

**North Wales Fire and Rescue Service
Firefighters' Pension Scheme**

**Local Pension Board
Annual Report
2024/25**

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1.0 Introduction

This is the Annual Report of the North Wales Fire and Rescue Authority Local Pension Board (the Board), covering the period from 1 April 2024 to 31 March 2025. This report includes commentary on the following:

- Details of any conflict of interest that have arisen in respect of Board members;
- Details of training received and identified training needs for Board members;
- A summary of the work undertaken by the Board during 2024/25;
- Areas of concern or risk reported to or raised by the Board; and
- The forward work programme for 2025/26.

2.0 Roles and Functions

In accordance with Section 5 and Section 30 (1) of the Public Services Pensions Act 2013 and Regulation 4A of the Firefighters' Pension Scheme (Amendment) (Governance) Regulations 2015, the Board was established in April 2015. The role and remit of the Board is to assist the Scheme Manager (North Wales Fire and Rescue Authority, "the Authority") to secure compliance with:

- The relevant laws and regulations;
- Any other legislation relating to the governance and administration of the Scheme;
- The requirements imposed by the Regulator in relation to the Scheme; and
- To ensure the effective and efficient governance and administration of the Scheme.

The Board is expected to complement and enhance the Authority's existing arrangements for managing the firefighter pension schemes. It does not replace the existing arrangements and it is not a decision-making body. Rather, it is designed to act as a critical friend to the Authority and its officers when they act in the capacity of scheme manager.

3.0 Membership and meetings of the Board

The Board membership comprised of ten members made up as follows:

- Five employer representatives comprising of three members of the Authority, the Clerk to the Authority (or nominated deputy) and Treasurer of the Authority.
- Five employee representatives – four of whom are from each representative body officially associated with the Authority and one representing the retained duty system.

A summary of the membership for 2024/25 is provided below:

Name	Role	Representing	Dates (aligned to meeting dates for part year)
Bryan Apsley	FRA Member	Employer	Full year
Dafydd Edwards (Chair)	Authority Treasurer	Employer	Full year
Gareth Owens	Monitoring Officer	Employer	Full year
John Brynmor Hughes	FRA Member	Employer	Full year
Gwynfor Owen	FRA Member	Employer	Full year
Dawn Docx	Fire Leaders' Association	Employee	18/04/2025-30/01/2025
Stuart Millington	Fire Leaders' Association	Employee	30/01/2025-present
Paul Kay	Fire Officers' Association	Employee	Full year
Geraint Evans	RDS Representative	Employee	Full year
Terry Ledden	Fire Brigades Union	Employee	Full year
Rebekah Uden	Fire Brigades Union	Employee	Full year

In addition to Local Pension Board members, the following key officers support the Board and attend Board meetings:

- Assistant Chief Fire Officer, Finance and Resources;
- Service Pensions Manager; and
- Technical Lead (joint arrangement with South Wales Fire and Rescue Service).

Chair of the Board

The Chairperson of the Board is rotated every two years between a member representing employers and those representing scheme members.

Dafydd Edwards was elected as Chair for the period 2024/25, representing the employer. The Chair is also nominated to sit on the National Firefighters' Pension Scheme Advisory Board for Wales.

The Board was scheduled to meet on four occasions during the 2024/25 financial year and meetings were held on the following dates:

- 18 April 2024
- 18 July 2024
- 01 October 2024
- 30 January 2025

4.0 Conflicts of Interest Policy

The Public Service Pensions Act 2013 (the Act) requires that a member of a pension board does not have a conflict of interest. A conflict of interest is defined as a financial or other interest which is likely to prejudice a person's exercise of functions as a member of a pension board. The Act is clear that actual membership of one of the Firefighter Pension Schemes is not in itself a conflict of interest, so would not preclude a scheme member from serving on the Board.

The Board has a policy for the management of potential conflicts in order to ensure that they do not become actual conflicts and all members of the Board are familiar with the policy. In addition, conflicts of interest is a standing item on all Board agendas and any interests noted by Members are recorded so that appropriate action can be taken to manage the conflict.

There have been no declarations made by any Member, advisor or attendee during the relevant period.

A copy of the Conflict of Interest policy can be found here:

[Conflict of Interest Policy](#)

5.0 Knowledge and Understanding

It is a statutory requirement of the Public Service Pensions Act 2013 that members of the Local Pension Board should have the capacity to become conversant with, and develop a knowledge of, detailed pension related issues to effectively carry out their duties.

Each individual appointed to the Board must have knowledge and understanding of the law relating to pensions and such other matters as may be prescribed in other legislation.

A Board member should have an understanding of what is relevant to their role in the following areas:

- The Firefighter Pension Scheme regulations;
- Other legislation relating to the governance and administration of the schemes;
- Requirements imposed by the Pensions Regulator; including
- The standards and expectations set out in any relevant code of practice issued by the Pensions Regulator.

Upon appointment, Members are required to complete the online training modules available on the Pensions Regulator's website. In addition, the Authority provides both induction training to new Board members and ongoing training sessions during Board meetings for all Members to assist them in undertaking their role.

The Scheme Manager keeps appropriate records of the learning activities provided to individual Members and the Board as a whole. Members of the Board are encouraged to identify their own training needs in order that the training provided remains relevant and appropriate. Training is provided through the pensions regulator's public sector toolkit, through external events such as those provided by the LGA and also through in-house training.

6.0 Work Programme 2024/25

The Board met on four occasions during the financial year and the scope its work was defined by the Terms of Reference. The Board considers its Terms of Reference on an annual basis and makes recommendations for any changes to be considered by the Fire and Rescue Authority. The most recent version was considered at its meeting of 30 January 2025 and proposals were made to reduce the number of members required to achieve a quorum to three (previously six). In addition, each meeting should have a minimum of one employer and one employee representative.

The Terms of Reference can be found via the following link:

[Local Pension Board - Fire and Rescue Authority - North Wales Fire And Rescue Service \(gov.wales\)](#)

During the period 1 April 2024 to 31 March 2025 the following specific matters were considered by the Board:

- Review and approval of the Terms of Reference;
- Consideration of the national legal challenge relating to the transitional pension scheme arrangements (McCloud Judgment);
- Consideration of the legal matter relating to the pension arrangements for on call firefighters (O'Brien Judgment);
- Updates in relation to the 2020 GAD valuation including financial support from the Welsh Government;
- Review and submission of the proposal for employee contribution rate changes following the 2020 GAD valuation;
- Updates from the Scheme Advisory Board for Wales;
- Knowledge and training update;
- Updates on Pension Ombudsman cases; and
- An update on the risks associated with the scheme and revision to the risk register.
- Matters of significance escalated to the Scheme Manager include the administration of legal challenges and proposals to amend the Terms of Reference.

Each agenda also includes the following standing items:

- Declaration of Interest;
- Minutes of last meeting;
- Firefighters' Pension Schemes Update Report which focuses on membership and internal complaints and cases referred to the Pensions Ombudsman;
- Administrators Update Report (Dyfed Pension Fund) confirming compliance with Welsh Government circulars and data quality;
- An update on legal matters affecting the scheme;
- Scheme Advisory Board Update;
- Training for members of the LPB;
- Risk Register; and
- Matters for escalation to full FRA.

Since the Local Firefighter Pension Board was set up in 2015, the work of the Board has been shaped by the Board members and by officers supporting the Board. Some regular reports have been developed and these are:

- The Firefighters' Pension Schemes Update Report which provides the Board with the latest information on areas of significant pension work, and includes both local and national issues. As well as enhancing the knowledge and understanding of Board members, this regular report serves to prompt discussion at the Board about the impact of issues on pension Scheme members and about how workloads are being managed. This helps to achieve the Board's purpose of securing effective governance and administration;
- The Dyfed Pension Fund Update Report which is produced by the administrators and provides assurance that the scheme is being properly administered. As well as providing regulatory updates, the report focuses on specific workload issues, such as, the Guaranteed Minimum Pension reconciliation, data quality, appeals, breaches and activity levels on the 'My Pensions Online' tool; and
- Specific areas of the Risk Register which are reviewed regularly by the Scheme Manager and is presented to the Board at each meeting, with any amendments highlighted. This allows the Board to keep track of the key risks and the control measures designed to manage those risks.

More detail is available in the agendas and minutes of the above Board meetings which can be accessed via following link: [Local Pension Board](#)

8.0 Work Programme 2025/26

The Firefighters' Pension Scheme Board maintains a work programme which is considered at every meeting. Now that the Board has completed a number of training activities, it will begin to select topics for in-depth analysis with a view to making recommendations to the Authority as and when necessary.

The Work Programme for 2025/26 is as set out below:

Local Pension Board Forward Work Plan 2025/26

Agenda item	Meeting 1	Meeting 2	Meeting 3	Meeting 4
Review of membership and confirmation of meeting dates	X			
Service update report	X	X	X	X
Administrator's update report	X	X	X	X
Legal challenges and regulatory matters	X	X	X	X
Scheme Advisory Board Wales	X	X	X	X
Risk Register	X	X	X	X
Member Induction	This is ongoing as new members are appointed to the LPB			
Training needs analysis	X			
Training update	X	X	X	X
The Pensions Regulator – aspects of good governance		X	X	X
Annual Report	X			
Discretionary Policy update	X			
Review of Terms of Reference				X
Items of significance to be escalated to Fire and Rescue Authority	X	X	X	X