

Introduction

Dear Candidate,

Thank you for your interest in applying to be the Pension Wise Agent in Shetland. We are delighted you are interested in learning more about this role and the CAB service.

Shetland Citizens Advice Bureau offers free, confidential, independent and impartial advice and assistance to people in Shetland. We are a member of Citizens Advice Scotland, and together with the other 60 member bureaux and the consumer helpline we form Scotland's largest independent advice network. This network helps more than 300,000 people solve their problems each year. And we look at the problems people bring to our advice services and campaign for change where it's needed most. We work for a fairer Scotland where people are empowered and their rights respected.

[Major pension changes](#) will come into effect in April 2015. As part of this, the Chancellor, George Osborne, announced last Summer that people about to retire would get free, impartial guidance on what to do with the money in their [defined contribution \(DC\) schemes](#) (where your money has been invested and you decide what to do with it at retirement). This guidance service is called [Pension Wise](#).

Citizens Advice Scotland has been selected to deliver the face to face service of Pension Wise in Scotland through local bureaux. Shetland CAB

will be delivering this service to cover both Shetland and Orkney. We're proud to have a role in this. Helping people to take control of their finances and make the right decisions is our core purpose.

“For 75 years Citizens Advice Bureaux in Scotland have been somewhere people can turn to when they need free and impartial advice and information. We are looking forward to being able to provide that same service for those needing pensions guidance and information from April this year. In 2013/14 we dealt with over 3300 pensions issues, so we are already a service people trust for information and will continue to be so as people look for guidance and information about the options they have for using their pension contributions for their future.”

Margaret Lynch
Chief Executive of Citizens Advice Scotland

Our search is on to find individuals who are excited about the opportunity to make a positive difference to citizen's lives and have the skills and aptitude to help inform and guide people on pension and related issue.

The following pages will give you more details on the position. We hope that this letter gives you a sense of the exciting potential within this role and organisation, and the enthusiasm we feel about welcoming the right person into our team.

Role profile and purpose

Job Title:	Pension Wise Agent Fixed term contract up to 31 st March 2016 (subject to funding)
Salary range:	£24,000 to £30,000
Hours:	Either full time or part time
Location:	Shetland, may require travel to Orkney
Reports to:	Bureau Manager
Staff responsibility:	None

To deliver a quality service to clients eligible for the Pension Wise service by supplying accurate, personalised relevant information and guidance on their pensions options and choices.

The main duties of the role are the following:

- Provide face to face pension and retirement information and guidance to members of the public as per the standards set by the FCA.
- Help consumers understand the full implications of their pension choices.
- Raise consumer awareness of pension scams and fraudulent activity; encourage consumers to report any issues to the relevant authorities; and report potential scams and fraudulent activity through appropriate internal channels.
- Respond proactively to consumer demand, working to agreed service delivery standards.
- Provide timely and accurate follow up information that adds value to the consumer and is clear and easy to understand.
- Contribute towards shared best practice within the individual bureaux and across the bureaux network.
- Ensure that all work conforms to the Pension Wise quality standards.
- Ensure all required management information is captured and reported on a timely basis

In addition, you may be required to carry out ad hoc projects to improve the service we provide, attend meetings and workshops etc. within the scope of the role.

Person specification

Essential

- Ability to translate complex ideas and topics into clear, concise and engaging content that the general public would be able to understand
 - Ability to build rapport and deal with clients in a sensitive manner
 - Strong questioning and communication skills including the ability to explore client issues whilst maintaining structure and control during the course of a customer interview
 - Ability to identify connecting issues and assess a client's ability to take action
 - Proven ability to work on own initiative – to monitor and maintain own standards and meet service delivery standards
 - Proven organisational and time management skills
 - Flexibility and willingness to work as a team
 - Proven ability in finance **or** consumer advice generally
 - An understanding of the issues consumers face in trying to manage their money
 - Numerical skills to understand financial matters and statistics and check calculation
 - Good IT skills especially word-processing and database entry
 - Understanding of and commitment to the aims and principles of the CAB service.
 - Understanding of and commitment to equality and the positive value of diversity
- A commitment to undertake relevant training and assessment necessary for continuing professional and technical development
 - Willingness and ability to travel to the mainland, probably involving overnight stays, for training

Highly desirable

- Good foundation knowledge of pension law and practice
- Knowledge of a broad range of pension arrangements, both occupational and personal
- An understanding and appreciation of wider retirement issues

Desirable

- APMI or CII qualifications or equivalent in related areas would be of benefit
- Willingness to travel, possibly involving overnight stays, and working outside of core hours as required by the service

Further information

Expenses will not usually be paid for any interviews held in Shetland. Interviews by Skype can be arranged. Please see the application form for some more guidance on the applications process and contact us on pensionwiserecruitment@cas.org.uk with any queries.

If you are successful in your application, there will be mandatory training for you to attend including both e-learning and a week-long face-to-face session held at locations across Scotland. There will also be assessments which must be completed successfully in order for you to be confirmed in the post.

Alternative formats

If you need this application or any of our job application forms in an alternative format, for example, large print, audiotape, Braille or Easy Read, please contact us at: pensionwiserecruitment@cas.org.uk