



National Insurance Services to Pensions Industry (NISPI)

Personal Pensions Mail Shot – December 2004

Completing Forms

Every year at NI Services to Pensions Industry (NISPI), we receive around 2 million forms from Scheme Administrators and Pension Providers. About 30% of these forms have been incorrectly completed. In the past, we have corrected these errors without informing our customers. In hindsight this may not have been best practice, as it has not helped to reduce the amount of errors that we receive.

We would like to enable our customers to get things right first time, especially to prepare for e-business in the future. Any forms we now find which contain errors are being returned to customers for correction.

We have found that there are some common errors, which can be avoided, and we would like to highlight them for you, so we have produced the attached desk-aid.

To help with these forms we have produced guidance for you to cascade to staff throughout your organisation. We are encouraging our customers to use this guidance as a checklist before completing forms and submitting them to us. Also, if we could ask you to please copy this Mail Shot to any Independent Financial Advisors that you are in contact with.

You may also refer to the leaflets CA16 and CA84. They are available on our website, www.inlandrevenue.gov.uk or contact our Contracted-out Pensions Helpline on 084591 50150.

The latest news on the non-payment tapes is that we are improving the process to make the output more accurate and meaningful for Pension Providers. It is hoped to introduce the revised arrangements in April 2005. Further information will be made available nearer to that time.

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Gill Valentine

NI Services to Pensions Industry
Customer Support Team
Telephone: 084591 50250

Part to be completed

What to do

Notification that member is in Contracted-out employment - CA1545 and CA1548

Only complete this part when the member is taking up contracted-out employment, not when there is a change of responsible paying authority.

Employers Contracting-out Number (Transfer to COSR or COMP) - CA1545 and CA1548

Show the new Employers Contracting-out Number where the member is taking up contracted-out employment, for example E380.....

Scheme Contracted-out Number (SCON) (transfer to COSR or COMP) - CA1545 and CA1548

Complete in all transfer cases. Show the new Scheme Contracted-out Number (SCON), for example - S400.....

Date new contracted-out employment Commenced (transfer to COSR or COMP) - CA1545 and CA1548

Show the date that the member joined the new contracted-out occupational pension scheme.

Revaluation Rate (transfer to COSR scheme only) - CA1548

It is essential that the correct code is entered into the Revaluation Rate box.

Signature

Both the member and the Pension Provider must sign, unless it is a CA1543 when either party can sign.

Insurance Company/Friendly Society Scheme Contracted-out Number (SCON)

The SCON number quoted must always start S271

Please keep this "helpful hints" to hand. Further information can be found in the relevant guidance: CA16 (APP schemes) and CA84 (APPSHP schemes). These leaflets and all Personal Pension forms can be found on our website: www.inlandrevenue.gov.uk

Once there, on the right hand side of the page is a series of options to select.

1. Click on Individuals & Employees.
2. Go to Tell me about and click on the drop down box.
3. Select National Insurance and click onto the Go button.
4. This will take you to the National Insurance Contributions Office home page.
5. Under the heading 'We recommend' click onto National Insurance Contributions.
6. Scroll down the page and click onto Forms, this will bring up a list of National Insurance Contributions Office (NICO) forms currently on the Internet.
7. Scroll down to CA1586 and click onto it. The instructions on how to place an order for a particular form or manual will appear. Scroll down the page further to find the list all of the Services to Pensions Industry forms currently on the Internet.
8. Scroll down the page to find the form required. Click on to the form number to view a blank copy. Click onto View/Download an example of this item, for advice on how to complete the form selected, and a specimen copy of a correctly completed version

Alternatively if you wish to view or place an order for any leaflet or booklet.

9. Follow steps 1 - 7
10. Once in the National Insurance Contributions office home page, click onto Leaflets and Booklets.
11. Scroll down to the Leaflet /Booklet required and click onto the number for the booklet to view it.
12. To order copies of leaflets or booklets refer back to step 7 above.

When printing forms from the Internet site please print double sided.

For further information:

Refer to leaflets:

CA16 and

CA84

If you have access to the Internet more information can be found on our website at:

www.inlandrevenue.gov.uk

or contact the Contracted-out Pensions Helpline on:

084591 50150

PP Managers can be contacted on:

Alan Dixon

084591 50004

Suzanne Thompson

084591 50010

Beverley Readshaw

084591 50211

Jane Robinson

084591 50009

Steve Duke

084591 58762

Helpful Hints on how to complete Form CA1550

Part to be completed	What to do
Parts 4 and 5	Complete in all cases.
Part 6	Complete in all cases.
Part 7a - ASCN	Enter your (ASCN) Appropriate Scheme Contracted-out Number. For example, A700..... or SHP A780.....
Part 7b - MOP indicator	The MOP indicator must be populated. Where MOP indicator '3' is shown, Part 8 must be completed.
Part 7c - Cancellation date	This must be no later than the 5th of April of the last complete tax year prior to the 60/65th birthday. If the member is deceased, the Date of Death should be entered. If no joint notice has been submitted and the form has been submitted to cover a period of transferred-in rights only, then the termination date of the period 'transferred in' should be shown. Where this cannot be provided, as much information should be given as possible. For example, the ECON and SCON, the name of the scheme the transfer was from, and the period of employment transferred in. The form should always be endorsed 'Transfer in'.
Part 7d - Date of effect	This box must be populated where the member has retired. If the member is deceased, it should be left blank.
Part 7e - Widow(er)'s indicator	Where the member is deceased and the benefits are for the widow(er), enter '1', otherwise leave blank.
Part 7f - Date of death	The member's date of death should be entered where Part 7e has been completed.
Part 7g - Membership number	Enter the membership (policy) number.
Part 8 - Insurance company/friendly society details	Where the MOP indicator shows '3', this box must be completed, otherwise leave blank. The SCON number quoted must start with S271-----
Part 9 - Widow(er)'s details	Only complete this section if the date of death part 7f has been completed, and falls 49 days or more after the member reached State Pension Age. Otherwise leave this part blank.

Helpful Hints on how to Complete APP/APPSHP Forms

Part to be completed	What to do
Format of forms	Please use original forms only. If you download from the Internet, print double sided. PLEASE DO NOT STAPLE FORMS TOGETHER
Personal Pension, 'Pensions Review' cases	Please keep these cases separate from other forms. Mark form & letter 'PENSIONS REVIEW' in bold print.
Application for a new policy when a previous policy is held - CA1542 and CA8057	Before submitting the new form allow enough time for the Provider cancelling the policy to submit the CA1543 to us.
Appropriate Scheme Contracted-out Number	Show your Appropriate Scheme Contracted-out Number. For example, A700..... or SHP A780.....
Appropriate Scheme Contracted-out Number (ASCN) on cancelling or transferring forms	If you cancel or transfer, use the same ASCN as quoted on the original CA1542
Start date for payment of minimum contributions/Age Related Rebates (ARRs) (CA 1542 or CA 8057 only)	Enter the tax year the payments are to start from, for example 06/04/- -. A CA1542/ CA8057 must be received in Services to Pensions Industry before 17 May, to qualify for minimum contributions from 6 April of the previous tax year. This is provided that the member has signed and dated it on, or before 5 April of that earlier tax year.
Cancellation date of minimum contributions (This also applies to transfer notices.)	Enter the tax year in which minimum contributions are to cease, for example 05/04/- -. You can either:- <ul style="list-style-type: none"> • Post-date the cancellation to the following 5 April, (for example the end of the current tax year) or • Backdate the cancellation to the previous 5 April, (for example the end of the previous tax year). To backdate a cancellation/transfer to 05/04/04, the form must arrive in Pensions Industry by 05/04/05.
National Insurance Number (NINO)	Complete in all cases. The member should have this information on a payslip or a P60.
Surname	Enter current name. If name has changed within last 12 months, show previous name in the relevant box, if there is one provided on the form.
Forename (s)	Show members first name(s).
Sex	Complete in all cases - male or female.
Date of birth - CA1542 and CA8057	Complete in all cases, for example - 27/11/64.
Scheme Membership (Policy) Number	Complete in all cases.
Address - CA1542/CA8057 and CA1543	Show the members current home address.
New Appropriate Scheme Contracted-out Number (ASCN) (Transfer case)	Complete in all cases. Show the new Appropriate Scheme Contracted-out Number (ASCN) of the Pension Provider the member is transferring to.