

National Insurance Services to Pensions Industry Some References to Contracted-out information

All of the leaflets referred to below can be found by following our navigation instructions to the HM Revenue and Customs website; www.hmrc.gov.uk

<u>TOPICS</u>	<u>REFERENCE POINTS</u>
The State Pension.	NP46 – describes the components of this pension (this is a Department for Work and Pensions leaflet)
How membership of a Contracted-out Salary Related (COSR) scheme or COSR part of a Contracted-out Mixed Benefit (COMB) Scheme affects State Additional Pension.	CA14 – Appx 5 - briefly describes how the Additional Pension component of the State Pension is reduced as a result of membership of a COSR scheme.
How membership of a Contracted-out Money Purchase (COMP) scheme or COMP part of a Contracted-out Mixed Benefit (COMB) Scheme affects State Additional Pension.	CA14A – Appx 5 – briefly describes how the Additional Pension component of the State Pension is reduced as a result of membership of a COMP scheme.
How membership of a Appropriate Personal Pension scheme (APP) affects State Additional Pension.	CA16 – Appx 8 – briefly describes how the Additional Pension component of the State Pension is reduced as a result of membership of a APP scheme.
COSR schemes – how to start.	CA14C – sets out details of how an employer applies for a Contracted-out certificate.
Termination of Contracted-out employment in COSR scheme and Salary Related parts of COMB Schemes.	CA14 – sets out the guidance on what to do for an employee in the scheme and on leaving, retirement and on bereavement.
Revaluing Guaranteed Minimum Pension (GMP) in COSR schemes.	CA14 paragraphs 6.1 – 6.34, Appx 3, 4.
<u>TOPICS</u>	<u>REFERENCE GUIDE</u>
Options on leaving COSR scheme and at retirement and bereavement: <ul style="list-style-type: none"> • Buy back GMP rights into the state scheme - • Preservation within the scheme and revaluation of GMP - • Purchase of an insurance policy/annuity contract – • Transfer of GMP – • Providing a pension - • Commutation - 	CA14 – paragraphs: 8.2 – 8.67, Appx 4 6.1 – 6.34, Appx3, 4 10.1 – 10.23 9.1 – 9.75 12.1 – 12.13 12.14

COMP schemes – how to start.	CA14D - sets out details of how an employer applies for a Contracted-out certificate.
Termination of Contracted-out employment in COMP Scheme and Money Purchase parts of COMB Schemes.	CA14A – sets out the guidance on what to do for an employee in the scheme and on leaving, retirement and bereavement.
Age Related Rebates (ARR) paid by the Inland Revenue to the Scheme Administrator for the member.	CA14A – A description of ARRs is in paragraphs 3.1 – 3.33, 10.9 – 10.15 , The Contracted out rebates tables are in Appx 3 and the rules for payments are in Appx 7 . Handouts for ‘ How to calculate an ARR ’.
Payment & Recovery and Net Payment & Recovery schedules for ARR. (COMP Schemes)	CA14A – Shows the information provided on a paper schedule by the Inland Revenue to the Scheme Administrator Appx 6 .
Options on leaving COMP scheme and at retirement /bereavement: <ul style="list-style-type: none"> • Preservation within the scheme and revaluation of GMP - • Transfer of GMP – • Provide a pension from the scheme – • Purchase of an insurance policy/annuity contract – • Commute the pension – 	CA14A – Paragraphs: 6.3 – 6.5 6.6 – 6.62 9.1 – 9.13 & 10.1 – 10.16 9.7 – 9.13 & 10.1 – 10.16 9.14 – 9.23 & 10.1 – 10.16
Annual COMP check of ‘Date of Effect’ of pensioners and widows(ers)	CA14A – paragraph 9.24 – 9.25 & 10.16 - 10.17 This explains the scan to identify pensioners and widows(ers) where effect has not been given to protected rights.
COMB schemes – how to start.	CA14E - sets out details of how an employer applies for a Contracted-out certificate. (see the navigation guide)
Cessation of Occupational Schemes. (COSR, COMP, COMB)	CA15 – Tells the Scheme Administrator what to do when a scheme ceases to Contract-out.
Appropriate Personal Pension (APP) Schemes – how to start.	CA16A - sets out details of how a Pension Provider applies for a certificate. (see the navigation guide)
<u>TOPICS</u>	<u>REFERENCE GUIDE</u>
APP Scheme Manual.	CA16 – Explains the procedures when an individual takes out an APP. (see the navigation guide)
Minimum Contributions (MCs) paid by the Inland Revenue to the Pension Provider for the individual. (including ARRs)	CA16 – A description of MCs is in paragraphs 4.1 – 4.29 . The Contracted out rebates tables are in Appx 3 and the rules for payments are in Appx 7 .
Payment & Recovery and Net Payment & Recovery schedules for MCs (APP Schemes)	CA16 – Shows the information provided on a paper schedule by the Inland Revenue to the Pension Provider in Appx 4 & Appx 6 .

Non payment of Minimum Contributions to Providers.	CA16 – paragraph 10.3- 10.6 NISPI does a check 2 x year to reveal any non payments of MCs.
Options after starting an APP: Cancelling - Transferring - At retirement - At bereavement -	CA16 – paragraphs: 3.1 – 3.8 5.1 – 5.27 6.1 – 6.29 7.1 – 7.19
Annual APP check of ‘Date of Effect’ of pensioners and widows(ers).	CA16 – paragraphs 6.30 – 6.32 & 7.20 – 7.22 explain the scan to identify pensioners and widows(ers) where effect has not been given to protected rights.
When an APP scheme ceases to become appropriate.	CA16 – paragraph 8.1 refers the pension provider to the CA16A & CA15 for information when a scheme ceases to be appropriate.
Appropriate Personal Pension Stakeholder (APPSHP) Schemes – how to start.	CA16A - sets out details of how a Pension Provider applies for a certificate. (see the navigation guide)
APPSHP Scheme Manual.	CA84 – Explains the procedures to be used when an individual uses a SHP to contract out of the Additional State pension.
When an APPSHP scheme ceases to become appropriate.	CA85 – is the guidance for provides when an APPSHP ceases to Contract-out.
Information sent out from NISPI to Scheme Administrators and Pension Providers on a quarterly and ad hoc basis: <ul style="list-style-type: none"> • Newsletter – • Customer Support mail shot – • APP mail shot 	These can be found on our website using the navigation instructions. Issued quarterly Issued November 2003 Issued December 2004
<u>TOPICS</u>	<u>REFERENCE GUIDE</u>
Enquiry Services offered by Services to Pension Industry for whole schemes: <ul style="list-style-type: none"> • Accrued GMP Liability Service (AGLS) (COSR) • Contracted-out Contribution Information Service (COCIS) (COSR/COMP) – • Annual Revised GMP check (COSR) - • Annual Stated Scheme Premium check (COSR) 	The manuals below explain how to apply for these services: CA19 CA20 CA 14 – paragraphs 1.35 – 1.39 CA14 – paragraphs 1.40 – 1.41

<ul style="list-style-type: none"> National Insurance No & Date of Birth checking service (NINo DoB) (COSR, COMP) - <p>For individual members:-</p> <ul style="list-style-type: none"> GMP enquiry service (COSR) – COD enquiry service (COMP) - COD enquiry service (APP) - 	<p>CA21</p> <p>CA14 – paragraphs 1.20 – 1.27 CA14A – paragraphs 1.24 – 1.26 CA16 – paragraphs 1.20 – 1.23</p>
<p>NICO Team Targets:</p>	<p>Covered on page 5.</p>