

## SCHEDULES

### SCHEDULE 2

#### Basic information

### PART 1

#### Information to be given by occupational pension schemes that fall within paragraph 1 of Schedule 1

1. The conditions persons must meet to become members of the scheme and a summary of the categories of persons who are eligible to become members of the scheme.

##### Commencement Information

**I1** Sch. 2 para. 1 in operation at 6.4.2014, see [reg. 1\(1\)](#)

2. How persons who are eligible to be members of the scheme are admitted to it.

##### Commencement Information

**I2** Sch. 2 para. 2 in operation at 6.4.2014, see [reg. 1\(1\)](#)

3. A summary of what can be done with a member's accrued rights where the member leaves pensionable service before normal pension age, including whether accrued rights can be transferred out of the scheme, converted into an annuity<sup>[F1]</sup>, designated as available for the payment of drawdown pension] and commuted to a lump sum.

##### Textual Amendments

**F1** Words in [Sch. 2 para. 3](#) inserted (6.4.2015) by [The Occupational and Personal Pension Schemes \(Disclosure of Information\) \(Amendment\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/154\)](#), regs. 1(1), [10\(2\)](#)

##### Commencement Information

**I3** Sch. 2 para. 3 in operation at 6.4.2014, see [reg. 1\(1\)](#)

4. A statement relating to the matters mentioned in paragraph 3—  
(a) as to whether a charge may be made, and  
(b) that further information is available on request.

**Changes to legislation:** There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014, PART 1. (See end of Document for details)

#### Commencement Information

**I4** Sch. 2 para. 4 in operation at 6.4.2014, see [reg. 1\(1\)](#)

[<sup>F2</sup>4A. Where the member has flexible benefits, a statement explaining the circumstances in which the member may transfer accrued rights to flexible benefits out of the scheme.

#### Textual Amendments

**F2** Sch. 2 paras. 4A, 4B inserted (6.4.2015) by [The Occupational and Personal Pension Schemes \(Disclosure of Information\) \(Amendment\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/154\)](#), regs. 1(1), **10(3)**

4B. [<sup>F3</sup>Subject to paragraph 4C] Where the member has safeguarded benefits (which has the meaning given in section 51(8) of the Pension Schemes Act 2015 (independent advice in respect of conversions and transfers: Northern Ireland)), a statement that the member may be required to take independent advice before the member may—

- (a) convert any of the safeguarded benefits into different benefits that are flexible benefits under the scheme;
- (b) transfer safeguarded benefits to another pension scheme with a view to acquiring a right or entitlement to flexible benefits, and
- (c) withdraw an uncrystallised funds pension lump sum (which has the meaning given in paragraph 4A of Schedule 29 to the Finance Act 2004) (uncrystallised funds pension lump sum).]

#### Textual Amendments

**F2** Sch. 2 paras. 4A, 4B inserted (6.4.2015) by [The Occupational and Personal Pension Schemes \(Disclosure of Information\) \(Amendment\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/154\)](#), regs. 1(1), **10(3)**

**F3** Words in Sch. 2 para. 4B inserted (6.4.2016) by [The Pension Protection Fund and Occupational and Personal Pension Schemes \(Miscellaneous Amendments\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/165\)](#), regs. 1, **10(2)**

[<sup>F4</sup>4C. Paragraph 4B does not apply to a member of an occupational pension scheme that is an unfunded public service defined benefits scheme, unless it is a scheme in relation to which section 91(2A)(a)(i) of the 1993 Act has been disapplied, pursuant to section 91(2B) of the 1993 Act.]

#### Textual Amendments

**F4** Sch. 2 para. 4C inserted (6.4.2016) by [The Pension Protection Fund and Occupational and Personal Pension Schemes \(Miscellaneous Amendments\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/165\)](#), regs. 1, **10(3)**

5. Whether the scheme is a tax registered scheme or, if not, whether an application for the scheme to become a tax registered scheme is under consideration by HMRC.

**Commencement Information**

**I5** Sch. 2 para. 5 in operation at 6.4.2014, see [reg. 1\(1\)](#)

6. A statement that explains whether transfers can be made into the scheme, including whether such transfers can be made in accordance with [<sup>F5</sup>Chapters 1 and 2 of Part 4ZA] of the 1993 Act.

**Textual Amendments**

**F5** Words in Sch. 2 para. 6 substituted (6.4.2015) by The Occupational and Personal Pension Schemes (Disclosure of Information) (Amendment) Regulations (Northern Ireland) 2015 (S.R. 2015/154), regs. 1(1), **10(4)**

**Commencement Information**

**I6** Sch. 2 para. 6 in operation at 6.4.2014, see [reg. 1\(1\)](#)

7. The arrangements, if any, for the payment by members of additional voluntary contributions.

**Commencement Information**

**I7** Sch. 2 para. 7 in operation at 6.4.2014, see [reg. 1\(1\)](#)

8. A summary of how the contributions, if any, payable by the employer and the member are calculated.

**Commencement Information**

**I8** Sch. 2 para. 8 in operation at 6.4.2014, see [reg. 1\(1\)](#)

9. Where the scheme is the National Employment Savings Trust Corporation established under section 75(1) of the Pensions Act 2008<sup>(1)</sup>, a statement of the maximum amount, if any, of contributions that may be paid in any tax year in relation to a member of the scheme.

**Commencement Information**

**I9** Sch. 2 para. 9 in operation at 6.4.2014, see [reg. 1\(1\)](#)

10. A statement that—

(a) the [<sup>F6</sup>Money and Pensions Service]<sup>(2)</sup> is available at any time to assist members and beneficiaries with—

(i) pensions questions, and

(ii) issues they have been unable to resolve with the trustees or managers of the scheme;

<sup>(1)</sup> 2008 c. 30

<sup>(2)</sup> The Pensions Advisory Service can be contacted at 11 Belgrave Road, London SW1V 1RB or at [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

**Changes to legislation:** There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014, PART 1. (See end of Document for details)

- (b) the Pensions Ombudsman<sup>(3)</sup> may investigate and determine certain complaints or disputes about pensions that are referred to the Pensions Ombudsman in accordance with the 1993 Act, and
- (c) the Regulator may intervene in the running of schemes where trustees, managers, employers or professional advisers have failed in their duties.

**Textual Amendments**  
**F6** Words in Sch. 2 para. 10(a) substituted (6.4.2019) by The Financial Guidance and Claims Act 2018 (Naming and Consequential Amendments) Regulations 2019 (S.I. 2019/383), reg. 1(1), Sch. para. 23(a)

**Commencement Information**  
**I10** Sch. 2 para. 10 in operation at 6.4.2014, see [reg. 1\(1\)](#)

11. The postal address and electronic address at which each of the bodies referred to in paragraph 10 may be contacted.

**Commencement Information**  
**I11** Sch. 2 para. 11 in operation at 6.4.2014, see [reg. 1\(1\)](#)

<sup>F7</sup>12. ....

**Textual Amendments**  
**F7** Sch. 2 para. 12 omitted (6.4.2017) by virtue of The Pensions (2015 Act) (Abolition of Contracting-out for Salary Related Pension Schemes) (Consequential Amendments and Savings) Order (Northern Ireland) 2016 (S.R. 2016/158), arts. 1(b), 30

**Commencement Information**  
**I12** Sch. 2 para. 12 in operation at 6.4.2014, see [reg. 1\(1\)](#)

13. If a member of the scheme has to give a period of notice to terminate that member’s pensionable service, the length of that period of notice.

**Commencement Information**  
**I13** Sch. 2 para. 13 in operation at 6.4.2014, see [reg. 1\(1\)](#)

14. Whether, and if so on what conditions (if any), a member of the scheme, whose pensionable service has terminated before normal pension age, may re-enter pensionable service.

**Commencement Information**  
**I14** Sch. 2 para. 14 in operation at 6.4.2014, see [reg. 1\(1\)](#)

15. The following information about benefits payable under the scheme (referred to in this paragraph as “benefits”)—

(3) The Pensions Ombudsman is appointed under section 145(2) of the Pension Schemes Act 1993 (c. 48) and can be contacted at 11 Belgrave Road, London SW1V 1RB or at [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

- (a) what the benefits are;
- (b) how benefits are calculated;
- (c) how the scheme defines pensionable earnings, if appropriate;
- (d) how and when benefits in payment are increased [<sup>F8</sup>or decreased], if appropriate;
- (e) the rate at which rights to benefits accrue, if appropriate;
- (f) the conditions on which benefits are payable;
- (g) when benefits (including survivor's benefits) are payable.

#### Textual Amendments

**F8** Words in Sch. 2 para. 15(d) inserted (1.8.2022) by The Occupational Pension Schemes (Collective Money Purchase Schemes) (Modifications and Consequential and Miscellaneous Amendments) Regulations (Northern Ireland) 2022 (S.R. 2022/192), regs. 1(1), **13(14)(a)**

#### Commencement Information

**I15** Sch. 2 para. 15 in operation at 6.4.2014, see **reg. 1(1)**

16. Where the member has money purchase benefits, a statement that the value of the pension will depend on several factors including [<sup>F9</sup>where appropriate] the amount of the contributions paid, [<sup>F10</sup>any cost of exercising any right to transfer the benefits, any charges payable, the age at which the member accesses the benefits,] the performance of [<sup>F11</sup>investments and any] cost of converting the benefit into an annuity.

#### Textual Amendments

**F9** Words in Sch. 2 para. 16 inserted (1.8.2022) by The Occupational Pension Schemes (Collective Money Purchase Schemes) (Modifications and Consequential and Miscellaneous Amendments) Regulations (Northern Ireland) 2022 (S.R. 2022/192), regs. 1(1), **13(14)(b)**

**F10** Words in Sch. 2 para. 16 inserted (6.4.2015) by The Occupational and Personal Pension Schemes (Disclosure of Information) (Amendment) Regulations (Northern Ireland) 2015 (S.R. 2015/154), regs. 1(1), **10(5)(a)**

**F11** Words in Sch. 2 para. 16 substituted (6.4.2015) by The Occupational and Personal Pension Schemes (Disclosure of Information) (Amendment) Regulations (Northern Ireland) 2015 (S.R. 2015/154), regs. 1(1), **10(5)(b)**

#### Commencement Information

**I16** Sch. 2 para. 16 in operation at 6.4.2014, see **reg. 1(1)**

[<sup>F12</sup>16A. Where the member has rights to cash balance benefits, a statement that the value of the pension will depend on several factors including the amount of contributions paid, [<sup>F13</sup>any cost of exercising any right to transfer the benefits, any charges payable, the age at which the member accesses the benefits,] any guaranteed interest or bonuses [<sup>F14</sup>applied and any] cost of converting the benefits into an annuity.]

**Changes to legislation:** There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014, PART 1. (See end of Document for details)

### Textual Amendments

- F12** Sch. 2 para. 16A inserted (24.7.2014) by The Pensions (2012 Act) (Transitional, Consequential and Supplementary Provisions) Regulations (Northern Ireland) 2014 (S.R. 2014/204), regs. 1(1), **73(6)(a)**
- F13** Words in Sch. 2 para. 16A inserted (6.4.2015) by The Occupational and Personal Pension Schemes (Disclosure of Information) (Amendment) Regulations (Northern Ireland) 2015 (S.R. 2015/154), regs. 1(1), **10(6)(a)**
- F14** Words in Sch. 2 para. 16A substituted (6.4.2015) by The Occupational and Personal Pension Schemes (Disclosure of Information) (Amendment) Regulations (Northern Ireland) 2015 (S.R. 2015/154), regs. 1(1), **10(6)(b)**

17. Except where the scheme is a public service pension scheme, a statement that the scheme annual report will be given on request.

### Commencement Information

- I17** Sch. 2 para. 17 in operation at 6.4.2014, see [reg. 1\(1\)](#)

18.—(1) The scheme’s internal dispute resolution arrangements.

(2) The postal address or electronic address and job title of the person who should be contacted to use those arrangements.

(3) This paragraph does not apply to a scheme within Article 50(8) of the 1995 Order<sup>(4)</sup> (requirement for dispute resolution arrangements).

### Commencement Information

- I18** Sch. 2 para. 18 in operation at 6.4.2014, see [reg. 1\(1\)](#)

[<sup>F15</sup>18A. In respect of a collective money purchase scheme, a statement that—

- (a) there is no promise or guarantee as to the rate or amount of benefit provided under the scheme, and
- (b) the rate or amount of benefits may fluctuate, which may result in—
  - (i) reduced benefits before benefit becomes payable;
  - (ii) reduced benefits after benefit becomes payable.

### Textual Amendments

- F15** Sch. 2 paras. 18A, 18B inserted (1.8.2022) by The Occupational Pension Schemes (Collective Money Purchase Schemes) (Modifications and Consequential and Miscellaneous Amendments) Regulations (Northern Ireland) 2022 (S.R. 2022/192), regs. 1(1), **13(14)(c)**

18B. In respect of a collective money purchase scheme, a summary of the rules governing how the rate or amount of benefits provided under the scheme is to be adjusted from time to time, including—

- (a) that annual benefit calculations and any adjustments of the rate or amount of benefits are applied to all the members of the scheme without variation;

<sup>(4)</sup> Article 50 was substituted by Article 250 of the Pensions (Northern Ireland) Order 2005

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- (b) where relevant, an explanation of how any multi-annual reduction permitted under the scheme rules operates and the effect it may have on the rate or amount of benefits provided under the scheme, and
- (c) the arrangements in place for making any adjustments to the rate or amount of benefits provided to pensioner members.]

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**Textual Amendments**

**F15** Sch. 2 paras. 18A, 18B inserted (1.8.2022) by [The Occupational Pension Schemes \(Collective Money Purchase Schemes\) \(Modifications and Consequential and Miscellaneous Amendments\) Regulations \(Northern Ireland\) 2022 \(S.R. 2022/192\)](#), regs. 1(1), **13(14)(c)**

**Changes to legislation:**

There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014, PART 1.