



**Pensions
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Moving pensions forward

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GUIDE FOR CERTIFICATE IN PENSIONS ADMINISTRATION CANDIDATES

Certificate in Pensions Administration is suitable for pension scheme administrators working on either DB or DC pension schemes – or both. The qualification is designed to allow organisations and their pensions administrators to select and construct a competence based qualification that reflects their normal working activities. It is based on standards of occupational competence which have been defined by the industry. The qualification also allows the potential for the completion of a customer service unit.

It is awarded by The Pensions Management Institute (PMI), which is the professional body for those working in all sectors of the pensions industry.

1. Is CPA appropriate for you?

The qualification is for administrators of occupational pension schemes in all sectors of the pensions industry whether they work on DB and/or DC pension schemes. The structure of the qualification allows flexibility and choice to make it as appropriate as possible for the day to day activities carried out in your role as a pension scheme administrator.

The qualification also includes customer service units. These units have been taken from existing customer service units and qualifications. If you are already taking these within your organisation you can cross reference them to this qualification if there is a match.

Certificates are issued on a unit by unit basis and when you complete CPA you can claim a final certificate, which is signed by the Chief Executive for PMI and the PMI President.

2. Qualification Structure for Certificate in Pensions Administration

Any 8 units – should be completed within 5 years of registration at least one out of the 3 Mandatory Group units have to be completed and only one unit from Customer Service Group allowed

Unit Titles		
Monitor Ongoing Entitlement to Pension Scheme Benefits	Mandatory Group	Work based Unit
Process Pension Scheme Data for Periodic Events	Mandatory Group	Work based Unit
Process Contributions for a Defined Contribution Scheme	Mandatory Group	Work based Unit
Payment of Pension Scheme Benefits		Work based Unit
Create Pension Scheme Records for New members		Work based Unit
Update Pension Scheme Member Records		Work based Unit
Process Applications for Pension Scheme Transfers Out		Work based Unit
Process Pension Scheme Retirement Benefits		Work based Unit
Process Applications for Pension Scheme Additional Voluntary Contributions (AVCs)		Work based Unit
Process Applications for Pension Scheme Early Leavers		Work based Unit
Prioritise and Organise own Pension Administration Activities		Work based Unit
Process Pension Scheme Death Benefits		Work based Unit
Process Pension Scheme Transfers In		Work based Unit
Calculate and Quote DB & DC Pension Scheme Death Benefits for Members without Special Circumstances		Exam based Unit
Calculate and Quote DB & DC Pension Scheme Leavers Benefits for Members without Special Circumstances		Exam based Unit
Calculate and Quote DB & DC Pension Scheme Retirement Benefits for Members without Special Circumstances		Exam based Unit
Calculate and Quote DB & DC Pension Scheme Transfers In and Transfers Out		Exam based Unit
Customer Service Optional Units – maximum one unit allowed – not compulsory to do any units from this section		
Follow the Rules to deliver customer service		Work based Unit
Demonstrate an understanding of the rules that impact on improvements in customer service		Work based Unit
Process information about customers		Work based Unit
Deal with incoming telephone calls from customers		Work based Unit
Make telephone calls to customers		Work based Unit
Deal with customers in writing or electronically		Work based Unit
Do your job in a customer-friendly way		Work based Unit
Deliver reliable customer service		Work based Unit
Use questioning techniques when delivering customer service		Work based Unit
Deal with customers using bespoke software		Work based unit

Details of the content of each of these units can be located on the PMI website www.pensions-pmi.org.uk

3. Who's who in CPA?

Candidate

This is you and you are responsible for:

- working with your assessor/mentor to develop an assessment plan
- identifying and collecting evidence to show that you are competent in the work based units for which you are being assessed
- presenting that evidence to your assessor/mentor to show how it meets the standards
- preparing for the case study examinations by making sure that you understand the scheme booklets and by practising on past papers.

Your candidate number

When you register for the first time as a candidate you are given a unique candidate number. You will keep this number until you complete CPA even if you move to a different centre or a new employer, or, transfer to another PMI VQ qualification. You will need to quote this number on your examination script if you take the units assessed by case study examination.

You must quote this number if you ever need to contact the Pensions Management Institute.

Assessor/mentor

Your assessor/mentor could be your immediate supervisor or manager but this is not necessarily the case. The assessor/mentor is responsible for:

- working with you to develop an assessment plan
- advising you on how to meet the standards and what kind of evidence you need
- assessing the evidence you present and giving you constructive feedback
- providing additional assessment opportunities if necessary to allow you to demonstrate competence
- completing all the relevant documentation when you have demonstrated competence
- helping you to understand the scheme booklets and how to do the case studies for the examined units where necessary.

Internal verifier/quality assurance co-ordinator

Your internal verifier/quality assurance co-ordinator may also be someone from your centre who will work with your assessor/mentor. The internal verifier is responsible for:

- monitoring the assessment decisions made by the assessor/mentors to ensure that they interpret the qualification standards consistently
- applying for certificates of unit credit for completed work based units on your behalf. Your assessor/mentor and your internal verifier will sign off all workbased units.

Centre contact

If your centre has a large number of candidates and several assessor/mentors and internal verifier/quality assurance co-ordinators, there may be a centre co-ordinator who deals with the administration.

You should know who all of these individuals are and how to contact them.

External verifier

The external verifier, who is appointed by PMI and comes from outside your centre, is responsible for ensuring that your centre:

- maintains the national standards for CPA so that candidates at all CPA centres are assessed to the same standard
- is properly resourced with sufficient assessor/mentors and internal verifiers/quality assurance co-ordinators who have the time to carry out their roles
- correctly completes all documentation relating to CPA.

4. How is CPA assessed?

The CPA units are not all assessed in the same way, however, is it divided into two methods.

Workbased assessment carried out internally via an assessor/mentor and an internal verifier/quality assurance co-ordinator.

Exam based assessment – four of the units that are included in the qualification are assessed externally as they are exam based.

5. Making a start - the assessment plan

Your assessor/mentor will have a meeting with you to discuss the best way for you to tackle the qualification. This will depend partly on how experienced you are as an administrator and what your current job role involves. As a result of these discussions your assessor/mentor will draw up an agreed assessment plan for you.

The assessment plan may show:

- which units you are aiming to complete first
- how the units will be assessed
- what evidence you will be expected to collect
- what additional training you may need, if any
- whether you need to do any work outside your normal work role to generate evidence of competence
- when you will be entered for the examined units
- timescales for completion of the units.

You and your assessor/mentor will need to review this plan periodically and it may need to be amended if your rate of progress is different from what you both originally expected.

6. Collecting evidence

The evidence to show that you are competent in the work-based units may be collected in a number of different ways – you should discuss the appropriate formats with your assessor/mentor. These include:

- *Observation* Your assessor/mentor may watch you at work and judge your performance from what he or she sees and hears. Your assessor/mentor will try to do this as discreetly as possible to avoid distracting you.
- *Products of work* Your assessor/mentor will ask you to provide examples of work that you have done, which illustrate that you have met the required standards. Your assessor/mentor should tell you how many examples to provide and what kind but, if you are in any doubt, the Scope page of each Element details the amount and type of evidence required.
- *Witness testimony* Your assessor/mentor may ask you to provide evidence of the way in which you carried out your work by obtaining statements from your colleagues, manager or others with whom you have had contact as part of your work.
- *Project/assignment* Your assessor/mentor may suggest that you use a project you are already working on to provide evidence of your competence. Sometimes your assessor/mentor may give you a specific project or assignment that will allow you to demonstrate your competence for part of the qualification.
- *Simulation* If you do not meet certain situations as part of your normal day to day work, your assessor/mentor may set up a realistic simulation, such as a case study. This will enable you to provide evidence of your competence should this situation really occur. However your assessor/mentor will try to obtain as much evidence as possible from your everyday work, so you may never be asked to provide evidence through simulations.
- *Questioning* Your assessor/mentor may question you to
 - see if you understand the principles which underlie the work you have done
 - check why you took the action you did in particular cases
 - ask what you would have done if the circumstances had been different.

- *Personal statement* As part of your evidence you can include your own written statement report. This will help to:
 - * clarify your evidence and show how it meets the criteria for the relevant unit
 - * highlight specific knowledge and understanding that is not obvious from the evidence itself.

The statement could include:

- * a brief description of the context in which you carried out your work
- * details of the action taken and why you chose that particular course of action
- * a brief statement about how the evidence relates to the action you took
- * a brief description of the knowledge you had to draw on. For example were you following company policy or legislation? Were there underlying principles that you applied?

7. Organising your evidence

Evidence can be collected/documentated and stored in a number of different ways – you should be given guidance by your assessor/mentor in the centre on the way they want you to record and store the evidence you use for the workbased units. One method is via a portfolio:

What is a portfolio?

This is the folder in which you store all the documentary information and evidence collected in support of your claims for competence. It provides a system by which you can have your work effectively assessed.

What should you include in your portfolio?

1. Title page showing the name of the award, your name and work address
2. A brief summary of your job responsibilities
3. Table of contents - this should list the sections and indicate where to find each section
4. The Unit standards - the standards for each work-based unit should be filed in front of the evidence for that unit.
5. Assessment record - These will be used to record your progress and will be signed off by your assessor/mentor once you have provided sufficient evidence of competence.
6. Evidence reference sheets
7. your evidence
8. Assessment plans - a copy of all the assessment plans agreed with your assessor/mentor
9. Meeting notes from the review of assessment

As part of the external verification process, the external verifier for your centre may wish to talk to you and/or to see your evidence portfolio.

8. How To Use The User Guidance Notes

On the PMI website www.pensions-pmi.org.uk located in the qualification area there are User Guidance Notes for each unit that makes up the qualification this lists all the criteria you must meet to demonstrate competence.

You will see it is essentially made up of 2 columns. The left side details performance criteria (the activities you carry out). The right side details the scope (the situation or environment in which the performance criteria takes place). In some cases you will be able to select a specific number of types/situations from the scope. This is clearly detailed on the page.

The knowledge and understanding page details all that you need to know and understand to complete the unit. Some of this knowledge and understanding will be apparent from the practical evidence you provide in support of your claim to competence. Where it is not obvious you may include personal statements to show your assessor/mentor/mentor that you have the required knowledge and understanding. Your assessor/mentor/mentor may ask you questions to confirm your knowledge and understanding.

9. Using your evidence effectively

You can use the same evidence more than once in the same unit and for more than one unit where it is appropriate.

You can use evidence that goes back to a maximum deadline of 2 years at the time of final assessment. Discuss this with your assessor/mentor/mentor.

10. What happens when your evidence is assessed?

Your assessor/mentor/mentor will agree a timetable with you for submitting your evidence and for giving feedback. He or she will tell you if your evidence meets the required standards and if not what you must do to meet them, and also what additional evidence you need, if any, to complete the unit.

Once a unit is completed it should be passed to the internal verification/quality assurance co-ordinator. This is to ensure that your evidence has been properly assessed against the standards and the assessment is consistent with the assessment of other candidates. If satisfied, the internal verifier/quality assurance co-ordinator will apply for a certificate of unit credit on your behalf, once the external verifier has approved applications for units.

11. Final certificate

When you have completed all the units your internal verifier/quality assurance co-ordinator will apply for a final certificate on your behalf. This certificate is signed by the President and Chief Executive of the Pensions Management Institute.

12. What happens if you do not agree with an assessment decision?

In the unlikely event of your disagreeing with a decision made by your assessor/mentor and being unable to resolve the disagreement, your centre will have an appeals procedure, make sure you are given a copy.

13. The case study examinations

What do these examinations involve?

The case study examinations are based on three fictitious pension schemes:

OPQ Scheme – money purchase, option to contract out
RST Scheme – career average revalued earnings, not contracted out
XYZ Scheme – final salary, contracted out

These examinations are the way for you to provide evidence that you can

- * understand and interpret the rules of schemes other than those which you usually administer
 - * carry out manual calculations for a range of member events, this range is detailed in the units (can be viewed via the website www.pensions-pmi.org.uk)
 - * recognise the restrictions that apply to the level of benefits payable imposed by legislation and the HM Revenue & Customs
 - * communicate the benefit options fully and accurately, requesting all the information required before the scheme can pay the benefits.

The examinations are held twice a year, in May and November at set times and under strict exam conditions. The exams can be taken in any order and any number of times with the results showing as a PASS or a FAIL.

14. On-line learning

To help you study for CPA examined units, PMI has an online interactive learning programme for each of the examined units of CPA

To access VQ online learning you will need to buy a secure, individual access key. This allows you to use the online learning on any computer that gives you access to the Internet. You decide what you want to learn and how. The programme will keep a record of your progress and monitor your results as you are learning.

There is a separate access key for Retirements, Deaths, Transfers and Leavers and the material contained in each programme is will include all examined units for each benefit.

You will also have immediate access to any changes in content and material connected with the qualification. See the website for more details www.pensions-pmi.org.uk.

15. Preparing for the case study examinations

- * Start your preparation early and make sure that you have a thorough understanding of the scheme booklets. Remember that each scheme is different and that the rules will not be the same as the schemes you usually administer even if they are a similar type.
- * Check the unit criteria for which you are entered to see what scope is covered. This way you will be able to identify all possible case studies that the examiners could set. Make sure that you can deal with anything in that scope especially if it is the type of calculation that you seldom see in the course of your normal work.
- * Ensure that you are familiar with all legislation that affects the type of benefits in the unit you are taking.
- * Read copies of past Examiners' Reports. These will identify many common problems and help you to avoid them.
- * Practise calculations from past papers and check the answers against those given in the appendix to the Examiners' Report. Spend more time practising calculations with which you are less familiar.
- * Seek help from your assessor/mentor where you are unclear about how to do particular types of calculation or how legislation might affect the benefits payable.
- * You may wish to purchase the relevant access key for on-line learning.

Before the examination

About a month before the examination takes place your centre contact, will be sent copies of the scheme booklets and the Notice to Candidates.

These will be handed out to you almost immediately. The Notice to Candidates includes some instructions about the examinations. The set of scheme booklets you are given is yours to keep and must be taken into the examination with you.

During the examination

- * Take in any reference material you think will be helpful. You must take in the scheme booklets and the tables of factors. You can annotate these or highlight the sections that are relevant to the examination you are taking. You could take in information about the HM Revenue & Customs and legislation requirements and examples of standard documentation used in your company.
- * Read the case studies carefully. This will help you to avoid making careless mistakes, such as calculating a spouse's pension for an unmarried member who has died.
- * Check your figures carefully, make sure that all information is correctly transcribed.
- * For the letters make sure you have included all the required information, you can take a checklist into the examination with you.

The marking scheme

In order to pass the examinations (and thereby demonstrate competence) each of the following must be met:

All case studies have been attempted (**Section A**)

All requested letters have been attempted (**Section B**)

There are no more than **three** errors against a specific performance category across all of the case studies (**Section A**)

There are no more than **three** errors against a specific performance category across all of the requested letters (**Section B**)

There are no more than **three** errors (regardless of performance category) for any of the case studies (**Section A**)

There are no more than **three** errors (regardless of performance category) for any of the requested letters (**Section B**)

There are no more than **six** errors (regardless of performance category) across all of the case studies and all of the requested letters (**Section A** and **Section B** combined)

Examination results

These are sent to your centre contact on a date specified in the Notice to Candidates. At the same time we send out certificates of unit credit for successful candidates.

Appeals procedure

In the unlikely event that you have reason to think that your script has been unfairly assessed, there is an appeals procedure. You should contact your centre contact for details.

16. PMI Contact Details

Qualifications Department
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