

PROCESS PENSION SCHEME DEATH BENEFITS

PERFORMANCE CRITERIA	SCOPE
<p>You must be able to:</p> <ol style="list-style-type: none"> 1. Locate and validate member's record against the death notification 2. Check where appropriate, applications for death benefits are authorised by the appropriate person and supported by relevant documentation 3. Fully validate the eligibility of beneficiaries to receive member's death benefits against the Scheme regulations 4. Validate the members level of pay or fund value on which benefits are to be based 5. Correctly calculate death benefits, taking into account any special circumstances according to Scheme rules 6. Take into account any overriding regulatory legislation that may affect sums payable to the beneficiaries 7. Accurately re-calculate revised benefits as necessary 8. Notify beneficiaries of their entitlements in an appropriate and correct manner within the required timescales 9. Promptly arrange payments of the death benefits and any ongoing dependant's pension with the paying agent 10. Update deceased member's records to reflect their change of member status 11. Follow procedures for maintaining security and confidentiality correctly according to organisational and regulatory requirements 	<p>In meeting the performance criteria you must show you can :</p> <ol style="list-style-type: none"> (A) Process <u>three</u> different types of death benefits, one of which may be simulated from the following: <ol style="list-style-type: none"> (i) Death in service (ii) Death after retirement (iii) Death in deferment (iv) Death of a dependant in receipt of a pension (B) Validate, where applicable, eligibility of the following categories of beneficiary: <ol style="list-style-type: none"> (i) Spouse/civil partner/nominated partner (ii) Child(ren) (iii) Death grant nominee(s)/expression of wish (C) Process death notifications with reference to each of the following, as applicable: <ol style="list-style-type: none"> (i) Employer/trustee authorisation (ii) Certificates of marriage, death and birth certificates of dependants (iii) Letters of administration/grant of probate (iv) Death grant nomination/expression of wish (v) Trustees discretion (D) Take into account one of the following special circumstances: <ol style="list-style-type: none"> (i) AVCs (ii) Benefits in other schemes (iii) Transfers in (iv) Pension credits/debits or attachment orders

	<ul style="list-style-type: none">(v) Other amendments for existing members(vi) Added years <p>(E) Ensure that <u>both</u> of the following timescales are met:</p> <ul style="list-style-type: none">(i) Regulatory(ii) Scheme or organisational service level agreements
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Knowledge and Understanding

You must show that you know and understand:

- K1** How to interpret and apply regulatory and scheme regulations/rules following a death notification
- K2** How benefits are affected by scheme regulations/rules, taking into account overriding regulatory legislation
- K3** Under what circumstances would authorisation from an appropriate person be required
- K4** What affect do death nomination forms have on the payment of death benefits
- K5** How to accurately apply correct calculation methods and standard practices
- K6** The circumstances under which benefits may need to be re-calculated and the procedures to be followed
- K7** What are the scheme requirements for the discharge of benefits
- K8** When to apply Pension Increase regulations when determining the death benefits that are payable
- K9** The circumstances in which proof of probate/letters of administration are required
- K10** The internal procedures that you need to follow and records that need to be updated when discharging benefits
- K11** The signatories and authorisation you need, to arrange to provide information and/or discharge benefits
- K12** What is meant by 'earmarking' and pension sharing on divorce and describe the additional information you need where part of member's pension has been 'earmarked' on divorce
- K13** What is meant by the scheme being contracted out or not contracted out of the State Second Pension Scheme (S2P) and what information must be provided when a member ceases to be contracted out
- K14** The meaning of the term 'trustees discretion'
- K15** The procedures in place to maintain security and confidentiality, including Data Protection Act