

**HIGHLAND COUNCIL**

**Committee:** Pensions Committee

**Date:** 8 August 2019

**Report Title:** Training Policy and Training Plan 2019/20

**Report By:** Head of Corporate Finance and Commercialism

**1. Purpose/Executive Summary**

- 1.1 This report sets out the training policy for the Highland Council Pension Fund, applying to both officers responsible for supporting the Fund, and members of the Pensions Board, Committee and Investment Sub-Committee.
- 1.2 The report also sets out the requirement for all recently appointed Board and Committee members to complete induction training.

**2. Implications**

- 2.1 Resource – attendance at training events will incur costs so where available video conferencing is used.
- 2.2 Legal – regulatory requirements for Pension Board members to have the requisite skills and knowledge to perform their role.
- 2.3 Community (Equality, Poverty and Rural) – none
- 2.4 Climate Change / Carbon Clever – none
- 2.5 Risk - none
- 2.6 Gaelic - none

**3. Recommendations**

- 3.1 Members are asked to consider this report and:

- i. Note the assessment and training resources provided by The Pensions Regulator and the requirement for newly appointed Board and Committee members to complete induction training (**section 6** and **section 8**).
- ii. Note the adoption of the CIPFA Local Pensions Boards Technical Knowledge and Skills framework (**section 7**), including the self-assessment matrix and the guide for local pension boards issued by CIPFA (**section 9** and **Appendix 2**).
- iii. Note the training delivered to date on pension fund matters (**Appendix 3**).
- iv. Agree the training policy and programme for 2019/20 set out within the report (**section 11**).
- v. Note that details of individual attendance at Pensions Committee, Investment Committee and training will be reported in the Pension Fund Annual Report and Annual Accounts 2019/20. (**section 12**).

#### **4. Background**

- 4.1 The Pension Fund recognises the importance of training of Committee and Board members and officers in relation to Pension Fund matters. The Fund's Governance Policy Statement refers to the Fund's current policy with regard to training. Also the Annual Report and Statement of Accounts for the Fund include a statement setting out governance compliance against the Myners effective decision making principles.
- 4.2 Arrangements for the regular training of members and officers are in place, with training delivered through a number of means including: online training on the Pension Regulator website; external seminars and events (in person or via video conference); training delivered as Committee agenda items; and other briefings and research material. Officer training is planned and monitored through the Council's Employee Review and Development (ERD) framework.
- 4.3 The CIPFA Code of Practice on Public Sector Pensions Finance Knowledge and Skills, and CIPFA's supporting Framework and guidance documentation was formally adopted by the Pensions Committee in November 2013.
- 4.4 Following the introduction of the Public Service Pensions Act 2013 the Pensions Regulator has outlined the legal requirements for individual Pension Board members to have the correct level of knowledge and understanding to undertake their role. The training policy with regards to Pension Board members is addressed separately in this document.

#### **5. The CIPFA Code and Framework**

- 5.1 In order to ensure all members and officers involved in Pension Fund decisions are adequately trained, CIPFA has developed a Public Sector Pensions Knowledge and Skills Framework to support the Code. The Code and Framework are seen as supporting the requirements of the Public Sector Pensions Act 2013 and Pension Regulator code.
- 5.2 The CIPFA Framework supporting the Code of Practice is intended to have two primary uses:
  - as a tool for organisations to determine whether they have the right skill mix to meet

their scheme financial management needs,

- as an assessment tool for individuals to measure their progress and plan their development.

5.3 The Framework sets out 6 core areas of knowledge and skills for those involved in LGPS pensions finance (both members and officers):

- pensions legislative and governance context
- pensions accounting and auditing standards
- financial services procurement and relationship management
- investment performance and risk management
- financial markets and products knowledge
- actuarial methods, standards and practices

5.4 An extract of the competency assessment for members has been included with this report at **Appendix 1** and is further described at **section 9**.

5.5 The CIPFA Framework recognises that all LGPS Funds will differ, and each fund will wish to adapt the framework to suit their own requirements e.g. not all funds will be of a size, or take an investment approach, whereby all activities and knowledge are in-house. The framework acknowledges that some Funds will choose to access certain types of expertise from external sources such as investment managers and investment advisers.

5.6 The key recommendations of the Code and Framework are:

- Formal adoption of the CIPFA Framework as the basis for training and development of members and officers involved in Pension Fund finance matters.
- Disclosure within the Pension Fund Annual Report and Financial Statements how the framework has been applied, what assessment of training needs has been undertaken, and what training has been delivered against the identified training needs.

The Highland Council Pension Fund complies with both of these recommendations.

## **6. Training Policy**

6.1 Training needs will be assessed using the structure of the 6 core knowledge and skills areas set out at **para 5.3**. Training needs assessment and delivery will be based upon a group (Committee and Board) and individual (member/officer) approach.

6.2 It is likely that most aspects of training will be delivered on a group basis, either at Committee and Board or through separate events to which all members will have the opportunity to attend. For this type of training, the training programme and assessment of needs will be based on a consideration of; new developments and legislation, topical/live issues, as well as member feedback and specific requests for training.

### **6.3 Group Needs and Training**

Group training will be delivered through a variety of mediums including:

- provided directly at Pensions Committee and Board or Investment Sub-Committee through reports and presentations.

- specific training sessions/conferences/seminars/visits, provided by e.g. Council officers, investment managers, investment advisors, national bodies such as CIPFA, NAPF, etc.
- provision of and reading of relevant material e.g. research, briefing papers, website content, industry magazines, etc.

#### 6.4 Individual Needs and Training

To further support the identification of training needs, and recognising some individuals may have specific requirements the CIPFA Framework provides for self-assessment to identify training needs.

- **Appendix 1** provides further details of the 6 core competencies and members are asked to review this to self-assess any personal knowledge and skills requirements they feel they may have.
- A separate framework similar to **Appendix 1** exists for officers, and it will be integrated with the Council's Employee Review and Development (ERD) framework process to identify any specific individual officer training needs.

6.5 Having reviewed these learning assessment tools, members may wish to approach the Head of Corporate Finance and Commercialism or the Finance Manager to discuss any individual queries or training needs they may have identified. It is important that members appreciate that an in-depth understanding of all the core knowledge areas is neither assumed nor necessary. In many cases what the framework expects is only an *understanding* or *awareness* of the area, and knowledge of where more detailed knowledge could be sought e.g. members are not necessarily expected to have in depth knowledge of a matter, but a general awareness of the issue and understanding of where they might source further information if required.

6.6 Following the meeting, officers will follow up with members to capture feedback from the self-assessment process. An annual report on training will be considered by the Pensions Committee and Board in future, to ensure that training needs are regularly assessed and training arrangements developed.

### 7. Pension Board

7.1 The Pension Board has been established from 1 April 2015 under the provisions of section 5 of the Public Service Pensions Act 2013 and regulation 106 of the LGPS Regulations 2013.

7.2 The regulations require that pension board members must meet certain legal requirements that relate to their knowledge and understanding. Members must:

- have a working knowledge of the scheme rules and of any policy document for the scheme
- have knowledge and understanding of the law relating to pensions

7.3 The Pension Regulator and CIPFA have produced material to assist with training needs assessment and the acquisition of the identified knowledge and skills and are described in the following sections. Pension Board members should take advantage of either or both of these learning resources, if required, to help ensure the attainment of the appropriate level of knowledge and understanding.

7.4 Following the meeting, officers will follow up with members to capture feedback from the self-assessment process. An annual report on training will be considered by the Pensions Committee and Board in future, to ensure that training needs are regularly assessed and training arrangements developed.

## **8. The Pension Regulator**

8.1 The Pension Regulator is the UK regulator of work-based pension schemes. The Regulator works with trustees, employers, pension specialists and business advisers, giving guidance on what is expected of them.

8.2 The principal aim of the Pension Regulator is to prevent problems from developing. The Regulator uses their powers flexibly, reasonably and appropriately, with the aim of putting things right and keeping schemes, and employers on the right track for the long term.

8.3 The Pension Regulator also provides training resources. On the Pension Regulator website there is a learning assessment tool available which is a useful resource to help Pension Board members identify any training requirements.

<http://www.thepensionsregulator.gov.uk/public-service-schemes/knowledge-and-understanding-duty-on-board-members.aspx>

8.4 The Pension Regulator also provides a free online learning programme called the Public Service toolkit which Pension Board members should complete; unless the equivalent training has already been completed.

<https://education.thepensionsregulator.gov.uk/login/index.php>

8.5 These resources are freely available to all members and officers.

8.6 The Pension Regulator's Code of Practice 14: Governance and Administration in Public Service Pension Scheme (initial public sector version April 2015) sets out the legal requirements for public service pension Schemes. A full copy of the code can be accessed on the Pensions Regulator website.

<https://www.thepensionsregulator.gov.uk/en/document-library/codes-of-practice/code-14-public-service-pension-code-of-practice>

8.7 The key areas covered by the Code are as follows:

- Knowledge and understanding required by local pension board members
- Degree of knowledge and understanding required
- Acquiring, reviewing and updating knowledge and understanding
- Conflicts of interest
- Publishing information about schemes
- Managing risks
- Administration – maintaining contributions, providing information to members
- Resolving issues – internal dispute resolution and reporting breaches of the law

8.8 As part of the Pension Fund Regulations 2015, the Scottish Public Pensions Agency (SPPA) commissioned a review of the Pension Board arrangements during 2017 and how these were operating. One of the recommendations from this review was that, “All Pension Board and Scheme Advisory Board members should be required to undertake the Pensions Regulator on-line training as part of their induction training.”

<http://lgpsab.scot/public-sector-pensions-governance-review/>

## 9. CIPFA: Local Pension Boards A Technical Knowledge and Skills Framework (TKSF)

9.1 This TKSF has been developed as following the introduction of the Public Pensions Act 2013. This is an extension of the previous CIPFA Knowledge and Skills framework (para 3.1) which had to be revised to include specific reference to the knowledge and skills required by Pension Board Members.

9.2 TKSF is intended to have 2 primary uses

1. as a tool to help organisations establish and maintain policies and arrangements for acquiring and retaining knowledge and understanding to support their pension board members.
2. as an assessment tool for individuals to measure their progress and plan their development in order to ensure that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their functions as a member of a pension board.

9.3 The TKSF covers 8 key areas

- Pensions Legislation
- Pensions Governance
- Pensions Administration
- Pensions accounts and auditing standards
- Pensions services procurement and relationship management
- Investment performance and risk management
- Financial markets and products knowledge
- Actuarial methods standards and practices.

9.4 This framework will be formally adopted by the fund to assist with planning and monitoring training for Pension Board members.

9.5 Highland Council members can register on the CIPFA website (<http://www.cipfa.org/>) to download copies of the whole framework document or can contact the Finance Manager for assistance in accessing a copy of the framework.

9.6 **Appendix 2** provides a copy of the Self-Assessment Matrix from this framework. Pension Board members should complete this to identify any training requirements (paragraph 57 of the Pension Regulator’s Code of Practice advises this).

9.7 In May 2018, a Guide for Local Pension Boards was published. This contains guidance for local pension boards to ensure they comply with their requirements and responsibilities and it sets out The Pension Regulators Code of Practice 14. A copy of

this guide was circulated to all Pension Board members on 29 June 2018.

## 10. Training Delivered 2018/19

- 10.1 While this report is primarily forward looking, in terms of future training requirements and policy, the opportunity has been taken to recap within this report some examples of recent training undertaken by members and officers in relation to Pension Fund matters (**see Appendix 3**). This has been mapped against the 6 core areas to highlight coverage.
- 10.2 In August 2018 a training need assessment was issued to members and returned by members where there was a training need. Following on from the training needs assessment, training was delivered to the Pensions Committee in February 2019 which focussed on Governance, roles and responsibilities and the legislative framework, administration and data quality.
- 10.3 Details of further training delivered will be recorded by officers, and used for the annual disclosure within the Pension Fund Annual Report, in line with the CIPFA framework expectations. As noted in section 12 of this report, attendance at training will be reported in this disclosure on an individual basis.

## 11. Training Programme 2019/20

- 11.1 Building upon the training already delivered over the last 12-18 months, the following training programme has been provided or is proposed for the remainder of the 2019/20 financial year.

Date	Event and Core Knowledge & Skills Areas Covered	Attendees/Potential attendees
03/09/19	The SPLG/IGG Officers Group is organising an LGPS conference which will cover the following topics – valuations, structure review, annual report and accounts, pensions administration, cost transparency and investments. There will be a video conferencing link set up to enable as many to attend as possible.	PC Members PB Members HC Officers
06/09/19	Refresher training to the ISC on the overall investment strategy as agreed in the Statement of Investment principles which will cover the following: <ul style="list-style-type: none"> <li>• roles of current managers and reasons for current mix and weightings</li> <li>• reasons for moving to new asset classes, summary of the new asset classes and the benefits and diversity these new managers will bring to the Fund</li> </ul>	ISC Members HC Officers

18/09/19	CIPFA Pensions Network Pension Fund Training	HC officers
09/10/19-10/10/19	Investment and Training Seminar (Baillie Gifford) which will cover a range of investment topics	ISC Members PB observers HC officers
24/10/19-25/10/19	Local Government Chronicle conference	PC Members PB Members
Feb 2020	CIPFA Accounts workshop	HC officers
Feb 2020	Training to be provided at Pensions Committee. Details to be confirmed. Content will be based on feedback from members.	PC Members PB Members HC officers
Ongoing	Personal training using the Pensions Regulator modules. <a href="https://trusteetoolkit.thepensionsregulator.gov.uk/login/index.php">https://trusteetoolkit.thepensionsregulator.gov.uk/login/index.php</a>	PC Members PB Members HC officers
Ongoing	Heywood (provider of the Pensions Administration system Altair) provide technical training to the Pensions Administration team	HC officers

11.2 The training programme can be revised going forward based on member feedback following self-assessment of their individual training needs (**paras 6.4**).

## 12. Reporting on training attendance

12.1 In April 2019 CIPFA published guidance, "Preparing the annual report guidance for Local Government Pension Scheme Funds".

12.2 The aim of the guidance is to assist local government pension funds with the preparation and publication of the annual report required by Regulation 55 of the Local Government Pension Scheme (Scotland) Regulations 2018.

12.3 In the guidance, there is a section on Governance policy and compliance statement which recommends that annual report should include membership of each committee during the year with a matrix showing for each member

- Voting rights
- Attendance at meetings
- Training received during the reporting period



12.4 In order to comply with the above guidance, the Highland Council Pension Fund Annual Report and Annual Accounts 2019/20 and future reports will include a matrix recoding individual member recording voting rights, attendance at meetings and training received during the reporting period.

Designation: Head of Corporate Finance and Commercialism

Date: 24 July 2019

Author: Catriona Stachan, Accountant

Background Papers: CIPFA Code of Practice: Public Sector Pensions Finance Knowledge and Skills, Pensions Regulator website

## Appendix 1

### CIPFA Knowledge and Skills Framework for Members of Pension Committees Core Areas:

#### 1. Pensions Legislative and Governance Context

##### General Pensions Framework

A general awareness of the pensions' legislative framework in the UK.

##### Scheme-specific legislation

- An overall understanding of the legislation specific to the scheme and the main features relating to benefits, administration and investment.
- An awareness of the Local Government Pension Scheme (Scotland) Regulations 2018, Local Government Pension Scheme (Transitional Provisions and Savings)(Scotland) Regulations 2014, Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 and Local Government Pension Scheme (Administration) Regulations 2008 and their main features.
- An appreciation of LGPS discretions and how the formulation of the discretionary policies impacts on the pension fund, employers and local taxpayers.
- A regularly updated appreciation of the latest changes to the scheme rules.
- Knowledge of the role of the administering authority in relation to LGPS.

##### Pensions regulators and advisors

An understanding of how the roles and powers of the Pension Regulator, the Pensions Advisory Service and the Pensions Ombudsman relate to the workings of the scheme.

##### General constitutional framework

- Broad understanding of the role of pension fund committees in relation to the fund, administering authority, employing authorities, scheme members and taxpayers.
- Awareness of the role and statutory responsibilities of the treasurer and monitoring officer.

##### Pensions scheme governance

- An awareness of the LGPS main features.
- Knowledge of the Myners principles and associated CIPFA and SOLACE guidance.
- A detailed knowledge of the duties and responsibilities of committee members.
- Knowledge of the stakeholders of the pension fund and the nature of their interests.
- Knowledge of consultation, communication and involvement options relevant to the stakeholders.

## **2. Pensions Accounting and Standards**

- Awareness of the Accounts and Audit Regulations and legislative requirements relating to the role of the committee and individual members in considering and signing off the accounts and annual report.
- Awareness of the role of both internal and external audit in the governance and assurance process.

## **3. Financial Services Procurement and Relationship Management**

### Understanding public procurement

- Understanding of the background to current public procurement policy and procedures, and of the values and scope of public procurement and roles of key decision makers and organisations.
- A general understanding of the main public procurement requirements of UK and EU legislation.

### Supplier risk management

Awareness of the nature and scope of risks for the pension fund and of the importance of considering risk factors when selecting third parties.

## **4. Investment Performance and Risk Management**

### Total Fund

Understanding of the importance of monitoring asset returns relative to the liabilities and a broad understanding of ways of assessing long-term risks.

### Performance of advisors

Awareness of the Myners principles of performance management and the approach adopted by the Committee.

### Performance of the Committee

Awareness of the Myners principles and the need to set targets for the Committee to report against them.

### Performance of support services

Awareness of the range of support services, who supplies them and the nature of the performance monitoring regime.

## **5. Financial Markets and Products Knowledge**

### Investment Strategy

- Awareness of the risk and return characteristics of the main asset classes (equities, bonds, property).
- Understanding of the role of these asset classes in long-term pension fund investing.

## Financial markets

- Understanding of the primary importance of the investment strategy decision.
- A broad understanding of the workings of the financial markets and of the investment vehicles available to the pension fund and the nature of the associated risks.
- An awareness of the limits placed by regulation on the investment activities of local government pension funds.

## **6. Actuarial Methods, Standards and Practices**

### Valuations

- Knowledge of the valuation process, including developing the funding strategy in conjunction with the fund actuary, and inter-valuation monitoring.
- Awareness of the importance of monitoring early and ill health retirement strain costs.
- A broad understanding of the implications of including new employers into the fund and of the cessation of existing employers.

### Outsourcing

A general awareness of the relevant considerations in relation to outsourcing and bulk transfers.

## Appendix 2 Local Pension Boards: A Technical Knowledge and Skills Framework: Learning needs analysis and training requirements

Do I possess...?	Rate my skills 1 – no knowledge 5 – highly skilled	Training requirements	Training plan (sources and timing)
------------------	--	-----------------------	------------------------------------

<b>1 – Pensions legislation</b>			
A general understanding of the pensions legislative framework in the UK.	1 2 3 4 5		
An overall understanding of the legislation and statutory guidance specific to the scheme and the main features relating to benefits, administration and investment.	1 2 3 4 5		
An appreciation of LGPS discretions and how the formulation of the discretionary policies impacts on the pension fund, employers and local taxpayers.	1 2 3 4 5		
A regularly updated appreciation of the latest changes to the scheme rules.	1 2 3 4 5		
<b>2 – Pensions governance</b>			
Knowledge of the role of the administering authority in relation to the LGPS.	1 2 3 4 5		
An understanding of how the roles and powers of the DCLG, the Pensions Regulator, the Pensions Advisory Service and the Pensions Ombudsman relate to the workings of the scheme.	1 2 3 4 5		
Knowledge of the role of the Scheme Advisory Board and how it interacts with other bodies in the governance structure.	1 2 3 4 5		
A broad understanding of the role of pension fund committees in relation to the fund, the administering authority, employing authorities, scheme members and taxpayers.	1 2 3 4 5		
An awareness of the role and statutory responsibilities of the treasurer and monitoring officer.	1 2 3 4 5		

## Appendix 2 Local Pension Boards: A Technical Knowledge and Skills Framework: Learning needs analysis and training requirements

Do I possess...?	Rate my skills 1 – no knowledge 5 – highly skilled	Training requirements	Training plan (sources and timing)
Knowledge of the Myners principles and associated CIPFA and SOLACE guidance.	1 2 3 4 5		
A detailed knowledge of the duties and responsibilities of pension board members.	1 2 3 4 5		
Knowledge of the stakeholders of the pension fund and the nature of their interests.	1 2 3 4 5		
Knowledge of consultation, communication and involvement options relevant to the stakeholders.	1 2 3 4 5		
Knowledge of how pension fund management risk is monitored and managed.	1 2 3 4 5		
An understanding of how conflicts of interest are identified and managed.	1 2 3 4 5		
An understanding of how breaches in law are reported.	1 2 3 4 5		
<b>3 – Pensions administration</b>			
An understanding of best practice in pensions administration eg performance and cost measures.	1 2 3 4 5		
Understanding of the required and adopted scheme policies and procedures relating to: <ul style="list-style-type: none"> <li>• member data maintenance and record-keeping processes</li> <li>• internal dispute resolution</li> <li>• contributions collection</li> <li>• scheme communication and materials.</li> </ul>	1 2 3 4 5		

## Appendix 2 Local Pension Boards: A Technical Knowledge and Skills Framework: Learning needs analysis and training requirements

Do I possess...?	Rate my skills 1 – no knowledge 5 – highly skilled	Training requirements	Training plan (sources and timing)
Knowledge of how discretionary powers operate.	1 2 3 4 5		Knowledge of the pensions administration strategy and delivery (including, where applicable, the use of third party suppliers, their selection, performance management and assurance processes).
An understanding of how the pension fund interacts with the taxation system in the UK and overseas in relation to benefits administration.	1 2 3 4 5		An understanding of what AVC arrangements exist and the principles relating to the operation of those arrangements, the choice of investments to be offered to members, the provider's investment and fund performance report and the payment schedule for such arrangements.
<b>4 – Pensions accounting and auditing standards</b>			
An understanding of the Accounts and Audit Regulations and legislative requirements relating to internal controls and proper accounting practice.	1 2 3 4 5		An understanding of the role of both internal and external audit in the governance and assurance process.
An understanding of the role played by third party assurance providers.	1 2 3 4 5		<b>5 – Pensions services procurement and relationship management</b>
An understanding of the background to current public procurement policy and procedures, and of the values and scope of public procurement and the roles of key decision-makers and organisations.	1 2 3 4 5		

## Appendix 2 Local Pension Boards: A Technical Knowledge and Skills Framework: Learning needs analysis and training requirements

Do I possess...?	Rate my skills 1 – no knowledge 5 – highly skilled	Training requirements	Training plan (sources and timing)
A general understanding of the main public procurement requirements of UK and EU legislation.	1 2 3 4 5		
An understanding of the nature and scope of risks for the pension fund and of the importance of considering risk factors when selecting third parties.	1 2 3 4 5		
An understanding of how the pension fund monitors and manages the performance of their outsourced providers.	1 2 3 4 5		
<b>6 – Investment performance and risk management</b>			
An understanding of the importance of monitoring asset returns relative to the liabilities and a broad understanding of ways of assessing long-term risks.	1 2 3 4 5		
An awareness of the Myners principles of performance management and the approach adopted by the administering authority.	1 2 3 4 5		
Awareness of the range of support services, who supplies them and the nature of the performance monitoring regime.	1 2 3 4 5		



### Appendix 3 Details of training provided and attendees 2018/19

Date	Event/Topic/Provided By	Attendees	Core Knowledge and Skill Areas					
			Pensions legislative & governance context	Pensions accounting & audit standards	Financial services procurement & relationship	Investment performance & risk management	Financial markets & products knowledge	Actuarial methods, standards & practices
07/06/18	Training on private debt asset class (BlueBay Asset Management) Overview of Bonds asset class (Fidelity)	Members (6) Employer rep (1) Union rep (2) Council officers (4)			✓	✓	✓	
31/08/18	Infrastructure as an asset class (presentation to ISC by Aon Hewitt)	Members (8) Employer rep (1) Union rep (1) Council officers (2)			✓	✓	✓	
10/09/18	Training for Members and Officers organised by IGG Officers Group (covered investment fee transparency, investment strategy, Government oversight of Scottish LGPS (GAD), Pensions Regulator, LGPS benefits, role of Pensions Board)	Members (4) Employer rep (3) Union rep (2) Council officers (4)	✓	✓		✓		✓
23/10/18	Local Government Chronicle seminar – investment strategy, responsible investment, merits of low volatility equities.	Members (2)				✓	✓	

### Appendix 3 Details of training provided and attendees 2018/19

Date	Event/Topic/Provided By	Attendees	Core Knowledge and Skill Areas					
			Pensions legislative & governance context	Pensions accounting & audit standards	Financial services procurement & relationship	Investment performance & risk management	Financial markets & products knowledge	Actuarial methods, standards & practices
28/02/19	Training provided by Hymans at Pensions Committee	Members (9) Employer rep (2) Union rep (4) Council officers (4)	✓					
General reading and research e.g. agenda reports and presentations, manager reports and briefings, magazines and other periodicals, online reading etc.			✓	✓	✓	✓	✓	✓