

## CHECKLIST FOR EVENT REPORT

(See the Registered Pension Schemes Manual (RPSM) paragraph [RPSM12301010](#) for further details)

### What is this form for?

The scheme administrator is required to provide an event report giving details of reportable events that have occurred during the tax year to which the report relates. If the scheme has wound up this must also be reported on the event report.

If the event report is filed by a practitioner on behalf of a Scheme Administrator the practitioner is required to make a declaration online to confirm the Scheme Administrator has approved the content of the report and the submission of the report. **There is no need to make a 'nil' Return – if no events occurred during the tax year there is no need to compile an Event Report.**

This form must be filed electronically. The [Guide to Using the Online Service for Scheme Administrators and Practitioners](#) provides instructions on how to use Pension Schemes Online.

The event report can be compiled throughout the year. If you have more events to report but don't have the details to hand or if you want to wait before submitting the report select 'Save & Exit this Event Report'. This information will be stored on our system. It will be saved until the end of February following the end of the tax year to which the Event Report relates. For example if the Event Report is for the tax year ended 5 April 2008 the data will be retained until 28 February 2009. If you start the report after the due filing date has expired, saved Event Report data will be kept for one month from the date you start. For example if the Event Report is for the tax year ended 5 April 2008 the filing date is 31 January 2009. If the report is started on 14 February 2009 then any data saved would be saved until 13 March 2009. During this time you will be able to add to the report and amend it.

### What is a 'Reportable Event'?

For the purposes of an event report, an event can occur when under certain circumstances a registered pension scheme:

- makes a payment, is treated as making a payment, or ceases to make payment;
- changes size of membership;
- makes a transfer to certain overseas pension arrangements;
- becomes an investment-regulated pension scheme or ceases to be an investment-regulated pension scheme;
- changes its rules to allow certain payments or legal structure;
- has a member who reaches 75 years of age and takes alternatively secured pension;
- changes the country or territory in which it is established;
- becomes or ceases to be an occupational pension scheme.

The table below gives more details for each reportable event.

You may find it helpful to print the following table and tick off the items as you gather them.

In order to complete the Event Report you will need the following:

		✓
Your User ID and Password to log in to <a href="#">'Online Services - Pension Schemes Online'</a> .		
The Pension Scheme Tax Reference (PSTR) of the scheme for which you are about to complete an Event Report.		
A note of which events you are reporting, the facts of the events and the dates they occurred.		
<p><b>Scheme wind up</b></p> <p>(where a registered pension scheme has completed winding up in the tax year)</p> <p>See <a href="#">RPSM12301610</a> for more information.</p>	<p>You will need details of:</p> <p>The date of completion of winding up of the scheme</p> <p><b>Please note that there is no requirement to report the winding up of</b></p> <ul style="list-style-type: none"> <li>• a deferred annuity contract made on or before 5 April 2006, which is treated as a registered pension scheme</li> <li>• a former approved superannuation fund (commonly known as an old code scheme)</li> <li>• a contract approved under section 621(1)(b) of the Income and Corporation Taxes Act 1988 (ICTA) (commonly known as a 'section 226A policy')</li> <li>• a retirement annuity contract or trust scheme that was approved under section 620 or 621 Income and Corporation Taxes Act 1988, or a substituted contract within the meaning of section 622(3) Income and Corporation Taxes Act 1988.</li> </ul>	
<b>There are twenty categories of 'event', as follows:</b>		
<p><u>Event 1.</u></p> <p>When the scheme makes an unauthorised payment.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the person to whom the payment was made;</li> <li>• their date of birth;</li> </ul>	

<p>See <a href="#">RPSM12301030</a> for more information</p>	<ul style="list-style-type: none"> <li>• their address;</li> <li>• if an individual, their National Insurance number (if known);</li> <li>• if a company, their Company Registration Number;</li> <li>• the nature of the payment;</li> <li>• the amount of the payment;</li> <li>• the date of the payment.</li> </ul>	
<p><u>Event 2.</u> Lump sum death benefits more than 50% standard lifetime allowance</p> <p>When the scheme makes a lump sum death benefit payment in respect of the death of a member, and the amount of the payment either on its own or when added to other lump sum death benefit payments from the scheme is more than 50% of the rate of standard lifetime allowance that applied on the date of the member's death.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the deceased member;</li> <li>• their last known address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the name of the person to whom the payment was made;</li> <li>• that person's address;</li> <li>• the amount of the payment;</li> <li>• the date of payment.</li> </ul>	
<p><u>Event 3.</u> Early provision of benefits.</p> <p>When benefits are given to a member under normal minimum pension age (age 50) who, in the year of provision or any of the preceding six years was in relation to the sponsoring employer or an associated company of that employer, a director or person connected with a director, or either alone or with others, the sponsoring employer, or a person connected with the sponsoring employer.)</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the date of payment;</li> <li>• the amount of benefits provided;</li> <li>• the nature of the benefits;</li> <li>• the reasons for early payment.</li> </ul> <p><b>However, please note:</b></p> <p><b>a) if the same payment has been, or is being, reported under Event 1 (unauthorised payment) or Event 4 (serious ill-health lump sum), it does not need to be reported again as Event 3.</b></p> <p><b>b) A winding-up lump sum payable in accordance with paragraph 10 Schedule 29 Finance Act 2004 is also not reportable as Event 3.</b></p>	

	<p><b>c) For guidance on the meaning of 'connected with,' please see paragraph <a href="#">RPSM12301290</a>.</b></p>	
<p><u>Event 4.</u> Serious ill-health lump sum.</p> <p>When the scheme pays a serious ill-health lump sum to a member who in the year of provision or any of the preceding six years was, in relation to the sponsoring employer or an associated company of that employer, a director or a person connected with a director, or either alone or with others, the sponsoring employer or a person connected with the sponsoring employer.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (where known);</li> <li>• the date of payment;</li> <li>• the amount of payment.</li> </ul> <p><b>For guidance on 'connected with' please see page <a href="#">RPSM12301290</a>.</b></p>	
<p><u>Event 5.</u> Cessation of ill-health pension.</p> <p>When an ill-health pension which has been paid is no longer paid because the ill-health condition is no longer met.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member whose pension is no longer paid;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the date on which the period of non-payment began;</li> <li>• the annual rate of pension to which the member was entitled immediately before the period of non-payment began.</li> </ul>	
<p><u>Event 6.</u> Benefit crystallisation events and enhanced lifetime allowance or enhanced protection.</p> <p>When a member's benefit crystallisation event takes place that, either alone or when added to other amounts crystallised by that person, is more than the standard lifetime allowance for the year in question, and</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the amount crystallised by the event;</li> <li>• the date of the event;</li> <li>• the reference number of the relevant HM Revenue &amp; Customs certificate(s) of enhanced lifetime allowance or enhanced protection.</li> </ul>	

<p>the member relies on either an enhanced lifetime allowance or enhanced protection in order to reduce or eliminate the lifetime allowance charge.</p> <p><a href="#">RPSM11101070</a> gives details of the various enhanced lifetime allowance factors.</p>		
<p><u>Event 7.</u> Pension commencement lump sum over 25%.</p> <p>When a pension commencement lump sum is paid to a member, and the value of this when added to the value of the amount crystallised in connection with the associated pension exceeds 25% of the total, and the amount of the lump sum is more than 7.5% but less than 25% of the standard lifetime allowance for the tax year in which it is paid.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the amount of the lump sum;</li> <li>• the date of payment of the lump sum;</li> <li>• the amount crystallised on the member becoming entitled to the pension with which the lump sum is associated.</li> </ul>	
<p><u>Event 8.</u> Pension commencement lump sum – primary and enhanced protection.</p> <p>When the scheme makes a pension commencement lump sum payment to a member that is more than either</p> <ul style="list-style-type: none"> <li>➤ 25% of the member's available standard lifetime allowance, or</li> <li>➤ 25% of the total amount, i.e. pension and lump sum crystallising</li> </ul> <p>and the amount of the payment is only an authorised payment because paragraphs 24 to</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the amount of the payment;</li> <li>• the date of payment;</li> <li>• the reference number given by HMRC in connection with the primary or enhanced protection.</li> </ul>	

<p>30 of Schedule 36 Finance Act 2004 apply (enhanced or primary protection with lump sum rights of more than £375,000)</p>		
<p><u>Event 8A.</u> Stand-alone lump sums.</p> <p>See <a href="#">RPSM12301105</a> for more information.</p> <p>There is no separate question on the event report for this reportable event. This should be reported using the same questions for reportable events 7 and 8.</p> <p>So where a stand-alone lump sum is paid because the member has scheme specific lump sum protection use the question for reportable event 7.</p> <p>Where the stand-alone lump sum is paid because the member has protection of lump sum rights of more than £375,000 with either primary or enhanced protection use the question for reportable event 8.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the amount of the payment;</li> <li>• the date of payment;</li> <li>• the reference number given by HMRC in connection with the primary or enhanced protection.</li> </ul>	
<p><u>Event 9.</u> Transfers to qualifying recognised overseas pension schemes.</p> <p>When the scheme makes a recognised transfer to a qualifying recognised overseas pension scheme and that qualifying recognised overseas pension scheme is not a registered pension scheme.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the member;</li> <li>• their address;</li> <li>• their date of birth;</li> <li>• their National Insurance number (if known);</li> <li>• the amount of the sums or assets transferred;</li> <li>• the date of the transfer;</li> <li>• the name of the qualifying recognised overseas pension scheme;</li> <li>• the country or territory under the law of which that scheme is established and regulated.</li> </ul>	

<p><u>Event 10.</u> Investment-regulated pension scheme.</p> <p>When, on any date in the tax year to which the Event Report relates, a registered pension scheme either becomes or ceases to be an investment-regulated pension scheme.</p> <p><b>A description of investment-regulated pension schemes is at paragraph <a href="#">RPSM07109050</a>.</b></p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the date on which the scheme becomes, or ceases to be, an investment-regulated pension scheme;</li> <li>• whether all the investments held by the scheme comprise contracts or policies of insurance.</li> </ul> <p><b>Please note there are exceptions:</b></p> <p><b>For tax year 2006-2007, such events are only reportable events where the scheme is an investment-regulated pension scheme, and was registered on or after 6 April 2006, and did not state on the application that a member of the scheme, whether alone or with others, is able to control the way in which scheme assets are used to provide pension benefits.</b></p> <p><b>For the avoidance of doubt, no report is needed in tax year 2006-2007 where the scheme was treated as becoming a registered pension scheme on 6 April 2006 under paragraph 1(1) of Schedule 36 Finance Act 2006 (see page <a href="#">RPSM02100020</a>), and the scheme is an investment-regulated pension scheme throughout the tax year.</b></p>	
<p><u>Event 11.</u> Changes in scheme rules.</p> <p>When, after 5 April 2006 the registered pension scheme changes its rules to entitle any person to require the making of unauthorised member payments or unauthorised employer payments, or the scheme changes its rules to allow investment other than in contracts or policies of insurance.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the fact of the change; and</li> <li>• the date from which the change takes effect.</li> </ul>	
<p><u>Event 12.</u> Changes to rules of a scheme which, before 6 April 2006, was treated as more than one scheme.</p> <p>When a scheme which,</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the fact of the change; and</li> <li>• the date from which it takes effect.</li> </ul>	

<p>before 6 April 2006, was treated as two or more separate schemes in accordance with Section 611 Income and Corporation Taxes Act 1988, known as split approval, changes its rules in any way.</p>		
<p><u>Event 13.</u> Change in the legal structure of scheme.</p> <p>When the legal structure of the scheme changes during the tax year from one of the categories listed aside to another of those categories.</p>	<p><b>Relevant categories:</b></p> <ul style="list-style-type: none"> <li>• <b>a single trust under which all of the assets are held for the benefit of all of the members;</b></li> <li>• <b>an annuity contract;</b></li> <li>• <b>a body corporate;</b></li> <li>• <b>other structure.</b></li> </ul> <p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the effective date of change;</li> <li>• details of which category from the list above now applies to the scheme.</li> </ul> <p><b>Please note: In the case of ‘other structure’, you must give a brief description of the nature of the new legal structure of the scheme.</b></p>	
<p><u>Event 14.</u> Change in number of members.</p> <p>When the number of scheme members at the end of a tax year falls into a different band compared with the number at the end of the previous tax year.</p>	<p>You will need to ascertain the new band applicable to the number of scheme members.</p> <p>The bands are:</p> <ul style="list-style-type: none"> <li>• 0 members</li> <li>• 1 – 10 members</li> <li>• 11 – 50 members</li> <li>• 51 – 10,000 members</li> <li>• more than 10,000 members.</li> </ul>	
<p><u>Event 15.</u> Alternatively secured pension.</p> <p>When sums or assets in respect of one or more scheme members for the first time meet either condition A or B in paragraph 11 Schedule 28 Finance Act 2004 during the reporting year.</p>	<p>You will need details of:</p> <p>The number of members who, having met either condition A or B for the first time during the reporting year, fall within each of the following bands in respect of the funds or assets held:</p> <ul style="list-style-type: none"> <li>• £1 - £50,000</li> <li>• £50,001 - £100,000</li> <li>• £100,001 - £250,000</li> </ul>	

<p>Condition A - the sums and assets were part of the member's unsecured pension fund in respect of the arrangement when the member reached age 75, or arise, or derive (whether directly or indirectly), from sums or assets which were part of the member's unsecured pension fund in respect of the arrangement when the member reached age 75, or which so arise or derive.</p> <p>Condition B - the sums and assets became held for the purposes of the arrangement after the member reached age 75, or arise, or derive (whether directly or indirectly), from sums or assets which became so held or which so arise or derive, or where the arrangement became a money purchase arrangement after the member reached the age of 75 having previously been a hybrid arrangement where defined benefits could be payable (a 'relevant arrangement') the sums and assets have at any time since the member reached age 75 been designated as available for the payment of an alternatively secured pension to the member , or arise, or derive (whether directly or indirectly), from sums or assets which have been so designated or which so arise or derive.</p>	<ul style="list-style-type: none"> <li>• £250,001 - £500,000</li> <li>• more than £500,000.</li> </ul>	
<p><u>Event 16.</u> Transfer lump sum death</p>	<p>You will need details of:</p>	

<p>benefit.</p> <p>When one or more transfer lump sum death benefit payments are made during the reporting year.</p> <p>See <a href="#">RPSM10105330</a> for more information on transfer lump sum death benefits.</p>	<p>The number of transfer lump sum death benefit payments made during the reporting year falling within each of the following monetary bands:</p> <ul style="list-style-type: none"> <li>• £1 - £50,000</li> <li>• £50,001 - £100,000</li> <li>• £100,001 - £250,000</li> <li>• £250,001 - £500,000</li> <li>• more than £500,000.</li> </ul>	
<p><u>Event 17.</u> Lump sum payment after the death of a member aged 75 or over.</p> <p>When the scheme makes a lump sum payment in respect of the death of the member who was 75 or over when they died.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the name of the deceased member;</li> <li>• their date of birth;</li> <li>• their last known address;</li> <li>• their National Insurance number (if known);</li> <li>• the name of the person to whom the lump sum payment was made;</li> <li>• that person's address;</li> <li>• the amount of the payment;</li> <li>• the date of the payment;</li> <li>• the nature of the payment.</li> </ul> <p><b>Please note this information is not required under Event 17 if the same payment is being, or has been, reported under Event 1 (unauthorised payment) - see paragraph <a href="#">RPSM12301030</a>.</b></p>	
<p><u>Event 18.</u> Scheme chargeable payment.</p> <p>When the scheme is treated as having made, during the tax year, a scheme chargeable payment under section 185A or 185F of Finance Act 2004 (income and gains from taxable property.</p> <p>See <a href="#">RPSM07109000</a> for guidance on the taxable property provisions.</p>	<p>You will need details of the facts of the payment.</p>	
<p><u>Event 19.</u> Country or territory of establishment.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>• the date of the change;</li> </ul>	

<p>When a pension scheme changes the country or territory in which it is established during the tax year.</p>	<ul style="list-style-type: none"> <li>the name of the country or territory in which the scheme becomes established.</li> </ul>	
<p><u>Event 20.</u> Occupational pension scheme.</p> <p>When, during the tax year, a registered pension scheme becomes an occupational pension scheme, or ceases to be an occupational pension scheme.</p>	<p>You will need details of:</p> <ul style="list-style-type: none"> <li>the fact of the change;</li> <li>the date on which the change takes effect.</li> </ul>	

**Please note:** This list may not be exhaustive and is intended as a memory aid only. If in doubt you should always refer to the form in question and the online help text. If you have further questions about using the online service contact the HMRC Online Services Helpdesk on 0845 6055 999. If you have further questions on the pension scheme tax regime you can send an [email](#) or telephone the Pension Schemes Services helpline number on 0115 974 1600.

Written enquiries should be sent to:

HMRC  
Pension Schemes Services  
Yorke House  
Castle Meadow Road  
Nottingham  
NG2 1BG

Notes:

