



Pension Schemes Act 1993

1993 CHAPTER 48

PART IV

PROTECTION FOR EARLY LEAVERS

CHAPTER I

PRESERVATION OF BENEFIT UNDER OCCUPATIONAL SCHEMES

Modifications etc. (not altering text)

- C1** Pt. 4 Ch. 1 modified (1.4.2015) by [The Judicial Pensions Regulations 2015 \(S.I. 2015/182\)](#), reg. 1(4), [Sch. 3 para. 5](#) (with regs. 148, 160, Sch. 3 para. 3)
- C2** Pt. 4 Ch. 1 modified (S.) (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/146\)](#), regs. 1(2), 7 (with reg. 5)
- C3** Pt. 4 Ch. 1 modified (1.4.2015) by [The Firefighters' Pension Scheme \(England\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/319\)](#), regs. 1(2), 7 (with reg. 5)
- C4** Pt. 4 Ch. 1 modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), 7 (with reg. 5)
- C5** Pt. 4 Ch. 1 modified (S.) (1.4.2015) by [The National Health Service Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/145\)](#), regs. 1(2), 7 (with reg. 5)
- C6** Pt. 4 Ch. 1 modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/370\)](#), regs. 1(2), 7 (with reg. 5)
- C7** Pt. 4 Ch. 1 modified (S.) (1.4.2015) by [The Police Pensions \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/118\)](#), regs. 1(2), 7 (with reg. 5)
- C8** Pt. 4 Ch. 1 modified (S.) (1.4.2015) by [The Firefighters' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/117\)](#), regs. 1(2), 7 (with reg. 5)
- C9** Pt. 4 Ch. 1 modified (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/436\)](#), regs. 1(2), 7 (with reg. 5)
- C10** Pt. 4 Ch. 1 modified (1.4.2015) by [The Public Service \(Civil Servants and Others\) Pensions \(Consequential and Amendment\) Regulations 2015 \(S.I. 2015/372\)](#), regs. 1(2), 7 (with reg. 5)
- C11** Pt. 4 Ch. 1 modified (1.4.2015) by [The National Health Service Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/432\)](#), regs. 1(2), 7

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- C12** Pt. 4 Ch. 1 modified (W.) (1.4.2015) by [The Firefighters' Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(2), **7** (with reg. 5)
- C13** Pt. 4 Ch. 1 modified (1.4.2022) by [The Judicial Pensions Regulations 2022 \(S.I. 2022/319\)](#), reg. 1(4), **Sch. 3 para. 2** (with reg. 120, Sch. 3 para. 1)

69 Scope of Chapter I: the preservation requirements.

- (1) This Chapter has effect in relation to the preservation of benefit under occupational pension schemes to which it applies.
- (2) In this Act “the preservation requirements” means the requirements specified in or under sections 71 to 82.
- (3) This Chapter applies to any occupational pension scheme whose resources are derived in whole or in part from—
 - (a) payments made or to be made by one or more employers of earners to whom the scheme applies, being payments either—
 - (i) under an actual or contingent legal obligation; or
 - (ii) in the exercise of a power conferred, or the discharge of a duty imposed, on a Minister of the Crown, government department or any other person, being a power or duty which extends to the disbursement or allocation of public money; or
 - (b) such other payments by the earner or his employer, or both, as may be prescribed for different categories of scheme.

Modifications etc. (not altering text)

- C14** Ss. 69-76 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

70 Interpretation.

- (1) In this Chapter—

“scheme” means an occupational pension scheme to which this Chapter applies;

“relevant employment”, in relation to a scheme, means any employment to which the scheme applies;

“long service benefit”, in relation to a scheme, means the benefits which will be payable under the scheme, in accordance with legal obligation, to or in respect of a member of the scheme on the assumption—

 - (a) that he remains in relevant employment, and
 - (b) that he continues to render service which qualifies him for benefits,

until he attains normal pension age; and in this definition “benefits” means—

 - (i) retirement benefit for the member himself at normal pension age, or

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- (ii) benefit for the member's [^{F1}wife, husband, civil partner, widow, widower, or surviving civil partner], or dependants, or others, on his attaining that age or his later death, or
 - (iii) both such descriptions of benefit.
- (2) In this Act, unless the context otherwise requires, “pensionable service”, in relation to a scheme and a member of it, means, subject to subsection (3), service in relevant employment which qualifies the member (on the assumption that it continues for the appropriate period) for long service benefit under the scheme.
- (3) There shall be taken into account as pensionable service only actual service, that is to say—
- (a) service notionally attributable for any purposes of the scheme is not to be regarded as pensionable service; and
 - (b) no account is to be taken of scheme rules by which a period of service can be treated for any purpose as being longer or shorter than it actually is.

Textual Amendments

F1 Words in s. 70(1) substituted (5.12.2005) by [The Civil Partnership \(Pensions and Benefit Payments\) \(Consequential, etc. Provisions\) Order 2005 \(S.I. 2005/2053\)](#), art. 1(3), **Sch. para. 11**

Modifications etc. (not altering text)

C14 Ss. 69-76 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

I1 Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

71 Basic principle as to short service benefit.

- (1) A scheme must make such provision that where a member's pensionable service is terminated before normal pension age and—
- (a) he has at least 2 years' qualifying service,
 - [^{F2}(aa) he has at least 30 days' qualifying service and, if he were entitled to benefit because of this paragraph, all of it would necessarily be money purchase benefit,] or
 - (b) a transfer payment in respect of his rights under a personal pension scheme has been made to the scheme,
- he is entitled to benefit consisting of or comprising benefit of any description which would have been payable under the scheme as long service benefit, whether for himself or others, and calculated in accordance with this Chapter.
- (2) The benefit to which a member is entitled under subsection (1) is referred to in this Act as “short service benefit”.
- [^{F3}(3) Subject to [^{F4}subsections (4) and (5A)], short service benefit must be made payable as from an age which is no greater than—
- (a) the age of 65, or
 - (b) if in the member's case normal pension age is greater than 65, normal pension age.]

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- (4) Short service benefit payable on or in respect of the member's death after normal pension age must be made payable as from his death or within such time after it as long service benefit payable on or in respect of his death would be payable.
 - (5) In applying subsections (3) and (4), no regard is to be had to the operation of any scheme rule, taking effect at any time after termination of the member's pensionable service, as to what is normal pension age under the scheme.
 - [^{F5}(5A) Subsection (3) does not apply in relation to a scheme under section 1 of the Public Service Pensions Act 2013.]
 - (6) A scheme must not provide for payment of short service benefit in the form of a lump sum at any time before normal pension age, except in such circumstances as may be prescribed.
 - (7) In subsection (1) "2 years' qualifying service" means 2 years (whether a single period of that duration or two or more periods, continuous or discontinuous, totalling 2 years) in which the member was at all times employed either—
 - (a) in pensionable service under the scheme; or
 - (b) in service in employment which was contracted-out by reference to the scheme; or
 - (c) in linked qualifying service under another scheme.
 - (8) For the purposes of subsection (7), no regard shall be had to whether or not the service was of the same description in the whole of the 2 years.
 - (9) A period of service previously terminated is not to count towards the 2 years' qualifying service unless it counts towards qualification for long service benefit, and need then count only to the same extent and in the same way.
 - [^{F6}(10) Subsections (7) to (9) apply, with the substitution for references to 2 years of references to 30 days, for determining whether a person has at least 30 days' qualifying service for the purposes of subsection (1).
 - (11) Subsection (1)(aa) does not apply in relation to a person's membership of a scheme if any period of relevant service began before the day on which section 36 of the Pensions Act 2014 came into force (whether or not it also ended before that date).
- "Relevant service" means service that counts towards the 30 days' qualifying service for the purposes of subsection (1).]

Textual Amendments

- F2** S. 71(1)(aa) inserted (1.10.2015) by [Pensions Act 2014 \(c. 19\)](#), **ss. 36(2)**, 56(1); S.I. 2015/134, art. 2(3)
- F3** S. 71(3) substituted (6.4.2005) by [Pensions Act 2004 \(c. 35\)](#), **ss. 263(1)**, 322(1) (with s. 313); S.I. 2005/275, art. 2(7), Sch. Pt. 7
- F4** Words in s. 71(3) substituted (1.4.2014 for specified purposes) by [Public Service Pensions Act 2013 \(c. 25\)](#), s. 41(2), **Sch. 8 para. 19(2)** (with Sch. 11 para. 8); S.I. 2014/839, art. 4(3)
- F5** S. 71(5A) inserted (1.4.2014 for specified purposes) by [Public Service Pensions Act 2013 \(c. 25\)](#), s. 41(2), **Sch. 8 para. 19(3)** (with Sch. 11 para. 8); S.I. 2014/839, art. 4(3)
- F6** S. 71(10)(11) inserted (1.10.2015) by [Pensions Act 2014 \(c. 19\)](#), **ss. 36(3)**, 56(1); S.I. 2015/134, art. 2(3)

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Modifications etc. (not altering text)

- C14** Ss. 69-76 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, **Sch. 2 para. 3**
- C15** [S. 71](#) modified (27.4.2005) by [The Occupational and Personal Pension Schemes \(Pension Liberation\) Regulations 2005 \(S.I. 2005/992\)](#), regs. 1(1), **2(2)(3)**
- C16** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/370\)](#), regs. 1(2), **16**
- C17** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.I. 2015/118\)](#), regs. 1(3), **16(2)** (with reg. 16(1))
- C18** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(2), **15(2)** (with reg. 15(1))
- C19** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.I. 2015/117\)](#), regs. 1(3), **15(2)** (with reg. 15(1))
- C20** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), **16(2)** (with reg. 16(1))
- C21** Ss. 71, 72, 74, 75 modified (S.) (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.I. 2015/146\)](#), regs. 1(2), **16**
- C22** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/436\)](#), regs. 1(2), **16**
- C23** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(England\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/319\)](#), regs. 1(2), **15**

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

72 No discrimination between short service and long service beneficiaries.

- (1) A scheme must not contain any rule which results, or can result, in a member being treated less favourably for any purpose relating to short service benefit than he is, or is entitled to be, treated for the corresponding purpose relating to long service benefit.
- (2) Subsection (1) does not apply to any rule in its application to members whose pensionable service terminated before the rule came into force, unless the rule—
 - (a) was made after the termination of a member's pensionable service; and
 - (b) results, or is capable of resulting, in any treatment less favourable for him than that to which he would have been entitled but for the rule.
- (3) Subsection (1) does not apply to a rule which merely confers discretion on the scheme's trustees or managers, or others, so long as it is not a rule requiring the discretion to be exercised in any discriminatory manner against members in respect of their short service benefit.

[^{F7}(4) This section is subject to subsections (3) and (6) of section 71 (age at which short service benefit is to be payable).]

Textual Amendments

- F7** [S. 72\(4\)](#) added (6.4.2005) by [Pensions Act 2004 \(c. 35\)](#), **ss. 263(2)**, 322(1) (with s. 313); [S.I. 2005/275](#), **art. 2(7)**, **Sch. Pt. 7**

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- C18** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(2), **15(2)** (with reg. 15(1))
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- C20** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), **16(2)** (with reg. 16(1))
- C21** Ss. 71, 72, 74, 75 modified (S.) (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.I. 2015/146\)](#), regs. 1(2), **16**
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- C23** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(England\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/319\)](#), regs. 1(2), **15**

Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

73 Form of short service benefit and its alternatives.

- (1) Subject to subsection (2) and section 81, a member's short service benefit must be—
 - (a) payable directly out of the resources of the scheme; or
 - (b) assured to him by such means as may be prescribed.
- (2) Subject to subsections (3) to (5), a scheme may, instead of providing short service benefit, provide—
 - (a) for the member's accrued rights (including any transfer credits allowed under the scheme)—
 - (i) to be transferred to another occupational pension scheme with a view to acquiring transfer credits for the member under the other scheme, or
 - (ii) to be transferred to a personal pension scheme ^{F8}... with a view to acquiring rights for the member under the rules of the scheme ^{F8}...; or
 - (b) for such alternatives to short service benefit as may be prescribed.
- (3) The option conferred by subsection (2)(a) is additional to any obligation imposed by [^{F9}Chapter 1 of Part 4ZA].
- (4) The alternatives specified in subsection (2)(a) and (b) may only be by way of complete or partial substitute for short service benefit—
 - (a) if the member consents; or
 - (b) in such other cases as may be prescribed.
- (5) An alternative prescribed under subsection (2)(b) may only include payment by way of return of contributions—
 - (a) if they relate to a period of service before 6th April 1975; or

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- (b) if there has been such a payment relating to a period of service before that date and the contributions relate to a period of service of less than 5 years after that date.

Textual Amendments

- F8** Words in s. 73(2)(a)(ii) repealed (11.11.1999 for specified purposes, 25.4.2000 in so far as not already in force) by [Welfare Reform and Pensions Act 1999 \(c. 30\)](#), s. 89(5)(a), [Sch. 2 para. 3\(2\)\(a\)](#), [Sch. 13 Pt. 1](#); [S.I. 2000/1047](#), art. 2(2)(b), [Sch. Pt. 2](#)
- F9** Words in s. 73(3) substituted (6.4.2015) by [Pension Schemes Act 2015 \(c. 8\)](#), s. 89(3)(b), [Sch. 4 para. 7](#) (with s. 87)

Modifications etc. (not altering text)

- C14** Ss. 69-76 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, [Sch. 2 para. 3](#)

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), art. 2

74 Computation of short service benefit.

- (1) Subject to the provisions of this section, a scheme must provide for short service benefit to be computed on the same basis as long service benefit.
- (2) For that purpose, no account is to be taken of any rule making it (directly or indirectly) a condition of entitlement to benefit that pensionable service shall have been of any minimum duration.
- (3) Subsection (1) does not apply to so much of any benefit as accrues at a higher rate, or otherwise more favourably, in the case—
 - (a) of members with a period of pensionable service of some specified minimum length, or
 - (b) of members remaining in pensionable service up to some specified minimum age.
- (4) Subsection (1) does not apply to so much of any benefit as is of an amount or at a rate unrelated to length of pensionable service or to the number or amount of contributions paid by or for the member.
- (5) Regulations may provide that subsection (1) shall not apply to any category of schemes or members, or description of benefit.
- (6) So far as any short service benefit is not required to be computed in accordance with subsection (1), it must be computed on the basis of uniform accrual, so that at the time when pensionable service is terminated, it bears the same proportion to long service benefit as the period of that service bears to the period from the beginning of that service to the time when the member would attain normal pension age or such lower age as may be prescribed.
- (7) Where long service benefit is related to a member's earnings at, or in a specified period before, the time when he attains normal pension age, short service benefit must be related, in a corresponding manner, to his earnings at, or in the same period before, the time when his pensionable service is terminated.

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- (8) A scheme must comply with any regulations relating to the basis of computation of short service benefit, including regulations providing for the avoidance of fractional amounts and otherwise to facilitate computation.

Modifications etc. (not altering text)

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- C19** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/117\)](#), regs. 1(3), **15(2)** (with reg. 15(1))
- C20** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), **16(2)** (with reg. 16(1))
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Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

75 Credits.

- (1) In this section—

“supplementary credits”, in relation to a scheme and a member’s entitlement to its benefits, means any increase of benefit or additional benefit to which the member may become entitled—

- (a) in consequence of any provision made by or under the scheme after he becomes a member of it (to the extent that it applies to any previous pensionable service of his); or
- (b) by reference to previous service of his (whether or not pensionable service); or
- (c) in such other circumstances as may be prescribed,

including under paragraph (b) any transfer credits;

“purchased credits” means supplementary credits for which, under the rules of the scheme, a member may or must make a payment in whole or in part (whether by means of additional contributions, or of deduction from benefit, or otherwise, and whether separately for each credit or by one or more payments for one or more credits);

“bonus credits” means supplementary credits other than purchased credits or transfer credits.

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- (2) Subject to subsections (3) to (7), if a scheme provides for long service benefit to include supplementary credits, it must—
 - (a) provide for such credits to be included in short service benefit, and
 - (b) provide for all credits to be so included.
- (3) Where purchased credits have not been paid for in full at or before termination of pensionable service, the short service benefit must include the appropriate proportion of the credits.
- (4) In subsection (3) “the appropriate proportion of the credits” means—
 - (a) if they were to be paid for by a fixed amount, the same proportion as the amount paid bears to the full amount payable; and
 - (b) otherwise, the same proportion as the period between the time when the first payment became due and the termination of the member’s pensionable service bears to the whole period over which payment was to be made.
- (5) If the benefit includes bonus credits, or credits for which payment is to be made by deduction from that or another benefit, the credits to be included in the benefit and (where applicable) the amount of the deduction must be computed on the assumption—
 - (a) that the credits accrue in full only to a member remaining in pensionable service until normal pension age; and
 - (b) that the amount of any such credit, and also of any relevant deduction, accrues at a uniform rate from the time when the credit was awarded up to the time of his attaining that age.
- (6) Where any such deduction is a percentage of benefit, the percentage must be the same for short service as for long service benefit.
- (7) A scheme must comply with any regulations made with respect to the manner in which supplementary credits are to be included in short service benefit, including regulations providing for the avoidance of fractional amounts and otherwise to facilitate computation.

Modifications etc. (not altering text)

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- C17** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/118\)](#), regs. 1(3), **16(2)** (with reg. 16(1))
- C18** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters’ Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(2), **15(2)** (with reg. 15(1))
- C19** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Firefighters’ Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/117\)](#), regs. 1(3), **15(2)** (with reg. 15(1))
- C20** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), **16(2)** (with reg. 16(1))
- C21** Ss. 71, 72, 74, 75 modified (S.) (1.4.2015) by [The Teachers’ Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/146\)](#), regs. 1(2), **16**
- C22** Ss. 71, 72, 74, 75 modified (1.4.2015) by [The Teachers’ Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/436\)](#), regs. 1(2), **16**

Changes to legislation: Pension Schemes Act 1993, Part IV is up to date with all changes known to be in force on or before 18 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

C23 Ss. 71, 72, 74, 75 modified (1.4.2015) by The Firefighters’ Pension Scheme (England) (Consequential Provisions) Regulations 2015 (S.I. 2015/319), regs. 1(2), 15

Commencement Information

I1 Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, art. 2

76 Pension increases.

- (1) A scheme which by its rules provides for increases of long service benefit from time to time (whether by way of upwards revaluation or otherwise) must provide for corresponding increases of short service benefit in the case of members whose pensionable service terminates at any time after the coming into force of any such rule.
- (2) Where the provision for increasing long service benefit involves the exercise of a discretion, a corresponding discretion must be conferred in relation to short service benefit.
- (3) If an increase of long service benefit is to take effect at a specified time after termination of service, the corresponding increase of short service benefit must take effect at the same time after the time when short service benefit becomes payable.
- (4) Where provision is made for increase of long service benefit otherwise than at a fixed rate, short service benefit may nevertheless be subject to increase at a fixed rate, if the rate is at least 3 per cent. a year compound.

Modifications etc. (not altering text)

C14 Ss. 69-76 modified (30.12.2005) by The Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (S.I. 2005/3381), regs. 1, 14, Sch. 2 para. 3

Commencement Information

I1 Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, art. 2

F1077 Assignment, surrender and commutation of benefit.

.....

Textual Amendments

F10 Ss. 77-80 repealed (6.4.1997) by Pensions Act 1995 (c. 26), s. 180(1), Sch. 3 para. 24, Sch. 7 Pt. I; S.I. 1997/664, art. 2(3), Sch. Pt. II (with art. 8)

F1078 Forfeiture, etc.

.....

Textual Amendments

F10 Ss. 77-80 repealed (6.4.1997) by Pensions Act 1995 (c. 26), s. 180(1), Sch. 3 para. 24, Sch. 7 Pt. I; S.I. 1997/664, art. 2(3), Sch. Pt. II (with art. 8)

Changes to legislation: Pension Schemes Act 1993, Part IV is up to date with all changes known to be in force on or before 18 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

F1079 Charges, liens and set-offs.

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Textual Amendments

F10 Ss. 77-80 repealed (6.4.1997) by [Pensions Act 1995 \(c. 26\)](#), s. 180(1), Sch. 3 para. 24, [Sch. 7 Pt. I](#); [S.I. 1997/664](#), art. 2(3), [Sch. Pt. II](#) (with art. 8)

F1080 Power to modify ss. 77 to 79 as respects alternative benefits.

.....

Textual Amendments

F10 Ss. 77-80 repealed (6.4.1997) by [Pensions Act 1995 \(c. 26\)](#), s. 180(1), Sch. 3 para. 24, [Sch. 7 Pt. I](#); [S.I. 1997/664](#), art. 2(3), [Sch. Pt. II](#) (with art. 8)

81 Discharge of liability where short service or alternative benefits secured by insurance policies or annuity contracts.

A transaction to which section 19 applies discharges the trustees or managers of an occupational pension scheme from their liability to provide for or in respect of any person short service benefit or any alternative to short service benefit—

- (a) if it is carried out not earlier than the time when that person's pensionable service terminates; and
- (b) if and to the extent that it results in short service benefit or any alternative to short service benefit for or in respect of that person being appropriately secured (within the meaning of that section); and
- (c) if and to the extent that the requirements set out in paragraph (a) or (c) of section 19(5) are satisfied.

Modifications etc. (not altering text)

C24 S. 81 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, [Sch. 2 para. 3](#)

Commencement Information

I1 Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), [art. 2](#)

82 Supplementary regulations.

- (1) Regulations may provide that a scheme is not to be treated as conforming with the preservation requirements unless it contains express rules to the effect (but not necessarily in the words) of any specified provision contained in sections 71 to 79.
- (2) Regulations may make provision as to the circumstances in which, for the purposes of sections 70 to 79—
 - (a) a period of a person's service in two or more different employments is to be treated as a period of service in one or more of those employments; or

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- (b) a person's service in any employment is to be treated as terminated or not terminated.

Modifications etc. (not altering text)

- C25** S. 82 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

CHAPTER II

REVALUATION OF ACCRUED BENEFITS (EXCLUDING GUARANTEED MINIMUM PENSIONS)

Modifications etc. (not altering text)

- C26** Pt. IV Ch. II modified (1.4.2015) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2), **8** (with reg. 5)
- C27** Pt. IV Ch. II modified (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/436\)](#), regs. 1(2), **8** (with reg. 5)
- C28** Pt. IV Ch. II modified (S.) (1.4.2015) by [The Teachers' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/146\)](#), regs. 1(2), **8** (with reg. 5)
- C29** Pt. IV Ch. II modified (S.) (1.4.2015) by [The National Health Service Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/145\)](#), regs. 1(2), **8** (with reg. 5)
- C30** Pt. IV Ch. II modified (1.4.2015) by [The Public Service \(Civil Servants and Others\) Pensions \(Consequential and Amendment\) Regulations 2015 \(S.I. 2015/372\)](#), regs. 1(2), **8** (with reg. 5)
- C31** Pt. IV Ch. II modified (1.4.2015) by [The Police Pensions \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/370\)](#), regs. 1(2), **8** (with reg. 5)
- C32** Pt. IV Ch. II modified (S.) (1.4.2015) by [The Firefighters' Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/117\)](#), regs. 1(2), **8** (with reg. 5)
- C33** Pt. IV Ch. II modified (W.) (1.4.2015) by [The Firefighters' Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(2), **8** (with reg. 5)
- C34** Pt. IV Ch. II modified (1.4.2015) by [The Firefighters' Pension Scheme \(England\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/319\)](#), regs. 1(2), **8** (with reg. 5)
- C35** Pt. IV Ch. II modified (S.) (1.4.2015) by [The Police Pensions \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/118\)](#), regs. 1(2), **8** (with reg. 5)
- C36** Pt. IV Ch. II modified (1.4.2015) by [The Judicial Pensions Regulations 2015 \(S.I. 2015/182\)](#), reg. 1(4), **Sch. 3 para. 6** (with regs. 148, 160, Sch. 3 para. 3)
- C37** Pt. IV Ch. II modified (1.4.2015) by [The National Health Service Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/432\)](#), regs. 1(2), **8** (with reg. 5)
- C38** Pt. IV Ch. II applied (E.) (1.3.2019) by [Church of England Pensions Measure 2018 \(No. 9\)](#), **ss. 30(3)**, 61(2); [S.I. 2019/98](#), **art. 2**
- C39** Pt. IV Ch. II modified (1.4.2022) by [The Judicial Pensions Regulations 2022 \(S.I. 2022/319\)](#), reg. 1(4), **Sch. 3 para. 3** (with reg. 120, Sch. 3 para. 1)

83 Scope of Chapter II.

- (1) This Chapter applies for the purpose of revaluing—

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- (a) [^{F11}relevant] benefits payable to or in respect of a member of an occupational pension scheme where—
 - (i) his pensionable service ends on or after 1st January 1986;
 - (ii) on the date on which his pensionable service ends (in this Chapter referred to as “the termination date”) he has accrued rights to benefit under the scheme;
 - (iii) the period beginning with the day after the termination date and ending with the date on which he attains normal pension age (in this Chapter referred to as “the pre-pension period”) is at least 365 days; and
 - (iv) in the case of benefit payable to any other person in respect of the member, the member dies after attaining normal pension age; and
- (b) [^{F11}relevant] benefits payable to or in respect of a member of a personal pension scheme—
 - (i) in respect of whom contributions to the scheme have ceased to be paid; and
 - (ii) who has accrued rights to benefit under the scheme.

[^{F12}(1A) The following are relevant benefits for the purposes of subsection (1)—

- (a) any benefits payable otherwise than by virtue of rights which are attributable (directly or indirectly) to a pension credit, and
- (b) in the case of a salary related occupational pension scheme, any benefits payable by virtue of such rights, to the extent that the rights involve the member being credited by the scheme with notional pensionable service.]

[^{F13}(1B) The reference in subsection (1)(a)(iii) to normal pension age is to be read, in relation to a person who is an active or deferred member of a scheme under section 1 or 31(7) of the Public Service Pensions Act 2013, as—

- (a) the member's normal pension age within the meaning of that Act, or
- (b) the member's deferred pension age within the meaning of that Act, if that is later.

In this subsection “active member” and “deferred member”, in relation to such a scheme, have the meanings given by section 124(1) of the Pensions Act 1995.]

(2) In calculating 365 days for the purpose of subsection (1)(a)(iii), any day which is 29th February shall be disregarded.

(3) In subsection (1)(b)—

- (a) the reference to a personal pension scheme does not include a scheme which is comprised in an annuity contract made before 4th January 1988; and
- (b) the reference to contributions includes any minimum contributions.

[^{F14}(4) For the purposes of this section, an occupational pension scheme is salary related if—

- (a) it is not a money purchase scheme, and
- (b) it does not fall within a prescribed class.]

Textual Amendments

F11 Words in s. 83(1) inserted (1.12.2000) by [Welfare Reform and Pensions Act 1999 \(c. 30\)](#), s. 89(1), [Sch. 12 para. 31\(2\)](#); [S.I. 2000/1047](#), art. 2(2)(d), [Sch. Pt. 4](#)

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- F12** S. 83(1A) inserted (1.12.2000) by Welfare Reform and Pensions Act 1999 (c. 30), s. 89(1), **Sch. 12 para. 31(3)**; S.I. 2000/1047, art. 2(2)(d), Sch. Pt. 4
- F13** S. 83(1B) inserted (1.4.2014 for specified purposes) by Public Service Pensions Act 2013 (c. 25), s. 41(2), **Sch. 8 para. 20** (with Sch. 11 para. 8); S.I. 2014/839, art. 4(3)
- F14** S. 83(4) inserted (1.12.2000) by Welfare Reform and Pensions Act 1999 (c. 30), s. 89(1), **Sch. 12 para. 31(4)**; S.I. 2000/1047, art. 2(2)(d), Sch. Pt. 4

Modifications etc. (not altering text)

- C40** Ss. 83-86 modified (30.12.2005) by The Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (S.I. 2005/3381), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, **art. 2**

84 Basis of revaluation.

- (1) [^{F15}Subject to subsections (2) to (3B)], in the case of such benefits as are mentioned in section 83(1)(a), any pension or other retirement benefit payable under the scheme in question to the member and any pension or other benefit payable under it to any other person in respect of him, is to be revalued by the final salary method.
- (2) If—
- (a) any such benefit is an average salary benefit or flat rate benefit; and
 - (b) it appears to the trustees or managers of the scheme under which it is payable that it is appropriate to revalue the benefit by the average salary method or, as the case may be, the flat rate method,
- then the benefit shall be revalued using that method.
- (3) If any benefit such as is mentioned in paragraph (a) of section 83(1) is a money purchase benefit [^{F16}other than a collective money purchase benefit], and in the case of such benefit as is mentioned in paragraph (b) of that section, the benefit shall be revalued using the money purchase method.
- [^{F17}(3A) If—
- (a) any such benefit as is mentioned in section 83(1)(a) is a cash balance benefit in respect of which the available sum is not calculated by reference to final salary;
 - (b) the benefit is attributable to periods of pensionable service falling on or after the day on which section 29 of the Pensions Act 2011 (definition of money purchase benefits) comes into force; and
 - (c) it appears to the trustees or managers of the scheme under which it is payable that it is appropriate to revalue the benefit by the cash balance method,
- then the benefit shall be revalued using that method.
- [If any such benefit as is mentioned in section 83(1)(a) is a collective money purchase ^{F18}(3AA) benefit, the benefit shall be revalued using the cash balance method.]
- (3B) Where a cash balance benefit in respect of which the available sum is not calculated by reference to final salary—
- (a) is attributable to periods of pensionable service falling partly before and partly on or after the day on which section 29 of that Act comes into force; and

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- (b) it appears to the trustees or managers of the scheme under which it is payable that it is appropriate to revalue so much of the benefit as is attributable to the member's pensionable service falling on or after that day by the cash balance method,

then so much of the benefit as is attributable to the member's pensionable service falling on or after that day shall be revalued using that method.]

(4) In this section—

“average salary benefit” means benefit the rate or amount of which is calculated by reference to the average salary of a member over the period of service on which the benefit is based;

[^{F19}“cash balance benefit” has the meaning given by regulation 2 of the Pensions Act 2011 (Transitional, Consequential and Supplementary Provisions) Regulations 2014;]

[^{F19}“final salary”, in relation to a member to or in respect of whom benefits under a pension scheme are payable, means the member's pensionable earnings, or highest, average or representative pensionable earnings, in a specified period ending at, or defined by reference to, the time when the member's pensionable service in relation to that scheme ends;]

“flat rate benefit” means any benefit the rate or amount of which is calculated by reference solely to the member's length of service;

“average salary method”, [^{F20}“cash balance method”,] “final salary method”, “flat rate method” and “money purchase method” have the meanings given in Schedule 3.

[^{F21}“pensionable earnings”, in relation to a member of a pension scheme, means earnings by reference to which benefits under the scheme are calculated.]

(5) The fact that a scheme provides for the amount of the pension or other benefit for a member or for any other person in respect of him to be increased during the pre-pension period—

- (a) by the percentages specified during that period under section 151(1) of the ^{M1}Social Security Administration Act 1992 (directions specifying percentage increases for up-rating purposes); ^{F22} ... [^{F23}or

- (b) under any arrangement which [^{F24}, in the opinion of the Secretary of State, maintains the value of the pension or other benefit by reference to the rise in the general level of prices in Great Britain] during that period,]

does not in itself result in conflict with this section, if the increase falls to be determined by reference to an amount from which the guaranteed minimum for a member or a member's [^{F25}widow, widower [^{F26}, surviving same sex spouse] or surviving civil partner] has not been deducted.

^{F27}(6)

Textual Amendments

F15 Words in s. 84(1) substituted (24.7.2014) by The Pensions Act 2011(Consequential and Supplementary Provisions) Regulations 2014 (S.I. 2014/1954), regs. 1(2), **3(2)(a)** (with reg. 2)

F16 Words in s. 84(3) inserted (11.2.2021 for specified purposes, 1.8.2022 in so far as not already in force) by Pension Schemes Act 2021 (c. 1), s. 131(1)(3)(a), **Sch. 3 para. 2(2)**; S.I. 2022/721, regs. 1(2), 3(a)

F17 S. 84(3A)(3B) inserted (24.7.2014) by The Pensions Act 2011(Consequential and Supplementary Provisions) Regulations 2014 (S.I. 2014/1954), regs. 1(2), **3(2)(b)** (with reg. 2)

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- F18** S. 84(3AA) inserted (11.2.2021 for specified purposes, 1.8.2022 in so far as not already in force) by Pension Schemes Act 2021 (c. 1), s. 131(1)(3)(a), **Sch. 3 para. 2(3)**; S.I. 2022/721, regs. 1(2), 3(a)
- F19** Words in s. 84(4) inserted (24.7.2014) by The Pensions Act 2011(Consequential and Supplementary Provisions) Regulations 2014 (S.I. 2014/1954), regs. 1(2), **3(2)(c)(i)** (with reg. 2)
- F20** Words in s. 84(4) inserted (24.7.2014) by The Pensions Act 2011(Consequential and Supplementary Provisions) Regulations 2014 (S.I. 2014/1954), regs. 1(2), **3(2)(c)(ii)** (with reg. 2)
- F21** Words in s. 84(4) inserted (24.7.2014) by The Pensions Act 2011(Consequential and Supplementary Provisions) Regulations 2014 (S.I. 2014/1954), regs. 1(2), **3(2)(c)(iii)** (with reg. 2)
- F22** Words in s. 84(5) repealed (6.4.1997) by Pensions Act 1995 (c. 26), s. 180(1), Sch. 5 para. 62, **Sch. 7 Pt. III**; S.I. 1997/664, art. 2(3), Sch. Pt. 2
- F23** S. 84(5)(b) and word inserted (18.11.2004) by Pensions Act 2004 (c. 35), **ss. 281(2)**, 322(2)(b) (with s. 313)
- F24** Words in s. 84(5)(b) substituted (3.1.2012) by Pensions Act 2011 (c. 19), **ss. 19(2)**, 38(4); S.I. 2011/3034, art. 3(b)
- F25** Words in s. 84(5) substituted (5.12.2005) by The Civil Partnership (Pensions and Benefit Payments) (Consequential, etc. Provisions) Order 2005 (S.I. 2005/2053), art. 1(3), **Sch. para. 12**
- F26** Words in s. 84(5) inserted (E.W.) (13.3.2014) by Marriage (Same Sex Couples) Act 2013 (c. 30), s. 21(3), **Sch. 4 para. 25**; S.I. 2014/93, **art. 3(j)(vii)**; same words inserted (S.) (16.12.2014) by The Marriage and Civil Partnership (Scotland) Act 2014 and Civil Partnership Act 2004 (Consequential Provisions and Modifications) Order 2014 (S.I. 2014/3229), art. 1(2), **Sch. 5 para. 11(7)**
- F27** S. 84(6) omitted (3.1.2012) by virtue of Pensions Act 2011 (c. 19), **ss. 19(3)**, 38(4); S.I. 2011/3034, art. 3(b)

Modifications etc. (not altering text)

- C40** Ss. 83-86 modified (30.12.2005) by The Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (S.I. 2005/3381), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, **art. 2**

Marginal Citations

- M1** 1992 c. 5.

85 Revaluation not to apply to substituted benefit.

Nothing in this Chapter is to be construed as requiring the revaluation of any pension or other benefit provided by virtue of section 73(2)(b) [^{F28}or 101D(2)(b)] by way of complete substitute for another pension or benefit.

Textual Amendments

- F28** Words in s. 85 inserted (1.12.2000) by Welfare Reform and Pensions Act 1999 (c. 30), s. 89(1), **Sch. 12 para. 32**; S.I. 2000/1047, art. 2(2)(d), Sch. Pt. 4

Modifications etc. (not altering text)

- C40** Ss. 83-86 modified (30.12.2005) by The Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (S.I. 2005/3381), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, **art. 2**

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86 Supplementary provisions.

- (1) In making any calculation for the purposes of this Chapter in relation to any occupational pension scheme—
 - (a) any commutation, forfeiture or surrender of,
 - (b) any charge or lien on, and
 - (c) any set-off against,
 the whole or part of a pension shall be disregarded.
- (2) The same money may not be treated as providing both the increase in benefit required by this Chapter and the benefit required by Chapter III.

Modifications etc. (not altering text)

C40 Ss. 83-86 modified (30.12.2005) by [The Occupational Pension Schemes \(Cross-border Activities\) Regulations 2005 \(S.I. 2005/3381\)](#), regs. 1, 14, **Sch. 2 para. 3**

Commencement Information

II Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), **art. 2**

CHAPTER III

PROTECTION OF INCREASES IN GUARANTEED MINIMUM PENSIONS (“ANTI-FRANKING”)

Modifications etc. (not altering text)

- C41** Pt. 4 Ch. 3 excluded (12.2.2001 for specified purposes) by [Child Support, Pensions and Social Security Act 2000 \(c. 19\)](#), s. 86(1)(b)(2), **Sch. 5 para. 14** (with s. 83(6)); [S.I. 2000/3166](#), art. 2(5) (as amended (28.3.2001) by [S.I. 2001/1252](#), art. 3)
- C42** Pt. 4 Ch. 3 modified (6.4.2016) by [The Police Pensions \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/370\)](#), regs. 1(3), **10**
- C43** Pt. 4 Ch. 3 modified (6.4.2016) by [The Firefighters’ Pension Scheme \(Wales\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/848\)](#), regs. 1(3), **10** (with reg. 5)
- C44** Pt. 4 Ch. 3 modified (S.) (6.4.2016) by [The Police Pensions \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/118\)](#), regs. 1(3), **10** (with reg. 5)
- C45** Pt. 4 Ch. 3 modified (6.4.2016) by [The Teachers’ Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/436\)](#), regs. 1(2), **10** (with reg. 5)
- C46** Pt. 4 Ch. 3 modified (6.4.2016) by [The Judicial Pensions Regulations 2015 \(S.I. 2015/182\)](#), reg. 1(3), **Sch. 3 para. 8** (with regs. 148, 160, Sch. 3 para. 3)
- C47** Pt. 4 Ch. 3 modified (6.4.2016) by [The Armed Forces Pension \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/390\)](#), regs. 1(2)(3), **10**
- C48** Pt. 4 Ch. 3 modified (S.) (6.4.2016) by [The Teachers’ Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/146\)](#), regs. 1(3), **10** (with reg. 5)
- C49** Pt. 4 Ch. 3 modified (S.) (6.4.2016) by [The National Health Service Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/145\)](#), regs. 1(3), **10** (with reg. 5)
- C50** Pt. 4 Ch. 3 modified (S.) (6.4.2016) by [The Firefighters’ Pension Scheme \(Consequential Provisions\) \(Scotland\) Regulations 2015 \(S.S.I. 2015/117\)](#), regs. 1(3), **10** (with reg. 5)
- C51** Pt. 4 Ch. 3 modified (6.4.2016) by [The National Health Service Pension Scheme \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/432\)](#), regs. 1(3), **10** (with reg. 5)
- C52** Pt. 4 Ch. 3 modified (6.4.2016) by [The Firefighters’ Pension Scheme \(England\) \(Consequential Provisions\) Regulations 2015 \(S.I. 2015/319\)](#), regs. 1(3), **10** (with reg. 5)

Changes to legislation: *Pension Schemes Act 1993, Part IV is up to date with all changes known to be in force on or before 18 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

C53 Pt. 4 Ch. 3 modified (6.4.2016) by [The Public Service \(Civil Servants and Others\) Pensions \(Consequential and Amendment\) Regulations 2015 \(S.I. 2015/372\)](#), regs. 1(3), **10** (with reg. 5)

87 General protection principle.

(1) This subsection applies where—

- (a) there is an interval between—
 - [^{F29}(i) the date (“the cessation date”) which is the earlier of—
 - (a) the date on which an earner ceases to be in pensionable service under a scheme that was, before the second abolition date, a salary related contracted-out scheme; and
 - (b) the date on which the earner attains pensionable age;] and
 - (ii) the date on which his guaranteed minimum pension under that scheme commences (“the commencement of payment date”);
- (b) the relevant sum exceeds his guaranteed minimum on the day after the cessation date; and
- (c) on the commencement of payment date or at any time after it his guaranteed minimum pension under the scheme exceeds the amount of his guaranteed minimum under it on the day after the cessation date.

(2) This subsection applies where—

- (a) there is an interval between the earner’s cessation date and whichever of the following is the earlier—
 - (i) the date of his death; or
 - (ii) his commencement of payment date;
- (b) the relevant sum exceeds one half of the earner’s guaranteed minimum on the day after the cessation date; and
- (c) at any time when a pension under the occupational pension scheme is required to be paid to the earner’s [^{F30}widow, widower or surviving civil partner, the widow’s, widower’s or surviving civil partner’s (as the case may be)] guaranteed minimum pension under the scheme exceeds one half of the earner’s guaranteed minimum on the day after the cessation date.

(3) Where subsection (1) or (2) applies, the weekly rate of the pension payable to the member at any time when that pension is required to be paid or, as the case may be, payable to the [^{F31}widow, widower or surviving civil partner] at any such time as is mentioned in subsection (2)(c) shall be an amount not less—

- (a) in a case where by virtue of section 73(2)(b) a pension is provided by way of complete substitute for short service benefit or, as the case may be, for [^{F32}widow’s, widower’s or surviving civil partner’s] pension, than the weekly rate of that pension; and
- (b) in any other case, than the relevant aggregate.

(4) In subsection (3) “the relevant aggregate” means the aggregate of the following—

- (a) the relevant sum;
- (b) the excess mentioned in subsection (1)(c) or, as the case may be, subsection (2)(c);
- (c) any amount which is an appropriate addition at the time in question; and
- (d) where the scheme provides that part of the earner’s or, as the case may be, the [^{F33}widow’s, widower’s or surviving civil partner’s] pension shall accrue

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after the cessation date by reason of the earner’s employment after that date, the later earnings addition.

- (5) To the extent that amounts attributable to transfer credits have accrued by reason of any transfer before 1st January 1985, they are to be disregarded for the purposes of subsections (1)(c), (2)(c) and (4)(b).
- (6) Nothing in this section shall be construed as entitling an earner who has not reached normal pension age to any portion of a pension under a scheme to which he would not otherwise be entitled.
- (7) This section does not apply to a pension to which a person is entitled in respect of employment if—
 - (a) the earner left the employment or left it for the last time before 1st January 1985; or
 - (b) the employment ceased, or ceased for the last time, to be contracted-out in relation to him before that date.

Textual Amendments

- F29** S. 87(1)(a)(i) substituted (6.4.2016) by Pensions Act 2014 (c. 19), s. 56(4), **Sch. 13 para. 38** (with a saving in The Pensions Act 2014 (Savings) Order 2015 (S.I. 2015/1502), arts. 1(2), **2(6)** (as inserted by S.I. 2015/2058, **art. 3(3)(e)**))
- F30** Words in s. 87(2)(c) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order 2005 (S.I. 2005/2050), art. 1(3), **Sch. 1 para. 18(a)**
- F31** Words in s. 87(3) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order 2005 (S.I. 2005/2050), art. 1(3), **Sch. 1 para. 18(b)**
- F32** Words in s. 87(3)(a) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order 2005 (S.I. 2005/2050), art. 1(3), **Sch. 1 para. 18(c)**
- F33** Words in s. 87(4)(d) substituted (5.12.2005) by The Civil Partnership (Contracted-out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order 2005 (S.I. 2005/2050), art. 1(3), **Sch. 1 para. 18(c)**

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by S.I. 1994/86, **art. 2**

88 The relevant sum.

- (1) For the purposes of this Chapter “the relevant sum” means—
 - (a) in a case where subsection (1) of section 87 applies—
 - (i) if the earner reaches normal pension age on or before the cessation date, an amount equal to the weekly rate of his pension on the day after the cessation date; and
 - (ii) if he reaches normal pension age after the cessation date, an amount equal to the weekly rate of any short service benefit which has accrued to him on the cessation date or, where no such benefit has then accrued, any other benefit to which this sub-paragraph applies and which has then accrued to him; and

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- (b) in a case where subsection (2) of that section applies, an amount equal to the weekly rate at which, on the prescribed assumptions, a pension would have begun to be paid to the ^{F34}widow, widower or surviving civil partner] if that person had satisfied the conditions for entitlement to a pension which are specified in the scheme.
- (2) Paragraph (a) of subsection (1) has effect subject to subsection (5) and to sections 87(5) and 91(1), and paragraph (b) of subsection (1) has effect subject to section 87(5).
- (3) The benefit other than short service benefit to which subsection (1)(a)(ii) applies is benefit—
 - (a) which would have been provided as either the whole or part of the earner’s short service benefit; or
 - (b) of which the earner’s short service benefit would have formed part,
 if section 71(1)(a) had effect with the substitution of a reference to the service which the earner had on the cessation date for the reference to 2 years’ qualifying service.
- (4) Any such benefit is only to be included in the relevant sum to the extent that it does not exceed the amount which the scheme would have had to provide as short service benefit if section 71(1) had effect as mentioned in subsection (3).
- (5) If the payment of any part of the earner’s pension is postponed beyond the cessation date, the relevant sum is an amount equal to what would have been the weekly rate of his pension on the day after the cessation date if there had been no such postponement.

Textual Amendments

F34 Words in s. 88(1)(b) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 19](#)

Commencement Information

II Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), [art. 2](#)

89 The appropriate addition.

- (1) For the purposes of this Chapter “appropriate addition” means—
 - (a) where a scheme provides that part of an earner’s or, as the case may be, a ^{F35}widow's, widower's or surviving civil partner's] pension shall accrue after the cessation date by reason of the earner’s employment after that date, an amount equal to the part which has so accrued; and
 - (b) where a scheme provides that an earner’s or, as the case may be, a ^{F36}widow's, widower's or surviving civil partner's] pension which has accrued before that date shall be enhanced after that date if payment of the earner’s pension is postponed, the amount by which the unguaranteed element of the pension has been enhanced by reason of the postponement.
- (2) For the purposes of subsection (1)(b) the unguaranteed element of a pension is—
 - (a) in the case of an earner’s pension, the excess of the pension on the day after the cessation date over the earner’s guaranteed minimum on that day; and

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- (b) in the case of the [^{F37}widow's, widower's or surviving civil partner's] pension, the excess of that pension on that day over one half of the earner's guaranteed minimum on that day.

Textual Amendments

- F35** Words in s. 89(1)(a) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 20](#)
- F36** Words in s. 89(1)(b) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 20](#)
- F37** Words in s. 89(2)(b) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 20](#)

Commencement Information

- I1** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), [art. 2](#)

90 The later earnings addition.

- (1) For the purposes of this Chapter “the later earnings addition” means the amount (if any) by which the assumed later unguaranteed element exceeds the unguaranteed element.
- (2) In subsection (1)—
- (a) “the unguaranteed element” means the amount by which the relevant sum exceeds the earner's guaranteed minimum on the day after his cessation date or, in the case of a [^{F38}widow's, widower's or surviving civil partner's] pension, one half of that minimum; and
 - (b) “the assumed later unguaranteed element” means the amount by which the relevant sum would exceed the earner's guaranteed minimum (or, in the case of a [^{F39}widow's, widower's or surviving civil partner's] pension, one half of that minimum) on the assumptions mentioned in subsection (3).
- (3) The assumptions mentioned in subsection (2) are—
- (a) that the relevant sum were calculated on the basis that the weekly rate of the pension or benefit which determines that sum had been calculated by reference to the level of earnings by reference to which that rate would have been calculated if the earner's cessation date had fallen on the earlier of—
 - (i) the earner's commencement of payment date, or
 - (ii) the date on which the earner ceased to be in pensionable service under the scheme; and
 - (b) that the earner's guaranteed minimum were such sum as bears the same proportion to the assumed later unguaranteed element as the guaranteed minimum mentioned in subsection (2)(a) bears to the unguaranteed element.

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Textual Amendments

- F38** Words in s. 90(2)(a) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 21](#)
- F39** Words in s. 90(2)(b) substituted (5.12.2005) by [The Civil Partnership \(Contracted-out Occupational and Appropriate Personal Pension Schemes\) \(Surviving Civil Partners\) Order 2005 \(S.I. 2005/2050\)](#), art. 1(3), [Sch. 1 para. 21](#)

Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), [art. 2](#)

91 Special provision where employment continues after it ceases to be contracted-out by reference to scheme.

(1) If—

- (a) an earner’s employment ceases to be contracted-out by reference to an occupational pension scheme but the scheme continues to apply to it; or
- (b) an earner transfers from employment which is contracted-out by reference to an occupational pension scheme to employment to which the scheme applies but which is not contracted-out by reference to it,

the amount of any short service or other benefit which has accrued to the earner shall be computed for the purposes of section 88(1)(a)(ii) as it would be computed if he had ceased on the cessation date to be in employment to which the scheme applies.

(2) If—

- (a) a benefit under a scheme is conditional on an earner attaining a particular age or having a particular length of service; and
- (b) one of the events mentioned in subsection (1) occurs before he has fulfilled the condition; but
- (c) he continues to be in employment to which the scheme applies until he has done so,

the earner shall be treated for the purposes of the previous provisions of this Chapter as if that benefit had accrued to him.

Commencement Information

- II** Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86](#), [art. 2](#)

92 Supplementary provisions.

(1) In making any calculation for the purposes of this Chapter—

- (a) any commutation, forfeiture or surrender of,
- (b) any charge or lien on, and
- (c) any set-off against,

the whole or part of a pension shall be disregarded.

(2) In calculating an earner’s guaranteed minimum for the purposes of this Chapter his earnings factor shall be taken to be that factor as increased, except as provided by

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- subsection (3), by the last order under section 21 of the ^{M2}Social Security Pensions Act 1975 or section 148 of the ^{M3}Social Security Administration Act 1992 to come into force before the end of the tax year in which the cessation date falls.
- (3) If an earner’s cessation date falls in the tax year in which he attains pensionable age, subsection (2) shall have effect in relation to him as if for the words from “tax year” onwards there were substituted the words “ final relevant year ”.
- (4) In this section “final relevant year” has the same meaning as in section 16.
- (5) Any reference in this Chapter to the weekly rate of a pension is to be construed, in relation to a pension payable otherwise than weekly, as a reference to the weekly sum which would be payable in respect of a pension of that amount payable weekly.

Commencement Information

I1 Ss. 1-187 in force at 7.2.1994 by [S.I. 1994/86, art. 2](#)

Marginal Citations

M2 1975 c. 60.

M3 1992 c. 5.

CHAPTER IV

TRANSFER VALUES

F40
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Textual Amendments

F40 [Pt. IV Ch. IV](#) renumbered as Pt. 4ZA Ch. 1 (6.4.2015) by [Pension Schemes Act 2015 \(c. 8\), s. 89\(3\)\(b\), Sch. 4 para. 4\(1\)](#)

CHAPTER 5

EARLY LEAVERS: CASH TRANSFER SUMS AND CONTRIBUTION REFUNDS

F41
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Textual Amendments

F41 [Pt. IV Ch. 5](#) renumbered as Pt. 4ZA Ch. 2 (6.4.2015) by [Pension Schemes Act 2015 \(c. 8\), s. 89\(3\)\(b\), Sch. 4 para. 4\(1\)](#)

Changes to legislation:

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Changes and effects yet to be applied to :

- Pt. 4 Ch. 3 modified by [S.I. 2015/319 reg. 10](#)
- Pt. 4 Ch. 3 modified by [S.I. 2015/372 reg. 10](#)

Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 46(1A)(1B) inserted by [2008 c. 30 s. 103\(2\)](#) (This amendment not applied to [legislation.gov.uk](#). S. 103(2)(4)(5) repealed (1.10.2014) without ever being in force by 2014 c. 19, Sch. 12 para. 96(a); S.I. 2014/2377, art. 2(1)(a)(ii)(3)(c))
- s. 46(1A) words substituted by [2011 c. 19 Sch. 3 para. 10](#)
- s. 71(1)(aa) substituted by [2015 c. 8 s. 39\(2\)\(a\)](#)
- s. 71(1A) inserted by [2015 c. 8 s. 39\(2\)\(b\)](#)
- s. 71(7)-(10) substituted for s. 71(7)-(11) by [2015 c. 8 s. 39\(4\)](#)
- s. 82A inserted by [2015 c. 8 Sch. 1 para. 2](#)
- s. 83(1A)-(1AC) substituted for s. 83(1A) by [2015 c. 8 Sch. 1 para. 3](#)
- s. 84-84F substituted for s. 84 by [2015 c. 8 Sch. 1 para. 4](#)
- s. 85A inserted by [2015 c. 8 Sch. 1 para. 5](#)
- s. 86A86B inserted by [2015 c. 8 Sch. 1 para. 6](#)
- s. 94(2A)(a)(viii) inserted by [2014 c. 19 Sch. 17 para. 20\(2\)\(a\)](#)
- s. 94(2A)(b)(vi) inserted by [2014 c. 19 Sch. 17 para. 20\(2\)\(b\)](#)
- s. 101AI(8)(a)(viii) inserted by [2014 c. 19 Sch. 17 para. 20\(3\)\(a\)](#)
- s. 101AI(8)(b)(vi) inserted by [2014 c. 19 Sch. 17 para. 20\(3\)\(b\)](#)
- s. 113(4)(4A) substituted for s. 113(4) by [2015 c. 8 s. 38\(5\)](#)
- s. 113(5) words substituted by [2015 c. 8 s. 38\(6\)](#)
- s. 113(10) words substituted by [2015 c. 8 Sch. 2 para. 3](#)
- s. 145(1A)-(1C) inserted by [2004 c. 35 Sch. 12 para. 23](#)
- s. 146(6A) inserted by [2004 c. 35 Sch. 12 para. 24\(b\)](#)
- s. 175A inserted by [2008 c. 30 Sch. 10 para. 1](#)
- s. 185(2)(ca) inserted by [2018 c. 10 s. 19\(5\)](#)
- s. 186(3)(ba) inserted by [2015 c. 8 Sch. 1 para. 7](#)
- s. 186(3)(za) inserted by [2008 c. 30 s. 103\(5\)](#) (This amendment not applied to [legislation.gov.uk](#). S. 103(2)(4)(5) repealed (1.10.2014) without ever being in force by 2014 c. 19, Sch. 12 para. 96(a); S.I. 2014/2377, art. 2(1)(a)(ii)(3)(c))
- Sch. 3 para. A1 and cross-heading inserted by [2015 c. 8 Sch. 1 para. 8](#)