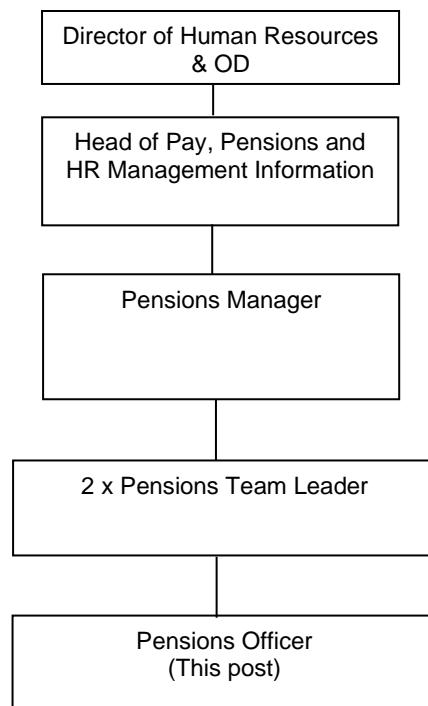


Job Title	Pensions Officer
Position Number(s)	Various
Department	Resources, Human Resources & OD
Section or Service	Pay, Pensions and HR Management Information
Grade	Grade F

Responsible to:	Pensions Team Leader
Employees directly supervised (if applicable):	None

Family Tree

Indicate by means of a diagram the position of job within the organisation or attach an organisation chart.



DESIGNATION:

1. JOB PURPOSE:

- To maintain a detailed knowledge of LGPS regulations and other statutory/regulatory/discretionary requirements as they affect all RBKC LGPS benefit administration calculations and discretions.
- To provide the helpdesk function in receiving, assessing, and responding to all incoming telephone, email, postal and in-person enquiries and claims relating to the RBKC Local Government Pension Scheme (LGPS), across 50 separate bodies/employers in the RBKC fund, covering 13,500 scheme members (active, deferred and pensioner).
- Review and maintain scheme member data on the RBKC pension system, reflecting changes in member status, and ensuring they are made in accordance with LGPS and HMRC statutory and regulatory requirements and are compliant with data protection obligations.
- To understand all the processes, checks and authorisations required for all pension benefit calculations, to provide guidance to scheme members on those processes, and to ensure they are operated accurately and efficiently for all types of casework.
- Be responsible for assessing, calculating, and completing all aspects of LGPS benefit calculations for all types of LGPS members, make decisions on eligibility, and to ensure that all incoming and outgoing documentation and payments made to scheme members or other third parties is checked, calculated accurately and paid on time.
- Make decisions on the range of incoming requests from scheme members, employers and third parties in respect of individual LGPS memberships, determine whether the request is valid and compliant with scheme rules and other statutory/regulatory requirements, and take action accordingly.
- Work on LGPS rectification projects (examples: GMP Rectification, McCloud, legacy data rectification, etc) to ensure that scheme member data and all associated benefit calculations are compliant with scheme regulations and are held accurately.

2. DESCRIPTION OF DUTIES:

- Have a detailed knowledge of LGPS Regulations, Discretionary Payments Regulations, the State Pension Scheme, and HM Revenue & Customs (HMRC) requirements in respect of LGPS pension benefits, and their correct application to LGPS benefit entitlements for all types of scheme members.

- Provide the helpdesk function in receiving, assessing and responding to all incoming telephone, email, postal and in-person enquiries and claims relating to the RBKC Local Government Pension Scheme (LGPS), ensuring responses are accurate and timely in accordance with performance targets.
- Meet scheme members as required to discuss any aspect of their pension and to provide accurate guidance in the context of LGPS regulations.
- Manage member access to self-service, and deal with all enquiries relating to member data held on it.
- Update member data on the RBKC pension system, reflecting changes in member status (e.g. divorce, expression of wish, power of attorney, etc), ensuring verified proof of change is on record, that changes are made in accordance with LGPS and HMRC statutory and regulatory requirements and are compliant with data protection obligations, and follow-up written confirmation is sent to relevant parties.
- Assess the eligibility of scheme members for the full range of pension benefits or any other activities associated with their LGPS pension, e.g. transfers-in, transfers-out, trivial commutation, refunds, deferred membership, death grants, survivor pensions, child pensions, flexible retirement, early retirement, redundancy retirement, etc.
- Calculate all types of pension scheme member benefits, checking their eligibility, accuracy and completeness, identify and correct potential data anomalies, ensure that validity checks have been made, and ensure that all required documentation has been received prior to the release of benefit information to authorised recipients.
- Independently check all benefit calculations and document outputs referred by other team members to ensure the required standards of accuracy and completeness are met.
- Work with other LGPS funds and other pension providers to exchange information accurately about members, identifying where non-RBKC pension entitlements impact on RBKC pension benefits, and arranging for the accurate and timely transfer or receipt of cash values in support of transferring benefits.
- Ensure that all input is completed accurately and on time for the fortnightly and monthly payment processes (new pensioners, lump sums, refunds, death grants, transfers-in and transfers-out).
- Follow through on incoming member starter/changes notifications received from employers.
- Run a range of checks on member records to ensure that benefit calculations or other entitlements remain accurate, identifying and correcting data

anomalies where appropriate and deciding whether any aspect of the member's benefits needs to be adjusted.

- Run regular processes to alert members and/or employers to any change affecting member status and take action to ensure the change is accurately followed up and completed, e.g. member exit from active status at age 75, frozen refund payments after 5 years, etc.
- Assess member employments for potential aggregations within the RBKC fund or with other LGPS funds and take follow-up action to ensure that any aggregation is completed according to scheme rules and that the member is notified of the outcome.
- Work on member rectification projects such as GMP Rectification, McCloud, legacy deferred members being put into payment, recalculation of member records for spouse pension, correction of missing key data for deferred members, and ensuring that all corrections are validated in accordance with LGPS regulations.
- Maintain vigilance about fraud / scams affecting pension benefits, ensuring that requests from scheme members, survivors, and third parties meet the minimum validation and data protection requirements before information is released.
- Provide knowledge-sharing and training support to other pension team colleagues to ensure consistency of approach and sharing of best practice.
- Provide coaching/familiarisation to HR & OD colleagues as necessary on pensions issues as they affect the work of other HR staff.
- Work with Pensions Team Leaders to participate in training and workshop sessions for employers and scheme members, ensuring that any pension guidance given to attendees is accurate.
- Provide cover for the Pensions Team Leaders in their absence, if required.
- Work with data submitted by employers in respect of member pensionable pay, contributions, additional voluntary contributions, job changes, unpaid absences, etc, and to check/update the pension system as necessary to ensure member records are maintained and that follow-up actions are taken where necessary to query/validate the information.
- Work with auditors to explain pension procedures and benefit calculations, and to handle auditor enquiries relating to members and their pension benefits.

Managerial

- None.

I agree to the above job description

Post Holder.....

Date.....

Head of Service.....

Date.....

3. DIMENSIONS:

(WHERE APPROPRIATE)

Quote figures which give a picture of the job as follows:

(a) Annual budgetary amounts with which the job is either directly or indirectly concerned

(b) Any other statistics relating to the work – approximately 13,500 active, deferred, and pensioner LGPS scheme members within RBKC across 50 employing bodies and schools.

PERSON SPECIFICATION

Job Title:	Pensions Officer
-------------------	------------------

Conditions to Note:

Candidates:

When completing your application form, please address your answers directly to each of the selection criteria below. This enables the panel to assess your ability to meet each criterion. It is essential that you give at least one example of your ability to meet each of the four Values and Behaviours: Putting Communities First, Respect, Integrity and Working Together.

Recruiting Managers:

The following values and behaviours are essential criteria in each post and must be addressed directly by candidates. The Guidance Notes on values and behaviours for managers give example questions to probe candidates in the interview and application stages of the recruitment process.

Values & Behaviours

The Royal Borough of Kensington and Chelsea has identified four key behaviours and values that should be demonstrated by all council employees. Successful candidates will show the ability to meet these behaviours. Candidates applying for managerial/leadership roles should also demonstrate two additional leadership behaviours.

A	<p>Equal Opportunities Demonstrate an understanding of and commitment to Council policies in relation to Equal Opportunity, Customer Care and service delivery, and the ability to implement these policies in the workplace.</p>
B	<p>Qualifications</p> <p>Essential: A professional pensions or payroll qualification, or Maths/English GCSE pass, or an equivalent demonstrable level of knowledge commensurate with the role.</p> <p>Desirable: None</p>
C	<p>Skills, Experience, Attitude:</p> <p>Essential: 1+ years' experience in LGPS administration</p> <p>Desirable: None</p> <p>Knowledge, Experience, Skills:</p> <ul style="list-style-type: none"> • Proactive management of personal workloads, ensuring that work is processed efficiently and accurately, to tight deadlines, and to prioritise accordingly with minimal supervision. • Effective oral and written communication skills when dealing with email, telephone and face-to-face enquiries, and the ability to handle difficult situations (e.g. death cases) with tact and sensitivity and to explain complex regulations clearly and concisely to a wide range of people. • The ability to work collaboratively as part of a team and to develop effective professional working relationships with others within and outside RBKC. • The ability to use Microsoft Word and Excel to a proficient level, and to perform calculations in Excel in support of pension benefit checks. <p>Professional knowledge, skills and experience:</p> <ul style="list-style-type: none"> • An up-to-date working knowledge of LGPS Regulations and Discretionary Regulations and how they affect the calculation of all types of scheme member benefits, as well as an understanding of the different LGPS schemes (pre-2008, 2008 and 2014) and their impact on member entitlements. • An understanding of the obligations of employers and the Administering Authority in the management of the Local Government Pension Scheme and their impact on the accuracy of member records and pension benefit calculations.

	<ul style="list-style-type: none"> • An understanding of the data prerequisites and calculation methods for all types of member pension benefits, including tax implications, and the ability to run all types of calculations and validate their accuracy in all outputs before being sent to the scheme member or third parties. • An understanding of the Annual Allowance, its relationship to the 'scheme pays' option, and its effect on the calculation of member pension benefits before and at retirement. • The ability to provide guidance to scheme employers or their agents in connection with their obligations in providing accurate and timely member data to the Administering Authority. • Participating in the monitoring, checking, reconciliation, recording and archiving of incoming monthly schedules and remittances from scheme employers, and other monthly electronic submissions containing scheme member data (e.g. starters), and following up queries as necessary with scheme employers. • An understanding of data protection requirements in relation to pensions, and the ability to apply this to day-to-day responsibilities when receiving and exchanging data relating to scheme members.
Our Values & Behaviours	
D	<div style="background-color: #00a0e3; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;">PUTTING COMMUNITIES FIRST</div> <ul style="list-style-type: none"> • We put local people at the heart of decision making in everything we do. • We seek to include and involve: all voices matter. • We provide quality services that are responsive, effective and efficient. <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> • I actively involve and include the communities that I serve in my work. • I shall reflect the views of the communities in my daily work. • I shall improve the service I provide through seeking feedback from others. <p>Our residents will feel that:</p> <ul style="list-style-type: none"> • I have been included • I can see how my views have been taken into account • I can see improvements and developments based on my input
E	<div style="background-color: #00c853; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;">RESPECT</div> <ul style="list-style-type: none"> • We listen to everyone and value the personal experiences of people in our communities and of each other.

	<ul style="list-style-type: none"> • We adopt a fair and involving approach regardless of any way in which an individual is different to us. <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> • I adapt my approach to take account of all differences and cultures in the community and with colleagues. • I ensure I am equitable and fair by including those who are quiet or may not be able to represent themselves. • I communicate in a way that is respectful, encourages involvement and meets people's needs. <p>Our residents will feel that:</p> <ul style="list-style-type: none"> • I feel my culture and background are respected. • I have confidence that action is being taken. • I feel I am being treated fairly.
F	<div style="text-align: center; background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;">INTEGRITY</div> <ul style="list-style-type: none"> • We act with openness, honesty, compassion, responsibility and humility. • We let people know what we are doing and communicate why and how decisions have been made. <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> • I demonstrate empathy in my interactions with others. • I am honest and transparent about the decisions I take. • I follow through on the actions I say I will take and take ownership for communicating the outcome. <p>Our residents will feel that:</p> <ul style="list-style-type: none"> • I am told when something is not possible, and the reasons why are explained to me. • I feel my perspective is listened to and understood. • I feel my views are valued
G	<div style="text-align: center; background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;">WORKING TOGETHER</div> <ul style="list-style-type: none"> • We work together and in partnership with everyone that has an impact on the lives of our residents. • We want to understand, learn from each other and continually adapt. <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> • I work with others to provide an effective service for residents, local communities and other departments within the Council. • I seek ways to work with other departments to deliver a seamless service and find opportunities to improve. • I seek out opportunities to learn from my colleagues and build on good practice.

Our residents will feel that:

- I can get my issue resolved without being passed around departments.
- I find it easy to access the services that I need.
- I feel the Council is open to new ideas.