Job Description

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| **Job Title** | Pensions Officer Technical |
| **Grade** | Band G |
| **Reporting To** | Benefit’s Team Leader or Employer Compliance & Governance Team Leader |
| **JD Ref** | BUS0091G |

Purpose

To support the provision of a cost effective, customer focussed Pension Administration Service. The application of statutory requirements under current and legacy pension scheme regulations and associated industry wide pension legislation; ensuring compliance with overriding financial legislation and authoritative codes of operational best practice.

Main Duties And Responsibilities

* Determine entitlement and calculate all member benefits, divorce/pension sharing orders and transfer payments. Action relevant options in compliance with HMRC tax legislation, pension adjustments including the Annual Pensions Increase Review. Respond to complex and technical queries on pension policy and ensure performance targets are met.
* Determine entitlement and calculate dependants’ benefits and death gratuities. Where no dependant benefits are payable calculate and commence recovery of any overpayments, investigating requests for write-offs due to individual circumstances.
* Determine members’ eligibility to compound pension entitlements against the LGPS deminimis or HMRC limits and application of tax.
* Process Scheme AVCs and Additional Pension Contribution (APC) contracts, along with updating existing contracts including ARCs and Added Years.
* Calculate and process the conversion of Scheme AVCs at retirement into service credits, purchase of annuities and/or tax free cash.
* Produce accounts for recharges to be issued to employers in respect of early retirement strains and monthly recharges to recover Compensatory Added Years. Liaise with Wirral Council Sundry Debtor section and line managers to action invoice write-offs and holds.
* Ensure maintenance of accurate data for pension accounts, liaising with employers regarding outstanding documentation identified through the Contribution Returns exercise. Assist with the production of annual benefit statements, control and checking of the financial data including liaison with the Fund Accounts section.
* Provide support to senior officers in respect of admission applications from prospective new employers and academies including preparation, data cleansing and population of member data. Assist with production of information for actuarial valuations reviews and closure of admission bodies.
* Determine action required for new entrants and leavers, check associated records, respond to enquiries, and provide appropriate information on options and choices available; including combining benefits for re-employed actives, deferred and pensioner members. Check the accuracy of refunds of contributions, ensuring that the appropriate regulations have been applied and interest paid where necessary.
* Ensure incoming mail and electronic data, including My Pension Online requests, are indexed and initiate workflows for casework. Manage the storage and disposal of confidential document waste in compliance with Data Protection requirements. Manage the maintenance of the microfiche records and ensure generic Fund documents are held within the general filing system.
* Check accuracy of payment processing, ensuring operational practice is within audit guidelines. Responsible for processing and control of foreign currency requests and procurement of both UK and international travel arrangements for Fund officers in compliance with policy and budget guidelines.

**Other:**

* Any other duties commensurate with the grade.

Role Specific Knowledge, Experience And Skills

**Qualifications**

* Diploma or foundation Degree in Pensions Administration and Management
* *Desirable - CIPPM or working towards*

**Knowledge & Skills**

* Knowledge of the Local Government Pension Scheme.
* An understanding of HMRC Regulations and industry wide pension’s legislation.
* Good verbal and written communication skills.
* *Desirable – Local Government Pension Scheme Regulations*
* *Using Lynx Heywood’s Altair pension administration software*
* *Using Microsoft Word and Excel*
* *Good verbal and written communication skills*
* *Good numeracy skills*
* *Use of an EDM system*
* *Financial systems including an accounts receivable*

**Experience**

* In-depth experience of dealing with the public or working in a financial environment with practical experience of pension administration.
* The ability to demonstrate in-depth experience which supports the needs of the post.
* *Desirable - LGPS Administration – demonstrate technical knowledge and practical experience*
* *HMRC – financial regulations*
* *Disclosure regulations*
* *TPR Code of Practice*

Additional Information

Work hybrid, with a flexible working approach to accommodate service needs.

Expected to work from a fixed location (subject to change).

On occasion, able to work outside traditional hours, of a weekend and evening as required, adopting a flexible working approach in response to business requirements.

Health & Safety Considerations: Lone working

* Work with VDUs (Video Display Unit) (>5hrs per week)
* Exposure to persons with challenging or aggressive behaviour

Approved By: YVONNE MURPHY – HEAD OF PENSIONS ADMINISTRATION

Date Of Approval: JUNE 2023