

## SCHEDULE 1

Regulations 4 and 8

### Basic Information about the Scheme

1. The categories of persons who are eligible to be members of the scheme.
- 2.. Whether persons who are eligible to be members of the scheme are admitted to it—
  - (a) only on their own application;
  - (b) automatically unless the person in question makes an election not to be admitted; or
  - (c) subject to the consent of their employer.
- 3.. The conditions of eligibility for membership.
- 4.. The period of notice (if any) which a member of the scheme must give to terminate his pensionable service.
- 5.. Whether, and if so upon what conditions (if any), a member of the scheme, whose pensionable service has terminated before normal pension age, may re-enter pensionable service.
- 6.. How employers' contributions are determined.
- 7.. How members' normal contributions, if any, are calculated.
- 8.. What arrangements are made for the payment by members of voluntary contributions.
- 9.. Whether the scheme is a tax-approved scheme, and if not whether an application for the scheme to become a tax-approved scheme is under consideration by the Commissioners of Inland Revenue.
- 10.. Which of the relevant employments are, and which are not, contracted-out employments within the meaning of section 4, and whether the scheme is contracted-out in relation to those employments by virtue of satisfying section 5(2) or (3)(1), or by virtue of being one to which regulations made under Article 146 apply (mixed benefit contracted-out schemes).
- 11.. Except in the case of a simplified defined contribution scheme, normal pension age under the scheme.
- 12.. What benefits are payable under the scheme and how they are calculated (including how pensionable earnings are defined under the scheme and the rate at which rights to benefits accrue).
- 13.. Whether there is a power under the scheme rules to increase pensions after they have become payable, otherwise than in accordance with statutory requirements, and if so what it is, who may exercise it, and whether and to what extent it is discretionary.
- 14.. Where the scheme is one to which regulations made under Article 146 apply, the circumstances, if any, in which the nature of a member's accrued rights, or the basis upon which a member accrues rights under the scheme, may alter as a result of the scheme being one to which those regulations apply, and a statement that the trustees will give notice to a member in circumstances where his rights are affected.
- 15.. Whether, and if so when and upon what conditions, survivors' benefits are payable under the scheme.
- 16.. The conditions on which benefits, other than survivors' benefits, are payable under the scheme.
- 17.. Which benefits, if any, are payable only at some person's discretion.

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(1) Section 5(2) to (2C) was substituted for section 5(2) by Article 133(3) of the Pensions (Northern Ireland) Order 1995 and section 5(3) is amended by Article 133(4) of, and paragraph 17 of Schedule 3 to, that Order

*Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.*

- 18.. The short title of the enactment (if any) which provides for both—
- (a) the setting up of the scheme, and
  - (b) the determination of the rate or amount of the benefits under the scheme.
- 19.. What arrangements are made, and in what circumstances, for—
- (a) estimates of entitlement to a cash equivalent;
  - (b) statements of entitlement to a guaranteed cash equivalent;
  - (c) refunds of contributions, and
  - (d) preservation or transfer of accrued rights,

in relation to a member whose relevant employment or pensionable service in relevant employment terminates before he reaches normal pension age.

20.. Whether, and the circumstances in which, the trustees will accept cash equivalents and provide transfer credits within the meaning of Chapter IV of Part IV of the Act (transfer values) and whether such acceptance is subject to the discretion of the trustees.

21.. If the trustees have directed that any cash equivalent shall not take into account any such additional benefits as might accrue to the member in question resulting from the exercise of any discretion vested in the trustees or the employer, a statement to this effect.

22.. A statement summarising the way in which transfer values are calculated.

23.. Except in the case of a public service pension scheme such as is referred to in regulation 6(2), a statement that a scheme annual report is available on request.

24.. Whether information about the scheme has been given to the Registrar of Occupational and Personal Pension Schemes, appointed in accordance with regulations made under section 6 of the Pension Schemes Act 1993(2).

25.. What procedures the scheme has for the internal resolution of disputes (unless it is an exempt scheme by virtue of regulations made under Article 50(7)), and the address and job title of the person to be contacted in order to have recourse to these.

26.. A statement that OPAS (the Pensions Advisory Service) is available to assist members and beneficiaries of the scheme in connection with difficulties which they have failed to resolve with the trustees or administrators of the scheme and the address at which it may be contacted.

27.. A statement that the Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme made or referred in accordance with the Act and the address at which he may be contacted.

28.. A statement that the Regulatory Authority is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties, giving the address at which it may be contacted.

29.. The address to which enquiries about the scheme generally or about an individual's entitlement to benefit should be sent.

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(2) 1993 c. 48; section 6 is amended by paragraph 23 of Schedule 3 to, and paragraph 20 of Schedule 5 to, the Pensions Act 1995