

## 1.1 Member Benefits

Scheme specific data to be tested	TPR Guidance	Status of members	Recommended Tests
Divorce Details	If a member has had a pension sharing order, check that full details of the benefits transferred to the ex-spouse/ex-civil partner are present.	Actives, deferreds and pensioners	<p>Check there is a value for pension debit</p> <p>Dates for the calculation and payment should be equal to or later than 01/12/2000</p> <p>Check there is a value for a transfer out in respect of the divorce</p> <p>Check the pension debit split is valid. E.g. not 0, blank or over 100%</p>
Transfers in	If benefits have been transferred in, check that all relevant details are recorded. This will include (as a minimum) the details of the previous scheme, the amount of the transfer value (split between protected rights and non protected rights and, if relevant, split between the amount received in respect of the member and employer contributions and AVCs), benefits secured, (if relevant) contracting out details.	Actives and deferreds	<p>Date the transfer in was received is present</p> <p>Ensure the transfer in value isn't blank or 0</p>

<p>Additional Voluntary Contribution (AVC) Details and other additional benefits</p>	<p>Check that there is a history of any AVCs paid, type of investment, current provider, and (if relevant) benefits being secured</p>	<p>Actives and deferred</p>	<p>Ensure an AVC start date is present</p> <p>Added years contract must have a period of added years</p> <p>Added pension contract must have amount of added pension</p>
<p>Total Original Deferred Benefit</p>	<p>Check that total original deferred benefit is present (either derived or explicit).</p>	<p>Deferred</p>	<p>Check there is a total initial pension and current pension</p> <p>Check there is a PI effective date and that it is later than the date the member joined the fund</p>

Tranches of Original Deferred Benefit	Check that there is a breakdown of the various tranches of the total deferred benefit. This must identify tranches with different rates of increases either in deferment or in payment, and tranches with different contingent spouse's/civil partner's benefits. Likely to include such items as pre/post 1997 splits, pre/post 2005 splits, Barber splits, VFM underpin etc. Details of the date at that any tranche is payable, if different from the scheme's normal retirement date, will also be required. The sum of the individual components must equal any total deferred pension that is recorded on the system.	Deferred	<p>Ensure member has the relevant tranche</p> <p>If a member has service between 01/04/2008 (09 S&amp;NI) and 31/03/2014 (15 S&amp;NI) then ensure there is a 60ths tranche</p> <p>If a member has service post 31/03/2014 ensure they have a CARE tranche</p>
Total Gross Pension	Check that a total pension is present (either derived or explicit).	Pensioners (including suspended tier 3)	<p>Check there is a total initial pension and current pension</p> <p>Check there is a PI effective date and that it is later than the date the member joined the fund</p>

Tranches of Pension	Check that there is a breakdown of the various tranches of the total pension, identifying tranches with different rates of increase and contingent spouse's/civil partner's benefits. The sum of the individual components must equal any total pension that is recorded on the system.	Pensioners (including suspended tier 3)	<p>If a member has service between 01/04/2008 (09 S&amp;NI) and 31/03/2014 (15 S&amp;NI) then ensure there is a 60ths tranche</p> <p>If a member has service post 31/03/2014 ensure they have a CARE tranche</p> <p>If the member has 50/50 benefits ensure there is a 50/50 tranche</p> <p>Latest PI date applied equals the latest PI date processed</p>
Total Gross Dependant Pension	Check that a total pension is present (either derived or explicit).	Dependant	<p>Check there is a total initial pension and current pension</p> <p>Check there is a PI effective date</p>
Tranches of Dependant Pension	Check that there is a breakdown of the various tranches of the total pension, identifying tranches with different rates of increase and contingent spouse's/civil partner's benefits. The sum of the individual components must equal any total pension that is recorded on the system.	Dependant	<p>Ensure member has the default tranche</p> <p>If a member has service between 01/04/2008 (09 S&amp;NI) and 31/03/2014 (15 S&amp;NI) then ensure there is a 60ths tranche</p> <p>If a member has service post 31/03/2014 ensure they have a CARE tranche</p>

## 1.2 : Member Details

Date of Leaving	For trust-based schemes, check that member has a date of leaving that is after date joined	Defferreds and pensioners	Check that all non-active members have a date of leaving  Ensure that date joined is present and later than 01/01/1900. Date joined should also be earlier than date of leaving
Date Joined scheme	Check that the date joined scheme is present, later than date of birth, and not earlier than date joined company. False dates should be classed as missing data.	Actives, defferreds and pensioners	Check that all key dates (date joined, DoB, Date of hours changes, date joined employer) are present and later than 01/01/1900
Employer Details	For members of multi-employer schemes check that date joined employing company is present and is later than date of birth. False dates should be classed as missing data.	Actives, defferreds and pensioners	Employer details such as the members employer and date joined employer are present.
Salary	Check that there is at least one relevant salary within the last 12 months of membership.  Check that a relevant salary exists for each of the last 5 renewal periods of membership and is greater than £0.50.	Active and defferreds	Ensure at least one relevant salary present in last 12 months of membership

### 1.3 : Care Benefits

CARE Data	Check that accrued benefit details are present if they are updated and recorded annually. If benefits are calculated from first principles when member leaves, all relevant salary & contribution will be required instead.	Actives, deferreds where active or date of leaving is after 31/03/2014 (15 S&NI)	Main or 50/50 benefits must be recorded for each year unless the member joined after the end of the previous scheme year
CARE Revaluation	Check that there is a history of revaluation percentage for the accrued pension for each relevant year, if benefits have not been not uprated and recorded annually.	N/A	Revaluation field must be present and have an entry for each 31/03 from 2015 (16 S&NI) to date

### 1.4 : HMRC

Benefit Crystllation Event (BCE) 2 and 6	Check that full details of the dates and amounts paid at each benefit crystallisation event, including details of LTA percentage used, are present.	Pensioners (including suspended tier 3) that left after 05/04/2006	Check that crystallisation date is present and not earlier than date of leaving, that a PLA value and % are present and also PCLS amount present if a lump sum paid
Lifetime allowance	Check that the date and amount of any lifetime allowance charge paid is present.	Pensioners (including suspended tier 3) that left after 05/04/2006	If PLA is higher than 100% an LTA charge should be recorded

Annual allowance	None	Active	Check all active members have had an annual allowance calculation run for each scheme year
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### 1.5 : Contracting Out

Date Contracted Out	Check that this is present and not earlier than 06/04/1978.	Actives, deferreds and pensioners	Ensure that the following are stored on the member's record: Contracted out date present if active before 06/04/2016 Contracted out date must be after 05/04/1978 Contracted out date must be earlier than 06/04/2016
NI contributions and earnings history	Check that members have a full contracted-out history during any period contracted out on a GMP basis. A verified GMP, agreed with NISPI, would be an acceptable alternative. Not required for reduced rate females.	Actives, deferreds and pensioners	A non-active must have a date of retirement and date of leaving  EITHER a full NI earnings history OR a GMP must be present
Pre-88 GMP	Check that a member with at least one month of pre 4/88 contracted out service has a pre 88 GMP. GMP must be divisible by 52. May be derived if total GMP and post 4/88 GMP are recorded.	Deferreds and pensioners	Ensure that the following are stored on the member's record:  Total GMP at exit must be present if Date Contracted Out < 06/04/1988  Total GMP at exit must not be less than post-88 GMP  Total GMP at exit must be divisible by 52

Post-88 GMP	Check that a member with at least one month of post 4/88 service contracted out on a GMP basis has a post 88 GMP. Can be derived or explicit.	Deferreds and pensioners	Ensure that the following are stored on the member's record:  Total GMP at exit must be present if Date Contracted Out >05/04/1988 and < 06/04/1997  Post-88 GMP at exit must be present  Post-88 GMP at exit must be divisible by 52
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