**NI TEACHERS’ PENSION SCHEME PENSION BOARD (NITPSPB) MEETING**

**14/09/2022 @ 2.30pm**

**Antrim Board Centre**

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| **Attendees:** | Lindsay Todd (LT) | Chair |
|  | Mike Beard (MikeB) | Member Representative |
|  | Justin McCamphill (JMcC) | Member Representative |
|  | Nuala O’Donnell (NO’D) | Member Representative |
|  | Angela Armstrong (AA) | Employer Representative |
|  | Joanne McKenna (JMcK) | Employer Representative |
|  | Gail Flavelle (GailF) | Employer Representative |
|  | Peter Phillip (PP) | Public Service Pension Scheme |
|  | Mark Bailey (MB) | DE |
|  | Gary Fair (GF) | DE |
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| **In Attendance:** | Brian Quinn (BQ) | DE |
|  | Pamela Hubbard (PH) | DE |
|  | Eamon Quinn (EQ) | DE |
|  | Bryan Eakin | DE (Secretariat) |

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| **No** | **Description** | **Action** |
| **1.** | **Apologies and Introductions** |  |
|  | Apologies:  Robbie McGreevy (Employer Representative)  Raymond Beggs (Member Representative) Cannot meet on a Wednesday |  |
| **2.** | **Conflict of Interests** |  |
|  | None Declared |  |
| **3.** | **Minutes of Last Meeting and Action Points** |  |
|  | BQ apologised for not including Gail F in circulation list for minutes of last meeting. Minutes to be recirculated. |  |
| **4.** | **Scheme Administration – Quarterly Report** |  |
| 4.1  4.2  4.3  4.4  4.5  4.6  4.7  4.8  4.9  4.10  4.11 | BQ presented quarterly report on performance.  BQ advised that there are a number of missed target items currently being worked on, including Estimate requests. The main factor for these missed targets is that the August retirements were given a higher priority over other work. Additional staff have joined the Team since May and it is hoped this will help reduce the number of missed targets.  A number of staff members will be leaving TPPT in the coming months on promotion. There will be approximately 10 new AO’s starting soon. MB added there was a significant increase in the staff for the McCloud Team.  BQ stated the number of August retirements that missed the deadline were due to cases that were complex and may need Civica to look at. EQ advised that of the 417 August retirements received, 414 were complete to date with 2 being late applications and 1 found to have errors during the checking process. Approximately 96% were completed by the 1st September deadline with Lump Sums paid. LT asked if the issues that Civica need to look at differ from case to case, or will the amended BDI fix this? EQ confirmed they differ from case to case.  BQ stated that the spec for the updated BDI has been agreed and TPPT are awaiting the cost estimate from Civica. It is a necessary piece of work that Civica are working with TPPT on. EQ advised that it is hoped we will have an estimate within the next week. The main issue is that salary details and arrears of salary are not coming across correctly to the system and at present, fixes are being applied on a case-by-case basis, however the amended BDI should allow for multiple updates to expedite the process.  LT asked if the estimate process was lengthy. MB stated that there has been a lot of engagement from both TPPT and Civica and while it has sometimes been difficult to secure the necessary resources within Civica, TPPT are keeping the pressure on to get it resolved. Mike B asked if there were any penalties imposed on Civica. MB advised that while there are penalties, it can be difficult to enforce some.  NO’D asked if the issue was affected by late applications as it is understandable that late notifications of retirement could have in impact on the deadlines. BQ advised that while some were late, the newly trained staff had helped reduce any negative impact.  LT stated that the number of new overpayments are exceeding those cleared. BQ advised that pension overpayments tend to be quite high, especially in a case such as a member changing their retirement date after the lump sum has been paid. NO’D acknowledged that some overpayments are outside TPPT’s control, as a death can be reported any time within the month, and can also be late. LT stated that while the figures may look high, it would be useful for the board to have more information about the cause of the overpayments to determine the causes. BQ advised that TPPT would look at breaking down the overpayments and include information on whether the cause was due to internal or external failures.  JMcC asked how many days late the employer returns were. BQ advised that the late returns were received before any fines would issue.  LT stated that the number of customer satisfaction calls were not high enough to give the Board any comfort in this area. BQ stated that it is hoped TPPT can provide 3% however it has proven difficult as members were wary of the calls due to GDPR. JMcC asked if the Departments telephone number is displayed when calling members, as members are more likely to answer if they see a local number. BQ advised the number would show as a private number. JMcC asked if surveys could be carried out by text or email. NO’D asked if it was possible that only satisfied customers would be selected for survey. LT suggested an online blanket survey could produce a higher number of responses. It may be an idea to speak to a customer satisfaction expert. BQ advised TPPT may contact NISRA for advice on best practice and to advise the Board on the proposed way forward.  BQ advised the NI Direct contract for the phone operator service was coming to an end and SERCO would take over in October. NI Direct have confirmed there is an issue with calls however there would be no fix applied before the end of the current contract. PP agreed that CSP were having similar issues.  LT asked if there was any way for the board to register their displeasure with the poor service. NO’D asked if the new provider meant new employees or would the same staff be taking the calls and if NI Direct covers all civil service departments, could a joint complaint be an option. MB suggested a joint CSP/TPPT complaint. JMcC asked who was responsible for fielding calls prior to NI Direct. BQ advised it would have been operators. LT asked if TPT could take on the management of their own calls. MB stated this may not be feasible as calls are managed CS wide. PP stated that it is hoped the service will improve with the new provider. BQ will speak with colleagues in CSP re a joint complaint. The Board requested that their dissatisfaction with the current service be formally recorded. | TPPT to provide a summary sheet of overpayments to include the largest single overpayment and the cause.  TPT to contact NISRA regarding customer satisfaction surveys  TPT to monitor call performance under new provider.  BQ to speak to CSP re joint complaint. |
| **5.** | **Scheme Finance** |  |
|  | PH advised the Board that a draft set of 2020-21 Teachers’ Pension Scheme Statements had been prepared and were undergoing internal review with a view to commencement of the audit in October 2022, subject to agreement of the Auditor. PH highlighted that the draft accounts were reporting a technical Excess Vote (a breach of the approved Estimate) and this is likely to result in a qualified audit opinion, subject to audit review.  PH explained the circumstances were a combination of:  - delays to the production of actual outturn figures for 2020-21 which made it difficult to accurately predict the final outturn position.  - the actuarial valuation reporting a significant increase in the Current Service Cost which had not been anticipated; and  - pension expenditure being demand led and therefore subject to a high degree of uncertainty.  PH clarified that whilst some headroom was built in to the Estimate to reflect this uncertainty it fell short of the Estimate by £7.2m.  GF advised that this is largely a timing issue as a result of the delays in being able to obtain the requisite financial information from the Teachers’ Pensions System. |  |
| **6.** | **Updates of Legislation and Policy** |  |
|  | BQ stated work is ongoing with McCloud and Goodwin. Policy are working with the Departmental solicitor on the Goodwin legislation. It is hoped that consultation will begin later in 2022. JMcC asked if the absence of the Executive would hold things up. BQ advised that negative resolution legislation can still be laid.  BQ advised the McCloud team is now in place with 9 new AO staff to start in the coming months. The team are meeting with Civica to discuss IT requirements, and also preparing for a review of the Ill-Health retirements, in respect of McCloud. LT asked if OHS might be an issue regarding delays. BQ stated TPT has spoken to OHS and following this, the outstanding cases were completed very quickly, with 10 being done in a day. 1 case has been with them for over 8 weeks; however, pressure is being kept on. MB advised OHS say it is difficult to get doctors. PP stated that the doctors require particular qualifications which doesn’t help. LT advised it may be necessary to work with an alternative provider if OHS fail to deliver to the terms of the SLA and create a bottleneck. NO’D stated there have been no complaints about Ill-Health retirements recently. LT asked if the number of Ill-Health cases with OHS could be added to the report going forward. If OHS is not going to be able to cope with the backlog and McCloud reviews, is there a need to look at another provider. BQ advised he would raise this at the next CCWG meeting.  LT asked if there was a contingency plan in place to ensure pensioners get paid in the event of any industrial action. BQ advised that there would be a flat payroll run. NO’D stated that industrial action would be more likely to affect the active teachers. MB stated that issues would largely depend on the nature of the industrial action whether it is odd days or sustained. | TPT to include an update on active Ill-Health cases in future Pension Board Reports  BQ to provide update from CCWG meeting |
| **7.** | **Risk Register/Update on Audit Matters** |  |
|  | BQ advised the risk register was largely unchanged. |  |
| **8.** | **Major Initiatives** |  |
|  | MB provided an update on the project. The online portals are progressing. Trevor Palmer is now in charge of the Project Team and there are now only 2 issues outstanding. It is hoped that the team will be moving to start the pilot testing soon and by late Autumn 2022, members will be given access on a phased basis. It is hoped that the employer portals will go live later in the year. It is important to keep pressure on Civica. BQ added that good progress is being made and the amended Bulk Data Interface will impact the employer’s portal. MB stated that the project should be complete in the new year and payslips would be available online. NO’D asked if the Annual Benefit Statements would be online in 2023. MB confirmed that this was the case. JMcK asked if there would be an option for either an online or paper statement. MB advised that a paper statement may be accommodated in certain circumstances. JMcK stated there may be a 50/50 split in preference. NO’D added the new portals need launched in the correct manner, so members are aware there is no choice. MB advised that there will be a choice, however, online is the default method. JMcC asked if members were going to register with a work or personal email. LT advised portal users should be made aware that the personal email address should be used when registering. MB stated there would be an initiative at the launch. EQ added that personal emails should be used when retiring and it may be necessary to amend the TP4 form to advise members.  MB advised that the Department of Finance has plans to reduce the estate costs by reducing the number of civil service offices. This directly impacts Waterside House, which will see staff move to Orchard House. While no official date is set, it is thought that the move will not be before 2024. NO’D stated this is bad timing, given the amount of work required for McCloud. BQ advised there would be no change until 2024 at the earliest. MB stated that all TPPT systems would be web based by 2024 so no need for servers. BQ agreed that the impact would be minimal as staff are already working hybrid working patterns. | TPT to advise members  regarding e-mail addresses. |
| **9.** | **Any Other Business** |  |
|  | LT suggested Wednesday 7th December 2022 at 10.30am for the next meeting. This will be an online meeting. JMcC is unavailable. BQ advised that a minimum of 2 member representatives are required. TPPT to seek members availability. | TPT to ensure there are sufficient attendees for Pension Board. |