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Managing Pension Schemes

27 February 2019

Introductions

HMRC:

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Beverley Davies - *Legacy*
Rebecca Robinson - *Project Manager.*





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Phase One - Update

Phase One Update

ALPHA This is a new service – your [feedback](#) will help us to improve it.

In January 2019 we changed the name of the service to Managing Pension Schemes because we think this reflects more accurately what you use the service for.

So far we have delivered:

- Registration for pension scheme administrators
- Application to register a new pension scheme
- Functionality to add new scheme administrators to a pension scheme – and for them to refuse a request
- Functionality to cease as a scheme administrator of a pension scheme (if another scheme administrator has been added) – *Don't allow scheme to become orphaned. **



Phase One Update



Managing pension schemes

Log Out

ALPHA This is a new service – your [feedback](#) will help us to improve it.

In March 2019 we will deliver:

- Functionality to amend scheme administrator details
- Functionality to amend pension scheme details
- Functionality to de-enrol as a scheme administrator altogether

This will complete the roll-out of Phase One.



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Managing Pension Schemes – View Details

ALPHA This is a new service – your feedback will help us to improve it.

[Mr Scheme Administrator](#)

Administrator ID: A2NNNNNN

Managing pension schemes

Manage your pension schemes

You can only view pension schemes that you have registered through this service.

[View your pension schemes](#)

If you want to view a pension scheme that you did not register through this service, you must use [the Pension Schemes Online service](#).

Register a new pension scheme

You have 28 days to finish a new pension scheme registration before it is deleted. You can save your progress and return to it later.

[Register a new scheme](#)



Managing Pension Schemes – View Details



Managing pension schemes

Log Out

ALPHA This is a new service – your feedback will help us to improve it.

Mr Scheme Administrator

Date of birth	29/03/1947
National Insurance number	QQ123456A
Address	1 Example Street Example Town Example City BX9 1GH
Has Mr Scheme Administrator been at their address for more than 12 months?	No
Previous address	2 Example Lane Creation Town Creation City NG2 1BB
Contact email address	psa@example.com
Contact phone number	01234 567890



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Managing Pension Schemes – View Details

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Your pension schemes

Scheme name	PSTR	Status
Example Scheme One	Not assigned	Pending
Example Scheme Two	Not assigned	Pending information required
Example Scheme Three	Not assigned	Pending information received
Example Scheme Four	Not assigned	Rejected
Example Scheme Five	2400000011N	Open
Example Scheme Six	2400000061N	De-registered
Example Scheme Seven	2400000071N	Wound-up
Example Scheme Eight	2400000081N	Rejected under appeal

[Return to manage and register your pension schemes](#)

There will be no maximum limit of schemes plus there will be search functionality too.



Managing Pension Schemes – View Details

ALPHA This is a new service – your feedback will help us to improve it.

Example Scheme One

[View the registered scheme details](#)

This scheme was opened on:

17 December 2017

Pension scheme administrators

Mr Scheme Administrator
Administrator Example Ltd
Example PSA Limited

[Remove](#)

No notification to other administrators that have been removed.

Assumption that no 2 in list becomes no 1 on removal.

HMRC keep record of any of removals but can no longer ~~see~~ see once removed

Practitioners these will be shown separately

[Add a scheme administrator](#)

You will need the name and administrator ID of who you want to add. They will receive an invitation which they will have to accept.

[Return to your pension schemes](#)



Managing Pension Schemes – View Details

ALPHA This is a new service – your feedback will help us to improve it.

Example Scheme One

Scheme type	Single trust
Country established	United Kingdom
How many scheme members are there?	2 to 11
How many scheme members do you expect there to be in the next 12 months?	12 to 50
Is the scheme investment regulated?	No
Is the scheme an occupational pension scheme?	No
How does the scheme provide benefits?	Defined Benefits only



Managing Pension Schemes – Current work

We're continuing work on the service by:

- Designing scheme reporting features for Phase Two of the service
- Designing RAC/DAC processes *Retirement Annuity / Deferred Annuity*
- Conducting user research with pension scheme practitioners on practitioner registration, authorisation and de-authorisation
- Conducting user research with pension scheme administrators on all elements of reporting
- Managing manual processes for reporting for schemes registered on the Managing Pension Schemes service

*↳ If need to submit returns for schemes set up through the service then email HMRC. **



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User research approx 60-90 mins. Person on end of phone doesn't have pension experience.

** Email HMRC with wish list otherwise changes might not take place*

Data Migration and Data Cleansing

Next steps

We'll be issuing a further round of letters over the next few weeks. *— started last week.*

For any schemes with an authorised pension scheme practitioner, we'll also be contacting them to ask for their help in reminding the scheme administrator to update their details on the Pension Schemes Online service.

We'll continue to chase payments where charges are shown as outstanding on our system, asking scheme administrators to:

- confirm details of payments made including the charge reference, so that we can trace these and allocate them on our system
- make payment of outstanding tax

*↳ if receiving notices and can't reconcile then
contact business delivery email on slide 36*



Data Migration - Multiple Scheme Administrator IDs

We will also be contacting scheme administrators who have multiple administrator IDs with the same Corporation Tax Reference Number (CTUTR). On the Managing Pension Schemes service, scheme administrators will only be allowed one administrator ID per CTUTR.

In readiness to migrate pension schemes to the new service, we want to start working with scheme administrators to move their schemes to one Administrator ID on Pension Schemes Online.

We will be publishing a message in a future newsletter asking scheme administrators to contact us if they need assistance with moving their schemes to their chosen ID.

In advance of this, if anyone would like to start working on this sooner, please contact pensions.businessdelivery@hmrc.gsi.gov.uk.



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*Will be consolidating under one administrator ID's.
Encouraging contact to mailbox above if want to
make the move now.
But wanting to establish security view levels so
wouldn't be able to see our company tax records.*



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Phase Two - Our Plans

Phase Two

During Phase Two we'll:

- migrate existing pension schemes from the current Pension Schemes Online Service to the new service — *ideas for this will be part of different sessions.*
- add pension scheme practitioner functionality so practitioners can use the new service to support pension scheme administrators with their reporting requirements
- develop the new service so that you can use it for the submission of AFTs, Event Reports and Pension Scheme Returns
- issue all pension scheme notifications, notices and responses through the new service — our aim is to have no paper outputs *These will be in a new revised format*
- issue penalties and assessments for pension schemes through the new service



There won't be any visibility to reports from current pension schemes online service to manage pension schemes online service.

Phase Two - Timeline

From April 2020: — cautious timescale

- Migration of existing pension schemes — hoping to have some if not all.
- Registration for practitioners
- Accounting for Tax — have ability for member statements?
- Bulk import of data
- Digital statement functionality — effectively a financial transaction statement showing charges and payment of charges
- Digital contact for notices and assessments
- Event Reporting
- Pension Scheme Return — not come 100



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Not done any development of these pieces of work.



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Table Exercise

Prioritisation – Your Views

Event Report or PSR – what first?

Lunch

Accounting/Payments

We plan to create an online digital account for both pension scheme administrators and pension schemes.

Through this you'll be able to:

- view penalties and charges on the statement of account for either your pension scheme or your account as pension scheme administrator
- log in and view any payments you've made towards those charges
- see any revised charges arising out of an amended report online

We'll issue an email notification to tell you to log in to view the online notice of assessment or penalty.



Digital Statement – Example List of Charges

Managing Pension Schemes		Charge sits with:
Accounting For Tax Return		Scheme
Accounting For Tax Manual Assessment		Scheme
Accounting For Tax Return Interest		Scheme
Overseas Transfer AFT Return		Scheme
Manual OTC Assessment		Scheme
Scheme Sanction Charge		Scheme
Manual Scheme Sanction Charge		Scheme
Scheme Sanction Charge Interest		Scheme
Contract Settlement		Scheme/ Pension Scheme Administrator
Contract Settlement Interest		Scheme/ Pension Scheme Administrator
Failure to Submit the Pension Scheme Return Penalty		Pension Scheme Administrator
Pension Scheme Return Late Filing Daily Penalties		Pension Scheme Administrator
Accounting For Tax Late Filing Penalties		Pension Scheme Administrator
Accounting For Tax Late Payment Penalties		Pension Scheme Administrator
Overseas Transfer Late Payment Penalties		Pension Scheme Administrator
Scheme Sanction Charge Late Payment Penalties		Pension Scheme Administrator
Information Notice Penalty		Pension Scheme Administrator
Member Unauthorised Payments	+ Member Surcharge separately	Scheme
RAS - Excess Relief Paid Charge		Scheme
RAS - Excess Relief Interest Charge		Scheme
Pensions Penalty		Pension Scheme Administrator
Pensions Charge		Scheme
Pensions Charge Interest		Scheme

Overseas Transfer Charge



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*What should it show?
And how should it be structured?*

Manual = HMRC intervention

- Definitely want return through digital statement

Scheme Digital Statement – Possible Data Items

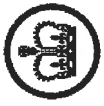
- Charge amount
- Assessment amount
- Charge reference
- Due date
- Period of charge/assessment
- Interest accruing – amount
- Interest charge
- Payment amount
- Payment date
- Amount stoodover (under appeal)
- Appeal status
- Amendments
- Request a repayment
- Amount outstanding (credit/debit)



Scheme Administrator Digital Statement – Possible Data Items

- Penalty amount
- Charge reference
- Due date
- PSTR
- Scheme name
- Period of penalty
- Payment amount
- Payment date
- Amount stoodover (under appeal)
- Appeal status
- Amendments
- Request a repayment
- Amount outstanding (credit/debit)





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Table Exercise

Digital Statement – Your View

Digital Statement – HMRC Mock-Up

[← Back](#)

[English](#) | [Cymraeg](#)

Example Pension Scheme

Accounting for Tax Return

Charge reference: X2123456789

Date issued:	20/02/2018
Due date:	14/02/2018
Amount of tax:	£12,000.00
Credit for tax already paid:	£1,000.00
Amount due:	£11,000.00
Interest accruing:	£17.24
Appeal status:	Settled by agreement

[View notice of assessment](#)

[View appeal history](#)

[Share this](#)

[Clear data](#)

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Viewing Returns

To view a return on TPSS:

Pension Schemes - Welcome page

 **Your HMRC Services**

- Pension Schemes**
 - > [Welcome](#)
 - > [View messages](#)
 - > [View all Pension Schemes Search](#)
 - > [Advanced Scheme Search](#)
 - > [Registered Pension Schemes Manual](#)
- Apply for Registration**
 - > [Declare as Scheme Administrator for a Deferred Annuity Contract or Retirement Annuity Contract](#)
 - > [Add yourself as a Scheme Administrator](#)
 - > [View or amend your details](#)
 - > [Add yourself as a Scheme Administrator](#)
 - > [View Submission Receipts](#)
 - > [View all my Notices](#)
- Reporting**
 - > [Event Report](#)
 - > [Accounting for Tax](#)

View your Pension Service messages

You can view your messages & reminders on your Pensions Noticeboard. You have 1 messages on the noticeboard. [View messages](#)

You can change your output preference by selecting 'View or amend your details'.

Apply for Registration

Use the link below to declare yourself as the Scheme Administrator for a Deferred Annuity or Retirement Annuity Contract.

[Declare as Scheme Administrator](#)

Select a pension scheme

If you know the Pension Scheme Tax Reference (PSTR), enter it below and select 'Go'.

PSTR:

You can also search for pension schemes. Enter (a part of) the pension scheme name and select 'Search', or use the advanced search for more options.

Pension scheme name:

> [Advanced search](#)

> [View all pension schemes](#)

Select an action

Instead of selecting a pension scheme to work on, you can choose to work on a specific function within Pension Schemes Online. Please choose one below.

Administration

- > [Add yourself as a Scheme Administrator](#)
- > [View or amend your details](#)
- > [View submission receipts](#)
- > [View all my notices](#)
- > [Filter my notices](#)

Reporting

- > [Accounting for Tax](#)
- > [Registered Pension Scheme Return](#)
- > [Event Report](#)

Viewing Returns

To view a return on TPSS:

HM Revenue & Customs | Home | Contact us | Help | Sign out

User Name: (XXXXXXXXXX)

Pension Schemes - Accounting For Tax

Accounting For Tax

This is a list of pension schemes that have previously submitted Accounting for Tax returns.

Certain data over 6 years old may have been deleted from the system and is therefore no longer available to view or amend.

Showing 1 - 1 of 1 results

PSIR	Pension Scheme
XXXXXXXXRR	Example Pension Scheme

[all returns for scheme](#)

[Return to Pension Schemes Online Welcome page](#)

Start AFT Return using the PSTR

Enter the Pension Scheme Tax Reference to start a return for that Pension Scheme

PSTR

[Start an AFT return for Scheme](#)

Your HMRC Services

- [Pension Schemes](#)
- [Welcome](#)
- [View messages](#)
- [View all Pension Schemes](#)
- [Advanced Scheme Search](#)
- [Registered Pension Schemes Manual](#)
- [Apply for Registration](#)
- [Declare as Scheme Administrator for a Deferred Annuity Contract or Retirement Annuity Contract](#)
- [Administration](#)
- [View or amend your details](#)
- [Add yourself as a Scheme Administrator](#)



Viewing Returns

To view a return on TPSS:



User Name: AXXXXXX
PSTR XXXXXXXRRR

Pension Schemes - Accounting For Tax



Your HMRC Services

Pension Schemes

- > [Welcome](#)
- > [View messages](#)
- > [View all Pension Schemes](#)
- > [Advanced Scheme Search](#)
- > [Registered Pension Schemes Manual](#)

Registration

- > [View Application for Registration Details](#)

Scheme Administration

- > [View Current Scheme Details](#)

Return History

This list shows a history of the Accounting for Tax return for Example Pension Scheme for the quarter ended **30th September 2017**.

Certain returns over 6 years old will have been removed from the system

Report	Status	Date	?
Amendment	Submitted	19 Jul 2018	view submission receipt amend
Original submission	Submitted	01 Oct 2017	view submission receipt
Original submission	Submitted	01 Oct 2017	view submission receipt

[Return to Accounting for Tax for Scheme >](#)



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Viewing Returns

To view a return on TPSS:

Pension Schemes - Accounting For Tax

Print

Close this Window

Scheme details

Pension Scheme Name Example Pension Scheme
Pension Scheme Tax Reference XXXXXXXXXXRR
Tax Quarter Ended June 2017
Scheme Administrator Example Scheme Administrator

S214 - Lifetime allowance charge details

Member 1

Name Example member 1
National Insurance number XXNINNNXX

Benefit Date	Amount of lifetime allowance charge - retained amount	Amount of lifetime allowance charge - lump-sum amount
27 Jun 2017	£ 8,857	£ 0

Member 2

Name Example member 2
National Insurance number XXNINNNXX

Benefit Date	Amount of lifetime allowance charge - retained amount	Amount of lifetime allowance charge - lump-sum amount
06 Apr 2017	£ 44,718	£ 0

Member 3

Name Example member 3
National Insurance number XXNINNNXX

Benefit Date	Amount of lifetime allowance charge - retained amount	Amount of lifetime allowance charge - lump-sum amount
12 May 2017	£ 19,538	£ 0

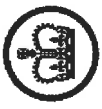
Member 4

Name Example member 4
National Insurance number XXNINNNXX

Benefit Date	Amount of lifetime allowance charge - retained amount	Amount of lifetime allowance charge - lump-sum amount
01 Apr 2017	£ 10,898	£ 0



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Table Exercise

Viewing Returns

Next steps and additional information



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Phase Two – next steps

- we'll develop a prototype and test this with you as part of our Phase Two user research and this will run throughout the year
- we'll update you on our progress through our pension schemes newsletters
- we'll hold further workshops with you



How you can help us

Thank you to everyone who has provided feedback and helped with our user research so far. We've factored this into the design and development of the service to date.

We still need volunteers to take part in our ongoing user research both as part of workshops like this and to test the service on a one to one basis. We are particularly interested in hearing from users who find the existing processes burdensome.

If you're interested in volunteering to help with our user research please email us at pensions.businessdelivery@hmrc.gsi.gov.uk and put 'user research' in the subject line of your email.

It would also help us if you'd complete the workshop evaluation sheet and hand it back to your facilitator at the end of the workshop.



Any questions?

Thank you

Pensions Online – HMRC contacts

You can contact our Pensions Project Team either through our team email address - pensions.businessdelivery@hmrc.gsi.gov.uk or directly using the details below:

- Daniela Paul - daniela.paul1@hmrc.gsi.gov.uk
- John Bhandal - john.bhandal@hmrc.gsi.gov.uk
- Mike Johnson - michael.johnson1@hmrc.gsi.gov.uk
- Sarah Mee - sarah.l.mee@hmrc.gsi.gov.uk
- Adam Statham - adam.a.statham@hmrc.gsi.gov.uk

Pension Compliance Managers can be contacted through your usual route

Teresa Bartram	Philip Jones	Daniel Glover
Emma Wickins	David Roper	

