



# Social Security Pensions Act 1975

## CHAPTER 60

### SOCIAL SECURITY PENSIONS ACT 1975

#### PART I

##### CONTRIBUTIONS

1–5 .....

#### PART II

##### BENEFITS

6–10 .....  
11 .....  
12–16A .....  
17 .....  
18–21 .....  
22 (1) .....  
23–25 .....

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###### *Contracted-out rates of contributions and benefits*

27 Contracted-out rates of Class 1 contributions.  
28 Review and alteration of contracted-out rates of Class 1 contributions.  
29 Contracted-out rates of benefit.

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- 29A .....
- 29B Contracting-out and increases of Category A retirement pension for invalidity.
- 29C Contracting-out and increases of unemployability supplement.

*Arrangements for contracting-out*

- 30 Contracted-out employment.
- 31 Contracting-out certificates.
- 32 Contracted-out schemes.

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- 33 Requisite benefit for earner.
- 34 .....
- 35 Earner's guaranteed minimum.
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- 38 Transfer of accrued rights.
- 39 Commutation, surrender and forfeiture.
- 40 Financing and assurance of benefits.
- 41 Sufficiency of resources.

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- 41A Earners' pensions.
- 41B .....
- 41C .....
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*State scheme premiums*

- 42 Premium on termination of contracted-out employment.
- 43 Premium under section 42: additional provisions.
- 44 Premium on termination of contracted-out scheme.
- 44ZA Money purchase schemes; contracted-out protected rights premium.
- 44A Transfer premiums.
- 45 Premium where guaranteed minimum pension excluded from full revaluation.
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- 48 Guaranteed minimum pensions to be inalienable.
- 49 .....
- 50 Alteration of rules of contracted-out schemes.
- 51 Information as to guaranteed minimum pensions.
- 51A Refusal and cancellation of contracting-out certificates.
- 52 Contracting-out regulations.

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### OCCUPATIONAL PENSIONS

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- 52B Revaluation and transfer values.

#### *Extinguishment of liability of scheme for pensions secured by insurance policies or annuity contracts*

- 52C .....
- 52D Guaranteed minimum pensions under contracted-out schemes -  
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- 53 Equal access requirements.
- 54 Duty to bring schemes into conformity with equal access requirements.
- 55 Determination of questions whether scheme conforms with equal access  
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- 56 Modification of schemes to secure conformity.

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- 56L .....
- 56M, .....
- 56N .....

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- 57 Disclosure of information by Occupational Pensions Board.
- 57A Restrictions on investment of scheme's resources in employer-related  
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- 57B Grants by the Board to advisory bodies etc.
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pension or money purchase benefit.
- 58B Deficiencies in the assets of a scheme on winding up.
- 59 Increase of official pensions.
- 59A Modification of effect of section 59(5).

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## PART IVA

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- 59C Functions of Pensions Ombudsman.
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- 60 Determination of questions.
- 60ZA Levies towards meeting certain expenditure under this Act.
- 60ZB Offences relating to state scheme premiums.
- 60ZC Questions arising in proceedings.
- 60ZD Recovery of unpaid state scheme premiums on prosecution.
- 60ZE Proof of various offences.
- 60ZF Unpaid premiums— supplementary.
- 60A Treatment of insignificant amounts.
- 60B Guaranteed minimum pensions attributable in part to period before 1988-1989.
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- 61B Orders and regulations (general provisions).
- 62 Other provisions about regulations and orders.
- 63 Transitional provisions.
- 64 Expenses and receipts.
- 65 Amendments of enactments; repeals.
- 66 Interpretation.
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## SCHEDULES

### SCHEDULE —

1.....

### SCHEDULE 1A —

#### Part I — REVALUATION OF PENSIONS

- 1 (1) This Part of this Schedule applies to any member...
- 2 (1) Subject to the following provisions of this Schedule, if...
- 3 (1) This paragraph applies to any benefit the rate or...
- 4 (1) This paragraph applies to any benefit the rate or...

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- 5 (1) This paragraph applies to any benefit the rate or...  
6 Nothing in paragraph 2, 3, 4 or 5 above is...  
7 (1) Subject to sub-paragraph (2) below, this Part of this...  
8 If under a scheme— (a) the amount of the pension...  
9 In making any calculation for the purposes of this Part...  
10 The same money may not be treated as providing both...  
    Part II — TRANSFER VALUES  
11 (1) This Part of this Schedule applies to any member...  
12 (1) Subject to the following provisions of this Schedule, a...  
13 (1) A member who acquires a right to a cash...  
14 (1) Cash equivalents are to be calculated and verified in...  
15 (1) A member may only exercise the option conferred by...  
16 (1) A member may only exercise the option conferred by...  
17 (1) Subject to sub-paragraph (2) below, a member of a...  
18 (1) Subject to sub-paragraph (2) below, this Part of this...  
    Part III — SUPPLEMENTARY  
19 In making any calculation for the purposes of this Schedule—...  
20 (1) The Secretary of State may by regulations direct that...  
21 The Occupational Pensions Board may at any time, and shall...  
22 (1) On an application made to them in respect of...  
23 It is hereby declared that nothing in the foregoing provisions...

SCHEDULE 2 —

*General regulations*

- 1 In relation to employments which are or at any time...  
2 Regulations may enable the Occupational Pensions Board to determine,  
in...  
3 Provision may be made by regulations for requiring an employer...

*Requisite benefits*

- 4 .....

*Modification of Part III in certain cases*

- 5 (1) Regulations may modify the provisions of Part III of...

*State scheme premiums*

- 6 (1) Regulations may make provision for requiring persons to furnish...

*Centralised schemes*

- 7 (1) Regulations may modify sections 31 to 49 of this...

*Special provisions for certain public service pension schemes*

- 8 (1) In relation to employments of any class to which...

*Incidental matters*

- 9 Regulations may make provision for any incidental matters connected with...

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### SCHEDULE 3 —

#### *Earners' contributions to occupational pension scheme*

- 1 This Schedule applies to any sum owed on account of...

#### *Employer's contributions to occupational pension scheme*

- 2 (1) This Schedule applies to any sum owed on account...

#### *State scheme premiums*

- 3 (1) This Schedule applies to any sum owed on account...

#### *Interpretation*

- 4 Section 196(3) of the Companies Act 1985 and section 387...

### SCHEDULE 3A —

#### *Interpretation*

- 1 In this Schedule— “ annual rate ”, in relation to...

#### *Annual increase of later service component*

- 2 (1) If, apart from this Schedule, the annual rate of...

#### *Annual increase of earlier service component where scheme is in surplus*

- 3 (1) If on any valuation day the value of a...

#### *Proportional increases where first period is less than 12 months*

- 4 (1) Where a pension commenced to be paid less than...

#### *Restriction on increases where member is under 55*

- 5 (1) No increase under paragraph 2 or 3 above is...

#### *Application of Schedule to pensions not attributable to pensionable service*

- 6 Regulations may provide that this Schedule (other than this paragraph)...

#### *Regulations*

- 7 (1) The Secretary of State may by regulations direct that...

#### *Overriding effect of the increase provisions*

- 8 The provisions of section 58A of this Act, this Schedule...

### SCHEDULE 4 — AMENDMENTS OF ENACTMENTS

#### PART I — CONSEQUENTIAL AND OTHER AMENDMENTS

#### *The Bankruptcy (Scotland) Act 1913*

- 1 In section 118(1) of the Bankruptcy (Scotland) Act 1913 for...

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*The Bankruptcy Act 1914*

2 .....

*The Companies Act 1948*

3 In section 319(1)(e) of the Companies Act 1948 for the...

*The Law Reform (Personal Injuries) Act 1948*

4 In section 2(1) of the Law Reform (Personal Injuries) Act...

*The Administration of Justice Act 1964*

5 In section 17(2)(b) of the Administration of Justice Act 1964...

*The Family Allowances Act 1965*

6 In section 8(3) of the Family Allowances Act 1965 after...

*The Supplementary Benefit Act 1966 (The Ministry of Social Security Act 1966)*

7 In section 16(1)(a) of the Supplementary Benefit Act 1966 after...

8 In section 26(4) of that Act after the words “Part...

9 In paragraph 24 of Schedule 2 to that Act—

*The Agriculture Act 1967*

10 In section 67(3)( e ) of the Agriculture Act 1967...

*The Rent Act 1968*

11 In section 40(3)(a) of the Rent Act 1968 for the...

*The Income and Corporation Taxes Act 1970*

12 In section 8(2)(b) of the Income and Corporation Taxes Act...

*The Administration of Justice Act 1970*

13 In Schedule 4 to the Administration of Justice Act 1970...

*The Family Income Supplements Act*

14 In section 8(4) of the Family Income Supplements Act 1970...

*The Attachment of Earnings Act*

15 In section 24(2) of the Attachment of Earnings Act 1971...

16 In Schedule 2 to that Act for paragraph 3 there...

17 In Schedule 4 to that Act for the words “The...

*The Pensions (Increase) Act 1971*

18 In section 5(3) of the Pensions (Increase) Act 1971 for...

19 In section 15(4) of that Act for the words “section...

*The Finance Act 1971*

20 In paragraph 1(b) of Schedule 4 to the Finance Act...

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*The Housing (Financial Provisions) (Scotland) Act 1972*

21 In Schedule 2 to the Housing (Financial Provisions) (Scotland) Act...

*The Housing Finance Act*

22 In Schedule 3 to the Housing Finance Act 1972, in...

*The Social Security Act*

23 .....  
24 .....  
25 .....  
26 .....  
27 .....  
28 .....  
29 .....  
30 .....  
31 .....  
32 .....  
33 .....

*The Employment and Training Act 1973*

34 In section 12(2)(a) of the Employment and Training Act 1973...

*The National Insurance Act 1974*

35 .....

*The Social Security Act 1975*

36 .....  
37 .....  
38 .....  
39 .....  
40 .....  
41 .....  
42 .....  
43 .....  
44 In section 29(7) of that Act in paragraph (a)(i) the...  
45 .....  
46 .....  
47 .....  
48 In section 42(3) of that Act after the words “Category...  
49 .....  
50 .....  
51 In section 125(1) of that Act, for paragraph (a) there...  
52 .....  
53 .....  
54 .....  
55 .....  
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57 .....  
58 .....  
59 .....



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| 64 | ..... |

*The Social Security (Consequential Provisions) Act 1975*

|    |  |
|----|--|
| 65 | In Schedule 3 to the Social Security (Consequential Provisions) Act... |
|    | Part II — MINOR CORRECTIONS OF 1975 CONSOLIDATION ACTS                 |

*The Social Security Act 1975*

|    |       |
|----|-------|
| 66 | ..... |
| 67 | ..... |

*The Social Security (Northern Ireland) Act 1975*

|    |       |
|----|-------|
| 68 | ..... |
| 69 | ..... |
| 70 | ..... |

*The Social Security (Consequential Provisions) Act*

|    |  |
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| 71 | In Schedule 3 to the Social Security (Consequential Provisions) Act... |
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SCHEDULE 5 — REPEALS

**Changes to legislation:**

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