
STATUTORY INSTRUMENTS

2015 No. 1475 (C. 84)

PENSIONS

The Pensions Act 2014 (Commencement No. 5) Order 2015

Made - - - -

6th July 2015

The Secretary of State for Work and Pensions makes the following Order in exercise of the powers conferred by section 56(1), (4) and (7) of the Pensions Act 2014⁽¹⁾.

Citation and interpretation

- 1.—(1) This Order may be cited as the Pensions Act 2014 (Commencement No. 5) Order 2015.
(2) In this Order, “the Act” means the Pensions Act 2014.

Commencement of provisions

2.—(1) The following provisions of the Act come into force only for the purposes of making regulations on the day after this Order is made—

- (a) section 24(1) (abolition of contracting-out for salary related schemes etc.) and paragraph 1 of Schedule 13 (abolition of contracting-out for salary related schemes), only in so far as they relate to the provisions specified in sub-paragraphs (b) and (c);
 - (b) paragraph 24 (substitution of part of section 37 (alteration of rules of contracted-out schemes) of the Pension Schemes Act 1993⁽²⁾) of Schedule 13; and
 - (c) paragraph 25 (insertion of section 37A (transfer of liabilities etc: schemes contracted-out on or after 6th April 1997) into the Pension Schemes Act 1993⁽³⁾) of Schedule 13.
- (2) The following provisions of the Act come into force on the day after this Order is made—
- (a) section 23 (amendments) and paragraphs 8 and 88 of Schedule 12 (state pension: amendments), only in so far as they relate to the provisions specified in sub-paragraphs (c) and (d);
 - (b) section 28(3) (state pension credit: phasing out assessed income periods);
 - (c) paragraph 25 of Schedule 12; and
 - (d) paragraph 90 of Schedule 12.

(1) [2014 c.19](#).

(2) [1993 c.48](#). Section 37 was substituted by section 151 of, and paragraph 39 of Schedule 5 to, the Pensions Act 1995 ([c.26](#)) and amended by S.I.s [1998/1466](#), [2005/2050](#), [2011/1730](#) and [2014/3229](#) and section 11 of, and paragraphs 18 and 22(1) and (2) of Schedule 4 to, the Marriage (Same Sex Couples) Act 2013 ([c.30](#)).

(3) Section 37A is to be inserted by paragraph 25 of Schedule 13 to the Pensions Act 2014.

Status: This is the original version (as it was originally made).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

3. The following provisions of the Act only in so far as they are not already in force, come into force on 12th October 2015—

- (a) section 25 (option to boost old retirement pensions) only in so far as it relates to the provisions specified in paragraph (b); and
- (b) paragraphs 1 to 10 and 12 to 14 of Schedule 15 (option to boost old retirement pensions).

4. Section 28(1) and (2) of the Act comes into force on 6th April 2016.

Signed by authority of the Secretary of State for Work and Pensions

6th July 2015

Altmann
Minister of State,
Department for Work and Pensions

EXPLANATORY NOTE

(This note is not part of the Order)

This is the fifth Commencement Order made under the Pensions Act 2014 (c.19) (“the Act”). This Order brings into force certain provisions of the Act on the day after it is made, and on 12th October 2015 and 6th April 2016.

Article 2(1) commences provisions in paragraphs 24 and 25 of Schedule 13 to the Act, for the purposes of making regulations in connection with the abolition of contracting-out for salary related schemes. Article 2(2) commences regulation making powers in section 28(3) of, and paragraph 90 of Part 3 of Schedule 12 to, the Act relating to changes to state pension credit which will result in the phasing out of assessed income periods and the limiting of savings credit for certain mixed-age couples. Article 2(2) also commences an amendment in paragraph 25 of Schedule 12 to an order in council making power in relation to reciprocal agreements with countries outside the United Kingdom so that the power applies to state pension under Part 1 of the Act.

Article 3 commences section 25 and paragraphs 1 to 10 and 12 to 14 of Schedule 15 to the Act so far as those provisions are not already in force. This allows the class 3A voluntary National Insurance contributions/State Pension top-up scheme to come fully into force on 12th October 2015, so that from that date an eligible person in Great Britain may pay a class 3A contribution in return for a unit of additional pension.

Article 4 commences section 28(1) and (2) of the Act which amends the State Pension Credit Act 2002 (c.16) in connection with the abolition of assessed income periods.

An impact assessment has not been produced for this Order as it has no impact on business or civil society organisations. An impact assessment for the changes made by the Act is available from the Better Regulation Unit, Department for Work and Pensions, Caxton House, 6 – 12 Tothill Street, London SW1H 9NA or

<https://www.gov.uk/government/publications/pensions-act-2014-impact-assessments-may-2014>

NOTE AS TO EARLIER COMMENCEMENT ORDERS

(This note is not part of the Order)

The following provisions of the Pensions Act 2014 have been brought into force by commencement order made before the date of this Order.

<i>Provision</i>	<i>Date of Commencement</i>	<i>S.I. No.</i>
Section 2(3) (partially)	5th February 2015	2015/134
Section 4(2) (partially)	5th February 2015	2015/134
Section 8(3), (7) and (8) (partially)	5th February 2015	2015/134
Section 16(1) and (6) (partially)	5th February 2015	2015/134
Section 17(4) and (5) (partially)	5th February 2015	2015/134
Section 18(1) (partially)	5th February 2015	2015/134
Section 19(1) and (3) (partially)	5th February 2015	2015/134

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<i>Provision</i>	<i>Date of Commencement</i>	<i>S.I. No.</i>
Section 22(1) (partially)	5th February 2015	2015/134
Section 23 (partially)	1st October 2014	2014/2377
Section 24(2) to (9)	23rd February 2015	2015/134
Section 25 (partially)	1st October 2014	2014/2377
Section 33 (partially)	11th September 2014	2014/2377
Section 36	1st October 2015	2015/134
Section 37	11th September 2014	2014/2377
Section 38	11th September 2014	2014/2377
Section 39	12th September 2014	2014/2377
Section 40	11th September 2014	2014/2377
Section 42	11th September 2014	2014/2377
Section 43	11th September 2014	2014/2377
Section 45	11th September 2014	2014/2377
Section 46	11th September 2014	2014/2377
Section 49	11th September 2014	2014/2377
Section 52	23rd July 2014	2014/1965
Paragraph 4 of Schedule 8 and section 13(2) (partially)	5th February 2015	2015/134
Paragraph 4 of Schedule 10 and section 14(2) (partially)	5th February 2015	2015/134
Paragraph 11 of Schedule 11 and section 15 (partially)	5th February 2015	2015/134
Paragraphs 96 and 97(b) of Schedule 12	1st October 2014	2014/2377
Schedule 14	23rd February 2015	2015/134
Paragraphs 3, 7 and 17 of Schedule 15 (partially)	1st October 2014	2014/2377
Paragraphs 11 and 20 of Schedule 15	13th October 2014	2014/2727
Paragraph 15(1) of Schedule 17 (partially)	11th September 2014	2014/2377
Schedule 18	11th September 2014	2014/2377
Schedule 19	11th September 2014	2014/2377