

## SCHEDULE 2

Regulation 5

### INFORMATION TO BE MADE AVAILABLE TO INDIVIDUALS

1. The amount of benefit which is payable to the person.
2. If a benefit is payable periodically, the conditions (if any) subject to which payment will be continued.
3. If a benefit is payable periodically, the provisions (if any) under which the amount payable will be altered.
4. In the case of—
  - (a) an active member, the information specified in either (the trustees having the option to choose which one) of paragraphs (i) or (ii), together with the information specified in paragraph (iii)—
    - (i) the amounts of his own benefits and of his survivors' benefits which would be payable from normal pension age or death if his pensionable service were to terminate within 1 month of the date on which the information is furnished to him, calculated without regard to possible increases in his salary;
    - (ii) the amounts of his own benefits and of his survivors' benefits which would be payable from normal pension age or death thereafter if his pensionable service were to terminate on his attaining normal pension age, calculated without regard to possible increases in his salary;
    - (iii) except in the case of a simplified defined contribution scheme, the amount of any death in service benefits that would be payable if the member were to die on a specified date which is within 1 month of the date on which the information is furnished to him, with details of how those benefits are calculated;
  - (b) a deferred member, the date pensionable service ceased and the amounts of his own benefits and of his survivors' benefits payable from normal pension age or death.

And in either case, the information must include:

- the date on which the member's pensionable service commenced;
  - the accrual rate or formula for calculating the member's own benefits and any survivors' benefits;
  - the amount of the member's pensionable remuneration on a specified date being, in the case of an active member, the date on which the information is furnished to him or a date within 1 month thereof, and in the case of a deferred member, the date pensionable service ceased; and
  - details of how any deduction from benefits is calculated.
- (a) (a) The amount of contributions (before the making of any deductions) credited to the member under the scheme during the immediately preceding scheme year and, where the scheme was for the whole or any part of the period a contracted-out scheme, the amount of those contributions which is attributable to—
    - (i) the minimum payments to the scheme made in respect of the member by his employer during the immediately preceding scheme year;
    - (ii) the payments (if any) made to the scheme by the Secretary of State in accordance with section 7(1) of the Social Security Act 1986<sup>(1)</sup> (schemes becoming contracted-out between 1986 and 1993) in respect of the member during the immediately preceding scheme year;

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<sup>(1)</sup> Section 42A was inserted by section 137(5) of the Pensions Act 1995.

*Status: This is the original version (as it was originally made).*

- (iii) the age-related payments (if any) made to the scheme by the Secretary of State in accordance with section 42A(3)(2) of the 1993 Act in respect of the member during the immediately preceding scheme year; and
  - (iv) the date of birth used in determining the appropriate age-related percentage for the purposes of section 42A as disclosed to the trustees by the Secretary of State and the name of whom to contact and their address should the date of birth be incorrect.
- (b) If the scheme is a simplified defined contribution scheme, the amount or fraction of contributions applied to insure benefits payable in the event of the member's death before starting to receive retirement benefits under the scheme.
- (a) (a) The value of— &
    - (i) the member's protected rights under the scheme as at a specified date; and
    - (ii) the member's accrued rights (other than his protected rights) under the scheme at the same or another specified date.
  - (b) Where the cash equivalent (calculated, as at the date specified for the purposes of sub-paragraph (a) in accordance with section 97 of the 1993 Act<sup>(2)</sup>, and regulations made thereunder), in respect of the transfer of the member's rights mentioned in sub-paragraph (a)(i) or (ii) or both would be different from the values to be specified under that sub-paragraph, that cash equivalent.
7. The options available to the member within the scheme rules.
8. The date on which the scheme ceased to be a money purchase contracted-out scheme in relation to the member's employment.
9. The options available to the member within the scheme rules in respect of his protected rights.
10. An account of the amount by which the member's—
- (a) protected rights; and
  - (b) accrued rights other than his protected rights,
- have been reduced, and of the action taken by the trustees, or which it is open to the member to take, in order, so far as may be possible, to restore the value of his accrued rights under the scheme.
11. The rights and options (if any) available on the death of a member or beneficiary, and the procedures for exercising them.
12. The provisions (or, as the case may be, a statement that there are no provisions) under which any pension payable to a survivor of a member or beneficiary may or will be increased, and the extent to which such increases are dependent on the exercise of a discretion.
13. Whether the member or prospective member is entitled to acquire transfer credits in exchange for a specified cash equivalent (within the meaning of Chapter IV of Part IV of the 1993 Act), provided by another scheme, and if so, a statement of those transfer credits.
14. Whether the member or prospective member is entitled to acquire transfer credits in exchange for any transfer payment (within the meaning of Chapter IV of Part IV of the 1993 Act), provided by another scheme, and if so, a statement of those transfer credits.
15. What action is being taken to establish the scheme's liabilities and to recover any assets; when it is anticipated final details will be known; and (where the trustees have sufficient information) an indication of the extent to which, if at all, the actuarial value of accrued rights or benefits to which such person is entitled are likely to be reduced.

(2) Section 97 was amended by paragraph 4 of Schedule 6 to the Pensions Act 1995.

(3) Section 9(2) to (2C) was substituted for section 9(2) by section 136(3) of the Pensions Act 1995. Section 9(3) was amended by section 136(4) of, and paragraph 24 of Schedule 5 to, the Pensions Act 1995.

**16.** An estimate of the amount of the member's own benefits and of his survivors' benefits which are expected to be payable from normal pension age or death.