

Committee: Police Pensions Board	Date: 8 October 2019
Subject: The City of London: Police Pension Scheme - Update	Public
Report of: The Chamberlain	For Information
Report author: Graham Newman – Chamberlain’s Department	

Summary

The Board have agreed that at each meeting that information regarding a range of topics in relation to the City of London Police Pension Scheme (the Scheme) would be provided along with any updates.

Item	Update
Annual schedule of events for the Pensions Scheme	Update provided (Appendix 1).
The Pensions Board’s Risk Register	Transferred to new format, separate report provided.
Documentation of all of the communications which are circulated to Scheme Members	Members asked to see copies of all documentation on an annual basis. Amendments / updates that have been made since the last review have been highlighted (Appendices 2.22, 2.23, 2.26 and 2.27)
Information of Scheme Record Keeping	No amendments since the last Board meeting.
A record of any complaints or disputes under the Scheme’s complaints procedure	None to report
Any recent Police Pension Scheme breaches of the law	No breaches to report.
Any audit reports relating to the administration of the Scheme	None to report.
Required Training	No regulatory changes to report. Presentation to be provided by the Pensions Office – Commutation Lump Sums and Unauthorised Payments.
GDPR / DPA18	General Date Protection Regulations (GDPR) / Data Protection Act 2018

	<p>(DPA18) came into effect on 25 May 2018.</p> <p>The Commissioner has confirmed the privacy notice covers the Forces obligation.</p> <p>In order that the privacy notice could be communicated to all officers it was intended that a copy would be included with the annual benefit statements. Unfortunately, this was not possible and instead a separate mailshot was carried out by the Pensions Office to ensure a copy of the notice was sent to all serving Police Officers. (Appendix 3).</p>
Legal Challenge 1	<p><u>Lord Chancellor and Secretary of State for Justice v McCloud and others</u></p> <p>The Court of Appeal has ruled that reforms made to the judges' and firefighters' pension schemes were discriminatory on the grounds of age.</p> <p>This has raised some concerns that the reforms made to all public sector pensions schemes, including the PPS, may also be deemed to be discriminatory on the same grounds.</p> <p>The government requested the right to appeal to the Supreme Court, however, this was request was denied. All public sector pension schemes may now need to review their regulations and possibly make amendments to them.</p> <p>Guidance from the Home Office / Police Pensions Technical Group is awaited.</p>
Legal Challenge 2	<p><u>Evans & Ashcroft vs Chief Constable of South Wales</u></p> <p>This is a court of appeal case in respect of the Police (Injury Benefit) Regulations 2006.</p> <p>In October 2018 the Court of Appeal handed down its judgement in the case of Evans & Ashcroft v Chief Constable of South Wales Police. The Court held that the Chief Constable was entitled to</p>

	<p>deduct from a former police officer's police injury pension the full amount of certain social security benefits actually paid to the retired police officer, as increased with index-linking from year to year.</p> <p>However, the Court also held that the deductible levels of those social security benefits from the tax year 2010/11 onwards need to be recalculated as if the increases in the 2010/11 tax year had never been implemented and as if the base levels for subsequent increases had been correspondingly lower.</p> <p>The judgement currently only applies to the two officers involved in the case, but it is likely to be cited in any similar claims brought under those regulations for those officers that have been in receipt of a police injury pension prior to April 2010 and have had an entitlement to certain social security benefits.</p> <p>Guidance from the Home Office / Police Pensions Technical Group is awaited. Once received, a communication that can be sent to officers that make enquiries will be prepared</p>
Task Statistics	<p>At the 12 June 2019 Board meeting, Members asked for statistics of the administration work carried out by the Pensions Office to be added as a standing item.</p> <p>Update provided (Appendix 4).</p>
Newsletter	<p>The annual Police Pensioner Newsletter was issued on 20 September 2019 and included an advert for the vacant Board Member post.</p> <p>A copy of the Newsletter including the vacancy advert is included in Appendix 2.27</p>
Procurement	<p>Verbal update to be provided by the Pensions Office.</p>
Automatic Re-enrolment	<p>The City of London Police has a contractual obligation as an employer, to</p>

	<p>enrol its officers into a workplace pension scheme on their first day of employment (providing their contract of employment is for 3 months or longer). This is known as Automatic Enrolment (AE).</p> <p>The qualifying workplace pension provided to officers by the City of London Police is the Police Pension Scheme (PPS).</p> <p>Membership to the Scheme is automatic, but it is not compulsory, and officers can opt out whenever they wish.</p> <p>Under the terms of AE, every 3 years the City of London Police must re-enrol any officer not currently in the Scheme that meets particular age and pay criteria.</p> <p>The re-enrolment date is based on the anniversary of the first date that AE applied. This is known as the Staging Date and for the City of London Police it was 1 October 2014.</p> <p>Officers who qualified for re-enrolment were re-enrolled into the PPS with effect from 1 October 2019. They can if they wish, choose to opt out of the scheme again.</p> <p>The Automatic Re-enrolment process re-enrolled 40 officers into the PPS with effect from 1 October 2019</p>
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Recommendation

Members are requested to review the information and provide any comments.

Appendices:

Appendix 1 – Annual Schedule of events
Appendix 2.1 – 2.27 – Scheme Documentation
Appendix 3 – Privacy Notice and covering letter
Appendix 4 – Statistical information

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