

# Public Service toolkit downloadable

### Key information to be provided to members of public service pension schemes

(within the meaning of the Pensions Act 2004) under the Public Service Pensions Act 2013, Public Service Pensions Act (Northern Ireland) 2014, the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014 (SR 2014 No. 79) and The Public Service Pensions (Information about Benefits) Directions 2014. Web links to legislation on page 4.

Type of scheme	Type of member	Guidance	When
<b>Annual benefit statement</b>			
Defined benefit (DB) schemes under the 2013 Act (and any other new public body pension schemes)	Active	<p>Must contain:</p> <ul style="list-style-type: none"> <li>a description of benefits earned by the person in respect of their pensionable service</li> <li>other information specified by Treasury directions</li> </ul> <p>As specified by Treasury directions, the manner in which a benefit information statement is provided may include any of the following:</p> <ul style="list-style-type: none"> <li>by hand</li> <li>by sending it to the person's last known postal address</li> <li>subject to the requirements in directions 4 to 6, by sending it to the person's last known electronic address</li> <li>subject to the requirements in directions 4, 5 and 7, by making it available on a website</li> </ul>	<p>First statement must be issued within 17 months following scheme establishment</p> <p>Subsequent statements to be issued annually thereafter</p>
Any defined contribution (DC) scheme	All (except an excluded person)*	<p>Must contain:</p> <ul style="list-style-type: none"> <li>the amount of contributions (before deductions) credited during the preceding year</li> <li>value of accrued rights at a specified date</li> <li>a statutory money purchase illustration (unless specified circumstances apply, in which case managers may choose to send this but are not required to do so) and a statement of the assumptions made in preparing that illustration</li> </ul> <p>*Excluded person – present postal and electronic address not known</p>	Within 12 months of the end of the scheme year

Type of scheme	Type of member	Guidance	When
Benefit statement (upon request)			
Any DB scheme	Active	Must contain: <ul style="list-style-type: none"> <li>• the amount of any benefits (and how they are calculated) payable on a specified date if the member were to die in service</li> <li>• the amounts of member's benefits and survivor's benefits that would be payable from the date benefits are payable if pensionable service were to end on either a date specified by the scheme manager, a date agreed between the scheme manager and member or, the date when the member reaches normal pension age</li> <li>• the amount of the member's pensionable remuneration on a date specified by the manager of the scheme</li> <li>• the date pensionable service started</li> <li>• a summary of the method for calculating member's benefits and any survivors' benefits</li> <li>• how any deduction from benefits is calculated</li> </ul>	Within two months of the request, if not already provided within the previous 12 months upon request
Any DB scheme	Deferred	Must contain: <ul style="list-style-type: none"> <li>• the date pensionable service started and ended</li> <li>• a summary of the method for calculating member's benefits and any survivors' benefits</li> <li>• how any deduction from benefits is calculated</li> <li>• the amount of member's benefits and survivors' benefits payable from the date benefits are payable</li> <li>• the amount of pensionable remuneration on the date pensionable service ended</li> </ul>	Within two months of the request, if not already provided within the previous 12 months
Any DB scheme	Pension credit	Must contain: <ul style="list-style-type: none"> <li>• the amount of member's benefits and survivors' benefits payable from the date benefits are payable</li> <li>• a summary of the method for calculating the member's benefits and any survivors' benefits</li> <li>• how any deduction from benefits is calculated</li> </ul>	Within two months of the request, if not already provided within the previous 12 months

Type of scheme	Type of member	Guidance	When
<b>Basic scheme information</b>			
All schemes	All members Prospective members Spouses/civil partners of members/ prospective members Beneficiaries Recognised trade unions	<p>Information must be provided to members and, where practicable to prospective members. Beneficiaries, spouses and civil partners of members and prospective members and trade unions must be given information on request, provided that the information has not already been given in the last 12 months. The information to be provided is:</p> <ul style="list-style-type: none"> <li>• who may become a member of the scheme, under what conditions, and how they are admitted to membership</li> <li>• a summary of the treatment of accrued rights when a member leaves the scheme, including whether those rights can be transferred, commuted or annuitised and any charges associated with those options, together with a statement that further information is available on request</li> <li>• whether the scheme has, or has applied for, tax registered status</li> <li>• whether the scheme will accept transfers from other arrangements</li> <li>• any arrangements for the payment of AVCs by members</li> <li>• a summary of the way in which member and employer contributions are calculated</li> <li>• a statement of the role of MoneyHelper, the Pensions Ombudsman and The Pensions Regulator in relation to the scheme, and details of the electronic and postal address</li> <li>• a statement of the period of notice (if any) which a member must give to terminate pensionable service, and whether and on what conditions a member whose pensionable service has terminated may re-enter membership of the scheme</li> <li>• a summary of the benefits payable under the scheme, including details of how they accrue, what definition is used (if any) for pensionable earnings, how benefits are calculated, when and on what conditions they are payable, and how they increase in payment</li> <li>• where benefits include DC benefits, a statement that the pension payable will depend on several factors including contributions paid, investment returns and annuity rates;</li> <li>• details of the scheme's dispute resolution arrangements, including the job title and address of the person who should be contacted should a person wish to use those arrangements</li> </ul>	<p>Members and prospective members: where the managers have received jobholder information, the information must be provided within one month of receiving that information. Where they have not received jobholder information, it must be provided within two months of the date the person became an active member.</p> <p>Where a request is received information must be provided within two months, if it has not already been provided within the previous 12 months.</p>
<b>Scheme information that has materially altered</b>			
All schemes	All members Prospective members Spouses/civil partners of members/ prospective members Beneficiaries Recognised trade unions	<p>Changes to the basic scheme information as described above must be provided to members and beneficiaries, and to recognised trade unions who have been given the basic scheme information. Changes to basic scheme information need be provided to other persons only where the change is relevant to that person's rights or prospective rights under the scheme</p>	<p>Before or as soon as possible after the change takes effect, and within three months of the change taking effect at the latest</p>

Type of scheme	Type of member	Guidance	When
<b>Constitution of the scheme (upon request)</b>			
All schemes	All members Prospective members Spouses/civil partners of members/ prospective members Beneficiaries Recognised trade unions	Details of the instrument under which the scheme is established, and (if different) a copy of the rules governing the scheme, together with the name and postal and electronic address of of each scheme employer	Within two months of the request
<b>Transfer credits (upon request)</b>			
All schemes	All members Prospective members	Whether the member is entitled to acquire transfer credits in exchange for a cash equivalent or transfer payment from another scheme, and if so a statement of the transfer credits the member is entitled to acquire	Within two months, if it has not already been provided within the previous 12 months
<b>Accessing benefits</b>			
DC schemes	All members Beneficiaries	Information to be provided to members and beneficiaries as set out in the Disclosure Regulations 2013: <ul style="list-style-type: none"> <li>• First information.</li> <li>• Second information.</li> <li>• On the death of a member or beneficiary.</li> </ul>	As set out in the Disclosure Regulations 2013

## Web links

Pensions Act 2004: [www.legislation.gov.uk/ukpga/2004/35/contents](http://www.legislation.gov.uk/ukpga/2004/35/contents)

Public Service Pension Schemes Act 2013: [www.legislation.gov.uk/ukpga/2013/25/contents](http://www.legislation.gov.uk/ukpga/2013/25/contents)

Public Service Pension Schemes Act (Northern Ireland) 2014: [www.legislation.gov.uk/nia/2014/2/contents](http://www.legislation.gov.uk/nia/2014/2/contents)

Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 (Disclosure Regulations): [www.legislation.gov.uk/uksi/2013/2734/contents/made](http://www.legislation.gov.uk/uksi/2013/2734/contents/made)

Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014 (SR 2014 No. 79): [www.legislation.gov.uk/nisr/2014/79/contents/made](http://www.legislation.gov.uk/nisr/2014/79/contents/made)

Public Service Pensions (Information about Benefits) Directions 2014 (Treasury Directions) [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/290178/public\\_service\\_pensions\\_information\\_about\\_benefits\\_directions\\_2014.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/290178/public_service_pensions_information_about_benefits_directions_2014.pdf)

Schemes must comply with any other legislation requiring information to be provided to members (and others) of public service pension schemes.