These notes refer to the Pensions Act 2008 (c.30) which received Royal Assent on 26 November 2008

## **PENSIONS ACT 2008**

## **EXPLANATORY NOTES**

## **COMMENTARY ON SECTIONS**

## Section 106: Contracting out: Abolition of all protected rights

284. Section 106 repeals the main sections of the PSA1993 which deal with protected rights. This includes sections that were inserted by the PA 2007 which provide for survivor benefits. The PA 2007 repealed several sections of the PSA 1993 which dealt with protected rights; section 106 repeals most of the remainder. This section, taken with the PA 2007 changes and section 145(2), will ensure that all rules for past protected rights are removed at the same time as contracting out on a defined contribution basis is abolished.