procedures needed updating as there have been various amendments that have not been incorporated. CEM Monitoring Performance is one of Board's primary tasks, and it has been recommended that benchmarking date for HPS is reviewed. CEM data does provide this but PC undertook to ask HPS for a copy of the recent CEM report so it could be discussed at the next Board meeting. Overseas/life certificates: overseas 237 – HPC send out a life certificate confirmation annually; if no response is received, the pension payment is stopped. Internal checks are also undertaken. Regulations state that if after 5 years there is money outstanding as a result of fraud, this has to be written off. Irrecoverable debt cannot 	

	be carried on the books for more than 5 years. This is reviewed against the Income Control administration expenses.	
5.	<p>TO CONFIRM THE ITEMS OF BUSINESS MARKED PART 1 WILL BE CONSIDERED IN PUBLIC AND THAT ITEMS MARKED PART 2 WILL BE CONSIDERED IN PRIVATE</p> <p>Agreed.</p>	
PART I		
6.	<p>PENSION ADMINISTRATION & PERFORMANCE</p> <p>LD provided a comprehensive update on the pensions administration, including the completion of McCloud remedy obligations for active and deferred members, with only a few outstanding cases due to legislative and data constraints, and confirmed the extension of deadlines as determined by the Pensions Regulator.</p> <ul style="list-style-type: none"> - McCloud Remedy Progress: LD explained that the majority of the McCloud remedy work was completed by the 31 of August, as required, with supporting information included on benefit statements for active and deferred members. Outstanding cases relate to pension sharing orders and transfers from other public sector schemes, for which necessary data or legislation is not yet available. - The deadline for McCloud remedy rectifications, particularly for pensioners, has been extended to 31 August 2026, ensuring compliance despite software delivery delays. Noted that while the aim was to automate processes, some manual interventions remain necessary due to system limitations, but these are expected to reduce as software solutions improve. - Pensions Dashboard Connection and Security: LD detailed the delays in connecting to the Pensions Dashboard due to Civica's onboarding and penetration testing issues, she clarified there were no security breaches and outlined ongoing efforts to achieve compliance and robust data security, with the Pensions Regulator being kept informed. Civica is the provider responsible for dashboard connectivity, and experienced delays due to a backlog in the onboarding process and a mismatch in the scope of their initial penetration testing, which postponed the connection beyond the 31 October 2025 deadline. <p>LD clarified that Civica did not fail any security elements during penetration testing. Civica has since revised its governance processes and completed the required testing, with no security concerns identified.</p> <ul style="list-style-type: none"> - Data Flow and Cybersecurity: on data security, LD advised that 	

	<p>the dashboard's security environment is highly regulated, with strict requirements for data flow, both ways, and that all providers must pass rigorous penetration tests to ensure the safety of member data.</p> <ul style="list-style-type: none"> - Next Steps and Regulator Oversight: LD confirmed that the Pensions Regulator is fully aware of the situation and not concerned, and that Civica is expected to complete the connection soon. LD will provide further updates at the next Board meeting. - Member Engagement and Scam Prevention: LD addressed questions regarding member concerns about LGPS pooling and pension scams, confirming minimal member queries on pooling and outlining robust processes for scam prevention during benefit transfers. <p>Pooling Concerns: LD stated that government pooling initiatives focus on investments, not administration, and that members rarely express concerns about pooling, as their primary interest is in their individual benefits.</p> <p>Scam Prevention Measures: LD described the procedures in place to prevent pension scams, including providing Scorpion guidance to members considering transfers and including scam warnings in annual statements and newsletters. She noted that most scam-related queries arise during transfer processes.</p> <p>Gender Pensions Gap Consultation: The UK government has issued a consultation on "Access and fairness" in the LGPS, which includes a proposal to make gender pension gap reporting mandatory for LGPS employers. The aim is to gather better data and encourage employers to address contributing factors. This would be similar to the existing requirement to report on the Gender Pay Gap. LD's view was that the underlying cause of the Pensions Gender Gap was the gender pay gap. The recent Government Actuary's Department analysis suggests the gap is driven by a combination of factors, including the existing gender pay gap, but also differences in working patterns (more women working part-time or taking career breaks), and opt-out rates.</p> <p>There is also a requirement that as of part of the reporting of the 2025 valuation by the Actuary, their report will include information on the fund level Gender Pay Gap. The report will use a standard definition. The results of these valuations are typically released and incorporated into annual reports and funding strategy statements around March 2026.</p> <p>LD confirmed that HPS will await government guidance before undertaking any local calculations.</p>	
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7.	<p>TRAINING UPDATE & LOG</p> <p>Training and Continuous Professional Development: TA provided an update on board members' training progress, highlighted the availability of upcoming training sessions, and discussed the recording and verification of training hours. Most board members are on track to meet the 14-hour annual training requirement. JF advised that he had some unrecorded training hours; TA confirmed that these will be added retrospectively – JF to provide TA will extracts from his calendar showing the training sessions undertaken.</p> <p>TA will continue to circulate training options and highlighted that MG has been very helpful in looking for relevant opportunities, for which RH commended both.</p> <p>Noted that under the Fit for the Future proposals, the Pensions Regulator will require mandatory training for committee members, with policies to specify consequences for non-compliance, such as loss of voting rights or removal from the committee.</p> <p>It was agreed that PC would contact the other employer representative to discuss their training record and (as mentioned earlier) attendance at board meetings.</p>	PC
8.	<p>WORK PROGRAMME 2025</p> <p>The increased workload for Officers and Pension Committee was discussed.</p>	