
Changes to legislation: Finance Act 2016, Paragraph 14 is up to date with all changes known to be in force on or before 15 June 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) View outstanding changes

SCHEDULES

SCHEDULE 4

PENSIONS: [F1]LUMP SUM ALLOWANCE AND LUMP SUM AND DEATH BENEFIT ALLOWANCE]: TRANSITIONAL PROVISION

Textual Amendments

- F1** Words in Sch. 4 heading substituted (6.4.2024 for the tax year 2024-25 and subsequent tax years) by Finance Act 2024 (c. 3), Sch. 9 paras. 93(2), 124 (with Sch. 9 paras. 125-132)

PART 3

REFERENCE NUMBERS ETC

Issuing of reference numbers for fixed or individual protection 2016

- 14 (1) An individual has a reference number for the purposes of paragraph 1(2), or for the purposes of paragraph 9(2), if a reference number—
- (a) has been issued by or on behalf of the Commissioners in respect of the individual for the purposes concerned, and
 - (b) has not been withdrawn.
- (2) Such a reference number—
- (a) may include, or consist of, characters other than figures, and
 - (b) may be issued only if a valid application for its issue is received by or on behalf of the Commissioners.
- (3) A valid application is an application—
- (a) made by or on behalf of the individual concerned,
 - (b) made on or after 6 April 2016 [F1but before 6 April 2025],
 - (c) made by means of a digital service provided for the purpose by or on behalf of the Commissioners, or by other means authorised in a particular case by an officer of Revenue and Customs,
 - (d) containing—
 - (i) the following details for the individual and, where the individual is not the applicant, also for the applicant: title, full name, full postal address and e-mail address,
 - (ii) the individual's date of birth,
 - (iii) the individual's national insurance number, or the reason why the individual does not qualify for a national insurance number, and
 - (iv) a declaration that everything stated in the application is true and complete to the best of the applicant's knowledge and belief,

Changes to legislation: Finance Act 2016, Paragraph 14 is up to date with all changes known to be in force on or before 15 June 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) View outstanding changes

- (e) containing also in the case of an application for a reference number for the purposes of paragraph 1(2)—
 - (i) a declaration that the conditions specified in paragraph 2 are met in the individual's case, and
 - (ii) a declaration that there has been no protection-cessation event (see paragraph 3) in the individual's case in the period beginning with 6 April 2016 and ending with the making of the application, and
 - (f) containing also in the case of an application for a reference number for the purposes of paragraph 9(2)—
 - (i) the individual's relevant amount (see paragraph 9(4) and (7)),
 - (ii) amounts A, B, C and D for the individual (see paragraphs 10 to 13),
 - (iii) if rights of the individual under a relevant arrangement have become subject to a relevant pension debit, the appropriate amount and transfer day for each such pension debit,
 - (iv) a declaration that the condition in paragraph 9(1)(c) is met in the individual's case, and
 - (v) a declaration that paragraph 1(2) of Schedule 6 to FA 2014 (“individual protection 2014”) does not apply in the individual's case.
- (4) Where an application for a reference number for the purposes of paragraph 1(2) or 9(2) is unsuccessful, or is successful on a dormant basis, that must be notified to the applicant by or on behalf of the Commissioners.
- (5) In sub-paragraph (3)(f)(iii) and this sub-paragraph—
 “relevant arrangement” has the meaning given by paragraph 9(3);
 “relevant pension debit”, in relation to an application for a reference number, means a pension debit where—
- (a) the transfer day falls on or after 6 April 2016 and before the day on which the application is made, and
 - (b) the individual has, before the day on which the application is made, received notice under regulation 8(2) or (3) of the Pensions on Divorce etc. (Provision of Information) Regulations 2000 (S.I. 2000/1048) relating to discharge of liability in respect of the pension credit corresponding to the pension debit;
- “appropriate amount” and “transfer day”, in relation to a pension debit, have the same meaning as in paragraph 9(6) and (7) (see paragraph 9(8)).
- (6) Sub-paragraph (3)(c) is not to be read as requiring a digital service to be provided and available for the purpose referred to.
- (7) For the purposes of this Part of this Schedule, an application for a reference number for the purposes of paragraph 1(2) is successful on a dormant basis if the decision on the application is that—
- (a) the application would have been unconditionally successful but for the fact that paragraph 1(2) of Schedule 6 to FA 2014 (“individual protection 2014”) applies in the case of the individual concerned, and
 - (b) a reference number for the purposes of paragraph 1(2) will be issued in response to the application but only when paragraph 1(2) of Schedule 6 to FA 2014 does not apply in the individual's case.

Changes to legislation: Finance Act 2016, Paragraph 14 is up to date with all changes known to be in force on or before 15 June 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) View outstanding changes

- (8) For the purposes of this Part of this Schedule, an application for a reference number for the purposes of paragraph 9(2) is successful on a dormant basis if the decision on the application is that—
- (a) the application would have been unconditionally successful but for the fact that a prior provision applies in the case of the individual concerned, and
 - (b) a reference number for the purposes of paragraph 9(2) will be issued in response to the application but only when no prior provision applies in the individual's case.
- (9) For the purposes of sub-paragraph (8), the prior provisions are—
- (a) paragraph 12 of Schedule 36 to FA 2004 (enhanced protection),
 - (b) paragraph 14 of Schedule 18 to FA 2011 (fixed protection 2012),
 - (c) paragraph 1 of Schedule 22 to FA 2013 (fixed protection 2014), and
 - (d) paragraph 1(2) of this Schedule (fixed protection 2016).

Textual Amendments

- F1** Words in Sch. 4 para. 14(3)(b) inserted (6.4.2024 for the tax year 2024-25 and subsequent tax years) by Finance Act 2024 (c. 3), Sch. 9 paras. 93(5), 124 (with Sch. 9 paras. 125-132)

Changes to legislation:

Finance Act 2016, Paragraph 14 is up to date with all changes known to be in force on or before 15 June 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.

[View outstanding changes](#)

Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- Sch. 19 para. 12(5)(b) inserted by [2017 c. 32 Sch. 14 para. 49\(2\)\(c\)](#)
- Sch. 19 para. 12(5)(a) word inserted by [2017 c. 32 Sch. 14 para. 49\(2\)\(b\)](#)
- Sch. 19 para. 51(8)(b) words inserted by [2017 c. 32 Sch. 14 para. 48\(2\)](#)
- Sch. 19 para. 53(1) words inserted by [2017 c. 32 Sch. 14 para. 48\(4\)\(a\)](#)
- Sch. 19 para. 53(1) words inserted by [2017 c. 32 Sch. 14 para. 48\(4\)\(b\)](#)
- Sch. 19 para. 12(5)(a) words renumbered as Sch. 19 para. 12(5)(a) by [2017 c. 32 Sch. 14 para. 49\(2\)\(a\)](#)
- Sch. 19 para. 58(1) words substituted by [2017 c. 32 Sch. 14 para. 48\(5\)](#)