

Illustrative list of conditional data

Trust and contract-based: the following data are required for all members of schemes who satisfy the circumstances shown

Data field	Trust / Contract	Scheme type	Member status	Comment
Active record	All	All	Active	Check that an active member does not have a date of leaving. Computer systems need to recognise that active members who have taken partial retirement, or who have had more than one period of membership of a scheme, may have deferred and/or pensioner records but no date of leaving.
Employing company	All	All	All	For contract-based schemes and trust-based multi-employer schemes. May not be required for a scheme that has been wound-up or for members that have ceased to contribute to a GPP.
Date of leaving (date pensionable service ended)/ date last premium/contribution paid	All	All	Deferred & pensioner	For trust-based schemes check that member has a date of leaving which is after date joined scheme, and that member status is not active if date of leaving is present. For contract based schemes check that date last premium/contribution paid is present and is after policy start date, and that member status is not active if last premium/contribution paid date is present.
Lifestyle	All	DC	Active & deferred	Where a member is recorded as having a lifestyle investment strategy or similar phased investment pattern, check that when the record testing is undertaken, the member's investments correctly reflect the point reached by that member within the lifestyle formula.
DC Transactions	All	DC	Active & deferred	Check that there is a matching transaction for each contribution recorded, and, if the investment date is held on the member record, that the contribution has been invested within 5 working days.
Investment splits	All	DC	Active	Check that the sum of the percentages allocated to each investment type is 100%.

Data field	Trust / Contract	Scheme type	Member status	Comment
Investment amounts	All	DC	Active & deferred	Where a member's contributions are being invested in more than one fund, and the total amount contributed in a period is recorded explicitly, check that the sum of the individual transaction elements equals the total amount of the contribution.
Details of units purchased	All	DC	Active & deferred	Check that details of the investment purchased are present for each contribution received (see above).
Details of units sold	All	DC	Active & deferred	Check that there is a record of each investment sold, date sold, and amount realised. This should be split by investment fund, but does not have to be recorded separately for each contribution type.
Benefit crystallisation event details	All	All	All	Check that full details of the dates and amounts paid at each benefit crystallisation event, including details of LTA percentage used, are present.
Pension sharing details	All	All	All	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.
Earmarking order details	All	All	All	If an earmarking order has been made, check that details of any benefits to be paid to an ex-spouse/ex-civil partner are recorded.

Trust-based only: the following data are required for all members of trust-based schemes who satisfy the circumstances shown, if applicable

Data field	Trust / Contract	Scheme type	Member status	Comment
Date joined scheme	Trust	All	Active & deferred	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. May not be required for a scheme that has been wound up.
Date joined employing company	Trust	All	Active & deferred	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. May not be required for a scheme that has been wound up.
Membership class	Trust	All	All	Check that membership class is present, if it is required in order to define the class of membership, from which the scheme rules and benefits applicable to the member can be ascertained. Should also be used to define pension credit members. Will not be required if there has only ever been one category of member, or scheme has been wound up.
Salary	Trust	All	Active & deferred	Check that there is at least one relevant salary within the last 12 months of membership. The salary/salaries to be recorded will be scheme-specific. May not be required for a DC scheme which has no salary-related benefits, or if scheme has been wound up.
Salary history	Trust	All	Active & deferred	Check that a relevant salary exists for each of the last 5 renewal periods of membership and is greater than £1. May not be required for a DC scheme which has no salary-related benefits, or if scheme has been wound up.
DC Contributions	Trust	DC	Active	Check that there is a contribution amount present for every pay period of active membership during the current scheme year and, where feasible, the previous scheme year.

Data field	Trust / Contract	Scheme type	Member status	Comment
Contributions	Trust	Non-DC	Active & deferred	For contributory schemes check that there is a contribution amount present for each year of active membership, or that a contribution total is present.
Transfer in details	Trust	All	Active & deferred	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 member and employer contributions and AVCs), benefits secured, and (if relevant) contracting out details. May not be required for a scheme that has been wound up.
AVC details	Trust	Non-DC	Active & deferred	Check that there is a history of any AVCs paid, type of investment, current provider, and (if relevant) benefits being secured.
Deferred record	Trust	All	Deferred	Check that member has a deferred record and a date of leaving (either explicit or derived). Computer systems need to recognise that deferred members who have taken partial retirement may also have a pensioner record.
Total original deferred benefit	Trust	Non-DC	Deferred	Check that total original deferred benefit is present (either derived or explicit).
Tranches of original deferred benefit	Trust	Non-DC	Deferred	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 which 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.

Data field	Trust / Contract	Scheme type	Member status	Comment
Current total deferred benefit	Trust	Non-DC	Deferred	Check that this is present If the scheme gives ad hoc increases to deferred benefits, in which case details of current tranches will also be required.
Final pensionable salary	Trust	Non-DC	Deferred & pensioner	Check that final pensionable salary calculated at date of exit is present.
Pensioner record	Trust	Non-DC	Pensioner	Check that a pensioner member has a pensioner record, and that the pension has not ceased, if this can easily be cross-checked against the scheme's pension payroll records.
Date of retirement/date pension started	Trust	Non-DC	Pensioner	Check that date of retirement/date pension started is present and is after date joined scheme. Systems need to take account of partial/flexible retirements.
Total gross pension	Trust	Non-DC	Pensioner	Check that a total pension is present (either derived or explicit).
Tranches of pension	Trust	Non-DC	Pensioner	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.
Spouse's/civil partner's/dependant's date of birth	Trust	Non-DC	Pensioner	Check that spouse's/civil partner's date of birth is present if the member is recorded as being married or in a registered civil partnership. Required for all members of schemes entering wind-up or PPF assessment.
Spouse's/civil partner's/dependant's name	Trust	Non-DC	Pensioner	Check that spouse's/civil partner's name is present if the member is recorded as being married or in a registered civil partnership. Required for all members of schemes entering wind-up or PPF assessment.

Personal pension plans: the following data are required for all active members of PPPs, if applicable

Data field	Trust / Contract	Scheme type	Member status	Comment
Eligibility for tax relief	Contract	All	Active & deferred	Check that the status of an individual's eligibility for tax relief is present. This may be either explicit or derived.

CARE schemes: the following data are required for all members of CARE schemes who satisfy the circumstances shown, if applicable

Data field	Trust / Contract	Scheme type	Member status	Comment
Accrued benefit details	Trust	CARE	Active & deferred	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.
Revaluation percentage	Trust	CARE	Active & deferred	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.

HMRC: the following is the HMRC data required for all members who satisfy the circumstances shown, if applicable

Data field	Trust / Contract	Scheme type	Member status	Comment
Fund at A-Day	All	DC	Active & deferred	If it will be required for calculation of benefits, check that accrued fund at A-Day is recorded, or is readily derivable.
Protected cash at A-Day	All	All	Active & deferred	Check that protected cash at A-Day is present if it will be required for calculation of benefits. Alternatively, sufficient salary (and other) information must be present to permit this value to be readily calculated when required.
HMRC maximum benefits	All	All	Deferred	If this is required for pre A-Day leavers check that it is present, this may depend on the scheme rules. It is not relevant for all types of contract based schemes.

Data field	Trust / Contract	Scheme type	Member status	Comment
Lifetime allowance charge paid	Trust	Non-DC	Pensioner	Check that the date and amount of any lifetime allowance charge paid is present.
Unauthorised payment details	All	All	Deferred & pensioner	Check that full details are recorded if an unauthorised payment has been made, or if a trivial commutation has been paid before the member attains age 60. Details will include the nature, date and amount of the payment.

Contracted out: the following data are required for all members of contracted-out schemes who satisfy the circumstances shown, if applicable

Data field	Trust / Contract	Scheme type	Member status	Comment
Date contracted out	All	All	All	Check that this is present and not earlier than 06/04/1978.
N I History (Contracted-out earnings and contributions)	All	All	All	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.
Pre 88 GMP	Trust	Non-DC	Deferred & pensioner	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.
Post 88 GMP	Trust	Non-DC	Deferred & pensioner	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. GMP must be divisible by 52.
GMP revaluation rate	Trust	Non-DC	Deferred & pensioner	Check that a revaluation rate is present for each element of GMP. Can be derived or explicit.