

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)



Pension Schemes (Northern Ireland) Act 1993

1993 CHAPTER 49

PART III

^{F1}[^{F2}SCHEMES THAT WERE CONTRACTED-OUT ETC.]
AND EFFECTS ON MEMBERS' STATE SCHEME RIGHTS ...

Textual Amendments

- F1** Words in Pt. 3 heading omitted (6.4.2016) by virtue of [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 3\(b\)](#)
- F2** Words in Pt. 3 heading substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 3\(a\)](#)

Modifications etc. (not altering text)

- C1** Pt. 3: power to modify conferred (1.6.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 146\(1\)](#); [S.R. 1996/91](#), [art. 2\(f\)](#); [S.R. 1997/192](#), [art. 2](#)
Pt. 3: power to transfer functions conferred (1.4.1999) by [1999 c. 2](#), s. [23\(1\)\(2\)\(6\)](#); [S.I. 1999/527](#), art. 2(b), [Sch. 2](#)
- C2** Pt. 3 modified (24.7.2014) by [The Pensions \(2012 Act\) \(Transitional, Consequential and Supplementary Provisions\) Regulations \(Northern Ireland\) 2014 \(S.R. 2014/204\)](#), regs. 1(1), [6\(2\)](#)

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CHAPTER I

[^{F3}SCHEMES THAT WERE CONTRACTED-OUT: GUARANTEED
MINIMUM PENSIONS AND ALTERATION OF SCHEME RULES ETC.]

Textual Amendments

F3 Pt. 3 Ch. 1 heading substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 4](#)

Preliminary

3 Issue of contracting-out ^{F4}... certificates.

[^{F5}[^{F6}(1) Regulations shall provide for HMRC to issue certificates stating that the employment of an earner in employed earner's employment is contracted-out employment by reference to an occupational pension scheme.]

[^{F6}(1A) In this Act such a certificate is referred to as “a contracting-out certificate”.]

- (2) The regulations shall provide for contracting-out certificates to be issued to employers and to specify—
 - (a) the employments which are to be treated, either generally or in relation to any specified description of earners, as contracted-out employments; and
 - (b) the occupational pension schemes by reference to which those employments are to be so treated.

[^{F7}(2A) The regulations may provide, in the case of contracting-out certificates issued before the principal appointed day, for their cancellation by virtue of the regulations—

- (a) at the end of a prescribed period beginning with (and including) that day, or
- (b) if prescribed conditions are not satisfied at any time in that period.

but for them to continue to have effect until so cancelled; and the regulations may provide that a certificate having effect on and after that day by virtue of this subsection is to have effect, in relation to any earner’s service on or after that day, as if issued on or after that day.

(2B) In this Act “the principal appointed day” means the day designated by an order under Article 1 of the Pensions (Northern Ireland) Order 1995 as the principal appointed day for the purposes of Part IV of that Order.]

(3) An occupational pension scheme is a contracted-out scheme in relation to an earner’s employment if it is for the time being specified in a contracting-out certificate in relation to that employment; and references in this Act to the contracting-out of a scheme are references to its inclusion in such a certificate.

^{F8}(4)

^{F8}(5)

^{F8}(6)

(7) Except in prescribed circumstances, no contracting-out certificate ^{F9}... shall have effect from a date earlier than that on which the certificate is issued.

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[^{F10}(8) References in this Act to a contracting-out certificate, a contracted-out scheme and to contracting-out in a context relating to a money purchase contracted-out scheme are to be construed in accordance with section 176A.]]

Textual Amendments

- F4** Words in s. 3 heading repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 2(6), **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F5** S. 3 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 5** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))
- F6** S. 3(1)(1A) substituted for s. 3(1) (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 2(2)** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F7** S. 3(2A)(2B) inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 133(1)**; S.R. 1996/91, art. 2(d)(h), **Sch. Pt. IV**
- F8** S. 3(4)-(6) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 2(3), **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F9** Words in s. 3(7) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 2(4), **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F10** S. 3(8) added (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 2(5)** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2

[^{F11}3A Meaning of the first abolition date” and the second abolition date”

In this Act—

“the first abolition date” means 6 April 2012 (the date appointed for the commencement of section 13(1) of the Pensions Act (Northern Ireland) 2008 (abolition of contracting-out for defined contribution pension schemes));

“the second abolition date” means 6 April 2016 (the date on which section 53(3) of the Pensions Act (Northern Ireland) 2015 provides for the commencement of section 24(1) of that Act (abolition of contracting-out for salary related schemes)).

Textual Amendments

- F11** Ss. 3A, 3B inserted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 6**

3B Meaning of “contracted-out scheme” and “appropriate scheme” etc.

- (1) This section applies for the interpretation of this Act.
- (2) An occupational pension scheme was “contracted-out” at a time if, at that time, there was in force a certificate under section 3 (as it then had effect) stating that the employment of an earner in employed earner's employment was contracted-out employment by reference to the scheme.
- (3) “Contracting-out certificate” means a certificate of the kind mentioned in subsection (2).

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- (4) An occupational pension scheme was a “salary related contracted-out scheme” at a time if, at that time, the scheme was contracted-out by virtue of satisfying section 5(2) (as it then had effect).
- (5) An occupational pension scheme was a “money purchase contracted-out scheme” at a time if, at that time, the scheme was contracted-out by virtue of satisfying section 5(3) (as it then had effect).
- (6) A personal pension scheme was an “appropriate scheme” at a time if, at that time, there was in force a certificate issued under section 3(1)(b) (as it then had effect) stating that the scheme was an appropriate scheme.
- (7) “Appropriate scheme certificate” means a certificate of the kind mentioned in subsection (6).
- (8) An appropriate scheme certificate that was in force in relation to a scheme is to be taken as conclusive that the scheme was, at that time, an appropriate scheme.]

Textual Amendments

F11 Ss. 3A, 3B inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 6](#)

4 Meaning of “contracted-out employment”, “guaranteed minimum pension” and “minimum payment”.

[^{F12}(1) In relation to any period before the second abolition date, the employment of an earner in employed earner's employment was “contracted-out employment” in relation to the earner during that period if—

- (a) the earner was under pensionable age;
- (b) the earner's service in the employment was service which qualified the earner for a pension provided by a salary related contracted-out scheme; and
- (c) there was in force a contracting-out certificate issued in accordance with this Chapter (as it then had effect) stating that the employment was contracted-out employment by reference to the scheme.]

[^{F13}(1A) In addition, in relation to any period before [^{F14}the first abolition date], the employment of an earner in employed earner's employment was “contracted-out employment” in relation to him during that period if—

- (a) he was under pensionable age;
- (b) his employer made minimum payments in respect of his employment to a money purchase contracted-out scheme, and
- (c) there was in force a contracting-out certificate issued in accordance with this Chapter (as it then had effect) stating that the employment was contracted-out employment by reference to the scheme.]

[^{F15}(1B) In the following provisions of this Act “earner”, in relation to a scheme, means a person who was an earner in contracted-out employment by reference to the scheme.]

(2) In this Act—

“guaranteed minimum pension” means any pension which is provided [^{F16}, by a scheme that was a salary related contracted-out scheme,] in accordance

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with the requirements of sections 9 and 13 to the extent to which its weekly rate is equal to the earner's or, as the case may be, the earner's [^{F17}widow's, widower's or surviving civil partner's] guaranteed minimum as determined for the purposes of those sections respectively; and

“minimum payment”, in relation to an earner's employment in any tax week, means the rebate percentage of so much of the earnings paid to or for the benefit of the earner in that week as exceeds the current lower earnings limit but not [^{F18}the applicable limit] (or the prescribed equivalents if he is paid otherwise than weekly);

[^{F19}and for the purposes of this subsection “rebate percentage” means the appropriate flatrate percentage [^{F20}for the tax year in which the week falls as specified in an order made under section 38B (as it had effect before [^{F21}the first abolition date])].

[^{F22}(2A) In subsection (2) “the applicable limit” means—

- (a) in relation to a tax year before 2009–10, the upper earnings limit;
- (b) in relation to 2009–10 or any subsequent tax year, the upper accrual point.]

^{F23}(3)

[^{F24}(4) A contracting-out certificate that was in force in respect of an employed earner's employment is to be taken as conclusive that the employment was, at that time, contracted-out employment.]

[^{F25}(5) Regulations shall provide for the determination by the [^{F26}Department] of any question whether an employment is to be treated as contracted-out employment or as to the persons in relation to whom, or the period for which, an employment is to be so treated.]

Textual Amendments

- F12** S. 4(1) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), **Sch. 13 para. 7(2)**
- F13** S. 4(1A) inserted (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 13\(4\), 21\(1\)](#), **Sch. 4 para. 3(3)** (with [Sch. 4 Pt. 3](#)); [S.R. 2012/115](#), art. 2
- F14** Words in s. 4(1A) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), **Sch. 13 para. 2**
- F15** S. 4(1B) inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), **Sch. 13 para. 7(3)**
- F16** Words in s. 4(2) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), **Sch. 13 para. 7(4)**
- F17** Words in s. 4(2) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(3), **Sch. 1 para. 2**
- F18** Words in s. 4(2) substituted (15.12.2008) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\), s. 118\(2\)](#), **Sch. 7 para. 8(2)** (with s. 73)
- F19** Words in s. 4(2) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 1(2), 147, **Sch. 3 para. 16(a)**; [S.R. 1997/192](#), art. 2(b)
- F20** Words in s. 4(2) substituted (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 13\(4\), 21\(1\)](#), **Sch. 4 para. 3(4)** (with [Sch. 4 Pt. 3](#)); [S.R. 2012/115](#), art. 2
- F21** Words in s. 4(2) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), **Sch. 13 para. 2**
- F22** S. 4(2A) inserted (15.12.2008) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\), s. 118\(2\)](#), **Sch. 7 para. 8(3)** (with s. 73)

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- F23** S. 4(3) repealed (6.4.2015) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), s. 21(1), Sch. 4 para. 46, [Sch. 6 Pt. 7](#); S.R. 2012/115, art. 2(2)(a)(iv)(b)
- F24** S. 4(4) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 7\(5\)](#)
- F25** S. 4(5) omitted and repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 1(2), 147, 168, Sch. 3 para. 16(b), [Sch. 5 Pt. III](#); S.R. 1997/192, [art. 2\(b\)](#)
- F26** Words in s. 4 substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, Sch. 3 paras. 13, [14\(a\)](#) Table; S.R. 1997/192, [art. 2\(b\)](#)

Modifications etc. (not altering text)

- C3** S. 4(2) modified (6.4.1997) by S.R. 1996/509, [reg. 6\(2\)](#)

[^{F27}General requirements for certification]

Textual Amendments

- F27** S. 5 cross-heading repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 8](#) (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))

5 Requirements for certification of schemes: general.

[^{F28}(1) Subject to subsection (4), an occupational pension scheme can be contracted-out in relation to an earner’s employment only if it satisfies subsection (2) ^{F29}....

[^{F30}(2) An occupational pension scheme satisfies this subsection only if—

- (a) in relation to any earner’s service before the principal appointed day, it satisfies the conditions of subsection (2A); and
- (b) in relation to any earner’s service on or after that day, it satisfies the conditions of subsection (2B).

(2A) The conditions of this subsection are that—

- (a) the scheme complies in all respects with [^{F31}sections 9 to 20E] or, in such cases or classes of case as may be prescribed, with those sections as modified by regulations; and
- (b) the rules of the scheme applying to guaranteed minimum pensions are framed so as to comply with the relevant requirements.

(2B) The conditions of this subsection are that the [^{F32}Inland Revenue][^{F33}are satisfied] that—

- (a) the scheme complies with section 8A;
- (b) restrictions imposed under Article 40 of the Pensions (Northern Ireland) Order 1995 (restriction on employer-related investments) apply to the scheme and the scheme complies with those restrictions;
- (c) the scheme satisfies such other requirements as may be prescribed (which—
 - (i) must include requirements as to the amount of the resources of the scheme, and
 - (ii) may include a requirement that, if the only members of the scheme were those falling within any prescribed class or description, the scheme would comply with section 8A), and
- (d) the scheme does not fall within a prescribed class or description;

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and ^{F33}are satisfied] that the rules of the scheme are framed so as to comply with the relevant requirements.

(2C) Regulations may modify subsection (2B)(a) and (b) in their application to occupational pension schemes falling within a prescribed class or description.]

^{F34}(3)

(4) Where there are two or more occupational pension schemes in force in relation to an earner’s employment, none of which can by itself be a contracted-out scheme, the ^{F35}Inland Revenue may, if they think] fit, treat them for contracting-out purposes as a single scheme.

^{F36}(5)

(5A) Regulations about pension schemes made under this Chapter may contain provisions framed by reference to whether or not a scheme ^{F37}is a registered pension scheme under section 153 of the Finance Act 2004].

(6) In this section “relevant requirements” means—

- (a) the requirements of any regulations prescribing the form and content of rules of contracted-out ^{F38}... schemes; and
- (b) such other requirements as to form and content (not inconsistent with regulations) as may be imposed by the ^{F39}Department] as a condition of contracting-out ^{F40}... either generally or in relation to a particular scheme.]

Textual Amendments

- F28** S. 5 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 9** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))
- F29** Words in s. 5(1) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 4(2)**, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F30** S. 5(2)-(2C) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) for s. 5(2) by S.I. 1995/3213 (N.I. 22) art. 133(3); S.R. 1996/91, art. 2(d)(h), **Sch. Pt. IV**
- F31** Words in s. 5(2A) substituted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), **ss. 12(4)**, 21(1); S.R. 2009/75, art. 2(a)(b)
- F32** Word in s. 5(2B) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 38(2)(a)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F33** Words in s. 5(2B) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 38(2)(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F34** S. 5(3) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 4(3)**, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F35** Words in s. 5(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 38(4)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F36** S. 5(5) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 4(3)**, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F37** Words in s. 5(5A) substituted for s. 5(5A)(a)(b) (6.4.2006) by The Taxation of Pension Schemes (Consequential Amendments) Order 2006 (S.I. 2006/745), arts. 1, **8(2)**
- F38** Words in s. 5(6)(a) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 4(4)(a)**, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F39** Words in s. 5(6)(b) substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 paras. 13, 14 Table**; S.R. 1997/192, **art. 2(b)**
- F40** Words in s. 5(6)(b) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 4(4)(b)**, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2

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Modifications etc. (not altering text)

- C4** S. 5 excluded (1.6.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#) art. 146(1); [S.R. 1996/91](#), [art. 2\(f\)](#); [S.R. 1997/192](#), [art. 2](#)

^{F41}6 Protected rights and money purchase benefits.

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Textual Amendments

- F41** S. 6 repealed (6.4.2012) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\)](#), ss. 85(3)(a), 118(1), [Sch. 10 Pt. 3](#) (with s. 73); [S.R. 2012/119](#), art. 2(a)(c)

7 Elections as to employments covered by contracting-out certificates.

- ^{F42}(1) Subject to the provisions of this Part, an employment otherwise satisfying the conditions for inclusion in a contracting-out certificate shall be so included if and so long as the employer so elects and not otherwise.
- (2) Subject to subsections (3) and (4), an election may be so made, and an employment so included, either generally or in relation only to a particular description of earners.
- (3) Except in such cases as may be prescribed, an employer shall not, in making or abstaining from making any election under this section, discriminate between different earners on any grounds other than the nature of their employment.
- (4) If the ^{F43}Inland Revenue consider] that an employer is contravening subsection (3) in relation to any scheme, ^{F44}they may]—
- (a) refuse to give effect to any election made by him in relation to that scheme; or
 - (b) cancel any contracting-out certificate held by him in respect of it.
- (5) Regulations may make provision—
- (a) for regulating the manner in which an employer is to make an election with a view to the issue, variation or surrender of a contracting-out certificate;
 - (b) for requiring an employer to give a notice of his intentions in respect of making or abstaining from making any such election in relation to any existing or proposed scheme—
 - (i) to employees in any employment to which the scheme applies or to which it is proposed that it should apply;
 - (ii) to any independent trade union recognised to any extent for the purpose of collective bargaining in relation to those employees;
 - (iii) to the trustees and managers of the scheme; and
 - (iv) to such other persons as may be prescribed;
 - (c) for requiring an employer, in connection with any such notice, to furnish such information as may be prescribed and to undertake such consultations as may be prescribed with any such trade union as is mentioned in paragraph (b)(ii);
 - (d) for empowering the ^{F45}Inland Revenue] to refuse to give effect to an election made by an employer unless ^{F46}they are] satisfied that he has complied with the requirements of the regulations;
 - (e) for referring to an industrial tribunal any question—

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- (i) whether an organisation is such a trade union as is mentioned in paragraph (b)(ii), or
- (ii) whether the requirements of the regulations as to consultation have been complied with.]

Textual Amendments

- F42** S. 7 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 9](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2))
- F43** Words in s. 7(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 40\(2\)\(a\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)
- F44** Words in s. 7(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 40\(2\)\(b\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)
- F45** Words in s. 7(5)(d) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 40\(3\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)
- F46** Words in s. 7(5)(d) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 40\(3\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)

^{F47}8 Determination of basis on which scheme is contracted-out.

Textual Amendments

- F47** S. 8 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 13\(4\), 21\(1\), Sch. 4 para. 6, Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); [S.R. 2012/115](#), art. 2

[^{F48} Requirements for certification of occupational pension schemes applying from the principal appointed day]

Textual Amendments

- F48** S. 8A cross-heading repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 10](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2) and with further savings in art. 2(3))

[^{F49}8A The statutory standard.

- [^{F50}(1) Subject to the provisions of this Part, the scheme must, in relation to the provision of pensions for earners in employed earner's employment, and for their [^{F51}widows, widowers or surviving civil partners], satisfy the statutory standard.
- (2) Subject to regulations made by virtue of section 5(2B)(c)(ii), in applying this section regard must only be had to—
 - (a) earners in employed earner's employment, or
 - (b) their [^{F52}widows, widowers or surviving civil partners],
 collectively, and the pensions to be provided for persons falling within paragraph (a) or (b) must be considered as a whole.

Status: Point in time view as at 25/09/2017.

Changes to legislation: *Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (3) For the purposes of this section, a scheme satisfies the statutory standard if the pensions to be provided for such persons are broadly equivalent to, or better than, the pensions which would be provided for such persons under a reference scheme.
- (4) Regulations may provided for the manner of, and criteria for, determining whether the pensions to be provided for such persons under a scheme are broadly equivalent to, or better than, the pensions which would be provided for such persons under a reference scheme.
- (5) Regulations made by virtue of subsection (4) may provide for the determination to be made in accordance with guidance prepared by a prescribed body ^{F53}....
- (6) The pensions to be provided for such persons under a scheme are to be treated as broadly equivalent to or better than the pensions which would be provided for such persons under a reference scheme if and only if an actuary (who, except in prescribed circumstances, must be the actuary appointed for the scheme in pursuance of Article 47 of the Pensions (Northern Ireland) Order 1995) so certifies.]]

Textual Amendments

- F49** Ss. 8A-8D inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 133\(5\)](#); [S.R. 1996/91](#), [arts. 2\(d\)\(h\)](#), [Sch. Pt. IV](#)
- F50** Ss. 8A-8D repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), [s. 53\(3\)](#), [Sch. 13 para. 11](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), [arts. 1\(1\)\(2\)](#), [2\(1\)\(2\)](#) and with further savings in [art. 2\(3\)](#))
- F51** Words in [s. 8A\(1\)](#) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), [art. 1\(3\)](#), [Sch. 1 para. 3](#)
- F52** Words in [s. 8A\(2\)\(b\)](#) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), [art. 1\(3\)](#), [Sch. 1 para. 3](#)
- F53** Words in [s. 8A\(5\)](#) repealed (29.2.2008) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), [s. 21\(1\)](#), [Sch. 5 para. 3](#), [Sch. 6 Pt. 8](#); [S.R. 2008/65](#), [art. 2\(b\)\(c\)](#)

[^{F54}8B Reference scheme.

- [^{F50}(1) This section applies for the purposes of section 8A.
- (2) A reference scheme is an occupational pension scheme which—
 - (a) complies with each of subsections (3) and (4), and
 - (b) complies with any prescribed requirements.
 - (3) In relation to earners employed in employed earner’s employment, a reference scheme is one which provides—
 - (a) for them to be entitled to a pension under the scheme commencing at a normal pension age of 65 and continuing for life, and
 - (b) for the annual rate of the pension at that age to be—
 - (i) 1/80th of average qualifying earning in the last three tax years preceding the end of service,
 multiplied by

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- (ii) the number of years service, not exceeding such number as would produce an annual rate equal to half the earnings on which it is calculated.
- (4) In relation to [^{F55}widows, widowers or surviving civil partners], a reference scheme is one which provides—
- (a) for the [^{F55}widows, widowers or surviving civil partners] of earners employed in employed earner's employment (whether the earners die before or after attaining the age of 65) to be entitled, except in prescribed circumstances, to pensions under the scheme; and
- [^{F56}(b) for entitlements to those pensions to commence on the day following the death of the earners, and
- (c) except in prescribed circumstances, for the annual rate of those pensions to be—
- (i) if the earners die on or after their normal pension age, 50 per cent. of the annual rate which a reference scheme was required to provide to the deceased earners immediately before their death, or
- (ii) if the earners die before their normal pension age, 50 per cent. of the annual rate of pension which a reference scheme would have been required to provide to the deceased earners if the date of their death had been their normal pension age, and
- (d) if those pensions are payable in respect of earners who die—
- (i) otherwise than in pensionable service under the scheme, and
- (ii) before their own entitlements to pensions under the scheme have commenced,
- for those pensions to be revalued in accordance with section 80 as though they were such benefits as are mentioned in section 79(1)(a).]
- (5) For the purposes of this section, an earner's qualifying earnings in any tax year are 90 per cent. of the amount by which the earner's earnings—
- (a) exceed the qualifying earnings factor for that year; and
- (b) do not exceed [^{F57}the applicable limit].
- (6) Regulations may modify subsections (2) to (5).
- (7) In this section—
- [^{F58}“the applicable limit” means—
- (a) in relation to a tax year before [^{F59}2009–10], the upper earnings limit for the year multiplied by 53;
- (b) in relation to [^{F59}2009–10] or any subsequent tax year, the upper accrual point [^{F60}multiplied by 53];]
- “normal pension age”, in relation to a scheme, means the age specified in the scheme as the earliest age at which pension becomes payable under the scheme (apart from any special provision as to early retirement on grounds of ill-health or otherwise),
- “qualifying earnings factor”, in relation to a tax year, has the meaning given by section 121(1) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992, and
- “upper earnings limit”, in relation to a tax year, means the amount specified for that year by regulations made by virtue of section 5(3) of that Act as the upper earnings limit for Class 1 contributions.]]

Status: Point in time view as at 25/09/2017.

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Textual Amendments

- F50** Ss. 8A-8D repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 11](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2) and with further savings in art. 2(3))
- F54** Ss. 8A-8D inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 133\(5\)](#); [S.R. 1996/91](#), arts. 2(d)(h), [Sch. Pt. IV](#)
- F55** Words in s. 8B(4) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(3), [Sch. 1 para. 4](#)
- F56** S. 8B(4)(b)-(d) substituted (6.4.1997) for s. 8B(4)(b) by [S.R. 1997/162](#), [reg. 2](#)
- F57** Words in s. 8B(5)(b) substituted (11.2.2008) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), [Sch. 1 para. 33\(a\)](#)
- F58** Words in s. 8B(7) inserted (11.2.2008) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), [Sch. 1 para. 33\(b\)](#)
- F59** Words in s. 8B(7) substituted (15.12.2008) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\)](#), s. 118(2), [Sch. 7 para. 9\(a\)](#) (with s. 73)
- F60** Words in s. 8B(7) inserted (15.12.2008) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\)](#), s. 118(2), [Sch. 7 para. 9\(b\)](#) (with s. 73)

[^{F61}8C Transfer, commutation, etc.

- [^{F50}(1) Regulations may prohibit or restrict—
- (a) the transfer of any liability—
 - (i) for the payment of pensions under a relevant scheme, or
 - (ii) in respect of accrued rights to such pensions,
 - (b) the discharge of any liability to provide pensions under a relevant scheme, or
 - (c) the payment of a lump sum instead of a pension payable under a relevant scheme,
- except in prescribed circumstances or on prescribed conditions.
- (2) In this section, “relevant scheme” means a scheme contracted out by virtue of section 5(2B) and references to pensions and accrued rights under the scheme are to such pensions and rights so far as attributable to an earner’s service on or after the principal appointed day.
- (3) Regulations under subsection (1) may provide that any provision of this Part shall have effect subject to such modifications as may be specified in the regulations.]]

Textual Amendments

- F50** Ss. 8A-8D repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 11](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2) and with further savings in art. 2(3))
- F61** Ss. 8A-8D inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 133\(5\)](#); [S.R. 1996/91](#), arts. 2(d)(h), [Sch. Pt. IV](#)

Modifications etc. (not altering text)

- C5** S. 8C modified (1.4.2009) by [Local Government Pension Scheme \(Administration\) Regulations \(Northern Ireland\) 2009 \(S.R. 2009/33\)](#), regs. 1, [74\(1\)](#)

Status: Point in time view as at 25/09/2017.

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[^{F62}8D Entitlement to benefit.

[^{F50}In the case of a scheme contracted out by virtue of section 5(2B), regulations may make provision as to the ages by reference to which benefits under the scheme are to be paid.]]

Textual Amendments

- F50** Ss. 8A-8D repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 11](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2) and with further savings in art. 2(3))
- F62** Ss. 8A-8D inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(NI 22\)](#), art. 133(5); [S.R. 1996/91](#), arts. 2(d)(h), [Sch. Pt. IV](#); [S.R. 1997/192](#), at. 2(b)

[^{F63}Guaranteed minimum pensions]

Textual Amendments

- F63** S. 9 cross-heading substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 12](#)

[^{F64}8E Former salary related contracted-out schemes to comply with GMP requirements

- (1) A scheme that was a salary related contracted-out scheme is to be treated as including whatever provision it needs to contain to comply with the GMP requirements.
- (2) A scheme complies with the GMP requirements if, in relation to any earner's service before the principal appointed day, it complies in all respects with sections 9 to 20E.
- (3) Where—
 - (a) a scheme is permitted by any of those sections to include provision subject to certain requirements, and
 - (b) the scheme includes the provision but not the requirements,
 the scheme is to be treated by subsection (1) as including the requirements.
- (4) This section overrides any provision of a scheme to the extent that the provision of the scheme conflicts with it.]

Textual Amendments

- F64** S. 8E inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 13\(1\)](#) (with [Sch. 13 para. 13\(2\)\(3\)](#))

9 Minimum pensions for earners.

- (1) Subject to the provisions of this Part, the scheme must—
 - (a) provide for the earner to be entitled to a pension under the scheme if he attains pensionable age; and

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- (b) contain a rule to the effect that the weekly rate of the pension will be not less than his guaranteed minimum (if any) under sections 10 to 12.
- [^{F65}(1A) But a scheme may be amended so as to omit provision of the kind specified in subsection (1)(a) and (b) if the conditions specified in section 20B are satisfied.]
- (2) In the case of an earner who [^{F66}was a married woman or widow who was liable] to pay primary Class 1 contributions at a reduced rate by virtue of section 19(4) of the ^{M1}Social Security Contributions and Benefits (Northern Ireland) Act 1992 [^{F67}at a time during a relevant year when she was in contracted-out employment by reference to the scheme], subject to the provisions of this Part, the scheme must—
- (a) provide for her to be entitled to a pension under the scheme if she attains pensionable age ^{F68} . . .
 - (b) satisfy such other conditions as may be prescribed.
- [^{F69}“Relevant year” has the meaning given by section 10(8).]
- (3) Subject to subsection (4), the scheme must provide for the pension to commence on the date on which the earner attains pensionable age and to continue for his life.
- (4) Subject to subsection (5), the scheme may provide for the commencement of the earner’s guaranteed minimum pension to be postponed for any period for which he continues in employment after attaining pensionable age.
- (5) The scheme must provide for the earner’s consent to be required—
- (a) for any such postponement by virtue of employment to which the scheme does not relate; and
 - (b) for any such postponement after the expiration of five years from the date on which he attains pensionable age.
- (6) Equivalent pension benefits for the purposes of the former legislation are not to be regarded as constituting any part of the earner’s guaranteed minimum pension.
- (7) The benefits referred to in subsection (6) are any to which the earner may be immediately or prospectively entitled in respect of a period of employment which—
- (a) was for him non-participating employment under that legislation; and
 - (b) was not on its termination the subject of any payment in lieu of contributions;
- but subsection (6) excludes only so much of those benefits as had to be provided in order that the employment should for that period be treated as non-participating.
- (8) In this section “the former legislation” means Part III of the ^{M2}National Insurance Act (Northern Ireland) 1966 and the previous corresponding enactments.

Textual Amendments

- F65** S. 9(1A) inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 12\(1\), 21\(1\)](#); S.R. 2009/75, art. 2(a)(b)
- F66** Words in s. 9(2) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 14\(a\)](#)
- F67** Words in s. 9(2) inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 14\(b\)](#)
- F68** Words in s. 9(2)(a) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 19, [Sch. 5 Pt. III](#); S.R. 1997/192, art. 2(b)
- F69** Words in s. 9(2) inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 14\(c\)](#)

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Marginal Citations

M1 1992 c. 7.

M2 1966 c. 6 (N.I.).

10 Earner’s guaranteed minimum.

[^{F70}(1) An earner has a guaranteed minimum in relation to the pension provided by a scheme that was a salary related contracted-out scheme if in any tax week in a relevant year—

- (a) earnings were paid to or for the earner's benefit in respect of employment which was contracted-out by reference to the scheme; and
- (b) those earnings were in excess of the lower earnings limit for that tax week (or the prescribed equivalent if the earner was paid otherwise than weekly).]

(2) Subject to section 11(1), the guaranteed minimum shall be the weekly equivalent of an amount equal to the appropriate percentage of the total of the earner’s earnings factors for the relevant years, so far as derived from [^{F71}excess earnings mentioned in subsection (1)(b)] upon which primary Class 1 contributions have been paid or treated as paid.

[^{F72}(2A) Where any liability of a scheme in respect of an earner’s guaranteed minimum pension ceases by virtue of a civil recovery order, his guaranteed minimum in relation to the scheme is extinguished or reduced accordingly.]

^{F73}(3)

(4) Where the amount of a person’s earnings for any period is relevant for any purpose of subsection (1) or (2) and the [^{F74}Inland Revenue are] satisfied that records of those earnings have not been maintained or retained or are otherwise unobtainable, [^{F75}they] may for that purpose—

- (a) compute, in such manner as [^{F75}they][^{F76}think] fit, an amount which shall be regarded as the amount of those earnings; or
- (b) take their amount to be such sum as [^{F75}they] may specify in the particular case.

(5) In subsection (2) the “appropriate percentage” means—

- (a) in respect of the earner’s earnings factors for any tax year not later than the tax year 1987-88—
 - (i) if the earner was not more than 20 years under pensionable age on 6th April 1978, 1.25 per cent.;
 - (ii) in any other case 25/N per cent.;
- (b) in respect of the earner’s earnings factors for the tax year 1988-89 and for subsequent tax years—
 - (i) if the earner was not more than 20 years under pensionable age on 6th April 1978, 1 per cent.;
 - (ii) in any other case 20/N per cent.;

where N is the number of years in the earner’s working life (assuming he will attain pensionable age) which fall after 5th April 1978.

(6) Regulations may prescribe rules as to the circumstances in which earnings factors are derived from earnings for the purposes of subsection (2).

Status: Point in time view as at 25/09/2017.

Changes to legislation: *Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (7) For the purposes of subsection (2) the weekly equivalent of the amount there mentioned shall be calculated by dividing that amount by 52.
- (8) In this section “relevant year” means any tax year in the earner’s working life (not being earlier than the tax year 1978-79 [^{F77}or later than tax year ending immediately before the principal appointed day]).

Textual Amendments

- F70** S. 10(1) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 15\(2\)](#)
- F71** Words in s. 10(2) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 15\(3\)](#)
- F72** S. 10(2A) inserted (24.2.2003) by [Proceeds of Crime Act 2002 \(c. 29\), s. 458\(1\), Sch. 11 para. 23\(3\); S.I. 2003/120, art. 2, Sch. \(with arts. 34\) \(as amended \(20.2.2003\) by S.I. 2003/333, art. 14\)](#)
- F73** S. 10(3) repealed (6.4.1997) by of [S.I. 1995/3213 \(N.I. 22\) arts. 147, 168, Sch. 3 para. 20\(a\), Sch. 5 Pt. III; S.R. 1997/192, art. 2\(b\)](#)
- F74** Words in s. 10(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 41\(a\); S.R. 1999/149, art. 2\(c\), Sch. 2](#)
- F75** Words in s. 10(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 41\(b\); S.R. 1999/149, art. 2\(c\), Sch. 2](#)
- F76** Words in s. 10(4)(a) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 41\(c\); S.R. 1999/149, art. 2\(c\), Sch. 2](#)
- F77** Words in s. 10(8) inserted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\) art. 147, Sch. 3 para. 20\(b\); S.R. 1997/192, art. 2\(b\)](#)

Modifications etc. (not altering text)

- C6** S. 10 applied (1.11.1995) by [S.R. 1995/389, arts. 4\(1\)\(3\)](#)
- C7** S. 10(1) modified (6.4.1997) by [S.R. 1996/509, reg. 6\(4\)](#)
- C8** S. 10(2) modified (1.4.2006) by [The Firefighters Pension Scheme Order \(Northern Ireland\) 2007 \(S.R. 2007/144\), Scheme, art. 79\(2\)\(b\)](#)
- C9** S. 10(2) modified (1.4.2006) by [The Firemens Pension Scheme Order \(Northern Ireland\) 2006 \(S.R. 2006/210\), arts. 1\(2\), 90\(2\)\(a\)](#)
- C10** S. 10(2) modified (1.4.2006) by [The Firemens Pension Scheme Order \(Northern Ireland\) 2006 \(S.R. 2006/210\), arts. 1\(2\), 90\(2\)\(b\)](#)

11 Increase of guaranteed minimum where commencement of guaranteed minimum pension postponed.

- (1) Where in accordance with section 9(4) the commencement of an earner’s guaranteed minimum pension is postponed for any period and there are at least seven complete weeks in that period, his guaranteed minimum in relation to the scheme shall, for each complete week in that period, be increased by one-seventh per cent.—
- (a) of the amount of that minimum apart from this subsection; or
 - (b) if for that week (or a period which includes that week) a pension is paid to him under the scheme at a weekly rate less than that minimum, of the difference between that pension and that minimum.
- (2) In subsection (1) “week” means any period of seven consecutive days.
- (3) Where an earner’s guaranteed minimum pension is increased under subsection (1), the increase of that part of it which is attributable to earnings factors for the tax year

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1987-88 and earlier tax years shall be calculated separately from the increase of the rest.

- (4) Where one or more orders have come into operation under section 105 during the period for which the commencement of a guaranteed minimum pension is postponed, the amount of the guaranteed minimum pension for any week in that period shall be determined as if the order or orders had come into operation before the beginning of the period.

Modifications etc. (not altering text)

- C11** S. 11 applied (1.11.1995) by S.R. 1995/389, art. 4(1)(3)
- C12** S. 11 applied (with effect in accordance with reg. 1 of the amending S.R.) by The Health and Social Care (Pension Scheme) Regulations (Northern Ireland) 2008 (S.R. 2008/256), regs. 1, 66(5) (with regs. 134, 258)
- C13** S. 11(1) sums amended (25.9.2017) by The Social Security Benefits Up-rating (No. 2) Order (Northern Ireland) 2017 (S.R. 2017/187), arts. 1, 5

[^{F78}11A Reduction of guaranteed minimum in consequence of pension debit.

- (1) Where—
- (a) an earner has a guaranteed minimum in relation to the pension provided by a scheme, and
 - (b) his right to the pension becomes subject to a pension debit,
- his guaranteed minimum in relation to the scheme is, subject to subsection (2), reduced by the appropriate percentage.
- (2) Where the earner is in pensionable service under the scheme on the day on which the order or provision on which the pension debit depends takes effect, his guaranteed minimum in relation to the scheme is reduced by an amount equal to the appropriate percentage of the corresponding qualifying benefit.
- (3) For the purposes of subsection (2), the corresponding qualifying benefit is the guaranteed minimum taken for the purpose of calculating the cash equivalent by reference to which the amount of the pension debit is determined.
- (4) For the purposes of this section, the appropriate percentage is—
- (a) if the order or provision on which the pension debit depends specifies the percentage value to be transferred, that percentage;
 - (b) if the order or provision on which the pension debit depends specifies an amount to be transferred, the percentage which the appropriate amount for the purposes of paragraph (1) of Article 26 of the Welfare Reform and Pensions (Northern Ireland) Order 1999 (lesser of specified amount and cash equivalent of transferor's benefits) represents of the amount mentioned in paragraph (3) (b) of that Article (cash equivalent of transferor's benefits).]

Textual Amendments

- F78** S. 11A inserted (1.12.1999 for certain purposes and otherwise 1.12.2000) by S.I. 1999/3147 (N.I. 11), arts. 1(5)(a), 29(3); S.R. 2000/133, art. 2(3), Sch. Pt. IV

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Modifications etc. (not altering text)

- C14** S. 11A modified (1.4.2015) by [The Firefighters Pension Scheme \(Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/166\)](#), regs. 1, **6(1)**
- C15** S. 11A modified (1.4.2015) by [The Public Service \(Civil Servants and Others\) Pensions \(Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/81\)](#), regs. 1(1), **6(1)**
- C16** S. 11A modified (1.4.2015) by [The Health Service Workers \(Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/167\)](#), regs. 1, **6(1)**
- C17** S. 11A modified (1.4.2015) by [The Judicial Pensions Regulations \(Northern Ireland\) 2015 \(S.R. 2015/76\)](#), reg. 1(3), **Sch. 3 para. 4(1)**
- C18** S. 11A modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/156\)](#), regs. 1(2), **6(1)**
- C19** S. 11A modified (1.4.2015) by [The Teachers Pension Scheme \(Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/170\)](#), regs. 1, **6(1)**

12 Revaluation of earnings factors for purposes of s. 10: early leavers, etc.

- (1) Subject to subsection (2), for the purpose of section 10(2) the earner’s earnings factor for any relevant year (so far as derived as mentioned in that section) shall be taken to be that factor as increased by the same percentage as that prescribed for the increase of that factor by the last order under Article 23 of the ^{M3}Social Security Pensions (Northern Ireland) Order 1975 or section 130 of the ^{M4}Social Security Administration (Northern Ireland) Act 1992 to come into operation before the end of the final relevant year.
- (2) [^{F79}The scheme may provide that in a case where—
 - (a) an earner was, before the second abolition date, in contracted-out employment by reference to a scheme, and
 - (b) the earner ceases to be in pensionable service under the scheme before the final relevant year,
 the earnings factors for that person shall be determined for the purposes of section 10(2) by reference to the last such order to come into operation before the end of the tax year in which the earner ceases to be in pensionable service under the scheme (“the last service tax year”).]
- (3) Where a scheme provides as mentioned in subsection (2) the scheme shall provide for the weekly equivalent mentioned in section 10(2) to be increased by at least [^{F80}the prescribed percentage for each relevant year after the last service tax year; and the provisions included by virtue of this subsection may also conform with such additional requirements as may be prescribed]
- (4) Except in such cases or classes of case as may be prescribed, the provision made by virtue of subsections (2) and (3) must be the same for all members of the scheme.
- (5) In this section—
 - [^{F81}“relevant year” means any tax year in the earner’s working life,]
 - [^{F82}“final relevant year” means the last tax year in the earner’s working life.]

Textual Amendments

- F79** S. 12(2) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), **Sch. 13 para. 16** (with savings in [S.R. 2016/106](#), arts. 1(1), 2(4))

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- F80** Words in s. 12(3) substituted (6.4.1996 for certain purposes only otherwise 6.4.1997) by S.I. 1995/3213 (NI 22), art. 147, Sch. 3 para. 21(a); S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**
- F81** S. 12(5): Definition of “relevant year” substituted (1.12.1999 for certain purposes and otherwise 25.4.2000) by S.I. 1999/3147 (N.I. 11), arts. 1(5)(a), 17, **Sch. 2 para. 3** (with transitional provisions in art. 75(1)); S.R. 2000/133, art. 2(3), **Sch. Pt. II**
- F82** Definition of “final relevant year” in s. 12(5) substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 21(b)**; S.R. 1997/192, **art. 2(b)**

Modifications etc. (not altering text)

- C20** S. 12(1) modified (6.4.1997) by S.R. 1996/509, **reg. 6(5)**
- C21** S. 12(1)(5) applied (1.11.1995) by S.R. 1995/389, **arts. 4(1)(3)**
- C22** S. 12(1) applied (with modifications) by S.R. 1996/618, reg. 13B(3) (as inserted (6.4.2016) by The Occupational Pension Schemes (Schemes that were Contracted-out) Regulations (Northern Ireland) 2016 (S.R. 2016/107), regs. 1(a), **22(4)**)
- C23** S. 12(2)(3) modified by S.R. 1996/618, reg. 13B(4)(5) (as inserted (6.4.2016) by The Occupational Pension Schemes (Schemes that were Contracted-out) Regulations (Northern Ireland) 2016 (S.R. 2016/107), regs. 1(a), **22(4)**)
- C24** S. 12(3) modified (28.3.1997) by S.R. 1997/192, **art. 3** (with art. 9)

Marginal Citations

- M3** S.I. 1975/1503 (N.I. 15).
- M4** 1992 c. 8.

13 Minimum pensions for widows and widowers.

- (1) Subject to the provisions of this Part, the scheme must provide that if the earner dies leaving a [^{F83}widow, widower or surviving civil partner] (whether before or after attaining pensionable age), the [^{F83}widow, widower or surviving civil partner] will be entitled to a guaranteed minimum pension under the scheme.
- [^{F84}(1A) But a scheme may be amended so as to omit provision of the kind specified in subsection (1) if the conditions specified in section 20B are satisfied.]
- (2) The scheme must contain a rule to the effect that—
- (a) if the earner is a man who has a guaranteed minimum under section 10, the weekly rate of the widow's pension will be not less than the widow's guaranteed minimum;
 - (b) if the earner is a woman who has a guaranteed minimum under that section, the weekly rate of the widower's pension will be not less than the widower's guaranteed minimum.
- [^{F85}(c) if the earner is a person who has a guaranteed minimum under that section, the weekly rate of the surviving civil partner's pension will not be less than the surviving civil partner's guaranteed minimum.]
- (3) The widow's guaranteed minimum shall be half that of the earner.
- (4) The widower's [^{F86}or surviving civil partner's] guaranteed minimum shall be one-half of that part of the earner's guaranteed minimum which is attributable to earnings factors for the tax year 1988-89 and subsequent tax years.

Status: Point in time view as at 25/09/2017.

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- [^{F87}(4A) [^{F88}Subject to subsection (4B)] The scheme must provide for the [^{F89}widow's, widower's or surviving civil partner's] pension to be payable to the [^{F90}widow, widower or surviving civil partner] —
- (a) for any period for which a Category B retirement pension is payable to the [^{F90}widow, widower or surviving civil partner] by virtue of the earner's contributions or would be so payable but for section 43(1) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 (persons entitled to more than one retirement pension);
- [for life, in a case where—
- ^{F91}(aa) (i) the widow, widower or surviving civil partner attained state pension age on or after the second abolition date, and
- (ii) the earner died on or after the date on which the widow, widower or surviving civil partner attained state pension age;
- (ab) for any period after the widow, widower or surviving civil partner has attained state pension age, in a case where—
- (i) the earner died before the widow, widower or surviving civil partner attained state pension age,
- (ii) the widow, widower or surviving civil partner did not marry or form a civil partnership after the death and before attaining state pension age, and
- (iii) the widow, widower or surviving civil partner attained state pension age on or after the second abolition date;]
- (b) for any period for which widowed parent's allowance or bereavement allowance is payable to the [^{F90}widow, widower or surviving civil partner] by virtue of the earner's contributions; and
- (c) in the case of a [^{F90}widow, widower or surviving civil partner] whose entitlement by virtue of the earner's contributions to a widowed parent's allowance or bereavement allowance has come to an end at a time after the [^{F90}widow, widower or surviving civil partner] attained the age of 45, for so much of the period beginning with the time when the entitlement came to an end as neither—
- [comprises a period during which the widow, widower or surviving
- ^{F92}(i) civil partner and—
- (a) a person of the opposite sex are living together as husband and wife, or
- (b) a person of the same sex are living together as if they were civil partners, nor
- (ii) falls after the time of any—
- (a) marriage, or
- (b) formation of a civil partnership,
- by the widow or widower or surviving civil partner which takes place after the earner's death.]]
- [^{F93}(4B) Sub-paragraphs (i)(b) and (ii)(b) of subsection (4A)(c) do not apply where the earner dies before 5th December 2005.]
- (5) The scheme [^{F94}must also make provision] for the widow's pension to be payable to her for any period for which a [^{F95} . . . widowed mother's allowance or widow's pension is payable to her by virtue of the earner's contributions ^{F95} . . .

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- (6) The scheme [^{F96}must also make provision] for the [^{F97}widower's or surviving civil partner's pension to be payable] in the prescribed circumstances and for the prescribed period.
- (7) The trustees or managers of the scheme shall supply to the [^{F98}Inland Revenue] any such information as [^{F99}the Inland Revenue] may require relating to the payment of pensions under the scheme to [^{F100}widows, widowers or surviving civil partners] .
- [^{F101}(8) Where—
- (a) a lump sum is paid to an earner under provisions included in a scheme by virtue of section 17(1), and
 - (b) those provisions are of a prescribed description,
- the earner shall be treated for the purposes of this section as having any guaranteed minimum under section 10 that he would have had but for that payment.]
- [^{F102}(9) For the purposes of subsection (4A), two people of the same sex are to be regarded as living together as if they were civil partners if, but only if, they would be regarded as living together as husband and wife were they instead two people of the opposite sex.]
- [^{F103}(10) For the purposes of subsection (4A)(aa) and (ab) a person attains state pension age when he or she attains pensionable age within the meaning given by the rules in paragraph 1 of Schedule 2 to the Pensions (Northern Ireland) Order 1995.]

Textual Amendments

- F83** Words in s. 13(1) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(a\)](#)
- F84** S. 13(1A) inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), [ss. 12\(2\)](#), 21(1); S.R. 2009/75, art. 2(a)(b)
- F85** S. 13(2)(c) inserted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(b\)](#)
- F86** Words in s. 13(4) inserted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(c\)](#)
- F87** S. 13(4A) inserted (1.1.2001) by [2000 c. 4 \(N.I.\)](#), s. 52, [Sch. 5 para. 1\(1\)](#) (with s. 66(6)); S.R. 2000/374, art. 2(c), [Sch. Pt. II](#)
- F88** Words in s. 13(4A) inserted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(d\)\(i\)](#)
- F89** Words in s. 13(4A) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(d\)\(ii\)](#)
- F90** Words in s. 13(4A) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(d\)\(iii\)](#)

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- F91** S. 13(4A)(aa)(ab) inserted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 17\(2\)](#)
- F92** S. 13(4A)(c)(i)(ii) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(d\)\(iv\)](#)
- F93** S. 13(4B) inserted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(e\)](#)
- F94** Words in s. 13(5) substituted (1.1.2001) by 2000 c. 4 (N.I.), s. 52, [Sch. 5 para. 1\(2\)\(a\)](#) (with s. 66(6)); S.R. 2000/374, art. 2(c)
 S. 13(2)(3)(4) applied (1.11.1995) by S.R. 1995/389, [art. 5\(1\)](#) c), [Sch. Pt. II](#)
- F95** Words in s. 13(5) repealed (1.1.2001) by 2000 c. 4 (N.I.), ss. 52, 67, [Sch. 5 para. 1\(2\)\(b\)](#), [Sch. 9 Pt. III\(4\)](#) (with s. 66(6)); S.R. 2000/374, art. 2(c), [Sch. Pt. II](#)
- F96** Words in s. 13(6) substituted (1.1.2001) by 2000 c. 4 (N.I.), s. 52, [Sch. 5 para. 1\(3\)](#) (with s. 66(6)); S.R. 2000/374, art. 2(c), [Sch. Pt. II](#)
- F97** Words in s. 13(6) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(f\)](#)
- F98** Words in s. 13(7) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), [Sch. 1 para. 42](#); S.R. 1999/149, art. 2(c), [Sch. 2](#)
- F99** Words in s. 13(7) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), [Sch. 1 para. 42](#); S.R. 1999/149, art. 2(c), [Sch. 2](#)
- F100** Words in s. 13(7) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(g\)](#)
- F101** S. 13(8) added (1.7.2005 for specified purposes, 6.4.2006 in so far as not already in force) by [The Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#), arts. 1(2), [261\(2\)](#) (with art. 285(5)); S.R. 2005/321, art. 2(15), [Sch. Pt. 2](#)
- F102** S. 13(9) added (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(2)(a)(3), [Sch. 1 para. 5\(h\)](#)
- F103** S. 13(10) added (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 17\(3\)](#)

Modifications etc. (not altering text)

- C26** S. 13(3)(4) applied (with effect in accordance with reg. 1(2) of the amending Regulations) by [The Police Pension \(Northern Ireland\) Regulations 2009 \(S.R. 2009/79\)](#), regs. 1(2), [40\(7\)](#) (with reg. 4)

14 Treatment of insignificant amounts.

- (1) Where an amount is required to be calculated in accordance with the provisions of section 10(7), 11(1) or 13(2), (3) or (4) and, apart from this subsection, the amount so calculated is less than 0.5p, then, notwithstanding any other provision of this Act, that amount shall be taken to be zero, and other amounts so calculated shall be rounded to the nearest whole penny, taking 0.5p as nearest to the next whole penny above.

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- (2) Where a guaranteed minimum pension is attributable in part to earnings factors for the period before the tax year 1988-89 and in part to earnings factors for that tax year or for that tax year and subsequent tax years, the pension shall be calculated by—
- (a) applying subsection (1) separately to the amount attributable to the period before the tax year 1988-89 and to the amount attributable to that and subsequent tax years, and
 - (b) aggregating the two amounts so calculated.

Modifications etc. (not altering text)

C27 S. 14 applied (1.11.1995) by S.R. 1995/389, art. 4(1)

15 Discharge of liability where guaranteed minimum pensions secured by insurance policies or annuity contracts.

- (1) A transaction to which this section applies discharges the trustees or managers of an occupational pension scheme from their liability to provide for or in respect of any person guaranteed minimum pensions—
- (a) if it is carried out not earlier than the time when that person's pensionable service terminates; and
 - (b) if and to the extent that it results in guaranteed minimum pensions for or in respect of that person being appropriately secured; and
 - (c) if and to the extent that the requirements set out in paragraph (a), (b) or (c) of subsection (5) are satisfied.
- (2) This section applies to the following transactions—
- (a) the taking out of a policy of insurance or a number of such policies;
 - (b) the entry into an annuity contract or a number of such contracts;
 - (c) the transfer of the benefit of such a policy or policies or such a contract or contracts.
- (3) In this section “appropriately secured” means secured by an appropriate policy of insurance or an appropriate annuity contract, or by more than one such policy or contract.
- (4) A policy of insurance or annuity contract is appropriate for the purposes of this section if—
- (a) the [^{F104}insurer] with which it is or was taken out or entered into—
 - (i) is, or was at the relevant time, carrying on ^{F105} . . . long-term insurance business in the United Kingdom or any other [^{F106}EEA state]; and
 - (ii) satisfies, or at the relevant time satisfied, prescribed requirements; and
 - (b) it may not be assigned or surrendered except on conditions which satisfy such requirements as may be prescribed; and
 - (c) it contains or is endorsed with terms whose effect is that the amount secured by it may not be commuted except on conditions which satisfy such requirements as may be prescribed; and
 - (d) it satisfies such other requirements as may be prescribed.
- (5) The requirements referred to in subsection (1) are—

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- (a) that the arrangement for securing the amount by means of the policy or contract was made—
 - (i) at the written request of the earner or, if the earner has died, of the earner’s [^{F107}widow, widower or surviving civil partner]; or
 - (ii) with the consent of the earner or the [^{F107}widow, widower or surviving civil partner] given in writing in a prescribed form;
 - (b) that—
 - (i) the case is one such as is mentioned in section 92(2); and
 - (ii) the policy or contract only secures guaranteed minimum pensions;
 - (c) that—
 - (i) the case is not one such as is mentioned in section 92(2); and
 - (ii) such conditions as may be prescribed are satisfied.
- (6) In subsection (4)(a), “the relevant time” means the time when the policy of insurance was taken out or the annuity contract was entered into or, as the case may be, when the benefit of the policy or contract was transferred.

^{F108}(7)

Textual Amendments

- F104** Words in s. 15(4)(a) substituted (1.12.2001) by [S.I. 2001/3649](#), **arts. 1, 129(2)(a)**
- F105** Word in s. 15(4)(a)(i) repealed (1.12.2001) by [S.I. 2001/3649](#), **arts. 1, 129(2)(b)**
- F106** Words in s. 15(4)(a)(i) substituted (26.11.2007) by [The Occupational Pension Schemes \(EEA States\) Regulations \(Northern Ireland\) 2007 \(S.R. 2007/457\)](#), regs. 1(1), **2(3)**
- F107** Words in s. 15(5)(a)(i)(ii) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(3), **Sch. 1 para. 6**
- F108** S. 15(7) repealed (1.12.2001) by [S.I. 2001/3649](#), **arts. 1, 129(3)**

Modifications etc. (not altering text)

- C28** S. 15 modified (1.4.2009) by [Local Government Pension Scheme \(Administration\) Regulations \(Northern Ireland\) 2009 \(S.R. 2009/33\)](#), regs. 1, **74(1)**

16 Transfer of accrued rights.

- (1) Regulations may prescribe circumstances in which and conditions subject to which—
 - (a) a transfer of or a transfer payment in respect of—
 - (i) an earner’s accrued rights to guaranteed minimum pensions under a [^{F109}scheme that was a] contracted-out scheme;
 - (ii) an earner’s accrued rights to pensions under an occupational pension scheme ^{F110}... to the extent that those rights derive from his accrued rights to guaranteed minimum pensions under a [^{F111}scheme that was a] contracted-out scheme; or
 - (iii) the liability for the payment of guaranteed minimum pensions to or in respect of any person who has become entitled to them,
 may be made by an occupational pension scheme to another such scheme [^{F112}, to a personal pension scheme or to an overseas arrangement];
 - (b) a transfer of or a transfer payment in respect of an earner’s accrued rights to guaranteed minimum pensions which are appropriately secured for the

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purposes of section 15 may be made to an occupational pension scheme [^{F113}, a personal pension scheme or an overseas arrangement].

- (2) Any such regulations may be made so as to apply to earners who are not in employment at the time of the transfer.
- (3) Regulations under subsection (1) may provide that any provision of this Part (other than sections 14, 15 and 39 to 41, ^{F114}... so far as they apply to personal pension schemes) or of Chapter III of Part IV or Chapter II of Part V shall have effect, where there has been a transfer to which they apply, subject to such modifications as may be specified in the regulations.
- (4) Regulations under subsection (1) shall have effect in relation to transfers whenever made unless they provide that they are only to have effect in relation to transfers which take place after they come into operation.
- (5) The power conferred by subsection (1) is without prejudice to the generality of section 177(2) or section 17(5) of the ^{M5}Interpretation Act (Northern Ireland) 1954.
- (6) In the provisions mentioned in subsection (3) “accrued rights”, in relation to an earner, means the rights conferring prospective entitlement under the scheme in question to the pensions to be provided for the earner and the earner’s [^{F115}widow, widower or surviving civil partner] in accordance with sections 9 and 13, and references to an earner’s accrued rights to guaranteed minimum pensions shall be construed accordingly.

Textual Amendments

- F109** Words in s. 16(1)(a)(i) inserted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 18(a)**
- F110** Words in s. 16(1)(a)(ii) omitted (6.4.2016) by virtue of Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 18(b)(i)**
- F111** Words in s. 16(1)(a)(ii) inserted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 18(b)(ii)**
- F112** Words in s. 16(1)(a) substituted (1.1.2001) by 2000 c. 4 (N.I.), s. 52, **Sch. 5 para. 2(1)(a)** (with s. 66(6)); S.R. 2000/374, art. 2(c), **Sch. Pt. II**
- F113** Words in s. 16(1)(b) substituted (1.1.2001) by 2000 c. 4 (N.I.), s. 52, **Sch. 5 para. 2(1)(b)** (with s. 66(6)); S.R. 2000/374, art. 2(c), **Sch. Pt. II**
- F114** Words in s. 16(3) omitted (6.4.2015) by virtue of The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(d), **31(2)**
- F115** Words in s. 16(6) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 7**

Modifications etc. (not altering text)

- C29** S. 16 modified (1.4.2009) by Local Government Pension Scheme (Administration) Regulations (Northern Ireland) 2009 (S.R. 2009/33), regs. 1, **74(1)**

Marginal Citations

- M5** 1954 c. 33 (N.I.).

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

17 Commutation, surrender and forfeiture.

- (1) [F116A scheme may, in such circumstances and subject to such restrictions and conditions as may be prescribed, provide for the payment of a lump sum instead of a pension required to be provided by the scheme in accordance with section 9 or 13.]
- (2) Neither section 9 nor section 13 shall preclude a scheme from providing for the earner’s or the earner’s [F117 widow's, widower’s or surviving civil partner's] guaranteed minimum pension to be suspended or forfeited in such circumstances as may be prescribed.

Textual Amendments

F116 S. 17(1) substituted (1.7.2005 for specified purposes, 6.4.2006 in so far as not already in force) by [The Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\), arts. 1\(2\), 261\(1\) \(with art. 285\(5\)\); S.R. 2005/321, art. 2\(15\), Sch. Pt. 2](#)

F117 Words in s. 17(2) substituted (10.11.2005 for specified purposes, 5.12.2005 in so far as not already in force) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\), art. 1\(2\)\(a\)\(3\), Sch. 1 para. 8](#)

F118 18

Textual Amendments

F118 S. 18 repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), arts. 147, 168, Sch. 3 para. 23, Sch. 5 Pt. III; S.R. 1997/192, art. 2\(b\)](#)

19 Securing of benefits.

F119(1)

- (2) Subject to subsection (3), the scheme must contain a rule by which any liabilities of the scheme in respect of—
 - (a) guaranteed minimum pensions and accrued rights to guaranteed minimum pensions;
 - (b) any such benefits as are excluded by section 9(6) from earners’ guaranteed minimum pensions;
 - (c) pensions and other benefits (whether or not within paragraph (a) or (b)) in respect of which entitlement to payment has already arisen; and

F120(d)

are accorded priority on a winding up over other liabilities under the scheme in respect of benefits attributable to any period of service after the rule has taken effect.

- (3) The rule may also accord priority, on a winding up occurring after an earner has attained normal pension age, to liabilities of the scheme in respect of pensions and other benefits to which—
 - (a) he will be entitled on ceasing to be in employment, or
 - (b) the earner’s [F121 widow, widower or surviving civil partner] or any dependant of the earner’s will be entitled on the earner’s death.

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

(4) Subsections [F122(2) and (3)] do not apply to public service pension schemes.

F119(5)

(6) Subsections (2) and (3) do not apply to schemes falling within any category or description prescribed as being exempt from the requirements of those subsections.

(7) If the scheme provides for the payment out of any sum representing the surrender value of a policy of insurance taken out for the purposes of the scheme, it must make provision so that there may be no payment out in relation to guaranteed minimum pensions except in such circumstances as may be prescribed.

Textual Amendments

F119 S. 19(1)(5) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, 168, Sch. 3 para. 24(a), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

F120 S. 19(2)(d) omitted (6.4.2016) by virtue of Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 19**

F121 Words in s. 19(3)(b) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 9**

F122 Words in s. 19(4) substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 24(b)**; S.R. 1997/192, **art. 2(b)**

Modifications etc. (not altering text)

C30 S. 19(2)(3) excluded (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 24**; S.R. 1997/192, **art. 2(b)**

F123 20

Textual Amendments

F123 S. 20 repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 25, **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

[F124] **20A Conversion of guaranteed minimum pension into other benefits: introduction**

[In this section and sections 20B to 20H—

- F125(1) (a) the rules specified in sections 9(1)(a) and (b) and 13(1) are referred to as the “guaranteed minimum pension rules”,
- (b) “GMP conversion” means amendment of the scheme in relation to an earner so that it no longer contains the guaranteed minimum pension rules,
- (c) a “GMP-converted scheme” is a scheme which has been subject to GMP conversion,
- (d) “the conversion date” means the date on which that amendment takes effect,
- (e) “the pre-conversion benefits” means the benefits provided under the scheme immediately before the conversion date (disregarding money purchase benefits),
- (f) “the post-conversion benefits” means the benefits which are provided under the converted scheme (disregarding money purchase benefits),

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- (g) “the converted scheme” means the scheme as it has effect immediately after conversion, and
- (h) “the trustees” in relation to a scheme means the trustees, managers or other persons responsible under the scheme for effecting amendments of it.

[The Department must give such guidance (if any) as it thinks appropriate about GMP^{F126}(2) conversion.]

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), **ss. 12(3)**, 21(1); S.R. 2009/75, art. 2(a)(b)

F125 S. 20A(1): s. 20A renumbered as s. 20A(1) (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), **Sch. 13 para. 20(a)**

F126 S. 20A(2) added (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), **Sch. 13 para. 20(b)**

20B The conversion conditions

- (1) This section specifies the conditions referred to in sections 9(1A) and 13(1A) (for exemption from the requirement to guarantee a minimum pension).
- (2) Condition 1 is that the post-conversion benefits must be actuarially at least equivalent to the pre-conversion benefits.
- (3) Condition 2 is that if the earner was entitled immediately before the conversion date to the payment of a pension under the scheme, the converted scheme does not provide for a reduction of, or have the effect of reducing, the amount of that pension immediately after conversion.
- (4) Condition 3 is that the post-conversion benefits must not include money purchase benefits, apart from any money purchase benefits provided under the scheme immediately before the conversion date.
- (5) Condition 4 is that the converted scheme provides survivors' benefits in accordance with section 20D in such circumstances, and during such periods, as are prescribed by regulations.
- (6) Condition 5 is that the procedural requirements of section 20E have been complied with.
- (7) In applying these conditions to a scheme in respect of an earner—
 - (a) it is immaterial whether or not on the conversion date the scheme was also converted in respect of other earners, and
 - (b) it is immaterial (except for Condition 2) whether or not on the conversion date the earner was entitled to the payment of a pension under the scheme.

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), **ss. 12(3)**, 21(1); S.R. 2009/75, art. 2(a)(b)

Status: Point in time view as at 25/09/2017.

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20C Actuarial equivalence

Regulations may make provision for determining actuarial equivalence for the purpose of Condition 1 of section 20B.

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 12(3), 21(1); S.R. 2009/75, art. 2(a)(b)

20D Survivors' benefits

- (1) This section specifies the benefits mentioned in Condition 4 of section 20B.
- (2) The first benefit is that if the earner dies (whether before or after attaining normal pension age) leaving a widow, she is entitled to a pension of at least half the value of the pension to which the earner would have been entitled by reference to employment during the period—
 - (a) beginning with 6th April 1978, and
 - (b) ending with 5th April 1997.
- (3) The second benefit is that if the earner dies (whether before or after attaining normal pension age) leaving a widower or surviving civil partner, he or she is entitled to a pension of at least half the value of the pension to which the earner would have been entitled by reference to employment during the period—
 - (a) beginning with 6th April 1988, and
 - (b) ending with 5th April 1997.

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 12(3), 21(1); S.R. 2009/75, art. 2(a)(b)

20E Procedural requirements

- (1) This section specifies the procedural requirements that must be complied with in order to satisfy Condition 5 of section 20B.
- (2) The employer in relation to the scheme must consent to the GMP conversion in advance.
- (3) The trustees must take all reasonable steps to—
 - (a) consult the earner in advance, and
 - (b) notify all members, and survivors, affected by the GMP conversion before, or as soon as is reasonably practicable after, the conversion date.
- (4) The Commissioners for Her Majesty's Revenue and Customs must be notified on or before the conversion date—
 - (a) that the GMP conversion will occur or has occurred, and
 - (b) that it affects the earner.

Status: Point in time view as at 25/09/2017.

Changes to legislation: *Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 12\(3\), 21\(1\); S.R. 2009/75, art. 2\(a\)\(b\)](#)

20F Transfer out

- (1) Regulations may prescribe—
 - (a) restrictions on the transfer of the earner's accrued rights under a GMP-converted scheme;
 - (b) conditions which must be complied with on the transfer of the earner's accrued rights under a GMP-converted scheme.
- (2) Section 16(2) and (5) shall apply to regulations under this section.
- (3) Where a member of a non-GMP-converted scheme makes an application under section 91(1), the trustees may with his consent adjust any ^{F127}... cash equivalent so as to reflect rights that would have accrued if the scheme had been subject to GMP conversion in accordance with Conditions 1 to 4 of section 20B.

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 12\(3\), 21\(1\); S.R. 2009/75, art. 2\(a\)\(b\)](#)

F127 Word in s. 20F(3) omitted (6.4.2015) by virtue of [Pension Schemes Act 2015 \(c. 8\), s. 89\(3\)\(b\), Sch. 4 para. 51](#) (with s. 87)

20G Powers to amend schemes

- (1) The trustees of an occupational pension scheme may by resolution modify it so as to effect GMP conversion (whether in relation to present earners, pensioners or survivors) in accordance with the conditions of section 20B.
- (2) The subsisting rights provisions within the meaning of Article 67 of the Pensions (Northern Ireland) Order 1995 shall not apply to a power conferred by an occupational pension scheme to modify the scheme in so far as the power enables GMP conversion in accordance with the conditions of section 20B.
- (3) Where a scheme is amended to effect GMP conversion the trustees may include other amendments which they think are necessary or desirable as a consequence of, or to facilitate, the GMP conversion.
- (4) Where an occupational pension scheme is being wound up, the trustees may, before the winding up is completed, adjust rights under the scheme so as to reflect what would have happened if the scheme had been subject to GMP conversion in accordance with Conditions 1 to 4 of section 20B.
- (5) In the application of section 20E by virtue of subsection (1) above, a reference to the earner includes a reference to a pensioner or survivor whose pension is subjected to GMP conversion.

Status: Point in time view as at 25/09/2017.

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Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), **ss. 12(3), 21(1)**; S.R. 2009/75, art. 2(a)(b)

20H Enforcement of GMP conversion conditions

- (1) If the Regulatory Authority thinks that the conditions of section 20B have not been satisfied in relation to an amendment, modification or adjustment effected in accordance with any of sections 9(1A), 13(1A), 20F and 20G, the Regulatory Authority may make an order declaring the amendment, modification or adjustment void—
 - (a) in respect of a specified person or class of person,
 - (b) to a specified extent, and
 - (c) as from a specified time.
- (2) Where the Regulatory Authority makes an order under subsection (1) it may—
 - (a) require the trustees of the scheme concerned to take specified steps;
 - (b) declare that specified action of the trustees shall not be treated as a contravention of the scheme if it would not have been a contravention if the order under subsection (1) had not been made.
- (3) An order may be made under subsection (1) before or after the amendment, modification or adjustment takes effect.
- (4) If the Regulatory Authority thinks that the process of effecting a GMP conversion of a scheme has been commenced and that a relevant condition of section 20B is not being complied with, or may not be complied with, the Regulatory Authority may by order—
 - (a) prohibit the taking of further steps in the GMP conversion (whether generally or in relation to specified steps), and
 - (b) require the trustees of the scheme to take specified steps before resuming the process of GMP conversion.
- (5) Article 10 of the Pensions (Northern Ireland) Order 1995 (civil penalties) shall apply to a trustee who has failed to take all reasonable steps to secure compliance with the conditions of section 20B in relation to an amendment, modification or adjustment effected in accordance with any of sections 9(1A), 13(1A), 20F and 20G.]

Textual Amendments

F124 Ss. 20A-20H inserted (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), **ss. 12(3), 21(1)**; S.R. 2009/75, art. 2(a)(b)

Discretionary requirements

21 Power for Board to impose conditions as to investments and resources.

^{F128}(1)

Status: Point in time view as at 25/09/2017.

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- [^{F129}(2) A [^{F130}scheme that was a] salary related contracted-out scheme must, in relation to any earner’s service before the principal appointed day, comply with any requirements prescribed for the purpose of securing that—
- (a) the [^{F131}Inland Revenue are] kept informed about any matters affecting the security of the minimum pensions guaranteed under the scheme, and
 - (b) the resources of the scheme are brought to and are maintained at a level satisfactory to the [^{F132}Inland Revenue].]
- (3)

Textual Amendments

F128 S. 21(1)(3) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 26(a), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

F129 S. 21(2) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 26(b)**; S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**

F130 Words in s. 21(2) inserted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 21**

F131 Words in s. 21(2)(a) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 43(a)**; S.R. 1999/149, art. 2(c), **Sch. 2**

F132 Words in s. 21(2)(b) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 43(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**

Requirements for certification of occupational and personal money purchase schemes

^{F133}**22 Persons who may establish scheme.**

.....

Textual Amendments

F133 S. 22 repealed (6.4.2012) by Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13), ss. 85(3)(b), 118(1), **Sch. 10 Pt. 3** (with s. 73); S.R. 2012/119, art. 2(a)(c)

^{F134}**23 Identification and valuation of protected rights.**

.....

Textual Amendments

F134 S. 23 repealed (6.4.2012) by Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13), ss. 85(3)(c), 118(1), **Sch. 10 Pt. 3** (with s. 73); S.R. 2012/119, art. 2(a)(c)

^{F135}**24 Ways of giving effect to protected rights.**

.....

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

Textual Amendments

F135 Ss. 24-25 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), ss. 13(4), 21(1), [Sch. 4 para. 11](#), [Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); S.R. 2012/115, art. 2

^{F135}24A Requirements for interim arrangements.

.....

Textual Amendments

F135 Ss. 24-25 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), ss. 13(4), 21(1), [Sch. 4 para. 11](#), [Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); S.R. 2012/115, art. 2

^{F135}24B Information about interim arrangements.

.....

Textual Amendments

F135 Ss. 24-25 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), ss. 13(4), 21(1), [Sch. 4 para. 11](#), [Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); S.R. 2012/115, art. 2

^{F135}25 The pension and annuity requirements.

.....

Textual Amendments

F135 Ss. 24-25 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\)](#), ss. 13(4), 21(1), [Sch. 4 para. 11](#), [Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); S.R. 2012/115, art. 2

^{F136}26 Securing of liability for protected rights.

.....

Textual Amendments

F136 S. 26 repealed (6.4.2012) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\)](#), ss. 85(3)(d), 118(1), [Sch. 10 Pt. 3](#) (with s. 73); S.R. 2012/119, art. 2(a)(c)

^{F137}27 Investment and resources of schemes.

.....

Status: Point in time view as at 25/09/2017.

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Textual Amendments

F137 S. 27 repealed (6.4.2015) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), s. 21\(1\), Sch. 4 para. 48, Sch. 6 Pt. 7](#); S.R. 2012/115, art. 2(2)(a)(iv)(b)

^{F138}28 Suspension or forfeiture.

.....

Textual Amendments

F138 S. 28 repealed (6.4.2012) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\), ss. 85\(3\)\(e\), 118\(1\), Sch. 10 Pt. 3](#) (with s. 73); S.R. 2012/119, art. 2(a)(c)

^{F139}28A Discharge of protected rights on winding up: insurance policies.

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Textual Amendments

F139 S. 28A repealed (6.4.2012) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\), ss. 85\(2\)\(b\), 118\(1\), Sch. 10 Pt. 3](#) (with s. 73); S.R. 2012/119, art. 2(a)(c)

^{F141}29 Tax requirements to prevail over [^{F140}requirements of section 27].

.....

Textual Amendments

F140 Words in s. 29 substituted (6.4.2012) by [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\), arts. 1\(b\), 4\(4\)\(a\)](#)
F141 S. 29 omitted (6.4.2015) by virtue of [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\), arts. 1\(d\), 31\(3\)](#)

^{F142}29A Appropriate schemes: “Blowing the whistle”.

.....

Textual Amendments

F142 S. 29A repealed (6.4.2012) by [Pensions \(No. 2\) Act \(Northern Ireland\) 2008 \(c. 13\), ss. 85\(3\)\(f\), 118\(1\), Sch. 10 Pt. 3](#) (with s. 73); S.R. 2012/119, art. 2(a)(c)

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Cancellation, variation, surrender and refusal of certificates

30 Cancellation, variation, surrender and refusal of certificates.

- [^{F143}][^{F144}(1) Regulations shall provide for the cancellation, variation or surrender of a contracting-out certificate, or the issue of a new certificate—
- (a) on any change of circumstances affecting the treatment of an employment as contracted-out employment; or
 - (b) where the certificate was issued on or after the principal appointed day, if any employer of persons in the description of employment to which the scheme in question relates, or the actuary of the scheme, fails to provide HMRC, at prescribed intervals, with such documents as may be prescribed for the purpose of verifying that the conditions of section 5(2B) are satisfied.]
- (2) Regulations may enable the [^{F145}Inland Revenue] to cancel or vary a contracting-out certificate where—
- (a) [^{F146}they have] reason to suppose that any employment to which it relates ought not to be treated as contracted-out employment in accordance with the certificate; and
 - (b) the employer does not show that it ought to be so treated.
- (3) Where [^{F147}by or by virtue of any provision of this Part the contracting-out of a scheme in relation to an employment depends on the satisfaction of a particular condition,] the continued contracting-out of the scheme ^{F148}... shall be dependent on continued satisfaction of the condition; and if the condition ceases to be satisfied, that shall be a ground (without prejudice to any other) for the cancellation or variation of the contracting-out ^{F149}... certificate.
- (4) A contracting-out certificate in respect of any employment may be withheld or cancelled by the [^{F145}Inland Revenue] if [^{F150}they consider] that there are circumstances which make it inexpedient that the employment should be or, as the case may be, continue to be, contracted-out employment by reference to the scheme, notwithstanding that the relevant scheme is one that [^{F151}they] would otherwise treat as proper to be contracted-out in relation to all earners in that employment.
- ^{F152}(5)
- [^{F153}(6) Without prejudice to their powers apart from this subsection, the [^{F145}Inland Revenue] may withhold or cancel a contracting-out certificate in respect of a scheme if they consider that the rules of the scheme are such that persons over particular ages may be prevented from participating in the scheme.]
- [^{F154}(7) Without prejudice to the preceding provisions of this section, failure of a scheme to comply with any requirements prescribed by virtue of section 21(2) shall be a ground on which the [^{F145}Inland Revenue] may, in respect of any employment to which the scheme relates, cancel a contracting-out certificate.]
- (8) Except in prescribed circumstances, no cancellation, variation or surrender of a contracting-out certificate ^{F155}...shall have effect from a date earlier than that on which the cancellation, variation or surrender is made.
- [^{F156}(9) A reference in this section to a contracting-out certificate does not include a reference to a contracting-out certificate issued in respect of a money purchase contracted-out scheme.]]

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

Textual Amendments

- F143** Ss. 30-32 repealed (6.4.2016) by **Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), Sch. 13 para. 22** (with savings until 6.4.2019 by **S.R. 2016/106**, arts. 1(1)(2), 2(1)(2))
- F144** S. 30(1) substituted (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(2)** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F145** Words in s. 30(1)(a)(ii)(2)(4)-(7) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by **S.I. 1999/671**, arts. 1(2)(b), 3(1), **Sch. 1 para. 48(2)**; **S.R. 1999/149**, art. 2(c), **Sch. 2**
- F146** Words in s. 30(2)(a) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by **S.I. 1999/671**, arts. 1(2)(b), 3(1), **Sch. 1 para. 48(3)**; **S.R. 1999/149**, art. 2(c), **Sch. 2**
- F147** Words in s. 30(3) substituted (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(3)(a)** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F148** Words in s. 30(3) repealed (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(3)(b), Sch. 6 Pt. 6** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F149** Words in s. 30(3) repealed (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(3)(c), Sch. 6 Pt. 6** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F150** Words in s. 30(4)(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by **S.I. 1999/671**, arts. 1(2)(b), 3(1), **Sch. 1 para. 48(4)**; **S.R. 1999/149**, art. 2(c), **Sch. 2**
- F151** Words in s. 30(4)(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by **S.I. 1999/671**, arts. 1(2)(b), 3(1), **Sch. 1 para. 48(4)**; **S.R. 1999/149**, art. 2(c), **Sch. 2**
- F152** S. 30(5) repealed (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(4), Sch. 6 Pt. 6** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F153** S. 30(6) repealed (6.4.1997) by virtue of **S.I. 1995/3213 (N.I. 22)**, arts. 147, 168, **Sch. 3 para. 30(b), Sch. 5 Pt. III**; **S.R. 1996/91**, art. 2(d), **Sch. Pt. IV**; **S.R. 1997/192**, art. 2(b)
- F154** S. 30(7) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) by **S.I. 1995/3213 (N.I. 22)**, art. 147, **Sch. 3 para. 30(c)**; **S.R. 1996/91**, art. 2(d), **Sch. Pt. IV**; **S.R. 1997/192**, art. 2(b)
- F155** Words in s. 30(8) repealed (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(5), Sch. 6 Pt. 6** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2
- F156** S. 30(9) added (6.4.2012) by **Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 15(6)** (with **Sch. 4 Pt. 3**); **S.R. 2012/115**, art. 2

31 Surrender and cancellation of contracting-out certificates: issue of further certificates.

[^{F143}(1) This section applies in any case where—

- (a) a contracting-out certificate (“the first certificate”) has been surrendered by an employer or cancelled by the Board; and
 - (b) at any time before the end of the period of 12 months beginning with the date of the surrender or cancellation, that or any connected employer makes an election under section 7 in respect of any employment which was specified by virtue of section 3(2)(a) in the first certificate, with a view to the issue of a further contracting-out certificate.
- (2) This section applies whether or not the scheme specified in the first certificate in relation to the employment concerned is the same as the scheme which would be specified in the further certificate if it were issued.
- (3) The Board shall not give effect to the election referred to in subsection (1) by issuing a further certificate unless they consider that, in all the circumstances of the case, it would be reasonable to do so.

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- (4) Regulations may make such supplemental provision in relation to cases falling within this section as the Department considers necessary or expedient.
- (5) For the purposes of subsection (1)—
- (a) an employment (“the second employment”) in respect of which an election of the kind referred to in subsection (1)(b) has been made; and
 - (b) an employment (“the first employment”) which was specified by virtue of section 3(2)(a) in the first certificate,
- shall be treated as one employment if, in the opinion of the Board—
- (i) they are substantially the same, however described; or
 - (ii) the first employment falls wholly or partly within the description of the second employment or the second employment falls wholly or partly within the description of the first employment.
- (6) Regulations shall prescribe the cases in which employers are to be treated as connected for the purposes of this section.]

Textual Amendments

F143 Ss. 30-32 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 22](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2))

32 Surrender and cancellation of contracting-out certificates: cancellation of further certificates.

- [^{F143}(1) This section applies in any case where—
- (a) a contracting-out certificate (“the first certificate”) has been surrendered by an employer or cancelled by the Board;
 - (b) a further contracting-out certificate (“the further certificate”) has been issued, after the surrender or cancellation of the first certificate but before the end of the period of 12 months beginning with the date of the surrender or cancellation, in respect of any employment which was specified by virtue of section 3(2)(a) in the first certificate; and
 - (c) the Board have formed the opinion that had they been aware of all the circumstances of the case at the time when the further certificate was issued they would have been prevented by section 31(3) from issuing it.
- (2) This section applies whether or not the scheme specified in the first certificate in relation to the employment concerned is the same as the scheme specified in the further certificate.
- (3) The Board may, before the end of the period of 12 months beginning with the date on which the further certificate was issued, cancel that certificate.
- (4) Where a contracting-out certificate is cancelled under subsection (3) the provisions of this Act and of any regulations and orders made under it shall have effect as if the certificate had never been issued.
- (5) Regulations may make such supplemental provision in relation to cases falling within this section as the Department considers necessary or expedient.

Status: Point in time view as at 25/09/2017.

Changes to legislation: *Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (6) Without prejudice to subsection (5), regulations may make provision, in relation to any case in which the Board have cancelled a contracting-out certificate under subsection (3), preventing the recovery by the employer concerned (whether by deduction from emoluments or otherwise) of such arrears which he is required to pay to the Department in respect of an earner’s liability under section 6(3) of the ^{M6}Social Security Contributions and Benefits (Northern Ireland) Act 1992 as may be prescribed.
- (7) For the purposes of subsection (1)—
- (a) an employment (“the second employment”) in respect of which a further contracting-out certificate of the kind referred to in subsection (1)(b) has been issued; and
 - (b) an employment (“the first employment”) which was specified by virtue of section 3(2)(a) in the first certificate,
- shall be treated as one employment if, in the opinion of the Board—
- (i) they are substantially the same, however described; or
 - (ii) the first employment falls wholly or partly within the description of the second employment or the second employment falls wholly or partly within the description of the first employment.]

Textual Amendments

F143 Ss. 30-32 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), [Sch. 13 para. 22](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(1)(2))

Marginal Citations

M6 1992 c. 7.

Alteration of [^{F157}rules by former salary related contracted-out schemes]

Textual Amendments

F157 Words in s. 33 cross-heading substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\)](#), [Sch. 13 para. 23](#)

[^{F158}33 Alteration of rules of contracted-out schemes.

- [^{F159}(1) Except in prescribed cases, the rules of a scheme that was a salary related contracted-out scheme cannot be altered unless the alteration is of a prescribed description.
- (2) Regulations made by virtue of subsection (1) may operate so as to validate with retrospective effect any alteration of the rules which would otherwise be void under this section.
- (3) Subsection (1) does not apply to a scheme if no person is entitled to receive, or has accrued rights to, any benefits under the scheme attributable to a period when the scheme was contracted-out.]
- (4) The reference in subsection (3) to a person entitled to receive benefits under a scheme includes a person so entitled by virtue of being the widower [^{F160}or surviving civil partner] of an earner only in such cases as may be prescribed.]

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

Textual Amendments

- F158** S. 33 substituted (6.4.1996 for specified purposes, 6.4.1997 in so far as not already in force) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 32**; S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**
- F159** S. 33(1)-(3) substituted (14.9.2015 for specified purposes, 6.4.2016 in so far as not already in force) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 24**; S.R. 2015/329, art. 2(1)(b)
- F160** Words in s. 33(4) inserted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 13**

[^{F161}33A Transfer of liabilities etc.: schemes contracted-out on or after 6 April 1997

- (1) Regulations may prohibit or restrict—
- (a) the transfer of any liability—
 - (i) for the payment of pensions under a relevant scheme, or
 - (ii) in respect of accrued rights to such pensions,
 - (b) the discharge of any liability to provide pensions under a relevant scheme, or
 - (c) the payment of a lump sum instead of a pension payable under a relevant scheme,
- except in prescribed circumstances or on prescribed conditions.
- (2) In this section “relevant scheme” means a scheme that was a salary related contracted-out scheme by virtue of section 5(2B) and references to pensions and accrued rights under the scheme are to such pensions and rights so far as attributable to an earner's service on or after the principal appointed day (including, in a case where there has been a transfer payment, any pensions or rights deriving (directly or indirectly) from—
- (a) an earner's service on or after the principal appointed day in employment that was contracted-out employment by reference to another scheme, or
 - (b) in a case where the transfer payment was made before the first abolition date, protected rights under another occupational pension scheme or under a personal pension scheme which derive from payments or contributions in respect of employment on or after the principal appointed day).
- (3) Regulations under subsection (1) may provide that any provision of this Part shall have effect subject to such modifications as may be specified in the regulations.]

Textual Amendments

- F161** S. 33A inserted (14.9.2015 for specified purposes, 6.4.2016 in so far as not already in force) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 25**; S.R. 2015/329, art. 2(1)(b)

^{F162}34 Alteration of rules of appropriate schemes.

.....

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

Textual Amendments

F162 S. 34 omitted (6.4.2012) by virtue of [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\)](#), arts. 1(b), **4(6)**

General regulations as to administration of Part III

35 General power to make regulations.

Schedule 1 shall have effect for enabling regulations to be made in relation to the operation and administration of this Part, and Part I of that Schedule has effect as respects occupational pension schemes, ^{F163}

Textual Amendments

F163 Words in s. 35 omitted (6.4.2012) by virtue of [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\)](#), arts. 1(b), **4(7)**

CHAPTER II

[^{F164}REDUCTION IN SOCIAL SECURITY BENEFITS FOR MEMBERS OF SCHEMES THAT WERE CONTRACTED-OUT]

Textual Amendments

F164 Pt. III Ch. II heading substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), **Sch. 13 para. 26**

Preliminary

36 Scope of Chapter II.

This Chapter has effect for the purpose—

- ^{F165}(a)
- (b) of providing for contributions to be paid by the [^{F166}Inland Revenue] in respect of earners who are members of [^{F167} money purchase contracted-out schemes and members of] appropriate personal pension schemes; and
- (c) of making provision concerning the payment of certain social security benefits payable in respect of members and former members of [^{F168}schemes that were contracted-out pension schemes].

Textual Amendments

F165 S. 36(a) omitted (6.4.2016) by virtue of [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), **Sch. 13 para. 27(a)**

F166 Words in s. 36(b) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 49**; S.R. 1999/149, art. 2(c), **Sch. 2**

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- F167** Words in s. 36 inserted (14.3.1996 for certain purposes and 6.4.1996 for other purposes and otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 134(1)**; S.R. 1996/91, **art. 2(a)(d)**, **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**
- F168** Words in s. 36(c) substituted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 27(b)**

[^{F169}^{F170} Reduced rates of contributions for members of salary related contracted-out schemes]]

Textual Amendments

- F169** S. 37 cross-heading repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 28** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))
- F170** S. 37(1)(1A), the sidenote and the preceding cross-heading substituted (14.3.1996 for certain purposes, 6.4.1996 for other specified purposes and otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 134(2)**; S.R. 1996/91, **art. 2(a)(d)**, **Sch. Pts. I IV**; S.R. 1997/192, **art. 2(b)**

37 [^{F171} **Reduced rates of Class 1 contributions.**]

[^{F172}[^{F173}(1) Subsections (1A) to [^{F174}(1E)] apply where—

- (a) the earnings paid to or for the benefit of an earner in any tax week are in respect of an employment which is contracted-out employment at the time of the payment; and
 - (b) the earner’s service in the employment is service which qualifies him for a pension provided by a salary related contracted-out scheme,
- and in subsections (1A) and (1B) “the relevant part”, in relation to those earnings, means so much of those earnings as exceeds the current lower earnings limit but not [^{F175}the upper accrual point] (or the prescribed equivalents if the earner is paid otherwise than weekly).

^{F176}(1ZA)

[The amount of any primary Class 1 contribution [^{F178}attributable to section 8(1)(a) of ^{F177}(1A) the Social Security Contributions and Benefits (Northern Ireland) Act 1992 (c. 7)] in respect of the earnings shall be reduced by an amount equal to [^{F179}1.4 per cent] of the relevant part of the earnings (“Amount R1”).

(1B) The amount of any secondary Class 1 contribution in respect of the earnings shall be reduced by an amount equal to [^{F180}3.4 per cent] of the relevant part of the earnings (“Amount R2”).

(1C) The aggregate of Amounts R1 and R2 shall be set off—

- (a) first against the aggregate amount which the secondary contributor is liable to pay in respect of the contributions mentioned in subsections (1A) and (1B); and
- (b) then (as to any balance) against any amount which the secondary contributor is liable to pay in respect of any primary or secondary Class 1 contribution in respect of earnings—
 - (i) paid to or for the benefit of any other employed earner (whether in contracted-out employment or not), and
 - (ii) in relation to which the secondary contributor is such a contributor;

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

and in this subsection any reference to a liability to pay an amount in respect of a primary Class 1 contribution is a reference to such a liability under paragraph 3 of Schedule 1 to the ^{M7}Social Security Contributions and Benefits (Northern Ireland) Act 1992.]

(1D) If—

- (a) any balance remains, and
- (b) the secondary contributor makes an application for the purpose to the Inland Revenue,

the Inland Revenue shall, in such manner and at such time (or within such period) as may be prescribed by regulations made by the Secretary of State, pay to the secondary contributor an amount equal to the remaining balance.

But such regulations may make provision for the adjustment of an amount that would otherwise be payable under this subsection so as to avoid the payment of trivial or fractional amounts.

(1E) If the Inland Revenue pay any amount under subsection (1D) which they are not required to pay, they may recover that amount from the secondary contributor in such manner and at such time (or within such period) as may be prescribed by such regulations.]

(2) Where—

- (a) an earner has ceased to be employed in an employment; and
- (b) earnings are paid to him or for his benefit within the period of 6 weeks, or such other period as may be prescribed [^{F181}by regulations made by the Secretary of State], from the day on which he so ceased,

that employment shall be treated for the purposes of subsection (1) as contracted-out employment at the time when the earnings are paid if it was contracted-out employment in relation to the earner when he was last employed in it.

(3) This section shall not affect the amount of any primary Class 1 contribution which is payable at a reduced rate by virtue of regulations under section 19(4) of the ^{M8}Social Security Contributions and Benefits (Northern Ireland) Act 1992 (reduced rates for married women and widows).]

Textual Amendments

- F171** S. 37(1)(1A), the sidenote and the preceding cross-heading substituted (14.3.1996 for certain purposes and 6.4.1996 for other specified purposes and otherwise 6.4.1997) for S. 37(1) by S.I. 1995/3213 (N.I. 22), **art. 134(2)**; S.R. 1996/91, **art. 2(a)(d)**, **Sch. Pts. I IV**; S.R. 1997/192, **art. 2(b)**
- F172** S. 37 repealed (6.4.2016) by **Pensions Act (Northern Ireland) 2015 (c. 5)**, s. 53(3), **Sch. 13 para. 29** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))
- F173** S. 37(1)-(1C) substituted for s. 37(1)(1A) (6.4.1999) by S.I. 1998/1506 (N.I. 10), **art. 78(1)**, **Sch. 6 para. 95**; S.R. 1999/72, **art. 2(b)**, **Sch.**
- F174** Word in s. 37(1) substituted (22.12.1999 for certain purposes and otherwise 6.4.2000) by 1999 c. 30, s. 74, **Sch. 10 para. 6(2)**; S.I. 1999/3420, **art. 2**
- F175** Words in s. 37(1) substituted (with effect in accordance with Sch. 7 para. 10(4) of the amending Act) by **Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13)**, s. 118(2), **Sch. 7 para. 10(2)** (with s. 73)
- F176** S. 37(1ZA) repealed (with effect in accordance with Sch. 7 para. 10(4), Sch. 10 Pt. 6 Note 1(a) of the amending Act) by **Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13)**, s. 118(2), **Sch. 7 para. 10(3)**, **Sch. 10 Pt. 6** (with s. 73)

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- F177** S. 37(1A)-(1E) substituted for s. 37(1A)-(1C) (22.12.1999 for certain purposes and otherwise 6.4.2000) by 1999 c. 30, s. 74, **Sch. 10 para. 6(3)**; S.I. 1999/3420, **art. 2**
- F178** Words inserted (8.7.2002 with effect for 2003-2004 and subsequent tax years) by National Insurance Contributions Act 2002 (c. 19), s. 6, **Sch. 1 para. 41**
- F179** Words in s. 37(1A) substituted (6.4.2011) by The Social Security (Reduced Rates of Class 1 Contributions, Rebates and Minimum Contributions) Order 2011 (S.I. 2011/1036), arts. 1(1), **5(2)**
- F180** Words in s. 37(1B) substituted (6.4.2011) by The Social Security (Reduced Rates of Class 1 Contributions, Rebates and Minimum Contributions) Order 2011 (S.I. 2011/1036), arts. 1(1), **5(3)**
- F181** Words in s. 37(2)(b) inserted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 50**; S.R. 1999/149, art. 2(c), **Sch. 2**

Marginal Citations

- M7** 1992 c. 7
M8 1992 c. 7.

^{F182}38 Alteration of rates of contributions under s. 37.

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Textual Amendments

- F182** S. 38 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 30**

[^{F183} Reduced rates of contributions, and rebates, for members of money purchase contracted-out schemes]

Textual Amendments

- F183** S. 38A and the cross-heading inserted (14.3.1996 for certain purposes and 6.4.1996 for other specified purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 134(4)**; S.R. 1996/91, art. 2(a)(d), **Sch. Pts. I IV**; S.R. 1997/192, **art. 2(b)**

38A [^{F184} Reduced rates of Class 1 contributions and rebates.]

[^{F185}(1) Subsections (2) to [^{F186}(2D) and (3)] apply where—

- (a) the earnings paid to or for the benefit of an earner in any tax week are in respect of an employment which is contracted-out employment at the time of the payment; and
- (b) the earner’s service in the employment is service which qualifies him for a pension provided by a money purchase contracted-out scheme,

and in subsections (2) and (2A) “the relevant part”, in relation to those earnings, means so much of those earnings as exceeds the current lower earnings limit but not [^{F187}the upper accrual point] (or the prescribed equivalents if the earner is paid otherwise than weekly).

- [The amount of any primary Class 1 contribution [^{F189}attributable to section 8(1)(a) ^{F188}(2) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992] in respect of the earnings shall be reduced by an amount equal to the appropriate flat-rate percentage of the relevant part of the earnings (“Amount R1”).

Status: Point in time view as at 25/09/2017.

Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- (2A) The amount of any secondary Class 1 contribution in respect of the earnings shall be reduced by an amount equal to the appropriate flat-rate percentage of the relevant part of the earnings (“Amount R2”).
- (2B) The aggregate of Amounts R1 and R2 shall be set off—
- (a) first against the aggregate amount which the secondary contributor is liable to pay in respect of the contributions mentioned in subsections (2) and (2A); and
 - (b) then (as to any balance) against any amount which the secondary contributor is liable to pay in respect of a primary or secondary Class 1 contribution in respect of earnings—
 - (i) paid to or for the benefit of any other employed earner (whether in contracted-out employment or not), and
 - (ii) in relation to which the secondary contributor is such a contributor; and in this subsection any reference to a liability to pay an amount in respect of a primary Class 1 contribution is a reference to such a liability under paragraph 3 of Schedule 1 to the ^{M9}Social Security Contributions and Benefits (Northern Ireland) Act 1992.]
- (2C) If—
- (a) any balance remains, and
 - (b) the secondary contributor makes an application for the purpose to the Inland Revenue, the Inland Revenue shall, in such manner and at such time (or within such period) as may be prescribed by regulations made by the Secretary of State, pay to the secondary contributor an amount equal to the remaining balance.
- But such regulations may make provision for the adjustment of an amount that would otherwise be payable under this subsection so as to avoid the payment of trivial or fractional amounts.
- (2D) If the Inland Revenue pay any amount under subsection (2C) which they are not required to pay, they may recover that amount from the secondary contributor in such manner and at such time (or within such period) as may be prescribed by such regulations.]
- (3) [^{F190}Subject to subsection (5A),] The [^{F191}Inland Revenue] shall, except in prescribed circumstances or in respect of prescribed periods, pay in respect of that earner and that tax week to the [^{F192}earner] or, in prescribed circumstances, to a prescribed person, the amount by which—
- (a) the appropriate age-related percentage of that part of those earnings, exceeds
 - (b) the appropriate flat-rate percentage of that part of those earnings.
- (4) Regulations [^{F193}made by the Secretary of State] may make provisions—
- (a) as to the manner in which and time at which or period within which payments under subsection (3) are to be made,
 - (b) for the adjustment of the amount which would otherwise be payable under that subsection so as to avoid the payment of trivial or fractional amounts,
 - (c) for earnings to be calculated or estimated in such manner and on such basis as may be prescribed for the purpose of determining whether any, and if so what, payments under subsection (3) are to be made.

Status: Point in time view as at 25/09/2017.

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- (5) If the ^{F191}Inland Revenue^{F194} pay] an amount under subsection (3) which ^{F195}they^{F196}are] not required to pay or ^{F196}are] not required to pay to the person to whom, or in respect of whom, the ^{F191}Inland Revenue^{F194} pay] it, the ^{F191}Inland Revenue] may recover it from any person to whom, or in respect of whom, the ^{F191}Inland Revenue] paid it.
- ^{F197}(5A) Where a payment under subsection (3) is due in respect of an earner, HMRC are not required to make the payment if they determine that the cost to them of administering the payment would exceed the amount of the payment.]
- (6) Where—
- (a) an earner has ceased to be employed in an employment, and
 - (b) earnings are paid to him or for his benefit within the period of six weeks, or such other period as may be prescribed, from the day on which he so ceased, that employment shall be treated for the purposes of this section as contracted-out employment at the time when the earnings are paid if it was contracted-out employment in relation to the earner when he was last employed in it
- (7) Subsection (3) of section 37 applies for the purposes of this section as it applies for the purposes of that.
- ^{F198}(8) In subsections (3), (4) and (6) “prescribed” means prescribed by regulations made by the Secretary of State.]
- ^{F199}(9) For the purposes of this section “the appropriate age-related percentage” and “the appropriate flat-rate percentage”, in relation to a tax year beginning before ^{F200}the first abolition date], are the percentages specified as such for that tax year in an order made under section 38B (as it had effect prior to that date).]

Textual Amendments

- F184** S. 38A inserted (14.3.1996 for certain purposes and 6.4.1996 for other purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 134(4)**; S.R. 1996/91, art. 2(a)(d), **Sch. Pts. I IV**; S.R. 1997/192, **art. 2(b)**
- F185** S. 38A(1)-(2B) substituted (6.4.1999) for s. 38A(1) by S.I. 1998/1506 (N.I. 10), arts. 1(2), 78(1), **Sch. 6 para. 96**; S.R. 1999/72, **art. 2(b) Sch.**
- F186** Words in s. 38A(1) substituted (22.12.1999 for certain purposes and otherwise 6.4.2000) by 1999 c. 30, s. 74, **Sch. 10 para. 7(2)**; S.I. 1999/3420, **art. 2**
- F187** Words in s. 38A(1) substituted (with effect in accordance with Sch. 7 para. 11(2) of the amending Act) by Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13), s. 118(2), **Sch. 7 para. 11(1)** (with s. 73)
- F188** S. 38A(2)-(2D) substituted for s. 38A(2)-(2B) (22.12.1999 for certain purposes and otherwise 6.4.2000) by 1999 c. 30, s. 74, **Sch. 10 para. 7(3)**; S.I. 1999/3420, **art. 2**
- F189** Words inserted (8.7.2002) by National Insurance Contributions Act 2002 (c. 19), s. 6, **Sch. 1 para. 42**
- F190** Words in s. 38A(3) inserted (6.4.2012) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(8)(a)**
- F191** Words in s. 38A(3)(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(2)(4)(a)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F192** Word in s. 38A(3) substituted (6.4.2015) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(d), **31(4)(a)**
- F193** Words in s. 38A(4) inserted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F194** Words in s. 38A(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(4)(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**

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- F195** Word in s. 38A(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(4)(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F196** Words in s. 38A(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(4)(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F197** S. 38A(5A) substituted (6.4.2015) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(d), **31(4)(b)**
- F198** S. 38A(8) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 52(5)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F199** S. 38A(9) added (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 17** (with **Sch. 4 Pt. 3**); S.R. 2012/115, art. 2
- F200** Words in s. 38A(9) substituted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 2**

Marginal Citations

M9 1992 c. 7

^{F201}**38B Determination and alteration of rates of contributions, and rebates, applicable under section 38A.**

.....

Textual Amendments

F201 S. 38B repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 18, Sch. 6 Pt. 6** (with **Sch. 4 Pt. 3**); S.R. 2012/115, art. 2

Minimum contributions: members of appropriate personal pension schemes

39 Payment of minimum contributions to personal pension schemes.

- (1) Subject to the following provisions of this Part, the [^{F202}Inland Revenue] shall, except in such circumstances [^{F203}or in respect of such periods] as may be prescribed, pay minimum contributions in respect of an employed earner for any period during which the earner—
- (a) is over the age of 16 but has not attained pensionable age;
 - (b) is not a married woman or widow who has made an election which is still operative that [^{F204}so much of her liability in respect of primary Class 1 contributions as is attributable to section 8(1)(a) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992] shall be a liability to contribute at a reduced rate; and
 - (c) is a member of an appropriate personal pension scheme which is for the time being the earner’s chosen scheme.
- (2) Subject to subsection (3), minimum contributions in respect of an earner shall be paid to the [^{F205}earner] .
- (3) In such circumstances as may be prescribed minimum contributions shall be paid to a prescribed person.
- (4) Where the condition mentioned in subsection (1)(a) or (c) ceases to be satisfied in the case of an earner in respect of whom the [^{F202}Inland Revenue][^{F206}are] required to pay

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minimum contributions, the duty of the [^{F202}Inland Revenue] to pay them shall cease as from a date determined in accordance with regulations [^{F207}made by the Secretary of State].

- (5) If the [^{F202}Inland Revenue][^{F208}pay] an amount by way of minimum contributions which [^{F209}they are] not required to pay, the [^{F202}Inland Revenue] may recover it—
- (a) from the person to whom the [^{F202}Inland Revenue] paid it, or
 - (b) from any person in respect of whom the [^{F202}Inland Revenue] paid it.
- (6) If the [^{F202}Inland Revenue][^{F208}pay] in respect of an earner an amount by way of minimum contributions which the [^{F202}Inland Revenue][^{F210}are] required to pay, but [^{F211}do] not pay it to the trustees or managers of the earner's chosen scheme, the may recover it from the person to whom the [^{F202}Inland Revenue] paid it or from the earner.
- [^{F212}(6A) Where a payment under subsection (1) is due in respect of an earner, HMRC are not required to make the payment if they determine that the cost to them of administering the payment would exceed the amount of the payment.]
- [^{F213}(7) In this section “prescribed” means prescribed by regulations made by the Secretary of State.]
- [^{F214}(8) In this section “the earner's chosen scheme” means the scheme which was immediately before [^{F215}the first abolition date] the earner's chosen scheme in accordance with section 40 (as it had effect prior to that date).]

Textual Amendments

- F202** Words in s. 39(1)(4)(5)(6) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(2)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F203** Words in s. 39(1) inserted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 34**; S.R. 1997/192, **art. 2(b)**
- F204** Words in s. 39(1)(b) substituted (8.7.2002) by National Insurance Contributions Act 2002 (c.19), s. 6, **Sch. 1 para. 43**
- F205** Word in s. 39(2) substituted (6.4.2015) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(d), **31(5)(a)**
- F206** Word in s. 39(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(3)(a)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F207** Words in s. 39(4) inserted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(3)(b)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F208** Words in s. 39(5)(6) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(4)(5)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F209** Words in s. 39(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(4)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F210** Word in s. 39(6) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(5)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F211** Word in s. 39(6) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(5)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F212** S. 39(6A) substituted (6.4.2015) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(d), **31(5)(b)**
- F213** S. 39(7) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 54(6)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F214** S. 39(8) added (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 19** (with **Sch. 4 Pt. 3**); S.R. 2012/115, art. 2

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F215 Words in s. 39(8) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 2](#)

F216 **40 Earner’s chosen scheme.**

.....

Textual Amendments

F216 S. 40 repealed (6.4.2012) by [Pensions Act \(Northern Ireland\) 2008 \(c. 1\), ss. 13\(4\), 21\(1\), Sch. 4 para. 20, Sch. 6 Pt. 6](#) (with [Sch. 4 Pt. 3](#)); [S.R. 2012/115, art. 2](#)

41 Amount of minimum contributions.

[^{F217}(1) In relation to any tax week falling within a period for which the [^{F218}Inland Revenue are] required to pay minimum contributions in respect of an earner, the amount of those contributions shall be an amount equal to the appropriate age-related percentage of so much of the earnings paid in that week (other than earnings in respect of contracted-out employment) as exceeds the current lower earnings limit but not [^{F219}the upper accrual point] (or the prescribed equivalents if he is paid otherwise than weekly).]

(2)

(3) Regulations [^{F220}made by the Secretary of State] may make provision—

- (a) for earnings to be calculated or estimated in such manner and on such basis as may be prescribed for the purpose of determining whether any, and if so what, minimum contributions are payable in respect of them;
- (b) for the adjustment of the amount which would otherwise be payable by way of minimum contributions so as to avoid the payment of trivial or fractional amounts;
- (c) for the intervals at which, for the purposes of minimum contributions, payments of earnings are to be treated as made;

^{F221}(d)

(e) for this section to have effect in prescribed cases as if for any reference to a tax week there were substituted a reference to a ^{F222} . . .

(f) as to the manner in which and time at which or period within which minimum contributions are to be made.

[^{F223}(4) In subsection (3) “prescribed” means prescribed by regulations made by the Secretary of State.]

[^{F224}(5) For the purposes of this section “the appropriate age-related percentage”, in relation to a tax year beginning before [^{F225}the first abolition date], is the percentage (or percentages) specified as such for that tax year in an order made under section 41A (as it had effect prior to that date).]

Textual Amendments

F217 S. 41(1) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), art. 135\(2\)](#); [S.R. 1997/192, art. 2\(b\)](#)

F218 Words in s. 41(1) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 56\(2\)](#); [S.R. 1999/149, art. 2\(c\), Sch. 2](#)

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- F219** Words in s. 41(1) substituted (with effect in accordance with Sch. 7 para. 12(2) of the amending Act) by Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13), s. 118(2), **Sch. 7 para. 12(1)** (with s. 73)
- F220** Words in s. 41(3) inserted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 56(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F221** S. 41(3)(d) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 35, **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**
- F222** Words in s. 41(3)(e) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 135(4), 168, **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**
- F223** S. 41(4) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 56(4)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F224** S. 41(5) added (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), **Sch. 4 para. 21** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2
- F225** Words in s. 41(5) substituted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 2**

F226 41A Alteration of rates of minimum contributions under section 41.

.....

Textual Amendments

- F226** S. 41A repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 22, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2

F228, F227 41B Honey purchase and personal pension schemes: verification of ages

.....

Textual Amendments

- F227** S. 41B inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), **art. 136**; S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**
- F228** S. 41B repealed (6.4.2015) by Pensions Act (Northern Ireland) 2008 (c. 1), s. 21(1), Sch. 4 para. 53, **Sch. 6 Pt. 7**; S.R. 2012/115, art. 2(2)(a)(iv)(b)

Effect of entitlement to guaranteed minimum pensions on payment of social security benefits

42 Effect of entitlement to guaranteed minimum pensions on payment of social security benefits.

- (1) Where for any period a person is entitled both—
 - (a) to a Category A or Category B retirement pension, a widowed mother’s allowance [F229, a widowed parent’s allowance], [F230 or a widow’s pension] under the M10 Social Security Contributions and Benefits (Northern Ireland) Act 1992; and
 - (b) to one or more guaranteed minimum pensions,
 the weekly rate of the benefit mentioned in paragraph (a) shall for that period be reduced by an amount equal—

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- [^{F231}(i) to that part of its additional pension which is attributable to earnings factors for any tax years ending before the principal appointed day,]
(ii) to the weekly rate of the pension mentioned in paragraph (b) (or, if there is more than one such pension, their aggregate weekly rates),
whichever is the less.

^{F232}(2)

[^{F233}(3) Where for any period—

- (a) a person is entitled to one or more guaranteed minimum pensions; and
(b) he is also entitled to long-term incapacity benefit under section 30A of the Social Security Contributions and Benefits (Northern Ireland) Act 1992,

for that period an amount equal to the weekly rate or aggregate weekly rates of the guaranteed minimum pension or pensions shall be deducted from any increase payable under regulations under section 30B(7) of that Act and he shall be entitled to such an increase only if there is a balance after the deduction and, if there is such a balance, at a weekly rate equal to it.]

(4) Where for any period—

- (a) a person is entitled to one or more guaranteed minimum pensions;
(b) he is also entitled to a Category A retirement pension under section 44 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992; and
(c) the weekly rate of his pension includes an additional pension such as is mentioned in section 44(3)(b) of that Act,

for that period section 47 of that Act shall have effect as if the following subsection were substituted for subsection (3)—

“(3) In subsection (2) above “the relevant amount” means an amount equal to the aggregate of—

- (a) the additional pension; and
(b) the weekly rate or aggregate weekly rates of the guaranteed minimum pension or pensions,

reduced by the amount of any reduction in the weekly rate of the Category A retirement pension made by virtue of section 42(1) of the Pension Schemes (Northern Ireland) Act 1993.”.

(5) Where for any period—

- (a) a person is entitled to one or more guaranteed minimum pensions;
(b) he is also entitled to a Category A retirement pension under section 44 of the ^{M11}Social Security Contributions and Benefits (Northern Ireland) Act 1992; and
(c) the weekly rate of his Category A retirement pension does not include an additional pension such as is mentioned in subsection (3)(b) of that section,

for that period the relevant amount shall be deducted from the amount that would otherwise be the increase under section 47(1) of that Act and the pensioner shall be entitled to an increase under that section only if there is a balance remaining after that deduction and, if there is such a balance, of an amount equal to it.

(6) Where for any period—

- (a) a person is entitled to one or more guaranteed minimum pensions;
(b) he is also entitled—

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- F234(i)
- (ii) to a Category A retirement pension under section 44 of that Act; or
- (iii) to a Category B retirement pension under [F235 section 48A [F236, 48B or 48BB]] of that Act; and

- (c) the weekly rate of the pension includes an additional pension such as is mentioned in section 44(3)(b) of that Act,

for that period paragraph 3 of Schedule 7 to that Act shall have effect as if the following sub-paragraph were substituted for sub-paragraph (3)—

“(3) In this paragraph “the relevant amount” means an amount equal to the aggregate of—

- (a) the additional pension; and
- (b) the weekly rate or aggregate weekly rates of the guaranteed minimum pension or pensions,

reduced by the amount of any reduction in the weekly rate of the pension made by virtue of section 42(1) of the Pension Schemes (Northern Ireland) Act 1993.”

- (7) Where for any period—
 - (a) a person is entitled to one or more guaranteed minimum pensions;
 - (b) he is also entitled to any of the pensions under the Social Security Contributions and Benefits (Northern Ireland) Act 1992 mentioned in subsection (6)(b); and
 - (c) the weekly rate of the pension does not include an additional pension such as is mentioned in section 44(3)(b) of that Act,

for that period the relevant amount shall be deducted from the amount that would otherwise be the increase under paragraph 3 of Schedule 7 to that Act and the beneficiary shall be entitled to an increase only if there is a balance after that deduction and, if there is such a balance, only to an amount equal to it.

- (8) In this section “the relevant amount” means an amount equal to the weekly rate or aggregate weekly rates of the guaranteed minimum pension or pensions—

- F237(a)
- (b) in the case of subsection (5), reduced by the amount of any reduction in the weekly rate of the Category A retirement pension made by virtue of subsection (1);

and references in this section to the weekly rate of a guaranteed minimum pension are references to that rate without any increase under section 11(1).

- F238(9)

- [F239(10) In this section a reference to “additional pension” does not include any amount of additional pension attributable to units of additional pension.

- (11) For units of additional pension, see section 14A of the Social Security Contributions and Benefits (Northern Ireland) Act 1992.]

Textual Amendments

F229 Words in s. 42(1) inserted (24.4.2000 for certain purposes, otherwise 9.4.2001) by S.I. 1999/3147 (N.I. 11), arts. 1(2), 67, Sch. 8 Pt. I para. 17(2) (with transitional provisions in art. 75(5)); S.R. 2000/133, art. 2(3), Sch. Pt. I

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- F230** Words in s. 42(1) substituted (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1), Sch. 1 Pt. II para. 54(2); S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F231** S. 42(1)(i) substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 36**; S.R. 1997/192, **art. 2(b)**
- F232** S. 42(2) repealed (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1)(2), Sch. 1 Pt. II para. 54(3), Sch. 2; S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F233** S. 42(3) substituted (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1), Sch. 1 Pt. II para. 54(4); S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F234** S. 42(6)(b)(i) repealed (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1)(2), Sch. 1 Pt. II para. 54(5), Sch. 2; S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F235** Words in s. 42(6)(b)(iii) substituted (16.12.1995) by S.I. 1995/3213 (NI 22), arts. 1(3)(a), 123, Sch. 2 Pt. III para. 19
- F236** Words in s. 42(6)(b)(iii) substituted (24.4.2000 for certain purposes, otherwise 9.4.2001) by S.I. 1999/3147 (N.I. 11), arts. 1(2), 67, **Sch. 8 Pt. I para. 17(3)** (with transitional provisions in art. 75(5)); S.R. 2000/133, art. 2(3), **Sch. Pt. I**
- F237** S. 42(8)(a) and the word “and” immediately following it repealed (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1)(2), Sch. 1 Pt. II para. 54(6), Sch. 2; S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F238** S. 42(9) repealed (13.4.1995) by S.I. 1994/1898 (NI 12), art. 13(1)(2), Sch. 1 Pt. II para. 54(7), Sch. 2; S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F239** S. 42(10)(11) inserted (12.10.2015) by **The Pensions (2015 Act) (Consequential Amendments) (Units of Additional Pension) Order (Northern Ireland) 2015** (S.R. 2015/308), arts. 1, **3**

Marginal Citations

- M10** 1992 c. 7.
M11 1992 c. 7.

43 Further provisions concerning entitlement to guaranteed minimum pensions for the purposes of s. 42.

- (1) ^{F240}The reference in section 42(1) to a person entitled to a guaranteed minimum pension shall be construed as including a reference to a person so entitled by virtue of being the widower [^{F241}or surviving civil partner] of an earner [^{F242}in any case where he is entitled to a benefit other than a widowed parent's allowance] . . . only if—
- ^{F243}(a) he is also entitled to a Category B retirement pension by virtue of the earner's contributions (or would be so entitled but for section 43(1) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992); or
- (b) he is also entitled to a Category A retirement pension by virtue of [^{F244}section 41(5) of that Act] .
- (2) For the purposes of section 42 a person shall be treated as entitled to any guaranteed minimum pension to which he would have been entitled—
- (a) if its commencement had not been postponed, as mentioned in section 9(4); or
- (b) if there had not been made a transfer payment or transfer under regulations made by virtue of section 16 as a result of which—
- (i) he is no longer entitled to guaranteed minimum pensions under the scheme by which the transfer payment or transfer was made, and
- (ii) he has not become entitled to guaranteed minimum pensions under the scheme to which the transfer payment or transfer was made.
- (3) Where—
- (a) guaranteed minimum pensions provided for a member or the member's [^{F245}widow, widower or surviving civil partner] under a contracted-out scheme

Status: Point in time view as at 25/09/2017.

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have been wholly or partly secured as mentioned in subsection (3) of section 15; and

- (b) either—
- (i) the transaction wholly or partly securing them was carried out before 1st January 1986 and discharged the trustees or managers of the scheme as mentioned in subsection (1) of that section; or
 - (ii) it was carried out on or after that date without any of the requirements specified in subsection (5)(a) to (c) of that section being satisfied in relation to it and the scheme has been wound up; and
- (c) any company with which any relevant policy of insurance or annuity contract was taken out or entered into is unable to meet the liabilities under policies issued or securities given by it; and
- (d) the combined proceeds of—
- (i) any relevant policies and annuity contracts, and
 - (ii) any cash sums paid or alternative arrangements made under the [F246Financial Services Compensation Scheme] ,
- are inadequate to provide the whole of the amount secured,

the member and the member's [F245widow, widower or surviving civil partner] shall be treated for the purposes of section 42 as only entitled to such part (if any) of the member's or, as the case may be, the member's [F247widow's, widower's or surviving civil partner's] guaranteed minimum pension as is provided by the proceeds mentioned in paragraph (d).

- (4) A policy or annuity is relevant for the purposes of subsection (3) if taking it out or entering into it constituted the transaction to which section 15 applies.
- (5) For the purposes of section 42 a person shall be treated as entitled to any guaranteed minimum pension to which he would have been entitled—
- (a) if a lump sum had not been paid instead of that pension under provisions included in a scheme by virtue of section 17(1); or
 - (b) if that pension had not been forfeited under provisions included in a scheme by virtue of section 17(2).

[F248(6) For the purposes of section 42, a person shall be treated as entitled to any guaranteed minimum pension to which he would have been entitled but for [F249 section 10(2A) and] any reduction under section 11A.]

[F250(7) For the purposes of section 42, a person shall be treated as entitled to any guaranteed minimum pension to which he would have been entitled but for any order under Article 315A of the Insolvency (Northern Ireland) Order 1989 (recovery of excessive pension contributions).]

[F251(8) For the purposes of section 42, a person shall be treated as entitled to a guaranteed minimum pension to which he would have been entitled but for the fact that the trustees or managers were discharged from their liability to provide that pension on the Board of the Pension Protection Fund assuming responsibility for the scheme.]

[F252(9) For the purposes of section 42, a person shall be treated as entitled to a guaranteed minimum pension to which, in the opinion of the Commissioners for Her Majesty's Revenue and Customs, he would have been entitled but for the amendment of a scheme so that it no longer contains the guaranteed minimum pension rules.

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- (10) Where the earner's accrued rights have been transferred after the amendment of the scheme, in making the calculation under subsection (9) the Commissioners shall assume the application of section 12(1) after the transfer.
- (11) In making the calculation under subsection (9) the Commissioners shall ignore any effect of the scheme being wound up.]

Textual Amendments

- F240** Words in s. 43(1) repealed (13.4.1995) by S.I. 1994/1898 (N.I. 12), art. 13(1)(2), Sch. 1 Pt. II para. 55, **Sch. 2**; S.R. 1994/450, art. 2(d), **Sch. Pt. IV**
- F241** Words in s. 43(1) inserted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 15(a)**
- F242** Words in s. 43(1) inserted (14.1.2003) by State Pension Credit Act (Northern Ireland) 2002 (c. 14), **ss. 18(a)**, 21(2); S.R. 2002/366, art. 2(2)
- F243** S. 43(1)(a) substituted (14.1.2003) by State Pension Credit Act (Northern Ireland) 2002 (c. 14), **ss. 18(b)**, 21(2); S.R. 2002/366, art. 2(2)
- F244** Words in s. 43(1)(b) substituted (14.1.2003) by State Pension Credit Act (Northern Ireland) 2002 (c. 14), **ss. 18(c)**, 21(2); S.R. 2002/366, art. 2(2)
- F245** Words in s. 43(3) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 15(b)(i)**
- F246** Words in s. 43(3)(d) substituted (3.7.2002) by Financial Services and Markets Act 2000 (Consequential Amendments) Order 2002 (S.I. 2002/1555), **art. 20**
- F247** Words in s. 43(3) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order (Northern Ireland) 2005 (S.R. 2005/433), art. 1(3), **Sch. 1 para. 15(b)(ii)**
- F248** S. 43(6) added (1.12.1999 for certain purposes and otherwise 1.12.2000) by S.I. 1999/3147 (N.I. 11), **arts. 1(5)(a)**, 29(4); S.R. 2000/133, art. 2(3), **Sch. Pt. IV**
- F249** Words in s. 43(6) inserted (24.2.2003) by Proceeds of Crime Act 2002 (c. 29), s. 458(1), **Sch. 11 para. 23(4)**; S.I. 2003/120, art. 2, Sch. (with arts. 34) (as amended (20.2.2003) by S.I. 2003/333, art. 14)
- F250** S. 43(7) added (1.12.1999 for certain purposes and 6.4.2002 otherwise) by S.I. 1999/3147 (N.I. 11), art. 17, **Sch. 2 para. 5** (with transitional provisions in art. 75(1)); S.R. 2002/25, **art. 2(b)**
- F251** S. 43(8) added (6.4.2006) by The Pensions (Northern Ireland) Order 2005 (S.I. 2005/255 (N.I. 1)), arts. 1(2), **149(3)** (with art. 285(5)); S.R. 2006/95, art. 2(c), Sch. Pt. 3
- F252** S. 43(9)-(11) added (3.3.2009 for specified purposes, 6.4.2009 in so far as not already in force) by Pensions Act (Northern Ireland) 2008 (c. 1), **ss. 12(5)**, 21(1); S.R. 2009/75, art. 2(a)(b)

Modifications etc. (not altering text)

- C31** S. 43(2) modified (6.4.1997) by S.R. 1996/509, **reg. 6(3)**

[^{F253} 44 Reduced benefits where minimum payments or minimum contributions paid.

- (1) Subject to subsection (3), this subsection applies where for any period—
- (a) minimum payments have been made in respect of an earner to an occupational pension scheme which is a money purchase contracted-out scheme in relation to the earner's employment, or
 - (b) minimum contributions have been paid in respect of an earner under section 39.

*Status: Point in time view as at 25/09/2017.**Changes to legislation: Pension Schemes (Northern Ireland) Act 1993, Part III is up to date with all changes known to be in force on or before 17 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (2) Where subsection (1) applies then, for the purposes of section 42—
- (a) the earner shall be treated, as from the date on which he reaches pensionable age, as entitled to a guaranteed minimum pension at a prescribed weekly rate arising from that period in that employment;
 - ^{F254}(b)
 - (c) in prescribed circumstances ^{F255} . . . any [^{F256}widow, widower or surviving civil partner] of the earner shall be treated as entitled to a guaranteed minimum pension at a prescribed weekly rate arising from that period;
- and where subsection (1)(b) applies, paragraphs (a) to (c) of this subsection apply also for the purposes of [^{F257}section]47(2) of the ^{M12}Social Security Contributions and Benefits (Northern Ireland) Act 1992 and paragraph 3(2) of Schedule 7 to that Act, but with the omission from paragraph (a) of the words “in that employment”.
- (3) Where the earner is a married woman or widow, subsection (1) shall not have effect by virtue of paragraph (a) of that subsection in relation to any period during which there is operative an election that her liability in respect of primary Class 1 contributions shall be a liability to contribute at a reduced rate.
- (4) The power to prescribe a rate conferred by subsection (2)(a) includes power to prescribe a nil rate.]

Textual Amendments

- F253** S. 44 shall cease to have effect for specified purposes (6.4.1997) by [S.I. 1995/3213 \(N.I.22\)](#), [art. 137\(3\)](#)
- F254** S. 44(2)(b) repealed (14.3.1996 for certain purposes otherwise 6.4.1996) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 137\(2\)](#), 168, [Sch. 5 Pt. III](#); [S.R. 1996/91](#), [arts. 2\(b\)\(c\)](#), [Sch. Pts. II III](#)
- F255** Words in s. 44(2)(c) repealed (14.3.1996 for certain purposes otherwise 6.4.1996) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 137\(2\)](#), 168, [Sch. 5 Pt. III](#); [S.R. 1996/91](#), [arts. 2\(b\)\(c\)](#), [Sch. Pts. II III](#)
- F256** Words in s. 44(2)(c) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), [art. 1\(3\)](#), [Sch. 1 para. 16](#)
- F257** Words in s. 44(2) substituted (13.4.1995) by [S.I. 1994/1898 \(NI 12\)](#), [art. 13\(1\)](#), [Sch. 1 Pt. II para. 56](#); [S.R. 1994/450](#), [art. 2\(d\)](#), [Sch. Pt. IV](#)

Marginal Citations

- M12** 1992 c. 7.

[^{F258} Effect of reduced contributions and rebates on social security benefits]

Textual Amendments

- F258** S. 44A and cross-heading inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 137\(1\)](#); [S.R. 1996/91](#), [art. 2\(d\)](#), [Sch. Pt. IV](#); [S.R. 1997/192](#), [art. 2\(b\)](#)

44A [^{F259} **Additional pension and other benefits.**]

- (1) [^{F260} In relation to—

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- (a) any tax week falling before the first abolition date where the amount of a Class 1 contribution attributable to section 8(1)(a) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 in respect of the earnings paid to or for the benefit of an earner in that week was reduced under section 38A of this Act (as it then had effect),
- (b) any tax week falling before the second abolition date where the amount of a Class 1 contribution attributable to section 8(1)(a) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 in respect of the earnings paid to or for the benefit of an earner in that week was reduced under section 37 of this Act (as it then had effect), or
- (c) any tax week falling before the first abolition date where an amount was paid under section 41(1) of this Act (as it then had effect) in respect of the earnings paid to or for the benefit of an earner,]

section 44(6) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 (earnings factors for additional pension) shall have effect, except in prescribed circumstances, as if no [^{F261}such] primary Class 1 contributions had been paid or treated as paid upon those earnings for that week and section 45A of that Act did not apply (where it would, apart from this subsection, apply).

- (2) Where the whole or part of a contributions equivalent premium has been paid or treated as paid in respect of the earner, the Department may make a determination reducing or eliminating the application of subsection (1).
- (3) Subsection (1) is subject to regulations under paragraph 5(3A) to (3E) of Schedule 1.
- (4) Regulations may, so far as is required for the purpose of providing entitlement to additional pension (such as is mentioned in section 44(3)(b) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992) but to the extent only that amount of additional pension is attributable to provision made by regulations under section 45(5) of that Act, disapply subsection (1).
- (5) In relation to earners where, by virtue of subsection (1), section 44(6) of Social Security Contributions and Benefits (Northern Ireland) Act 1992 has effect, in any tax year, as mentioned in that subsection in relation to some but not all of their earnings, regulations may modify the application of section 44(5) [^{F262}or (5A)] of that Act.

Textual Amendments

- F259** S. 44A inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 137\(1\)](#); [S.R. 1996/91](#), [art. 2\(d\)](#), [Sch. Pt. IV](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F260** Words in s. 44A(1) substituted (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 31](#)
- F261** Word in s. 44A(1) inserted (8.7.2002) by [National Insurance Contributions Act 2002 \(c. 19\)](#), s. 6, [Sch. 1 para. 44](#)
- F262** Words in s. 44A(5) inserted (20.11.2000) by [2000 c. 4 \(N.I.\)](#), [s. 34\(1\)](#) (with s. 66(6))

Modifications etc. (not altering text)

- C32** S. 44A(2) restricted (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) \(No.2\) Regulations 2015 \(S.I. 2015/1677\)](#), [regs. 1\(2\)\(b\)](#), [40\(4\)](#)

Status: Point in time view as at 25/09/2017.

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^{F263}*[Women, married women and widows]*

Textual Amendments

F263 S. 45 substituted (16.12.1995) by S.I. 1995/3213 (N.I. 22), arts. 1(3), 123, **Sch. 2 Pt. III para. 12**

^{F264}**45 Women, married women and widows.**

Textual Amendments

F264 S. 45 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 32**

CHAPTER III

TERMINATION OF CONTRACTED-OUT OR APPROPRIATE
 SCHEME STATUS: STATE SCHEME PREMIUMS

Approval of arrangements for schemes ceasing to be certified

46 Powers of Board to approve arrangements for scheme ceasing to be certified.

^{F265}(1) In the case of an occupational pension scheme ^{F266}... which is or has been certified as a ^{F267}salary related contracted-out] scheme, the ^{F268}Inland Revenue] may, for the event of, or in connection with, its ceasing to be such a scheme, approve any arrangements made or to be made in relation to the scheme, or for its purposes, for the preservation or transfer—

^{F269}(a) of earners' accrued rights to guaranteed minimum pensions under the scheme or accrued rights to pensions under the scheme attributable to their service on or after the principal appointed day, and]

^{F269}(b) of the liability for the payment of such pensions in respect of persons who have then become entitled to receive them.]

^{F270}(1A) The power of the ^{F268}Inland Revenue] to approve arrangements under this section—

(a) includes power to approve arrangements subject to conditions, and

(b) may be exercised either generally or in relation to a particular scheme.

^{F270}(1B) Arrangements may not be approved under this section unless any prescribed conditions are met]

(2) If the scheme ceases to be a ^{F271}salary related contracted-out] scheme (whether by being wound up or otherwise) and the ^{F268}Inland Revenue] either—

(a) ^{F272}have] withdrawn ^{F273}their] approval of previously approved arrangements relating to it; or

(b) ^{F272}have] declined to approve arrangements relating to it,

the ^{F268}Inland Revenue] may issue a certificate to that effect.

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- (3) A certificate issued under subsection (2)(a) or (b) shall be cancelled by the [F268Inland Revenue] if [F274they subsequently approve] the arrangements.
- (4) Regulations may provide that where the [F268Inland Revenue][F275 have] approved arrangements under subsection (1) in respect of an occupational pension scheme F276 ... any provision of this Part (other than sections 14, 15, [F27727 and 29] and [F27839 and 41]) or Chapter III of Part IV or Chapter II of Part V shall have effect subject to such modifications as may be specified in the regulations.
- (5) Any such regulations shall have effect in relation to arrangements whenever approved, unless they provide that they are only to have effect in relation to arrangements approved after they come into operation.
- (6) It is hereby declared that an approval of arrangements relating to an occupational pension scheme [F279to which subsection (1) applies] may be withdrawn at any time, notwithstanding that the scheme has been wound up.

F280(7)]

Textual Amendments

- F265** S. 46 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 33** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(5))
- F266** Words in s. 46(1) omitted (6.4.2012) by virtue of The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(a)(i)**
- F267** Words in s. 46(1) substituted (6.4.2012) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(a)(ii)**
- F268** Words in s. 46(1)(1A)(2)-(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 60(2)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F269** S. 46(1)(a)(b) substituted (6.4.2012) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(a)(iii)**
- F270** S. 46(1A)(1B) inserted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 37(b)**; S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192 art. 2(b)
- F271** Words in s. 46(2) substituted (6.4.2012) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(b)**
- F272** Words in s. 46(2)(a)(b) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 60(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F273** Word in s. 46(2)(a) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 60(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F274** Words in s. 46(3) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 60(4)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F275** Word in s. 46(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 60(5)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F276** Words in s. 46(4) omitted (6.4.2012) by virtue of The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(c)(i)**
- F277** Words in s. 46(4) substituted (6.4.2012) by The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), **4(10)(c)(ii)**

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- F278** Words in s. 46(4) substituted (6.4.2012) by [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\)](#), arts. 1(b), **4(10)(c)(iii)**
- F279** Words in s. 46(6) substituted (6.4.2012) by [The Pensions \(2008 No. 2 Act\) \(Abolition of Protected Rights\) \(Consequential Provisions\) Order \(Northern Ireland\) 2012 \(S.R. 2012/124\)](#), arts. 1(b), **4(10)(d)**
- F280** S. 46(7) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, 168, Sch. 3 para. 37(c), **Sch. 5 Pt. III**; [S.R. 1997/192](#), **art. 2(b)**

Modifications etc. (not altering text)

- C33** S. 46 modified (28.3.1997) by [S.R. 1997/192](#), **art. 4(1)** (with art. 9)
- C34** S. 46 modified by [S.R. 1996/493](#), reg. 77(3) (as substituted (6.4.2009) by [The Pensions \(2008 Acts\) \(Consequential Provisions\) Order \(Northern Ireland\) 2009 \(S.R. 2009/113\)](#), arts. 1, **3(7)**)

47 Calculation of guaranteed minimum pensions preserved under approved arrangements.

- (1) This section applies where—
- (a) an earner's guaranteed minimum pension rights or accrued rights to guaranteed minimum pensions under a scheme [^{F281}satisfy prescribed conditions], and
 - (b) one or more of the five tax years ending with the tax year in which the scheme [^{F282}ceased] to be contracted-out is a relevant year in relation to the earner.
- (2) Where this section applies then, except in such circumstances as may be prescribed, section 12(1) shall have effect, subject to the following provisions, that is to say—
- (a) any earnings factor shall be taken to be that factor as increased by the last order under Article 23 of the ^{M13}Social Security Pensions (Northern Ireland) Order 1975 or section 130 of the ^{M14}Social Security Administration (Northern Ireland) Act 1992 to come into operation before those five tax years; and
 - (b) any relevant earnings factors derived from contributions or earnings in respect of any year (“the relevant contributions year”) shall be treated as increased by 12 per cent. compound for each of those five tax years, other than any of those years which—
 - (i) constitutes or begins before the relevant contributions year, or
 - (ii) begins after the final relevant year in relation to the earner.
- (3) Subsection (2) shall not apply in any case where its application would result in the amount of the guaranteed minimum being greater than it would have been apart from that subsection.
- (4) Regulations may provide that subsections (1) to (3) shall have effect with prescribed modifications in relation to a scheme which, immediately before it ceased to be contracted-out, contained provisions authorised by section 12(2).
- (5) In this section “relevant year” and “final relevant year” have the same meanings as in section 12.

Textual Amendments

- F281** Words in s. 47(1)(a) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, **Sch. 3 para. 38**; [S.R. 1996/91](#), art. 2(d), **Sch. Pt. IV**; [S.R. 1997/192](#), **art. 2(b)**

Status: Point in time view as at 25/09/2017.

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F282 Word in s. 47(1)(b) substituted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), Sch. 13 para. 34

Marginal Citations

M13 S.I. 1975/1503 (N.I. 15).

M14 1992 c. 8.

Supervision of formerly certified schemes

[^{F283}48 Supervision of former salary related contracted-out schemes

Section 49 shall apply for the purpose of making provision for securing the continued supervision of any scheme that was a salary related contracted-out scheme, other than a public service pension scheme, if any person is entitled to receive or has accrued rights to—

- (a) a guaranteed minimum pension under the scheme, or
- (b) a pension under the scheme attributable to service on or after the principal appointed day but before the scheme ceased to be contracted-out.]

Textual Amendments

F283 S. 48 substituted (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), Sch. 13 para. 35

49 Supervision: former contracted-out schemes.

[^{F284}(1) The [^{F285}Inland Revenue] may direct the trustees or managers of the scheme, or the employer, to take or refrain from taking such steps as the [^{F285}Inland Revenue] may specify in writing; and such a direction shall be final and binding on the person directed and any person claiming under him.

(1A) An appeal on a point of law shall lie to the High Court from a direction under subsection (1) at the instance of the trustees or managers or the employer, or any person claiming under them.

(1B) A direction under subsection (1) shall be enforceable as if it were an order of the county court.]

[^{F286}(1C) But where a direction under subsection (1) conflicts with a freezing order made by the Regulatory Authority under Article 19 of the Pensions (Northern Ireland) Order 2005 in relation to the scheme then, during the period for which the freezing order has effect, the direction to the extent that it conflicts with the freezing order—

- (a) is not binding as described in subsection (1), and
- (b) is not enforceable as described in subsection (1B).]

^{F287}(2)

[^{F288}(3) [^{F289}If a certificate has been issued under subsection (2) of section 46 and has not been cancelled under subsection (3) of that section, any liabilities in respect of such entitlement or rights as are referred to in section 48(2A)(a) ^{F290}... must, except in prescribed circumstances, be discharged (subject to any directions under subsection (1)) in a prescribed manner and within a prescribed period or such longer period as the [^{F285}Inland Revenue] may allow.]]

Status: Point in time view as at 25/09/2017.

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F287(4)

F287(5)

Textual Amendments

- F284** S. 49(1)(1A)(1B) substituted (6.4.1997) for s. 49A(1) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 40(a)**; S.R. 1997/192, art. 2(b)
- F285** Words in s. 49(1)(3) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 61**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F286** S. 49(1C) inserted (6.4.2006) by The Pensions (Northern Ireland) Order 2005 (S.I. 2005/255 (N.I. 1)), art. 1(2), **Sch. 10 para. 6**; S.R. 2006/95, art. 2(c), Sch. Pt. 3
- F287** S. 49(2)(4)(5) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 40(b)(d), **Sch. 5 Pt. III**; S.R. 1997/192, art. 2(b)
- F288** S. 49(3) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (NI 22), arts. 147, Sch. 3 para. 40(c); S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, art. 2(b)
- F289** S. 49(3) omitted (6.4.2016) by virtue of Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 36** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(1)(2))
- F290** Words in s. 49(3) omitted (6.4.2012) by virtue of The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), 4(12)

Modifications etc. (not altering text)

- C35** S. 49 modified by S.R. 1996/493, reg. 77(3) (as substituted (6.4.2009) by The Pensions (2008 Acts) (Consequential Provisions) Order (Northern Ireland) 2009 (S.R. 2009/113), arts. 1, 3(7))

F291 50 Supervision: former appropriate personal pension schemes.

.....

Textual Amendments

- F291** S. 50 omitted (6.4.2012) by virtue of The Pensions (2008 No. 2 Act) (Abolition of Protected Rights) (Consequential Provisions) Order (Northern Ireland) 2012 (S.R. 2012/124), arts. 1(b), 4(13)

State scheme premiums

51 Payment of state scheme premiums on termination of certified status.

F292[F293(1)

[F294(2) Where—

- (a) an earner is serving in employment which is contracted-out employment by reference to an occupational pension scheme ^{F295} ...,
- (b) paragraph (a) ceases to apply, by reason of any of the following circumstances, before the earner attains the scheme’s normal pension age or (if earlier) the end of the tax year preceding that in which the earner attains pensionable age, and
- (c) the earner has served for less than two years in the employment,

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the prescribed person [^{F296}shall, if subsection (2B) applies, pay and otherwise] may elect to pay a premium under this subsection (referred to in this Act as a “contributions equivalent premium”).

^{F297}[In this section “prescribed” means prescribed by regulations made by the Secretary (2ZA) of State.]

(2A) The circumstances referred to in subsection (2) are that—

- (a) the earner’s service in the employment ceases otherwise than on the earner’s death,
- (b) the earner ceases to be a member of the scheme otherwise than on the earner’s death,
- (c) the earner’s service in the employment ceases on the earner’s death and the earner dies leaving a widow or widower,
- (d) the scheme is wound up,
- (e) the scheme ceases to be a contracted-out occupational pension scheme;

[^{F298} . . .]]

^{F299}(2B) Except in prescribed circumstances, this subsection applies in any case where the earner has no accrued right to any benefit under the scheme.

(2C) Where a contributions equivalent premium is required to be paid in respect of an earner by virtue of subsection (2), the prescribed person must notify the Inland Revenue of that fact within the prescribed period and in the prescribed manner.]

(3)

^{F292}(4)

^{F292}(5)

^{F292}(6)]

Textual Amendments

F292 S. 51(1)(3)-(6) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 42, **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

F293 Ss. 51-64 repealed (6.4.2016) by Pensions Act (Northern Ireland) 2015 (c. 5), s. 53(3), **Sch. 13 para. 37** (with savings until 6.4.2019 by S.R. 2016/106, arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by S.R. 2016/162, arts. 1, 5))

F294 S. 51(2) substituted (6.4.1996 for certain purposes otherwise 6.4.1997) by S.I. 1995/3213 (NI 22), art. 138(1); S.R. 1996/91, art. 2(d), **Sch. Pt. IV**; S.R. 1997/192, **art. 2(b)**

F295 Words in s. 51(2)(a) repealed (6.4.2012) by Pensions Act (Northern Ireland) 2008 (c. 1), ss. 13(4), 21(1), Sch. 4 para. 26, **Sch. 6 Pt. 6** (with Sch. 4 Pt. 3); S.R. 2012/115, art. 2

F296 Words in s. 51(2) inserted (11.11.1999 for certain purposes and otherwise 6.4.2002) by 1999 c. 30, ss. 18, 89(5)(a), **Sch. 2 para. 7(2)(a)**; S.I. 2001/4049, **art. 2(3)**

F297 S. 51(2ZA) inserted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 63**; S.R. 1999/149, art. 2(c), **Sch. 2**

F298 Words in s. 51(2A) omitted (11.11.1999 for certain purposes and otherwise 6.4.2002) by virtue of 1999 c. 30, ss. 18, 89(5)(a), **Sch. 2 para. 7(2)(b)** and repealed (6.4.2002) by 1999 c. 30, s. 88, **Sch. 13 Pt. I**; S.I. 2001/4049, **art. 2(3)(b)(ii)**; S.I. 2001/4049, **art. 2(3)**

F299 S. 51(2B)(2C) inserted (11.11.1999 for certain purposes and otherwise 6.4.2002) by 1999 c. 30, ss. 18, 89(5)(a), **Sch. 2 para. 7(2)(c)**; S.I. 2001/4049, **art. 2(3)**

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Modifications etc. (not altering text)

- C36** S. 51 modified (28.3.1997) by S.R. 1997/192, **art. 4(2)** (with art. 9)
C37 S. 51(2B) excluded (6.4.2002) by S.R. 1996/493, **reg. 51(1A)-(1C)** (as substituted by S.I. 2002/681, **reg. 7(2)**)
C38 S. 51(2B) excluded (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) \(No.2\) Regulations 2015 \(S.I. 2015/1677\)](#), **regs. 1(2)(b), 38** (with **reg. 36(2)**)
C39 S. 51(2B) excluded (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) Regulations 2015 \(S.I. 2015/1452\)](#), **regs. 1(2)(a), 39**

52 Provisions supplementary to s. 51.

- ^{F300}[^{F293}(1)
- (2) A premium under section 51 shall be paid by the prescribed person to the [^{F301}Inland Revenue] within the prescribed period ^{F302}. . . .
- ^{F300}(3)
- (4) [^{F303}Where under the rules of the scheme, transfer credits have been allowed—
- (a) in respect of the earner’s rights under another scheme, or
- (b) in respect of the earner by reference to the payment of a cash transfer sum (within the meaning of [^{F304}Chapter 2 of Part 4ZA]) to the trustees or managers of the scheme by the trustees or managers of another occupational pension scheme,]
- the reference in section 51(2) to employment which is contracted-out by reference to the scheme shall include references to employment in any period of linked qualifying service which was contracted-out employment by reference to the other scheme.
- [^{F305}(5) ^{F306}
- (6) Subject to regulations under paragraph 1 of Schedule 1, service in any employment which ceases with the death of the employer shall be treated for the purposes of section 51(2A) as ceasing immediately before the death]
- [^{F307}(7) In this section “prescribed” means prescribed by regulations made by the Secretary of State.]
- [^{F308}(8) Where a premium under section 51 is payable by the Board of the Pension Protection Fund by virtue of a transfer under Article 145 of the Pensions (Northern Ireland) Order 2005 (effect of the Board assuming responsibility for an occupational pension scheme), then, subject to subsection (9), sections 51 to 64 apply with such modifications as may be prescribed in relation to that premium.
- (9) A premium under section 51 in respect of an earner ceases to be payable if—
- (a) the liability to pay the premium is transferred to the Board of the Pension Protection Fund by virtue of Article 145 of the Pensions (Northern Ireland) Order 2005, and
- (b) prescribed requirements are met.]]

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Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F300** S. 52(1)(3) repealed (6.4.1997) by [S.I. 1995/3213](#), (N.I. 22), arts. 147, 168, Sch. 3 para. 43(a), Sch. 5 Pt. III; [S.R. 1997/192](#), [art. 2\(b\)](#)
- F301** Words in s. 52(2) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 64\(2\)](#); [S.R. 1999/149](#), [art. 2\(c\)](#), [Sch. 2](#)
- F302** Words in s. 52(2) repealed (6.4.1997) by [S.I. 1995/3213](#), (N.I. 22), arts. 147, 168, Sch. 3 para. 43(a), Sch. 5 Pt. III; [S.R. 1997/192](#), [art. 2\(b\)](#)
- F303** Words in s. 52(4) substituted (6.4.2006) by [The Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#), [art. 1\(2\)](#), [Sch. 10 para. 7\(2\)](#); [S.R. 2006/95](#), [art. 2\(c\)](#), Sch. Pt. 3
- F304** Words in s. 52(4)(b) substituted (6.4.2015) by [Pension Schemes Act 2015 \(c. 8\), s. 89\(3\)\(b\), Sch. 4 para. 52](#) (with s. 87)
- F305** S. 52(5)(6) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), [art. 147](#), [Sch. 3 para. 43\(b\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F306** S. 52(5) repealed (6.4.2002) by [2000 c. 19, s. 85, Sch. 9 Pt. III\(11\)](#) (with s. 83(6)); [S.I. 2002/437](#) {art. 3(3)}
- F307** S. 52(7) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 64\(3\)](#); [S.R. 1999/149](#), [art. 2\(c\)](#), [Sch. 2](#)
- F308** S. 52(8)(9) added (1.10.2006 for specified purposes, 1.1.2007 in so far as not already in force) by [The Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255\)](#), [art. 1\(2\)](#), [Sch. 10 para. 7\(3\)](#); [S.R. 2006/352](#), [art. 2\(2\)\(a\)\(b\)](#)

Modifications etc. (not altering text)

- C40** S. 52 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with [art. 9](#))
- C41** S. 52 modified (27.4.2005) by [The Occupational and Personal Pension Schemes \(Pension Liberation\) Regulations \(Northern Ireland\) 2005 \(S.R. 2005/193\)](#), regs. 1(1), [2\(5\)](#), (6)

53 Elections to pay contributions equivalent premiums.

- [^{F293}(1) An election under section 51(2) must be made within the prescribed period and in the prescribed manner.
- (2) Except in such cases as may be prescribed, the prescribed person shall not, in making or abstaining from making elections under that section, discriminate between different earners on any grounds other than their respective lengths of relevant service.
- (3) In subsection (2) “relevant service” means service in contracted-out employment by reference to the scheme, together with any service in contracted-out employment which in relation to service in that employment is linked qualifying service.
- (4) If [^{F309}the Inland Revenue consider] that the prescribed person is contravening subsection (2), [^{F310}they] may cancel any contracting-out certificate held by the earner’s employer in respect of the scheme in question.
- [^{F311}(5) In this section “prescribed” means prescribed by regulations made by the Secretary of State.]]

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Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F309** Words in s. 53(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 65\(2\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)
- F310** Words in s. 53(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 65\(2\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)
- F311** S. 53(5) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 65\(3\)](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)

Modifications etc. (not altering text)

- C42** S. 53 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with art. 9)
- C43** S. 53(2) excluded (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) Regulations 2015 \(S.I. 2015/1452\)](#), regs. 1(2)(a), [40](#)
- C44** S. 53(2) modified (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) \(No.2\) Regulations 2015 \(S.I. 2015/1677\)](#), regs. 1(2)(b), [39\(1\)\(2\)](#)

[^{F293}**54** **Amount of premiums payable under s. 51.**

- ^{F312}(1)
- ^{F312}(2)
- ^{F312}(3)

[^{F313}(4) Subject to subsection (4A), the amount of the contributions equivalent premium shall be equal to the sum of the following amounts—

- (a) the amount of every reduction made under section 37 (as from time to time in force) in the amount of Class 1 contributions payable in respect of the earner’s employment in employment which was contracted-out by reference to the scheme; and
- (b) the total amount by which the reductions falling within paragraph (a) would have been larger if the amount of the contributions falling to be reduced had in each case been at least equal to the amount of the reduction of those contributions provided for by section 37.

(4A) The amounts brought into account in accordance with subsection (4)(b) shall not include any amount which, by virtue of regulations made under section 37(1D) so as to avoid the payment of trivial or fractional amounts, is an amount that was not payable by the Inland Revenue to the secondary contributor.]

- (5)
- ^{F312}(6)

(7) Section 52(4) applies for the purposes of subsection (4) as it applies for the purposes of section 51(2).]

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Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F312** S. 54(1)-(3)(5)(6) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, 168, [Sch. 3 para. 44](#), [Sch. 5 Pt. III](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F313** S. 54(4)(4A) substituted (28.7.2000 with effect as mentioned in [Sch. 5 Pt. I para. 6\(4\)](#) of the amending Act) for s. 54(4) by [2000 c. 19](#), s. 56, [Sch. 5 Pt. I para. 6\(1\)](#) (with s. 83(6))

Modifications etc. (not altering text)

- C45** S. 54 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with [art. 9](#))

^{F314}**55**

Textual Amendments

- F314** S. 55 repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, 168, [Sch. 3 para. 45](#), [Sch. 5 Pt. III](#); [S.R. 1997/192](#), [art. 2\(b\)](#)

56 Effect of payment of premiums on rights.

^{F315}^{F293}(1)

^{F315}(2)

^{F315}(3)

(4) Payment of a contributions equivalent premium in the circumstances mentioned in section [^{F316}51(2A)(a) and (b), (d) and (e)] shall extinguish the earner’s accrued rights to guaranteed minimum pensions under the relevant scheme [^{F317}or (in relation to service on or after the principal appointed day(rights to pensions under the scheme so far as attributable to the amount of the premium)].

(5) Payment of a contributions equivalent premium in the circumstances mentioned in section [^{F318}51(2A)(c)] shall extinguish any such accrued rights in respect of the earner’s [^{F319}widow, widower or surviving civil partner] .

^{F320}(6)

^{F320}(7)

^{F320}(8)

^{F320}(9)

^{F320}(10)]

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Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F315** S. 56(1)-(3) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, 168, Sch. 3 para. 46(a), [Sch. 5 Pt. III](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F316** Words in s. 56(4) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 46\(b\)\(i\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F317** Words in s. 56(4) added (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 46\(b\)\(ii\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F318** Words in s. 56(5) substituted (6.4.1997) by [S.I. 1995/3213 \(NI 22\)](#), art. 147, Sch. 3 para. 46(c); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F319** Words in s. 56(5) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order \(Northern Ireland\) 2005 \(S.R. 2005/433\)](#), art. 1(3), [Sch. 1 para. 17](#)
- F320** S. 56(6)-(10) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, 168, Sch. 3 para. 46(d), [Sch. 5 Pt. III](#); [S.R. 1997/192](#), [art. 2\(b\)](#)

Modifications etc. (not altering text)

- C46** S. 56 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with art. 9)
- C47** S. 56 restricted (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) \(No.2\) Regulations 2015 \(S.I. 2015/1677\)](#), regs. 1(2)(b), [40\(4\)](#)

57 Deduction of contributions equivalent premium from refund of scheme contributions.

- [^{F293}(1) This section applies where—
- [^{F321}(a) an earner's service in contracted-out employment ceases or his employment ceases to be contracted-out employment, and]
- (b) he (or, by virtue of a connection with him, any other person) is entitled to a refund of any payments made by or in respect of him towards the provision of benefits under the scheme by reference to which that employment was contracted-out; and
- (c) a contributions equivalent premium falls to be paid by any person in respect of him.
- (2) Where this section applies, then, subject to the following provisions of this section, the person by whom the premium falls to be paid shall be entitled on paying it to recover an amount equal to so much of the premium as is attributable to [^{F322}any actual reductions of] primary Class 1 contributions (and on paying any part of it to recover a proportionate part of that amount) from the person liable for the refund.
- (3) The amount recoverable under this section shall not exceed the amount of the refund or so much of it as has not been made.
- (4) Where the period taken into account in arriving at the amount mentioned in subsection (2) does not coincide with that in respect of which the refund is to be made, the sum recoverable under this section shall be determined by reference to so much of that amount and of the refund as are referable to the same period.
- (5) Where the refund—

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- (a) is made in respect of more than one period of service, and one or more of those periods is a period of previous linked qualifying service; and
- (b) includes any amount paid under a contracted-out scheme in relation to that service on or in connection with a transfer of accrued rights to another scheme,
- the amount which may be recovered under this section shall be increased by such amount as may be prescribed.
- (6) Where the person liable for the premium is himself liable for the refund, he shall be entitled to retain out of the refund the amount which he could recover under this section from another person liable for the refund.
- (7) The amount of the refund shall be reduced by the amount recovered or retained under this section; and provision shall be made by regulations for requiring the making of refunds to be delayed for the purpose of enabling any right of recovery or retainer conferred by this section to be exercised, notwithstanding anything in any enactment relating to the making of the refund.
- (8) Where—
- [^{F323}(a) an earner’s service in contracted-out employment ceases or his employment ceases to be contracted-out employment,]
- (b) he (or, by virtue of a connection with him, any other person) is entitled to a refund of any payments made by or in respect of him under the scheme by reference to which that employment was contracted-out in relation to any previous contracted-out employment of his, being payments towards the provision of benefits under that scheme;
- (c) a contributions equivalent premium falls to be paid in respect of him; and
- (d) the period taken into account in arriving at the amount mentioned in subsection (2) includes the period of the previous contracted-out employment,
- then the person liable for that premium shall have the like right of recovery from that refund (so far as the premium is not recoverable or retainable out of a refund in respect of a later employment) as a person has under this section where the refund relates to service in the employment on the [^{F324}cessation] of which the premium falls to be paid (and subsection (7) shall apply accordingly).
- (9) This section shall apply in relation to such a refund as is referred to in subsection (1)(b) which becomes payable after the [^{F325}cessation] of an earner’s service in contracted-out employment as it applies to such a refund becoming payable on the [^{F325}cessation] of an earner’s service in such employment.
- [^{F326}(9A) Where under section 97AH the trustees or managers of an occupational pension scheme may pay a contribution refund to a member of the scheme, the member is to be treated for the purposes of this section as being entitled to the contribution refund.]
- (10) Where the earner (or, by virtue of a connection with him, any other person) becomes entitled to any payment in lieu of benefit, this section shall apply in relation to the payment as if it were such a refund as is referred to in subsection (1)(b).
- (11) For the purposes of subsection (10), a payment in lieu of benefit is any payment falling to be made to or for the benefit of, or in respect of, a person by virtue of his being or having been a member of an occupational pension scheme, being a payment which either—
- (a) is made or to be made otherwise than out of the resources of the scheme; or

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- (b) is made or to be made out of those resources but by way of distribution on a winding up; or
- (c) falls within such other description of payments as may be prescribed for the purposes of that subsection.

[^{F327}(12) In this section “prescribed” means prescribed by regulations made by the Secretary of State.]]

Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F321** S. 57(1)(a) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 47\(a\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F322** Words in s. 57(2) inserted (28.7.2000 with effect as mentioned in [Sch. 5 Pt. I para. 6\(4\)](#) of the amending Act) by [2000 c. 19, s. 56, Sch. 5 Pt. I para. 6\(2\)](#) (with s. 83(6))
- F323** S. 57(8)(a) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), arts. 147, [Sch. 3 para. 47\(b\)\(i\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F324** Word in s. 57(8) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 47\(b\)\(ii\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F325** Words in s. 57(9) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 47\(c\)](#); [S.R. 1997/192](#), [art. 2\(b\)](#)
- F326** S. 57(9A) inserted (6.4.2006) by [The Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#), art. 1(2), [Sch. 10 para. 8](#); [S.R. 2005/543](#), art. 2(6), [Sch. Pt. 6](#)
- F327** S. 57(12) added (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 66](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)

Modifications etc. (not altering text)

- C48** S. 57 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with art. 9)
- C49** S. 57 modified (6.4.2007) by [The Pension Protection Fund \(Contributions Equivalent Premium\) Regulations 2007 \(S.I. 2007/834\)](#), regs. 1(1), [9](#)
- C50** S. 57(10) modified (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) Regulations 2015 \(S.I. 2015/1452\)](#), regs. 1(2)(a), [42\(1\)](#)
- C51** S. 57(10) modified (6.4.2016) by [The Occupational Pension Schemes \(Schemes that were Contracted-out\) \(No.2\) Regulations 2015 \(S.I. 2015/1677\)](#), regs. 1(2)(b), [41\(1\)](#)

58 No recovery of state scheme premiums from earners, etc.

- [^{F293}(1) Notwithstanding any contract to the contrary, a person shall not be entitled—
- (a) to recover any part of a [^{F328}contributions equivalent] premium from any earner in respect of whom it is payable; or
 - (b) except in accordance with section 57, to recover or retain any part of such a premium out of any money payable to or for the benefit of the earner or any other person.

^{F329}(2)]

Status: Point in time view as at 25/09/2017.

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Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F328** Words in s. 58(1)(a) substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), art. 147, Sch. 3 para. 48\(a\); S.R. 1997/192, art. 2\(b\)](#)
- F329** S. 58(2) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), art. 147, Sch. 3 para. 48\(b\), Sch. 5 Pt. III; S.R. 1997/192, art. 2\(b\)](#)

Modifications etc. (not altering text)

- C52** S. 58 modified (28.3.1997) by [S.R. 1997/192, art. 4\(2\)](#) (with [art. 9](#))

59 Further provisions concerning calculations relating to premiums.

- [^{F293}(1) The following amounts shall be certified by the [^{F330}Inland Revenue]—
- ^{F331}(a)
- ^{F332}(b) the sum of the amounts specified in section 54(4);]
- (c)
- (d) the amount mentioned in section 57(2).
- ^{F333}(2)
- (3) If the [^{F330}Inland Revenue]—
- ^{F334}(a)
- (b) [^{F335}are satisfied] that records of earnings relevant for determining the amount mentioned in [^{F336}section 54(4)] have not been maintained or retained or are otherwise unobtainable,
- then the [^{F330}Inland Revenue] may for that purpose—
- (i) compute, in such manner as [^{F337}they think] fit, an amount which shall be regarded as the amount of those earnings; or
- (ii) take their amount to be such sum as [^{F338}they may] specify in the particular case,
- ^{F339}
- ^{F340}(4)
- (5) For the purposes of subsection (1) the [^{F330}Inland Revenue] may make such adjustments as [^{F337}they think] necessary for avoiding fractional amounts.]

Textual Amendments

- F293** Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))
- F330** Words in s. 59(1)(3)(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 67\(2\); S.R. 1999/149, art. 2\(c\), Sch. 2](#)
- F331** S. 59(1)(a) repealed (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), arts. 147, 168, Sch. 3 para. 49\(a\)\(i\), Sch. 5 Pt. III; S.R. 1997/192, art. 2\(b\)](#)
- F332** S. 59(1)(b) substituted (28.7.2000 with effect as mentioned in [Sch. 5 Pt. I para. 6\(4\)](#) of the amending Act) by [2000 c. 19, s. 56, Sch. 5 Pt. I para. 6\(3\)](#) (with [s. 83\(6\)](#))

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- F333** S. 59(2) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 49(b), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**
- F334** S. 59(3)(a) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 49(c)(i), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**
- F335** Words in s. 59(3) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 67(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F336** Words in s. 59(3)(b) substituted (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, **Sch. 3 para. 49(c)(ii)**; S.R. 1997/192, **art. 2(b)**
- F337** Words in s. 59(3)(5) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 67(3)(4)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F338** Words in s. 59(3) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by S.I. 1999/671, arts. 1(2)(b), 3(1), **Sch. 1 para. 67(3)**; S.R. 1999/149, art. 2(c), **Sch. 2**
- F339** Words in s. 59(3) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, Sch. 3 para. 49(c)(iii), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**
- F340** S. 59(4) repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), art. 147, Sch. 3 para. 49(d), **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

Modifications etc. (not altering text)

- C53** S. 59 modified (6.4.1997) by S.R. 1997/192, **art. 4(2)** (with art. 9)
- C54** S. 59(1)(d) excluded (6.4.2016) by The Occupational Pension Schemes (Schemes that were Contracted-out) (No.2) Regulations 2015 (S.I. 2015/1677), regs. 1(2)(b), **41(4)**

F341 **60**

Textual Amendments

- F341** S. 60 repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 50, **Sch. 5 Pt. III**

F342 **61**

Textual Amendments

- F342** S. 61 repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 50, **Sch. 5 Pt. III**; S.R. 1997/192, **art. 2(b)**

F343 **62**

Textual Amendments

- F343** S. 62 repealed (6.4.1997) by S.I. 1995/3213 (N.I. 22), arts. 147, 168, Sch. 3 para. 50, **Sch. 5 Pt. III**

63 Non-payment of state scheme premiums.

[^{F293}(1) If a person fails to pay any [^{F344}contributions equivalent] premium which is payable by him at or within the time prescribed for the purpose, he shall be liable on summary conviction to a fine of not more than level 3 on the standard scale.

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- (2) Where—
- (a) a person is convicted of the offence under subsection (1) of failing to pay a premium, and
 - (b) the premium remains unpaid at the date of the conviction,
- he shall be liable to pay to the [^{F345}Inland Revenue] a sum equal to the amount which he failed to pay.
- (3) Subject to subsection (4), where a person is convicted of an offence mentioned in subsection (2), evidence may be given of any previous failure by him to pay [^{F344}contributions equivalent] premiums within the time prescribed for the purpose; and in that subsection “the conviction” and “the offence” mean respectively the conviction referred to in this subsection and the offence of which the person is convicted.
- (4) Such evidence may be given only if notice of intention to give it is served with the summons or warrant on which the person appeared before the court which convicted him.]

Textual Amendments

F293 Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\), s. 53\(3\), Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))

F344 Words in s. 63 substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\), art. 147, Sch. 3 para. 51](#); [S.R. 1997/192, art. 2\(b\)](#)

F345 Word in s. 63(2) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671, arts. 1\(2\)\(b\), 3\(1\), Sch. 1 para. 68](#); [S.R. 1999/149, art. 2\(c\), Sch. 2](#)

Modifications etc. (not altering text)

C55 S. 63 modified (28.3.1997) by [S.R. 1997/192, art. 4\(2\)](#) (with art. 9)

64 Unpaid premiums: supplementary.

[^{F293}(1) Where a person charged with an offence to which section 63(2) applies is convicted of that offence in his absence under Article 24(2) of the ^{M15}Magistrates’ Courts (Northern Ireland) Order 1981, then if—

- (a) it is proved to the satisfaction of the court, on oath or by affidavit or in the manner prescribed by magistrates’ courts rules, that notice under section 63(4) has been duly served specifying the other premiums in respect of which the complainant intends to give evidence; and
- (b) the clerk of petty sessions has received a statement in writing purporting to be made by the accused or by a solicitor acting on his behalf to the effect that if the accused is convicted in his absence of the offence charged he desires to admit failing to pay the other premiums so specified or any of them,

section 63(3) and (4) shall have effect as if the evidence had been given and the failure so admitted had been proved, and the court shall proceed accordingly.

- (2) Where—
- (a) a person is convicted of an offence to which section 63(2) applies; and
 - (b) an order is made under the ^{M16}Probation Act (Northern Ireland) 1950 placing the offender on probation or discharging him absolutely or conditionally,

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subsection (1) and section 63(2) to (4) shall apply as if it were a conviction for all purposes.

- (3) Any sum which a person is liable to pay under subsection (1) or section 63(2) to (4) shall be recoverable from him as a penalty.
- (4) [^{F346}contributions equivalent] premiums recovered by the [^{F347}Inland Revenue] under those provisions shall be treated for all purposes as premiums paid to the [^{F347}Inland Revenue] in respect of the person in respect of whom they were originally payable.]

Textual Amendments

F293 Ss. 51-64 repealed (6.4.2016) by [Pensions Act \(Northern Ireland\) 2015 \(c. 5\)](#), s. 53(3), [Sch. 13 para. 37](#) (with savings until 6.4.2019 by [S.R. 2016/106](#), arts. 1(1)(2), 2(7A) and with further savings in art. 2(6)(7)(7B)-(7F) (as amended by [S.R. 2016/162](#), arts. 1, 5))

F346 Words in s. 64 substituted (6.4.1997) by [S.I. 1995/3213 \(N.I. 22\)](#), art. 147, [Sch. 3 para. 51](#); [S.R. 1997/192](#), [art. 2\(b\)](#)

F347 Words in s. 64(4) substituted (24.3.1999 for certain purposes and otherwise 1.4.1999) by [S.I. 1999/671](#), arts. 1(2)(b), 3(1), [Sch. 1 para. 69](#); [S.R. 1999/149](#), art. 2(c), [Sch. 2](#)

Modifications etc. (not altering text)

C56 S. 64 modified (28.3.1997) by [S.R. 1997/192](#), [art. 4\(2\)](#) (with [art. 9](#))

Marginal Citations

M15 [S.I. 1981/1675 \(N.I. 26\)](#).

M16 [1950 c. 7 \(N.I.\)](#).

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