Assessment Plan
Workplace Pensions Administrator / Consultant Standard

SUMMARY

This Assessment Plan covers the Workplace Pensions Administrator / Consultant Standard that has been developed by the sector. This core and options apprenticeship has been designed primarily as an entry level role that will form the basis for a career in the sector. The Assessment Plan has been developed by the employers with input from the Professional Bodies whose qualifications are included in the Standards and Training Providers.

We expect the two options within the apprenticeship to have approximate annual numbers across the sector as follows:

Workplace Pensions Administrator: 20 - 100 per year

Workplace Pensions Consultant: 5 - 30 per year

These are new apprenticeships in a sector that has not in the past made significant use of current apprenticeship frameworks. This makes it difficult to estimate numbers so we have designed our assessment approach to be scalable.

The employers see the apprenticeship as being the start of a career journey through the organisation or sector and our approach to assessment is therefore based on the following principles:

- Assessment should show how well the individual is performing in the role and whether they have met the requirements of the Standard.
- It should have maximum relevance to the real job that the apprentice is doing to truly test full competence in the role.
- It should integrate with Business As Usual processes wherever possible e.g. performance management, personal development.
- It should add value to the apprentice's journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible. This should include giving them feedback on their development as part of the end point assessment where relevant.
- It should give assurance to the employer that the apprenticeship is being delivered in a consistent and appropriate manner.

The major components of the apprenticeship, as it evolves throughout the period, and the roles of each of the major parties are shown in the diagram overleaf – the timings are an example, assuming a 2 year apprenticeship. Within this are contained the relevant professional qualifications, development of organisation specific knowledge, the skills and behaviours required to do the role from both the core and appropriate option, on-programme assessment and the end point assessment.

Month	Apprentice	Employer	Training Provider (may only be Admin elements)	Assessment Organisation
0	Understand job role and apprenticeship commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles, timetable and commitments. Completes SFA admin req'ts	
1-18	Works to role objectives / KPIs / training plan Develops Knowledge, Skills, Behaviours	Manages as any other employee inc Performance Management via monthly 1to1s etc	Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes SFA admin reqts	
6 -18	Studies and takes Qualification	Supports and coaches	Supports and trains	
17 -18	Continues building required Knowledge, Skills, Behaviours	**'Gateway' to end point assessment:** Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs all learning outcomes.		
18 -19	Apprentice, Employer and TP work together to agree the make up of the 2 elements of End Point Assessment (Portfolio & Reflective Discussion). TP signs off vs Assessment plan requirements			
20 - 23	Completes Portfolio. Submits for assessment	Reviews Portfolio		Assesses Portfolio. Sets up Reflective Discussion.
24	Participates in Professional Discussion	Discusses grade for apprentice if there is disagreement. Informs apprentice.	When decision made, checks submission, administers as required.	Carries out Reflective Discussion. Recommends final result for apprentice Chairs discussion to finalise grade for apprentice if there is disagreement.

Professional Qualifications – the Standard contains a range of mandatory qualifications from which the employer can select the most appropriate for their business. For several of these, competence in the standard can be achieved by completion of specific units rather than the whole qualification. Details of these units are set out in the table below. The employer may want to encourage completion of the full qualification outside the apprenticeship. These options are:

Professional Body	Qualification	Required Units
Pensions Management Institute	Certificate in Pensions Administration Certificate in Pension Calculations Diploma in Pensions Administration	Complete 4 units - Retirements Part 1, Deaths Part 1, Leavers Part 1 and Transfers - as part of the apprenticeship
Pensions Management Institute	Advanced Diploma in Retirement Provision	Complete 2 units - Understanding Retirement Provision + 1 other core unit as deemed most appropriate by the employer
Pensions Management Institute	Certificate in Pensions Essentials	Complete any 4 units as deemed most appropriate by the employer
Chartered Insurance Institute	Award in Financial Administration Certificate in Financial Services Certificate in Life and Pensions	Complete 2 units - CF1: UK financial services, regulation & ethics or R01: financial services, regulation & ethics and FA2: Pensions Administration - as part of the apprenticeship

Training Provider – this is a sector in which Training Providers have historically not played a significant role due to the specialist technical nature of the roles and the low number of apprenticeships. It is probable that some employers may deliver most of the training themselves, using the Training Provider to carry out the administration and potentially add value to the learning process. In this Plan, we have assumed that the Training Provider does play a role in delivering the learning as described, but this could be reduced to an administrative role depending on how the employer wishes to deliver the apprenticeship.

On-programme Assessment (dark blue in diagram) **–** our approach to ensuring that the apprentice is on track during the apprenticeship is based on the in-house Performance Management (PM) process with the following key elements:

- Line Manager uses the formal PM process and regular 1:1s to discuss progress in the apprenticeship, provide feedback and guide development. This will also track the completion of the qualification at the appropriate time in the apprenticeship.
- Training Provider, where one is used, can support this by ensuring that the requirements of the apprenticeship are reflected in the PM process and filling any gaps through their work with the apprentice.
- Training Provider, where one is used, can also support the apprentice on understanding the learning journey, providing advice and guidance on learning strategies and tools that will support the apprentice's preferred learning style and improve their learning agility.
- Regular check points between the Line Manager and Training Provider (aligned with the PM process) to ensure that the apprentice is on track and agree how any issues will be addressed.
- Apprentices will be strongly encouraged to create a learning record that contains examples of their work as they go through the apprenticeship - this can be used in reviews with the Line Manager and Training Provider as well as to support / contribute to the Portfolio submitted as part of the end point assessment. This learning record will be kept online wherever possible.

On-programme assessment will include the qualification and any employer specific knowledge tests that are required e.g. where the qualification leaves a specific gap in the knowledge that cannot be easily evidenced in the end point assessment.

The decision as to when the apprentice is ready to move on to the end point assessment (the Gateway – yellow in the diagram) will be made by the employer and the Training Provider (where one is used) based on their monitoring of apprentice's progress. The professional qualification, where required by the Standard, should be the only pre-requisite to this.

End point Assessment (green in the diagram) – this contains 2 components which are described in more detail in the next section:

- **A Portfolio** from the final months of the apprenticeship which contains a range of types of evidence demonstrating that the apprentice has met the requirements of the Standard.
- **A Reflective Discussion** that focuses on the softer skills of the Standard, exploring what has been produced in the portfolio, how it has been produced and how well the apprentice is performing in their role.

END POINT ASSESSMENT

1. What is being assessed

The Employers have created a Detailed Standard (Occupational Brief) which describes the learning outcomes for each area of knowledge, skill and behaviour within the Standard. This is attached in Appendix 1. We will develop detailed assessment criteria for each of the learning outcomes and these will be found in the Assessment Tools that will be developed after approval of the Assessment Plan and will be available through the Assessment Organisation.

The end point assessment will be synoptic and therefore cover the knowledge elements of the Standard, however it will focus primarily on the skills and behaviours in the Standard. Some knowledge will be evidenced implicitly through the skills demonstrated by the apprentice e.g. using systems and processes to do the role requires the knowledge.

2. How will assessment be carried out

The focus of the end point assessment is on the apprentice being able to meet the criteria set out in the Detailed Standard and to be able to demonstrate this through the work that they have done. It takes place in the last 2-3

months of the apprenticeship, once the apprentice has met the Gateway criteria, and consists of 2 assessment methods:

- Portfolio
- Reflective Discussion

The Employer and Training Provider will work with the apprentice to agree the content of the Portfolio and Reflective Discussion, providing guidance as to the content, structure etc before the apprentice starts to prepare for the end point assessment.

The two methods of assessment will build up a cumulative picture of how well the apprentice has met the requirements of the Standard, using the assessment criteria that will be developed from the Detailed Standard.

2.1. Portfolio

The Portfolio contains evidence from real work activity by the apprentice that is likely to have completed towards the end of the apprenticeship and will illustrate the application of the knowledge, skills and behaviours within the Standard synoptically. It will demonstrate the application of knowledge and competence in the work environment and is likely to cover the bulk of the standard. It may also draw on the apprentice's learning record created during the apprenticeship.

The types of evidence may include written work, small projects, performance review information, workplace observations, case studies, learning record entries, development plan content, emails, customer comments etc. There are likely to be several types of evidence within a Portfolio, designed so that they collectively demonstrate that the apprentice has learned and synoptically applied the complete knowledge, skills and behaviours of the Standard. The evidence will differ between the two options with, for example, the Consultant likely to contain more project examples. Wherever possible, this will be an e-portfolio or other electronic platform. The structure and requirements of the Portfolio will be included in the Assessment Tools.

The Portfolio will initially be reviewed by the employer using an assessment template that will be contained within the Assessment Tools. When the employer has made their assessment and determined their grade for the apprentice, the Portfolio will be sent to the Assessment Organisation for a fully independent assessment. The employer will also provide their rationale for the grade which may include additional information from in house performance management of the apprentice, to help advise the Assessment Organisation in their decision. This will be based on a template that will be included in the Assessment Tools.

2.2. Reflective Discussion

The Reflective Discussion is a structured interview between the apprentice and the Assessment Organisation, focusing on the softer skills of the Standard (e.g verbal communication, relationship management), exploring what has been produced in the Portfolio, how it has been produced and how well they are performing in their role. This enables the assessment as a whole to cover the full range of knowledge, skills and behaviours from the Detailed Standard.

The purpose of the Reflective Discussion is to:

- Explore evidence for areas of the Standard that are best done face to face.
- Clarify any questions that the Assessment Organisation has about the evidence submitted in the Portfolio.
- Discuss how the apprentice has progressed in their role, what they have done and their approach to work.
- Provide the basis for the Assessment Organisation to make the decision about the grade to be awarded.

A structured brief will be provided in the Assessment Tools for the Assessment Organisation to use in the Reflective Discussion. This will ensure that consistent approaches are taken and that all key areas are

appropriately explored. It may be carried out face to face, or remotely using e.g. video conference, phone or Skype, depending on numbers and locations of apprentices.

The combination of these two assessment methods builds a cumulative picture of performance against the Standards. They require apprentices to demonstrate the application of knowledge, skills and behaviours in an integrated manner to deliver the required outcomes, enabling the Assessment Organisation to make an holistic judgement about how well the apprentice meets or exceeds the Standard. Whilst we expect the bulk of the evidence to come from the Portfolio, it is the combined picture that determines the result.

3. Who carries out the assessment

There are two parties involved in the end point assessment – the Employer and the Assessment Organisation. Their respective roles are as follows:

Assessor	Role
Employer	- Brings a view of the apprentice from Performance Management and working with them in the workplace through the apprenticeship - Has greatest clarity about whether the apprentice is fully competent in the workplace - Reviews the Portfolio and makes a judgment about whether they meet the Standard. Signs off Portfolio to go to Assessment Organisation. - Provides their view of grade, plus rationale - Participates in any discussion of decision by Assessment Organisation if required
Assessment Organisation	- Brings a completely independent view to the end point assessment as they have had no engagement with the apprentice until now - Reviews the Portfolio independently and scores against the assessment criteria - Conducts the Reflective Discussion - Determines the grade to be awarded to the apprentice - Chairs any discussion of their decision if the Employer disagrees and makes the final decision

To ensure that any assessor is competent they will be trained in the assessment process (see next section) and will also have to meet certain criteria, including:

- Understanding of the sector and of the role covered by the apprenticeship.
- Depth of expertise to assess all areas of the Standard.
- Professionally qualified in the sector and familiar with the qualifications in the apprenticeship.
- Full CPD for the last 5 years.

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the SFA's Register of Apprenticeship Assessment Organisations. Individual employers must select an organisation from that Register to deliver assessment services for this standard however the Trailblazer Employers strongly recommend that you select a Professional Body to undertake the end point assessment.

4. Quality Assurance

The responsibility for the robustness of the assessment process is held by the Assessment Organisation. This ensures that there is true independence in the assessment. The role of the Assessment Organisation is summarised below:

- Develops and maintains the assessment tools that are used by all to carry out assessments
- Provides a panel of individual assessors that meet the requirements set out by the employers
- Trains / certifies all individual assessors to be able to assess consistently against the Standards
- Applies robust internal quality assurance and verification processes to the assessments
- Runs the appeal process for any appeals that arise from assessment decisions
- Reports to the Employers on any issues that arise

In taking on the lead role in assessment, the Employers strongly recommend that the Assessment Organisation has:

- Understanding of the sector and the assessment requirements for these Standards, together with the expertise to develop and administer the assessment tools required
- Capability to deliver assessments at the scale and with the levels of service required
- Geographical coverage required
- Capability to source assessors with the requisite background to be both credible and effective
- Robust internal verification and quality assurance processes

Within this approach, independence is achieved through the end point assessment being carried out by the Assessment Organisation. They will make a synoptic assessment of each apprentice's work, including the grade to be awarded, on the basis of evidence supplied in the Portfolio and the Reflective Discussion.

The assessment methods described previously are designed to produce assessment outcomes that are consistent and reliable, allowing fair and proper comparison between apprentices employed in different types and sizes of organisations. At the core of this will be the set of Assessment Tools that are used by all assessors and to inform the training that assessors receive. These will be developed and held by the Assessment Organisation. The Assessment Organisation involved in this apprenticeship will create a set of tools, materials and techniques to be used in assessment based on this Plan and guidance from Employers. These tools will be standardised and approved by the Employers before being trialled and confirmed as suitable for implementation. Particular attention will be paid to ensuring that the tools are consistent and produce comparable results. The Assessment Organisation will thereafter be responsible for monitoring the work of their individual assessors to ensure continuing robustness – independent, consistent, accurate - and report back to the Employers as necessary.

All assessors will be required to have the skills and experience outlined in the previous section. They will be trained / approved by the Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments. The content of this training will be signed off by Employers.

The Assessment Organisation will provide robust validation and quality assurance processes to ensure that all assessments are robust, that they assess fully against the Standards, are undertaken consistently and to the same standard and that the individuals carrying out the assessment have the requisite skills and industry experience. These will be developed as part of the Assessment Tools to ensure that they are consistent across all apprentices. Evidence of this will provided to the employer. Immediate and appropriate action will be taken where any quality concerns are identified.

5. **Grading**

The Assessment Organisation will make the decision on the grade to be awarded to the apprentice based on their scoring of the two components of the end point assessment, the Portfolio and the Reflective Discussion. They will also take into consideration the views of the employer as submitted with the Portfolio. The apprentice will be awarded a Pass or Distinction. The Distinction is designed to recognise the small proportion of apprentices who are seen as outstanding employees, regularly going beyond what is required to be competent in the role and seen as having greatest potential for the future.

The exact mechanism for doing this will be developed as part of the Assessment Tools and is likely to be based on the assessment criteria that are developed for each of the learning outcomes in the Detailed Standard. These assessment criteria will specify what is required to achieve a Pass i.e. fully competent in the role and also a Distinction. To achieve a Distinction the apprentice will need to have achieved a Distinction in 6 of the areas of Knowledge, Skill and Behaviour in the Standard, with at least one of these being in each of Knowledge, Skill, Behaviour and the additional competencies in the Option for the role. They will also need to achieve a Pass in all other areas of the Standard.

As the two assessment methods are cumulative, it will be the overall score across both Portfolio and Reflective Discussion that determines the grade achieved.

In the event of an appeal against the grade awarded, the Assessment Organisation will carry out an independent review of the evidence to confirm or modify the grade in line with their standard procedures.

IMPLEMENTATION

Whilst the major focus of this Plan is to ensure that it delivers robust and high quality assessments that accurately assess competence against the Standards, the employers have also considered the practicalities of implementation carefully in the light of the uncertainty about the number of apprenticeships and the likely geographic coverage. The main factors that will make our approach implementable and cost effective at the numbers of apprentices anticipated or at significantly higher numbers are:

- The use of two well proven assessment methods that will allow robust determination of competence without requiring a large number of components.

- Using an Assessment Organisation who has assessment expertise, access to a pool of individual assessors and the capability to carry out the volume of assessment required.

- The ability for assessors to review the Portfolio remotely and hence not incur any travel time or costs.

- The intention to have the Portfolio created and submitted electronically wherever possible.

- The ability for assessors to conduct the Reflective Discussion either face to face (where there are significant numbers of apprentices in one geographic area) or remotely using video conference / phone / Skype (where numbers are small). This will also make most effective use of assessor time.

- The use of existing assessment expertise, robust internal and external QA processes to give independent assessment without the need to engage an additional party and incur additional costs in the assessment.

In addition, we are confident that this approach can be used in organisations of any size within the sector, in part through flexing the role of the Training Provider to ensure the totality of the learning, on-programme assessment and guidance on the end point assessment can be delivered.

As this Standard is new, we have no direct evidence of the costs of delivering this assessment approach. However, drawing on the information we have received from Training Providers and Professional Bodies on the indicative costs of delivering this apprenticeship we believe that up to 15% of the costs will be spent on assessment.

Appendix 1 – Detailed Standard

KNOWLEDGE	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Workplace Pension Schemes	Broad understanding of the structure of workplace pensions schemes and the different roles involved in running a scheme.	Understands the overall structure of workplace pensions schemes
		Understands the different roles involved in running a scheme
Regulatory and Compliance	Understands the regulatory and legislative environment for workplace pensions and the impact of this on their role. Understands the difference between providing information, guidance and advice.	Understands the regulatory and legislative environment for workplace pensions
		Understands the impact of this on their role
		Understands the difference between providing information, guidance and advice.
Business Awareness	Understands their organisation's business strategy, culture and role within the workplace pensions sector. Has an awareness of how their own role fits within the wider organisation and workplace pensions industry.	Understands their organisation's business strategy/ culture and how their role fits within this
		Understands how their organisation fits within the workplace pensions industry.
Systems and processes	Understands all systems and processes used in the role together with the standards to be met.	Understands all systems and processes used in the role
		Understands the standards to be met
		Understands the consequences of not following processes and when to raise concerns if errors are made

SKILLS	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Client Service and Delivering results	Delivers excellent service, meeting client needs e.g. producing quotations or advising trustees; meeting internal service standards; handles a range of situations including dealing with complaints appropriately. Delivers work that meets required quality, standards and targets, using the required systems and processes.	Identifies and meets internal and external client needs, delivering excellent service
		Meets required quality standards and deadlines
		Identifies and deals appropriately with complaints following the organisation's processes
Communication	Demonstrates good interpersonal skills and communicates effectively with all stakeholders e.g. pension scheme members or sponsors.	Builds rapport with clients and colleagues, demonstrates empathy and understanding when dealing with them
		Demonstrates consistent, accurate and appropriate communication through all relevant media
Team working and collaboration	Consistently supports colleagues and collaborates to achieve results. Builds and maintains strong working relationship with colleagues and clients e.g. sponsoring employers or trustees. Aware of own role within team and impact on others.	Supports colleagues and collaborates to achieve results
		Builds and maintains strong working relationships with colleagues and clients
		Demonstrates an awareness of own role and impact on team
		Questions and challenges others appropriately

Planning and organising	Plans and manages own workload effectively, responding to changes when necessary.	Prioritises time and activities, managing resources as appropriate
		Takes ownership and commits to delivery
		Raises concerns relating to workloads or timescales
Personal Development	Proactively plans and records their own development in both current role and career through a range of methods e.g. workplace learning, professional courses.	Takes ownership and seeks ways in which to develop knowledge and skills within the role
		Progressively develops their own career as they learn more about the job and the business

BEHAVIOURS	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Honesty and Integrity	Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing. Maintains confidentiality at all times.	Demonstrates integrity and ethical behaviour in the way they do their job
		Treats sensitive information in a confidential way
Accountability	Meets personal commitments and expectations, e.g. completing work, timekeeping. Takes ownership of tasks.	Meets personal commitments and expectations
		Takes ownership of tasks
Commitment and Enthusiasm	Demonstrates enthusiasm and dedication. Willing to suggest / share new ideas and opportunities for change.	Shows willingness to suggest / share new ideas
		Consistently demonstrates a positive can-do attitude
Personal Effectiveness and Adaptability	Accepts changing work priorities and patterns when new jobs need to be done and adapts to business change. Works well under pressure, deals with challenges and meets targets.	Takes a flexible approach to changing work priorities
		Responds positively to business change/challenges
		Works well under pressure
		Makes productive and effective use of time

Additional Administrator Competencies:

KNOWLEDGE	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Scheme Benefits	Interprets relevant pension scheme information and benefits payable; understands how to interpret scheme documentation, perform calculations and check for reasonableness.	Understands and interprets relevant pension scheme information and benefits payable
		Interprets scheme documentation
		Performs calculations and checks for reasonableness

SKILLS	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Analytical	Able to demonstrate analytical thinking, including identifying non-standard situations that arise, where relevant.	Applies scheme knowledge and analytical thinking to member events, identifying non-standard situations that arise
		Applies discretion and judgement to identify solutions / next steps

Additional Consultant Competencies:

KNOWLEDGE	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Trustee (or equivalent) Responsibilities	Understands how Trustee boards (or equivalent committees) are comprised and run; understands their Governance requirements, including risk management, complaints processes and business planning.	Understands how Trustee boards (or equivalent committees) are comprised and run
		Understands the Governance requirements for Trustee boards (or equivalent committees), including risk management, complaints processes and business planning.
Scheme Benefits	Understands relevant pension scheme information and benefits payable. Understands the different types of calculations and benefit structures.	Understands relevant pension scheme information and benefits payable.
		Understands the different types of calculations and benefit structures.
Client Understanding	Broadly understands the nature of scheme sponsors and Trustees (or equivalent committees) as clients and the context of their business requirements, projects, circumstances, goals and cultures. Understands the options for, and importance of, communications with and to pension scheme members.	Understands the nature of scheme sponsors and Trustees (or equivalent committees) as clients and the context of their business requirements, projects, circumstances, goals and cultures
		Understands the options for, and importance of, communications with and to pension scheme members.

SKILLS	What is required	What Good Looks Like - THE LEARNING OUTCOME (The apprentice consistently…)
Solution Development	Able to demonstrate analytical and investigative thinking, suggesting viable solutions to client issues that arise. Able to support implementation of solutions, including straightforward negotiations with clients when required.	Demonstrates analytical and investigative thinking, suggesting viable solutions to client issues that arise.
		Supports implementation of solutions, including straightforward negotiations with clients when required.