



Social Security Pensions Act 1975

CHAPTER 60

SOCIAL SECURITY PENSIONS ACT 1975

PART I

CONTRIBUTIONS

1–5

PART II

BENEFITS

6–10
11
12–16A
17
18–21
22 (1)
23–25

PART III

CONTRACTING-OUT

Preliminary

26 Contracting-out of full contributions and benefits.

Contracted-out rates of contributions and benefits

27 Contracted-out rates of Class 1 contributions.
28 Review and alteration of contracted-out rates of Class 1 contributions.
29 Contracted-out rates of benefit.

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

- 29A
- 29B Contracting-out and increases of Category A retirement pension for invalidity.
- 29C Contracting-out and increases of unemployability supplement.

Arrangements for contracting-out

- 30 Contracted-out employment.
- 31 Contracting-out certificates.
- 32 Contracted-out schemes.

Requirements for contracting-out

- 33 Requisite benefit for earner.
- 34
- 35 Earner's guaranteed minimum.
- 36 Requisite benefit for widow.
- 37
- 37A Annual increases of guaranteed minimum pensions.
- 38 Transfer of accrued rights.
- 39 Commutation, surrender and forfeiture.
- 40 Financing and assurance of benefits.
- 41 Sufficiency of resources.

Protection of pensions

- 41A Earners' pensions.
- 41B
- 41C
- 41D
- 41E

State scheme premiums

- 42 Premium on termination of contracted-out employment.
- 43 Premium under section 42: additional provisions.
- 44 Premium on termination of contracted-out scheme.
- 44ZA Money purchase schemes; contracted-out protected rights premium.
- 44A Transfer premiums.
- 45 Premium where guaranteed minimum pension excluded from full revaluation.
- 46
- 47 Deduction of premium from refund of contributions.

Supplementary

- 48 Guaranteed minimum pensions to be inalienable.
- 49
- 50 Alteration of rules of contracted-out schemes.
- 51 Information as to guaranteed minimum pensions.
- 51A Refusal and cancellation of contracting-out certificates.
- 52 Contracting-out regulations.

PART IV

OCCUPATIONAL PENSIONS

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

The revaluation percentage

- 52A Duty of Secretary of State to specify revaluation percentage.
- 52B Revaluation and transfer values.

Extinguishment of liability of scheme for pensions secured by insurance policies or annuity contracts

- 52C
- 52D Guaranteed minimum pensions under contracted-out schemes - supplementary.

Equal access to occupational pension schemes

- 53 Equal access requirements.
- 54 Duty to bring schemes into conformity with equal access requirements.
- 55 Determination of questions whether scheme conforms with equal access requirements.
- 56 Modification of schemes to secure conformity.

Information about and registration of occupational pension schemes

- 56A Power to make regulations requiring disclosure of information about schemes to members etc.
- 56B-
- 56D
- 56E Additional documents for members etc. and registrar.
- 56F-56J
- 56K (1)
- 56L
- 56M,
- 56N

Auditors

- 56P Regulations as to auditors.

Other provisions

- 57 Disclosure of information by Occupational Pensions Board.
- 57A Restrictions on investment of scheme's resources in employer-related assets.
- 57B Grants by the Board to advisory bodies etc.
- 57C Requirement for independent trustee where employer becomes insolvent etc.
- 57D Independent trustees: further provisions.
- 58 Priority in bankruptcy etc.
- 58A Annual increase in rate of pension, other than guaranteed minimum pension or money purchase benefit.
- 58B Deficiencies in the assets of a scheme on winding up.
- 59 Increase of official pensions.
- 59A Modification of effect of section 59(5).

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

PART IVA

THE PENSIONS OMBUDSMAN

- 59B The Pensions Ombudsman.
- 59C Functions of Pensions Ombudsman.
- 59D Death, insolvency or disability of authorised complainant.
- 59E Staying court proceedings where a complaint is made or a dispute is referred.
- 59F Procedure on an investigation.
- 59G Investigations: further provisions.
- 59H Determinations of the Pensions Ombudsman.
- 59J Power to make special county court rules.

PART V

GENERAL

- 59K Registration of occupational and personal pension schemes.
- 60 Determination of questions.
- 60ZA Levies towards meeting certain expenditure under this Act.
- 60ZB Offences relating to state scheme premiums.
- 60ZC Questions arising in proceedings.
- 60ZD Recovery of unpaid state scheme premiums on prosecution.
- 60ZE Proof of various offences.
- 60ZF Unpaid premiums— supplementary.
- 60A Treatment of insignificant amounts.
- 60B Guaranteed minimum pensions attributable in part to period before 1988-1989.
- 61 Consultation about regulations.
- 61A Consultation with Social Security Advisory Committee about certain regulations.
- 61B Orders and regulations (general provisions).
- 62 Other provisions about regulations and orders.
- 63 Transitional provisions.
- 64 Expenses and receipts.
- 65 Amendments of enactments; repeals.
- 66 Interpretation.
- 67 Commencement.
- 68 Short title, citation and extent.

SCHEDULES

SCHEDULE —

1.....

SCHEDULE 1A —

Part I — REVALUATION OF PENSIONS

- 1 (1) This Part of this Schedule applies to any member...
- 2 (1) Subject to the following provisions of this Schedule, if...
- 3 (1) This paragraph applies to any benefit the rate or...
- 4 (1) This paragraph applies to any benefit the rate or...

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

- 5 (1) This paragraph applies to any benefit the rate or...
6 Nothing in paragraph 2, 3, 4 or 5 above is...
7 (1) Subject to sub-paragraph (2) below, this Part of this...
8 If under a scheme— (a) the amount of the pension...
9 In making any calculation for the purposes of this Part...
10 The same money may not be treated as providing both...
 Part II — TRANSFER VALUES
11 (1) This Part of this Schedule applies to any member...
12 (1) Subject to the following provisions of this Schedule, a...
13 (1) A member who acquires a right to a cash...
14 (1) Cash equivalents are to be calculated and verified in...
15 (1) A member may only exercise the option conferred by...
16 (1) A member may only exercise the option conferred by...
17 (1) Subject to sub-paragraph (2) below, a member of a...
18 (1) Subject to sub-paragraph (2) below, this Part of this...
 Part III — SUPPLEMENTARY
19 In making any calculation for the purposes of this Schedule—...
20 (1) The Secretary of State may by regulations direct that...
21 The Occupational Pensions Board may at any time, and shall...
22 (1) On an application made to them in respect of...
23 It is hereby declared that nothing in the foregoing provisions...

SCHEDULE 2 —

General regulations

- 1 In relation to employments which are or at any time...
2 Regulations may enable the Occupational Pensions Board to determine,
in...
3 Provision may be made by regulations for requiring an employer...

Requisite benefits

- 4

Modification of Part III in certain cases

- 5 (1) Regulations may modify the provisions of Part III of...

State scheme premiums

- 6 (1) Regulations may make provision for requiring persons to furnish...

Centralised schemes

- 7 (1) Regulations may modify sections 31 to 49 of this...

Special provisions for certain public service pension schemes

- 8 (1) In relation to employments of any class to which...

Incidental matters

- 9 Regulations may make provision for any incidental matters connected with...

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

SCHEDULE 3 —

Earners' contributions to occupational pension scheme

- 1 This Schedule applies to any sum owed on account of...

Employer's contributions to occupational pension scheme

- 2 (1) This Schedule applies to any sum owed on account...

State scheme premiums

- 3 (1) This Schedule applies to any sum owed on account...

Interpretation

- 4 Section 196(3) of the Companies Act 1985 and section 387...

SCHEDULE 3A —

Interpretation

- 1 In this Schedule— “ annual rate ”, in relation to...

Annual increase of later service component

- 2 (1) If, apart from this Schedule, the annual rate of...

Annual increase of earlier service component where scheme is in surplus

- 3 (1) If on any valuation day the value of a...

Proportional increases where first period is less than 12 months

- 4 (1) Where a pension commenced to be paid less than...

Restriction on increases where member is under 55

- 5 (1) No increase under paragraph 2 or 3 above is...

Application of Schedule to pensions not attributable to pensionable service

- 6 Regulations may provide that this Schedule (other than this paragraph)...

Regulations

- 7 (1) The Secretary of State may by regulations direct that...

Overriding effect of the increase provisions

- 8 The provisions of section 58A of this Act, this Schedule...

SCHEDULE 4 — AMENDMENTS OF ENACTMENTS

PART I — CONSEQUENTIAL AND OTHER AMENDMENTS

The Bankruptcy (Scotland) Act 1913

- 1 In section 118(1) of the Bankruptcy (Scotland) Act 1913 for...

Changes to legislation: There are currently no known outstanding effects
for the Social Security Pensions Act 1975. (See end of Document for details)

- 2
The Bankruptcy Act 1914
- 3 In section 319(1)(e) of the Companies Act 1948 for the...
The Companies Act 1948
- 4 In section 2(1) of the Law Reform (Personal Injuries) Act...
The Law Reform (Personal Injuries) Act 1948
- 5 In section 17(2)(b) of the Administration of Justice Act 1964...
The Administration of Justice Act 1964
- 6 In section 8(3) of the Family Allowances Act 1965 after...
The Family Allowances Act 1965
- The Supplementary Benefit Act 1966 (The Ministry of Social Security Act 1966)*
- 7 In section 16(1)(a) of the Supplementary Benefit Act 1966 after...
8 In section 26(4) of that Act after the words “Part...
9 In paragraph 24 of Schedule 2 to that Act—
- 10 In section 67(3)(e) of the Agriculture Act 1967...
The Agriculture Act 1967
- 11 In section 40(3)(a) of the Rent Act 1968 for the...
The Rent Act 1968
- 12 In section 8(2)(b) of the Income and Corporation Taxes Act...
The Income and Corporation Taxes Act 1970
- 13 In Schedule 4 to the Administration of Justice Act 1970...
The Administration of Justice Act 1970
- 14 In section 8(4) of the Family Income Supplements Act 1970...
The Family Income Supplements Act
- 15 In section 24(2) of the Attachment of Earnings Act 1971...
16 In Schedule 2 to that Act for paragraph 3 there...
17 In Schedule 4 to that Act for the words “The...
The Attachment of Earnings Act
- 18 In section 5(3) of the Pensions (Increase) Act 1971 for...
19 In section 15(4) of that Act for the words “section...
The Pensions (Increase) Act 1971
- 20 In paragraph 1(b) of Schedule 4 to the Finance Act...
The Finance Act 1971

Changes to legislation: There are currently no known outstanding effects for the Social Security Pensions Act 1975. (See end of Document for details)

The Housing (Financial Provisions) (Scotland) Act 1972

21 In Schedule 2 to the Housing (Financial Provisions) (Scotland) Act...

The Housing Finance Act

22 In Schedule 3 to the Housing Finance Act 1972, in...

The Social Security Act

23
24
25
26
27
28
29
30
31
32
33

The Employment and Training Act 1973

34 In section 12(2)(a) of the Employment and Training Act 1973...

The National Insurance Act 1974

35

The Social Security Act 1975

36
37
38
39
40
41
42
43
44 In section 29(7) of that Act in paragraph (a)(i) the...
45
46
47
48 In section 42(3) of that Act after the words “Category...
49
50
51 In section 125(1) of that Act, for paragraph (a) there...
52
53
54
55
56
57
58
59

*Changes to legislation: There are currently no known outstanding effects
for the Social Security Pensions Act 1975. (See end of Document for details)*

60	.....
61	.....
62	.....
63	.....
64	.....

The Social Security (Consequential Provisions) Act 1975

65	In Schedule 3 to the Social Security (Consequential Provisions) Act...
	Part II — MINOR CORRECTIONS OF 1975 CONSOLIDATION ACTS

The Social Security Act 1975

66	.....
67	.....

The Social Security (Northern Ireland) Act 1975

68	.....
69	.....
70	.....

The Social Security (Consequential Provisions) Act

71	In Schedule 3 to the Social Security (Consequential Provisions) Act...
----	--

SCHEDULE 5 — REPEALS

Changes to legislation:

There are currently no known outstanding effects for the Social Security Pensions Act 1975.