

NHS Pensions - Service Charter

Our role and responsibilities in centrally administering the NHS Pension Scheme



This document has been produced by the NHS Business Services Authority with the intent to compliment and support the NHS Pension Employer's Charter and the Members Charter. It has been produced in partnership and agreed by the Department of Health, NHS employers and the National Employer Pension Group.

www.nhsbsa.nhs.uk/nhs-pensions

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Introduction

The purpose of this document is to clearly set out the role and responsibilities* of NHS Pensions as central administrator of the NHS Pension Scheme (England and Wales). This is important because these responsibilities have evolved over time due to a number of factors. The key ones being:

- The introduction of new or amended legislation which is applicable to the rules of the NHS Pension Schemes or the way they must be administered.
- The continually evolving structure of the NHS and the changes this has meant in terms of scheme access and membership entitlements.
- The introduction, application and continual improvement of modern technology to support local pension administration and the provision of information.
- The changing requirements and expectations of scheme members in terms of the standard of customer service they expect.

Separate documents called the Employer's Charter and Member's Charter outline the respective role and responsibilities of scheme employers and scheme members to complement the contents of this document.

(*This document outlines the role and responsibilities of NHS Pensions at a high level. It does not seek to document and explain how each of our individual duties are performed at a detailed level. Guidance about most of our administrative functions can be found on our website at: www.nhsbsa.nhs.uk/nhs-pensions

1: The NHS Pension Scheme – An overview

The NHS Pension Scheme exists to provide pension provision and associated benefits for all eligible NHS employees and those in non NHS organisations with access to the Scheme. The Scheme is financed through the collection of contributions from employees and employers which are paid to the Exchequer. These in turn meet the cost of paying benefits as and when they are due.

The Scheme is an unfunded occupational scheme backed by the Exchequer. It is open to employees from the NHS and other approved organisations. Whilst the Scheme remains the subject of significant modernisation it continues to allow NHS staff and NHS approved staff to save effectively for their retirement.

Scheme employers, also known as Employing Authorities (EAs) and Independent Provider Employing Authorities are defined in the regulations. Their employees have a contractual right to join the NHS Pension Scheme if the employee themselves are eligible under the Scheme's rules. Non-NHS employers may apply for the status of a Direction Body in order that the staff they employ may join or continue within the NHS Pension Scheme.

The primary duty of these employers is to undertake local scheme administration duties (as outlined in the Employer's Charter) to enable the central administration of NHS Pensions. The three key undertakings being the provision of valid data to NHS Pensions, administration of local pension events and the collection and submission of scheme contributions.

To give an indication of scale there are currently 10,500 participating employers.

The NHS Pension Scheme broadly provides for two different groups of members depending on the individual's role in the NHS; Practitioners and non-Practitioner (known as Officers). Practitioner members include General Practitioners, General Dental Providers and Medical Ophthalmic Providers who are mainly self employed and hold a contract with the NHS for provision of services. The NHS Pension Scheme has over 1.5 million actively contributing members. In addition there are around 619,000 individuals with deferred benefits (known as deferred members and over 860,000 benefit recipients (predominately consisting of Scheme pensioners).

2: Our remit

The NHS Pension Scheme has been an integral part of the NHS reward package since it was established in 1948. Since its inception effective administration of the Scheme has depended upon timely interaction between the various organisations that collectively make up the NHS as local administrators (and other organisations given permission to provide membership of the NHS Pension Scheme i.e. Direction Bodies and Independent

Providers) and the central Scheme administrator (NHS Pensions). Central to this is the need for accurate and up to date membership information to be collected locally and provided to NHS Pensions to enable central administrative functions to be undertaken. A summary of the key functions of the local and central administrator roles are detailed in the table below:

Local administrator (Scheme employers)	Central administrator (NHS Pensions)
Undertake local administrative procedures with scheme members in regard to "Pension Events" as required.	Administer and process "pension events" for scheme members making benefit payments as necessary.
Provide scheme members with information about the Scheme.	Produce and publish information about the Scheme.
Collect the correct level of contributions from scheme members and pay these (together with the correct amount of employers contributions) to NHS Pensions each month by the specified deadline date (different rules apply to Practitioners and non-GP providers).	Collect and check contributions received from scheme employers against membership records on an annual or retrospective basis.
Maintain and provide accurate and timely membership data about scheme members to NHS Pensions as needed.	<p>Maintain accurate and up to date records within the central administrative database and processing systems for scheme members using data provided by scheme employers.</p> <p>Undertake a scheme accountancy role; preparing the NHS Pension Scheme's accounts and performing a financial monitoring and forecasting function.</p>
Inform us or update Pensions Online (POL) when contact details change.	Maintain and update a database of scheme employer contact details to enable effective communication and scheme administration.

NHS Pensions (as part of the NHS Business Services Authority) is directly accountable to the Department of Health and Social Care's Workforce Directorate for its remit and performance. They are the policy owners of the NHS Pension Scheme on behalf of the Secretary of State for Health. They also provide the NHS Business Services Authority (NHSBSA) with the necessary revenue and capital funding for

NHS Pensions to undertake annual operations and implement change projects respectively. As part of our formal governance arrangements we have a formal Memorandum of Understanding which is reviewed, agreed and signed by those with Board accountability within NHS organisations on an annual basis. This sets out our functions and duties as a service and details the framework that we must operate within.

3: Our key performance targets

In this section are the key performance targets that we are accountable for delivering. We monitor our performance against these on a monthly basis and report to our parent organisation the NHS Business Service Authority and the Department of Health. These targets are reviewed each year as part of our formal Governance processes.

Pension processing

Indicator	Target	Notes
Payment of benefits (T8 Cases)		
On Time Awards	99.50% by one calendar month following the award due date	Due date is the date the pension becomes payable or the date all necessary information is available to calculate the value of the qualifying payment
Late Awards	99.50% by one calendar month following the award due date	
Substitute Awards	98.00% by one calendar month following the award due date	
Death – Lump sum on death	99.00% by one calendar month following the award due date	Due date is either: <ul style="list-style-type: none"> • the day after the day of death; • the day probate or letters of administration are received, if relevant; or • the date all necessary information is available to calculate the value of the payment.
Death – Adult dependant’s Pension	98.00% by one calendar month following the award due date	
Death – Children’s pension	98.00% by one calendar month following the award due date	
Refunds	99.00% within one calendar month following the due date.	Due date is the day after receipt of all necessary information to calculate the value of the payment

Indicator	Target	Notes
Provision of information (Statutory Cases)		
Estimate (Practitioner)	98.00% within our statutory target of 40 working days	
Estimate (Officer)	98.00% within our statutory target of 40 working days	
Pensions on Divorce CETV (Cash Equivalent Transfer Value)	98.00% within our statutory target of three calendar months	
Transfer In – Stage 1 Estimate	98.00% within our statutory target of two calendar months	
Transfer Out – Stage 1 Estimate	98.00% within our statutory target of three calendar months	
Transfer Out – Stage 2 Payment	99.50% within our statutory target of six calendar months	
5-Yr Rejoiners – CETV (Cash Equivalent Transfer Value)	99.00% within our statutory target of three calendar months from the despatch date of the initial transfer estimate.	
Data Integrity		
Data Integrity (ensuring members records are updated by at least 95% at the end of the Scheme year)	<ul style="list-style-type: none"> Officer records should be 95% updated by the end of May and 100% updated by the end of July. Practitioner records should be 95% updated by April and 100% updated by the end of June (for previous years). 	It should be noted that meeting these targets is not within the individual capability of NHS Pensions as the central administrator. This is in reality a shared target with all scheme employers

Indicator	Target	Notes
Contact Centre		
Member and Employer Helpline	Calls answered	NHSBSA answer 70% of calls within 120 seconds
Call referral clearance at Fleetwood	98.00% within our service level agreement of 72 hours of original call	
Emails	98.00% within 5 working days	
Accuracy		
Payments (pre-release errors)	98.50%	
Case administration (pre-release errors)	98.50%	
Finance – Statutory		
Pension contributions	All main employers pay pension contributions no later than 19 days after month end	100.00%
	All Direction employers and Independent Providers pay pension contributions no later than 19 days after month end	100.00%
	All GP practice and APMS employers pay pension contributions no later than 19 days after month end	100.00%
It should be noted that meeting these targets is not within the individual capability of NHS Pensions as the central administrator. This is in reality a shared target with all scheme employers		

Pensioner payments

Indicator	Target	Notes
Payments to all pensioners	100.00%	After initial payment made
New Officers where award is due for payment	100.00%	BACS automatic notifications paid within 7 working days
	100.00%	Payment issued for printing in Voucher cases in 3 working days
	85.00%	BACS manual notifications paid within 7 working days
	100.00%	BACS manual notifications paid within 10 working days
Accuracy	99.90%	All pension calculations

4: NHS Pensions – Our stakeholders

The key stakeholders of NHS Pensions are:

- **Scheme members** – There are three types of scheme member:
 - Active – those who are currently contributing to the Scheme
 - Deferred – those who are not contributing to the Scheme but have yet to claim the benefits they have built up
 - Pensioner – those who have claimed or received their scheme benefits.
- **NHS trade unions** – The recognised official unions of the NHS who represent the views of employees within workforce policy discussions. They include the Royal College of Nursing, Unison, the British Medical Association, the British Dental Association and Unite.
- **Scheme employers** – All EAs who employ active and deferred members of the NHS Pension Scheme. This includes all NHS organisations and non NHS organisations granted access to the Scheme. NHS Pensions will also interact with any third party payroll provider engaged by the respective employer.
- **NHS Employers** – An organisation which represents the collective voice of NHS organisations in regard to Workforce Policy including the NHS Pension Scheme.
- **Department of Health and Social Care** – The Scheme owner who sets the regulations and instructions relating to scheme administration. They also provide funding for the operation of NHS Pensions.
- **Government Actuary's Department (GAD)** – The part of Government responsible for ongoing valuation and actuarial assessment of public sector pension schemes.
- **The Pension Regulator (TPR)** – The UK's regulator of work based pension schemes.
- **Pensions Ombudsman** – The UK's official independent body which investigates and settles complaints between scheme members and scheme administrators.
- **NHS Electronic Staff Record (ESR)** – ESR is the principal system through which payroll and pensions data is administered and processed within the NHS. The majority of membership data provided to NHS Pensions is received from ESR.
- **NHS Pension Scheme Administrators in Scotland and Northern Ireland** - These are separate schemes which operate in a similar way to NHS Pensions in England and Wales. We work closely with them to share best practice and provide mutual support and guidance.
- **The media** – Consisting primarily of members of the national, regional and specialist press who require information about the NHS Pension Scheme.

5: Working with our stakeholders

NHS Pensions is committed to working in partnership with our various stakeholders. This section outlines the regular key activities that we undertake to meet this commitment to ensure that we effectively engage, consult and seek feedback as required.

Activity	Description	Attending stakeholders (in addition to NHS Pensions)
Accountability Meetings	A quarterly meeting to discuss the service performance of NHS Pensions.	<ul style="list-style-type: none"> • Department of Health and Social Care
Technical Advisory Group	A regular meeting to discuss at policy level future scheme rules and implementation requirements. This is a sub group of the Scheme Advisory Board.	<ul style="list-style-type: none"> • Department of Health and Social Care • NHS Trade Unions • Government Actuary's Department • Scheme employers • NHS Employers
NHS Pensions / ESR Meetings	Regular monthly meeting to discuss coding changes, user notices, data transfer and outstanding issues.	<ul style="list-style-type: none"> • ESR
Monthly Service Meeting	To review and discuss service performance provided by Equiniti Paymaster to NHS Pensions.	<ul style="list-style-type: none"> • Equiniti Paymaster
Service Improvement and Development Board	A quarterly meeting to discuss strategic level scheme administrative issues.	<ul style="list-style-type: none"> • ESR • Chairs of the Regional Pension Groups • NHS Employers
Engagement and Communications Steering Group	A quarterly meeting to discuss communication and engagement activities.	<ul style="list-style-type: none"> • Department of Health and Social Care • NHS Employers • NHS Trade Unions • Scheme employers
Scheme Advisory Board	A regular meeting to discuss desirability of changes to the Scheme.	<ul style="list-style-type: none"> • Department of Health and Social Care • NHS Employers • NHS Trade Unions • Scheme employers • Government Actuary's Department • NHS Pension Scheme administrators in Scotland

Pensions Board	A regular meeting with responsibility for setting and monitoring the performance of NHS Pensions.	<ul style="list-style-type: none"> • Department of Health and Social Care • NHS Employers • NHS Trade Unions • Scheme employers
Regional Employer Groups	Quarterly meetings to discuss specific administrative issues. NHS Pensions sends a representative to each group.	<p>Individual Regional Employer Groups:</p> <ul style="list-style-type: none"> • North West Pension Group, • Northern, Humber and Yorkshire Pension Group, • London Pension Group • West Midlands Pension Group • East Midlands Pension Group • South West Pension Group • Direction Bodies Pension Group <p>When invited:</p> <ul style="list-style-type: none"> • Wales Payroll and Pensions Group • East of England Payroll and Pensions Group • National Payroll and Pensions Group • South Coast • South Central
Stakeholder events	Regular events to provide information and training to employers.	<ul style="list-style-type: none"> • Scheme employers • Those with pension administration responsibilities
Other NHS Pension Schemes	Regular meetings to discuss mutual administration arrangements in terms of best practice for the NHS Pension Scheme across the three central administration bodies	<ul style="list-style-type: none"> • NHS Pension Scheme Scotland and Northern Ireland.

We constitute additional arrangements between our various stakeholders depending on circumstance and need. For instance, representatives from various stakeholder groups are involved in specific work programmes and projects.

5.1: Customer satisfaction

Each year NHS Pensions undertakes satisfaction surveys with scheme members (who have been in recent contact with NHS Pensions), scheme employers and more recently pensioners.

We use these results to track satisfaction levels against a number of criteria to inform our future actions and organisational strategy and share the results with our stakeholders as requested. We will publish results for these surveys on our website and outline any actions that we have agreed to take in response to them. Actions will be agreed with our stakeholders where necessary.

A number of activities have been undertaken following feedback from our stakeholders. This includes the provision of calculators and educational videos on the NHS Pension website, the increased resources allocated to our helplines, changes in how we deal with email correspondence and administration system changes.

Overall satisfaction levels (out of 10) for NHS Pensions have been as follows:

	2017/18	2016/17	2015/16
Members	6.4	6.4	7.1
Employers	7.4	7.1	6.8
Pensioners	9	No data	

6: Our functions

There are many functions that NHS Pensions has the responsibility to deliver. These are outlined within this section.

6.1 Policy development and implementation

NHS Pensions has an important role in supporting the development and implementation of NHS workforce policy. Our key roles are to:

- Support the development of future scheme policy through the provision of data, statistics, scheme knowledge and implementation expertise to relevant stakeholders. We seek to undertake this to be a constructive contribution in response to cross government policy priorities and to meet our sponsoring department's objectives.
- Interpret relevant policy and regulations applicable to administration of the NHS Pension Scheme into business rules.
- Implement business rules by adapting current or introducing new business processes where necessary – working in consultation with relevant stakeholders as required.
- Ensure that we are fully compliant with the Scheme Regulations from an administrative perspective.
- Oversee scheme employers to ensure that they perform their local administration duties, escalating instances of non-compliance to the Department of Health and Social Care, applicable regulators or Senior NHS Management where necessary.

6.2 Provision of scheme information and administration tools

NHS Pensions has a key role in explaining how the Scheme is administered and providing information about the rules and benefits. Our key roles within this are to:

- Provide information to stakeholders about how to administer the Scheme including notifications of changes in our business processes.
- Undertake formal scheme disclosure communications with scheme members if there is substantive need under scheme rules or as directed by the Scheme's Solicitors. Scheme employers also have a duty to distribute information materials provided by the Scheme.
- Provide the necessary administration tools whether via Pensions Online (POL), spreadsheet or paper forms to scheme employers to enable them to undertake their local administration duties.
- Provide general and technical information about the NHS Pension Scheme via our website, guides and factsheets. These cover the full range of scheme related subject matter. Across all our communication channels we will work to ensure equality of access as necessary.

6.3 Administration of contributions

One of the key roles of NHS Pensions is to collect scheme contributions from scheme employers. To do so we will:

- Provide annual guidance to all scheme employers regarding contributions and how they should be applied to scheme members.
- Take receipt of contributions from individual employers and perform a reconciliation assessment against them to determine their accuracy.
- Request a contribution assurance statement and end of year certificate (dependent on employer type).
- Request an estimate of contributions for the following financial year from relevant employers.

6.4 Receipt, processing and storage of membership data

NHS Pensions Service Delivery are completely dependent on the supply and availability of accurate and up to date information from scheme employers. Our key roles are to:

- Undertake an annual exercise with scheme employers to receive and process financial year end information for each scheme member. (Note: The specific data items required are outlined in the Employer's Charter).
- Organise regular reconciliation exercises between the NHS Pensions Systems and ESR for applicable scheme employers who operate ESR.
- Undertake further data cleanse activities to ensure that the data we hold is completely accurate and up to date. We will request additional information from scheme employers to achieve this.
- Hold and maintain records for every member and other relevant NHS employees (such as those who have opted out). NHS Pensions will ensure records are accurate, up to date and complete.
- Ensure that different systems employed for scheme administration are inherently compatible and fit for purpose.

6.5 Administration of member pension events

The central function of NHS Pensions is to process pension event applications for scheme members, undertaking benefit entitlement checks and calculations as necessary. NHS Pensions operates within a set of statutory targets against which we must deliver these various processes. If information about scheme members is incomplete then normal processing can be delayed whilst we investigate with the relevant scheme employer.

Activity	What we will do and the timescale that we will do it in	Notes
New starters	<p>Employers must submit information to NHS Pensions via ESR, and POL or paper form (where applicable).</p> <p>NHS Pensions will create (or amend) membership, depending on individual circumstances and data integrity, upon receipt of the information as outlined above.</p> <p>NHS Pensions will also check an individual's eligibility to join the NHS Pension Scheme.</p>	
Transfer in	<p>If a fully and correctly completed Transfer In Guide and application pack is received then NHS Pensions will commence the necessary process to transfer the previous pension benefits into the NHS Pension Scheme, as per the Scheme rules.</p> <p>On receipt, we aim to provide an estimate of the potential transfer in credit, with option forms, within our statutory target of two months as outlined in the Transfer In Guide and application pack.</p>	

Activity	What we will do and the timescale that we will do it in	Notes
Increasing pensions	<p>If the correct paperwork for Additional Pension is submitted NHS Pensions will process the application within four weeks of receiving the application.</p> <p>When an Early Retirement Reduction Buy Out (ERRBO) expression of interest is submitted, we will aim to assess it within 15 working days of receiving it.</p>	
Protection of pay	<p>NHS Pensions will accept and process applications from members who are eligible to protect their level of Pensionable Pay.</p>	
Estimates	<p>Where a Total Reward Statement (TRS) or Annual Benefit Statement (ABS) is not available and the employer is unable to produce an estimate via POL, NHS Pensions will provide estimates to scheme members (without charge if one has not been provided by NHS Pensions within the previous 12 months) within our statutory target of 40 working days receipt of their application.</p>	<p>POL allows scheme employers to provide estimates to scheme members directly in the majority of circumstances. Charges may apply to estimate requests where a TRS or ABS is unavailable to the member.</p>
Pension Sharing	<p>NHS Pensions will action Pension Sharing or Earmarking Orders served to the NHS Pension Scheme by a recognised Court.</p>	
Scheme leavers	<p>Depending on the member's decision we will either:</p> <ul style="list-style-type: none"> - Pay a refund (if under two years' membership) - Defer the members membership - Process a Transfer Out request. <p>In all cases NHS Pensions requires notification of leaving from the scheme employer.</p>	

Activity	What we will do and the timescale that we will do it in	Notes
Premature retirements	NHS Pensions will provide estimates to scheme members within our statutory target of 40 working days of receipt of their application.	
Ill health retirees	<p>NHS Pensions will medically certify applications for ill health retirement with an independent medical advisor. If the application is accepted then we will calculate and pay the entitled benefits. On receipt of a completed AW8 form we will process and pay eligible scheme benefits within 30 days of entitlement.</p> <p>In cases of serious ill health NHS Pensions will work with scheme employers to process applications and pay due benefits as soon as possible.</p>	
Bereavement	NHS Pensions will process completed applications for a lump sum on death benefit, Initial Survivor Benefits, adult dependant's pension and children's pension within one month of receiving notification of the death.	
Retirees	<p>We request that applications (via form AW8) are made three months before the date of retirement to provide sufficient time for processing to enable payments to begin from the first day of retirement.</p> <p>NHS Pensions will endeavour to process any late applications received in time for the first day of retirement but cannot provide guarantees that it will do so.</p>	

6.6 Scheme accounting and valuation

NHS Pensions must report and monitor the financial position of the NHS Pension Scheme. We must:

- Work to understand the current value of the Scheme and its future cash flow and liabilities.
- Prepare and finalise the annual NHS Pension Scheme accounts and financial returns to Her Majesty's Treasury and the Office of Budgetary Responsibility.
- Work with the Government Actuary's Department to provide the necessary information for them to value the NHS Pension Scheme.

6.7 Other important activities

NHS Pensions also undertakes the following activities:

- Undertake the annual Greenbury exercise to provide requesting employers with information about the pension entitlements of senior staff members for financial reporting purposes.
- Provide information to potentially affected scheme members regarding the Annual Allowance and Lifetime Allowance.
- Continue the provision of Total Reward and Annual Benefit Statements.
- Administrate (on behalf of the Secretary of State) the application and ongoing management of Direction Bodies and Independant Providers and the scheme members they employ.
- Respond to Freedom of Information and Subject Access Requests as per the timescales set out in legislation.
- Lead on all Scheme disclosure requirements to provide appropriate information to members as necessary (in partnership with local employers).
- Undertake a regular benchmarking exercise to compare our services against other pension scheme administrators.
- Operate the abatement process for re-employed scheme retirees and the process for Tier 2 ill health retirees who return to work.
- Register death benefit and partner nominations.
- Perform a monitoring role as to the effectiveness of local administration; highlighting cases of inadequate administration to the Department of Health and Social Care, applicable regulators and Senior NHS Management where necessary.
- Administer the Voluntary Protection of Pay arrangements available within the Scheme.
- Handle media enquiries regarding administration of the NHS Pension Scheme.

7: What support do we provide?

NHS Pensions is determined to provide and maintain a high level of customer service and support. This section outlines how we do that.

7.1 Contacting us for help or assistance

'Ask Us' enables you to get answers to questions you may have about the NHS Pension Scheme. The system can be used to get an answer to queries 24 hours a day, seven days a week without the need to call the helpline.

NHS Pensions have a contact centre for member and employer enquiries.

Scheme members:

Member Helpline: 0300 330 1346 (Opening Hours are: 8am – 6pm Monday to Friday)

Email: nhsbsa.pensionsmember@nhsbsa.nhs.uk

Scheme employers:

Employer Helpline: 0300 330 1353 (Opening Hours are: 8am – 6pm Monday to Friday)

Email: nhsbsa.pensionemployers@nhs.net

You can also follow us on Twitter [@nhs_pensions](https://twitter.com/nhs_pensions)

Note:

Our service standards for our telephone service are outlined in this document. We endeavour to answer all queries and calls at the first line and have a referral service in place if this is not possible. We have dedicated systems to provide all of our call handling staff with information to answer your queries.

We expect to reply or acknowledge all emails within a maximum of 5 working days of receipt. If we are unable to do this we will provide a holding response and seek to provide an answer within 20 working days.

If you write to us by post then we will provide a response within 15 working days.

7.2 Making a formal complaint

If you feel that we have not been able to meet your requirements and you cannot resolve this informally then you make a formal complaint to us via the details below:

- Scheme members should read the information on our website for details about how to complain and access the necessary Dispute Resolution Procedure forms.
- Scheme employers should write to nhsbsa.pensionemployers@nhs.net indicating that you wish to make a formal complaint in the subject header. This will be directed to our complaints team for a formal response.

7.3 When will this Charter be updated?

This charter is intended to be a living document which will be updated as new legislation is introduced or administrative changes are made. In the absence of any required updates the Charter will be reviewed on an annual basis.

The version held on the NHS Pensions website is the latest, most up to date version.

NHS Pensions welcomes any feedback or suggestions on any part of this Charter. Feedback can be sent to nhsbsa.communicationsteam@nhs.net

8: Meaning of abbreviations used

ABS	-	Annual Benefit Statement
AW8	-	The form used to apply to receive benefits from the NHS Pension Scheme.
DHSC	-	Department of Health and Social Care
EA	-	Employing Authority
ERRBO	-	Early Retirement Reduction Buy Out
ESR	-	Electronic Staff Record – The main payroll system utilised by large NHS Organisations. This system provides pension information to NHS Pensions.
GAD	-	Government Actuary's Department
POL	-	Pensions Online is a portal through which Scheme Employers can provide or receive information about their members of the NHS Pension Scheme.
TPR	-	The Pensions Regulator
TRS	-	Total Reward Statement