

## Financial Assistance Scheme – S1 Guidance

**Important** – Please read these guidance notes in conjunction with the S1 form, which will tell you what you need to know to help you complete it.

This guidance was published on the date shown at the bottom of each page. **Please check** that you are using the **correct version**. The current version is available on the FAS section of the Pension Protection Fund (PPF) website at [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk), please see notes re: 'April 2010 legislation' on page 2. This guidance will be updated periodically as the volume of data collected increases, to reflect feedback from administrators completing the S1 and provide further clarification on FAS information requirements where necessary.

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## Why we have sent you an S1

You have been sent this form because you are the listed contact for a scheme that has qualified for the Financial Assistance Scheme (FAS). In order for us to determine the eligibility of members, survivors and dependants and the amount of their assistance (where appropriate), please complete the details on the S1 form appropriately as explained in this guidance.

Once eligibility has been assessed and payments determined, we will deal directly with individual members, survivors, and surviving dependants or their representatives. However, until a decision has been made, trustees and administrators should keep individuals informed of any dealings with us and advise them that personal data is being passed to us to enable assessments to be carried out. The leaflet 'What the Financial Assistance Scheme means to you' may also be useful as it includes frequently asked questions to help individuals assess whether they might be eligible for FAS assistance. Copies are available from your FAS contact or from the FAS section of the PPF website at [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk).

## April 2010 Legislation

Legislation came into force on 2<sup>nd</sup> April 2010 to allow for the transfer of assets, property and liabilities to government in respect of members whose benefits have not been fully discharged by way of annuity purchase or payment of a lump sum e.g. winding up lump sum, or will not be fully discharged under a legally binding commitment to annuitise. As a result the S1 form has been expanded to capture the extra information now required from these schemes in respect of 'transferring members'. This information is identified within the data requirements table as '**for transferring members only**'. Please note this additional information is only required when you are providing final data for assessment of annual payments (see "when to return this information" below).

Although all further S1s issued will include these additional columns, older versions of the S1 previously issued will not. If your scheme is not transferring assets, property or liabilities to FAS in respect of any member you will not need to complete these columns and so you will not need an updated version of the S1.

Some schemes may have a mix of members: some already discharged and some for whom assets, property and liabilities will be transferred. If you are uncertain as to how to categorise your scheme's members or which parts of the S1 need completed, please speak to your FAS contact before you populate and submit the S1.

## Who to tell us about

We will ultimately require the S1 to be completed for:

- members, including pension credit members, of the scheme on the day before the start of wind up with benefits in the scheme on that day (that have not been fully discharged previously), who will be entitled to FAS assistance\*;
- beneficiaries receiving a pension from the scheme due to the death of a member before the scheme started to wind-up (here termed 'inherited members') who will be entitled to assistance;
- all 'survivors' (see below) of members who have died since the start of wind-up; and
- any individuals who have become pension credit members since the start of wind-up.

\***For members whose benefits have been discharged**, the PPF has published a guide "How to calculate 90% of FAS Expected Pension" (at [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)), to help inform trustee decisions.

**All transferring members (including pre-discontinuance pensioners) should be on the S1.** If you are unsure whether a member would be entitled to FAS assistance please seek guidance from the scheme trustees or discuss with your FAS contact.

The timing for the provision of the S1 will depend upon where the scheme is in the wind up process and whether beneficiaries are potentially entitled to assistance payments now or in the future (see 'When to return this information' below).

Each beneficiary should be shown on a separate line. If a member has died since date of scheme wind up you will need to provide a line for that member plus a separate line for each potential **survivor** that you are aware of, which includes:

- widows, widowers and civil partners
- other surviving partners (not married or in a civil partnership) where scheme rules allow – please note if there is a surviving partner AND a widow, widower or civil partner, the surviving partner will only be eligible for FAS where they had been living with the deceased immediately before their date of death and had been nominated by the deceased to either the qualifying scheme or FAS scheme manager.
- dependant children including any child who was financially dependent on a member (including natural born, adopted, not yet born and any other child who was a dependant at date of death) and who is aged less than 18, or if in full-time education or unable to work due to disability, aged less than 23.

You should include the survivors you are aware of whether you are actually making payments to them or not.

If a scheme is 'transferring members' to FAS and the scheme rules allowed payments to other individuals on the death of a member that are not included in the definition of a 'survivor' above (e.g. grandparents or siblings, known as 'scheme rules survivors'), these individuals will continue to receive payments from FAS following the transfer **provided they had received payments from the scheme**. In this case they should be included on the S1 with the appropriate status indicated (see column C on the benefit details tab). If the scheme did not make any payments to the individual, FAS will not make any payments and so they should not be included on the S1.

You **do not** need to provide information on:

- any member or other beneficiary whose liabilities have been satisfied in full (e.g. a fully funded transfer out) and they are therefore not a FAS qualifying member;
- any member or other beneficiary who will not be entitled to assistance based upon the level of benefits secured on discharge of their liabilities e.g. by way of annuity (please see the note above re: "How to calculate 90% of FAS Expected Pension");
- any member who transferred all of their benefits out of the scheme before wind up started, or any member whose rights had not vested when the scheme started to wind up;
- any member or beneficiary whose benefits are money purchase only;
- surviving spouses, civil partners, surviving partners or dependants of 'inherited members'\* (such people are not entitled to assistance under the FAS).

\*Inherited members are individuals who became entitled to a pension from the scheme before the scheme started to wind up due to the death of a member.

Please also note the following:

Members who have had rights reinstated in the State Scheme by payment of **Accrued Rights Premium (ARP), State Scheme Premium (SSP) or by Deemed Buyback (DBB)** after the scheme started to wind-up their 'expected pensions' will be determined by FAS in the normal way so you should provide information on members' rights within the scheme (including the GMP) as normal. The amount of State Earnings Related Pension or State Second Pension which

a member receives by payment of an ARP/SSP or by DBB is not considered by FAS in determining the members' scheme pension (their 'actual pension'). Instead, we base assistance on the annuity that could have been secured using the amount paid in respect of the ARP, SSP or DBB. If the ARP / SSP / DBB was paid before the scheme started to wind up, GMP elements of pension should not be included on the S1.

Amounts provided should exclude any amount taken in relation to **money purchase** benefits, or derived from the payment of voluntary contributions where on the winding up of the scheme the assets of the scheme will first be applied to satisfy liabilities in respect of those benefits.

If the scheme offers some or all of its members **hybrid benefits**, you should provide data that does not include any money purchase benefits. In cases of doubt please provide sufficient data and documentation to enable us to determine members' defined benefit entitlements. Copies of any legal correspondence relating to the treatment of such members' entitlements should also be provided where you think them relevant. Please ensure you discuss data requirements with your FAS contact before submitting data to ensure the S1 is populated appropriately.

### **When to return this information**

Wound up schemes: As final benefits are known, it is expected that data for every member should be available for provision to the FAS, which will then be used to determine each member's eligibility for **annual payments** at the appropriate time. However, it is understood that in some cases some preparatory work will be required before the S1 can be fully completed. Your FAS contact will agree the priorities and timescales for the provision of data (although please note the legislative requirements in the table below).

Scheme in wind up (including those with members transferring to FAS): FAS may assess for a **mixture** of initial and annual payments depending on whether final benefits are known or not.

You should provide information for **annual payments** on members whose benefits in the scheme have been fully discharged during wind up (so final benefits are known) by way of annuity purchase, transfer out of the scheme, trivial commutation, payment of a wind up lump sum or reinstatement into the State scheme at least 3 months before their normal retirement age.

Where benefits have not been fully discharged, FAS will assess beneficiaries who reach their normal retirement age for **initial payments**. Once the member's benefits have been fully discharged they will be assessed for annual payments and the initial payments will cease. Initial payments are payments on account and the total amount paid will be reconciled with the amount that should have been paid had annual payments been put into payment immediately (i.e. without any initial payments having been made). This could result in an over or underpayment in assistance, which FAS will resolve directly with individual members.

In addition, in the event of a member's death during the winding up period, surviving spouses or civil partners, dependants and/or surviving partners where the scheme rules allow will also be assessed for annual or initial payments depending on whether the deceased member's benefits had been fully discharged or not.

When the scheme is nearing wind up or the transfer of liabilities, property and assets to FAS, where relevant, full data will be expected for all members. Again, your FAS contact will agree the priorities and timescales for the provision of data (although please note the legislative requirements in the table below). For schemes with 'transferring members' the timing will need to take into account the FAS valuation as the S1 is required for the valuation to be completed.

## **Early access due to poor health**

We can make early access FAS payments where a member is unable to work due to poor health, (which may include circumstances where the member is still working but has been advised that they should not work), and is likely to continue to be unable to work until they reach their normal retirement age. The other main conditions for early access payments are shown below.

Ill health - Member must be within 5 years of their normal retirement age subject to a lower age limit of 55, and unable to work (which may include circumstances where the member is still working but has been advised that they should not work) and unlikely to return to work before their normal retirement age. Payments will be actuarially reduced.

Severe ill health - Member must have a much lower life expectancy (i.e. be expected to die within 5 years) as a result of a progressive disease, be aged between 55 and normal retirement age, and unable to work (as above) and unlikely to return to work before their normal retirement age. Payments will be calculated as if the member had reached their normal retirement age.

Terminally Ill – Member must have a progressive disease and death in consequence of that disease can reasonably be expected within six months. Payments will be calculated as if the member had reached their normal retirement age.

If you are aware of any members who may benefit from early access to FAS payments, please ask them to contact the FAS Operational Team (Darlington), or alternatively you can contact us on a member's behalf. On notification of a member's interest the FAS Operational Team will issue an application form, if appropriate. If we receive an application we will contact you to complete an S1 for that member. If for any reason you are unable to return the data within the 14 day timescale, please speak to your FAS scheme contact at the earliest opportunity so that we are able to manage members' expectations.

## **Early Retirement**

If a scheme is transferring members to FAS (see 'April 2010 legislation' on page 2), where any of these members took early retirement for any reason other than ill health, severe ill health or terminal ill health as detailed above i.e. where the scheme definition of ill health differs from the above or the scheme has allowed the member to take early retirement for some other reason, FAS will continue to make payments to that member based upon their asset share until they reach their FAS eligibility date, when the payments being made will be compared to standard assistance levels and the higher paid. These members should be indicated by the 'Early Retiree' status in column D on the benefit details tab. All other columns should be completed appropriately as usual. If you are unsure of a member's early retiree status please speak to your FAS Contact. Please note this status is not required for members that are not transferring to FAS.

## **Split Priority Members**

Where a pension scheme is subject to pre 2005 winding up priority orders and a member of that scheme is entitled to part of their pension before the scheme started to wind up and part after, this member may well have benefits which are subject to different levels of priority (i.e. some rights as a pensioner and some as a deferred).

You should check the scheme rules and consult relevant scheme advisers in order to establish definitively whether there are any members within the scheme who should be treated as split priority before completing the S1. Such members will also be treated as split priority for the purposes of the scheme valuation.

The expected pension for any members with genuine split priority rights within the scheme should be represented across two rows of the Benefit Details worksheet: One with Beneficiary Status 'P', representing elements of accrued benefit to which the member was entitled before the date the scheme started to wind up (DOSW); and one with Beneficiary Status 'D', representing elements of accrued benefit to which the member would have been entitled after DOSW. The NRA recorded on each row should be the same (i.e. the NRA applicable at the date the member ceased to accrue rights in the scheme).

**If the 'Pensioner' part of the accrued benefit (i.e. elements where NPA pre DOSW) is in payment:**

Accrued pension for the elements where NPA is pre DOSW should be recorded on the Pensioner row as at the day before the start of wind up (DBSW) and the appropriate 'date pension commenced' should be recorded.

Accrued pension on the 'Deferred' Row (i.e. NPAs later than DOSW) should be provided as at the member's date of leaving service.

**If the 'Pensioner' part (elements where NPA is pre DOSW) is NOT in payment and NRA is equal to NPA (i.e. it is pre DOSW):**

If nothing was actually put into payment between NRA and DBSW accrued pension for the elements where NPA is pre DOSW should be recorded on the Pensioner row as at the day before the start of wind up (DBSW). You should record the amount that the scheme would have put into payment on DBSW, for example applying any indexation or late retirement factors as applicable under the scheme rules.

Accrued pension on the 'Deferred' Row (i.e. NPAs later than DOSW) should be provided as at the member's date of leaving service.

**If the 'Pensioner' part (elements where NPA is pre DOSW) is NOT in payment and NRA is NOT equal to NPA:**

Accrued pension for the elements where NPA is pre DOSW should be recorded on the Pensioner row as at the member's **NPA** for this element of the benefit (please note, not as at *NRA*) – a tranching factor will be applied to align these elements to DOSW.

Accrued pension on the 'Deferred' Row (i.e. NPAs later than DOSW) should be provided as at the member's date of leaving service.

If the member is not treated as split priority by the scheme (and in the valuation) they should be on one row on the S1. If they were receiving (or entitled to receive) any payment from the scheme before DOSW they should be recorded as a pensioner (P) with the accrued pension at DBSW and the appropriate date pension commenced; if the member was not receiving any payment from the scheme and had not reached NRA at DOSW they should be recorded as a deferred (D) member.

### **Pre wind up pensioners (with GMP payable age later than DOSW)**

This section is relevant for schemes that did not pay a bridging pension but instead paid or expected to pay a step-up at 60/65 to reflect GMP payable. The following guidance need also only be referred to in respect of members who were in receipt of a scheme pension on date of scheme wind-up (i.e. "P" members) but were also under GMP payment age (65/60) at that date (and therefore their pension at wind up did not include the step-up as it had not started to be paid yet).

In these cases GMP as at Date of Leaving should be revalued to DOSW and included on the S1 with an NPA reflecting GMP payable age. Any pension which was payable prior to DOSW and which would have been 'replaced' by the GMP at GMP age should be recorded as excess with an NPA to reflect the date from which it was payable with the step up/down indicator set to 'Y' and an End Date equal to GMP payable age. Any excess which was in payment prior to DOSW and would not be superseded at GMP payable age should be recorded as normal on the S1.

## Information provision legislative requirements

The FAS (Provision of Information and Administration of Payments) Regulations 2005 as amended by the FAS (Miscellaneous Provisions) Regulations 2009 and the FAS (Miscellaneous Amendments) Regulations 2010, set out the information to be provided by 'appropriate persons'. These include scheme trustees or managers or former trustees or managers, professional advisers or former professional advisers and insurance companies that are paying annuities to former members of the scheme.

If scheme members and beneficiaries are likely to qualify for FAS payments, then the necessary information should be provided to determine individual eligibility.

If the requested information is not provided the scheme manager may issue a notice to the person holding the information requiring it to be provided. Any person who fails to comply with such a notice may be guilty of an offence and liable to a fine. Further, if a person suppresses, conceals or destroys any document that they are, or are liable to be, required to produce under that notice, that person may be guilty of an offence, and liable to a fine, imprisonment, or both.

Where there is a failure to provide information such cases may also be referred to the Pensions Regulator who may consider using their powers, which include but are not limited to, the issuing of an improvement notice. Failure to comply with an improvement notice carries a possible sanction of £5,000 in the case of an individual and £50,000 in any other case. The Regulator also has the power to prohibit trustees, remove trustees from the Trustee Register and make public details of certain cases.

If you have any problems providing the required information, please liaise with your FAS scheme contact.

## Legislative timescale for provision of data

Members who are terminally ill or unable to work due to ill health	No more than 14 days from the date of request
All other members	No more than 3 months from the date of request  OR  At least 3 months (and no more than 6 months) before the member's normal retirement age; if later
A Survivor or Surviving Dependant	No more than 1 month from notification of death of member (but 3 months where notification of death was before 10th July 2009)
All other requests - for example, data in order to determine annual payments because a scheme is near to, or has, completed wind-up	No more than 3 months from the date of request

## **How we collect and use information**

It is important that you let all members and beneficiaries know that personal data about them is being sent to us to enable us to make a decision on their eligibility for the FAS. We explain below how we collect and use this information and you may find it useful in communications with your members.

We may get information from others to check the information you give to us. We may give information to other organisations, as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk) or contact our office.

## Introduction to the S1

Please populate all of the columns that apply to each member or beneficiary. This guidance contains explanatory notes for each column to explain what information is required in specific circumstances.

For further clarification of any terms used, reference should be made to the Financial Assistance Scheme Regulations 2005 and the Financial Assistance Scheme (Provision of Information and Administration of Payments) Regulations 2005 (both as amended, in particular by the Financial Assistance Scheme (Miscellaneous Provisions) Regulations 2009) or you should seek guidance from your FAS contact.

The S1 form is an Excel spreadsheet, which consists of seven main worksheets:

- Personal details – basic personal information for each beneficiary
- Benefit details – a breakdown of each beneficiary's entitlement under the scheme
- Annuities – benefits purchased by way of an annuity for relevant beneficiaries
- Annuities DLS – benefits included in an annuity in respect of a defined lump sum at NRD
- Member transfer – this should only be completed for schemes that have members transferring to FAS in respect of those members (see April 2010 legislation section on page 2)
- Scheme information – basic details at scheme level
- Trailer Record – control totals (number of members in the different categories), these should be calculated from the source data rather than the other worksheets included in the S1

Any additional worksheets within the S1 spreadsheet are for PPF internal use only and you are not required to complete them.

There is an additional template available on request if required for your scheme:

- Refunds – if your scheme is transferring liabilities to FAS and has been unable to pay refunds to members i.e. they cannot be traced, this template will need to be completed before transfer to ensure the Scheme Manager can make appropriate payment in the event that the member contacts FAS in future.

The tables later in this document are laid out in the order of the columns on the S1 form and provide notes on requirements with regard to:

- Field description
- Column – the column header letter on the relevant worksheet
- Data Format
- Field Length - the maximum number of characters which will be allowed in this field
- Format required – the required format in this field
- Guidance - In some instances the data must be provided in a specific, compatible format in order to load it successfully. In other circumstances, a particular choice of options will exist in order to ensure that the beneficiaries' details are set up correctly.

All columns should be populated for all types of beneficiaries unless otherwise indicated. Please ensure that no additional characters are included within the data, for example there should not be any spaces at the beginning or end of each piece of data. Spaces are acceptable, where required, to define separate pieces of information such as forenames.

Depending on the information you provide on the S1 form, some cells will turn grey to indicate that data is not required in those cells. Other cells may turn red, for example if a mandatory field is not completed or contains an error. For example you must complete column C (status of beneficiary) on the Benefit Details worksheet. If you complete column W (Type of scheme payment other than interim pension) of the Benefit Details worksheet you must also complete column X (the amount) and Y (date of payment).

## Elements, benefit types and tranching

Decide how to use the elements for your scheme before you start to extract data and populate the S1. Broadly speaking, elements should be used to represent individually benefits that:

- were accrued pre and post 1997
- are a step up or down – the most common example is a bridging pension for men where the scheme has an NRA of 60 and pays an additional amount until the basic state pension commences
- have different normal pension ages – see tranching below for further comment
- have different revaluation treatment
- annuity elements only – have different indexation treatment

Where there is a combination of the above, the number of elements required is likely to increase.

It is expected that administrators will normally hold these elements separately on their administration system in order to undertake routine benefit calculations for the scheme. In some cases we understand that additional work will be required to split benefits down further (e.g. to represent equalisation – see below). To ensure minimum additional work is created please contact your FAS data collection contact first to agree how you will use elements for your scheme.

If you hold two elements of pension on your administration system that are treated exactly the same, you do not need to add them up, unless you wish to do so. It is acceptable to provide more than one element that is treated in exactly the same way.

The range of **benefit types** provided has been created to enable administrators to populate the S1 based on the data held and describe what these are. The benefit types are required for FAS to understand the benefits included within the Expected Pension and assist with future administration. In particular it is necessary to separately identify GMP, revaluing excess and non-revaluing excess (and why it is non-revaluing) to ensure appropriate statutory requirements are taken into account within assistance calculations.

Normal Pension Age (NPA) is the age at which a member could take their benefit without actuarial reduction. Where a member has more than one NPA, the pension payable at each NPA is referred to as a '**tranche**'. FAS pays assistance from the member's Normal Retirement Age (see below). However, where benefits had a NPA that was different to the NRA, FAS will make an adjustment to allow for that element being paid earlier or later than it would have been payable under the Scheme. For example some schemes allow members to take some or all of their benefit prior to NRA without reduction. Tranches should be represented in different elements taking into account any other differing features (see Elements above) as appropriate.

## Members with Multiple Benefit Rows

There are instances where a member's expected pension needs to be represented across more than one row of the S1, for example where they have more than one period of service or where they have split priority rights.

In such instances the 'additional' rows should be added to the Personal Details, Benefit Details and Member Transfer sheets. These rows should then be numbered using the STINT column at the end of each worksheet (column U on Personal Details, column HU on Benefit Details and column BF on Member Transfer). Any associated Annuity rows should be numbered in the same way to tie the relevant annuity to the relevant Benefit Details row (using column IQ on Annuities or CB on Annuities DLS sheets)- Please refer to the additional guidance against the relevant columns in the sections below. If you require assistance in completing these columns please discuss with your FAS contact.

## Normal Retirement Age and Equalisation

The following guidance was provided by DWP as part of a Trustee update in June 2009:

Regulation 2(1A) of the Financial Assistance Scheme Regulations 2005 (SI 2005/1986) says that for the purposes of entitlement to FAS payment, normal retirement age (NRA) in relation to a member of an occupational pension scheme means the age specified in the rules of that scheme at which a member will normally retire. There is an upper limit of age 65 and a lower limit of age 60, in addition to provision for determination where the normal retirement age cannot be determined from scheme rules.

Where scheme rules have changed, the relevant NRA for an individual is that specified in the scheme rules which applied at the point the individual ceased to accrue pension rights in the scheme. For instance this will be the date pensionable service ceased where the member ceased to work for that employer where earlier than the point at which the scheme started to wind up.

This may have a particular effect for members who left during a Barber window. As trustees will be aware, from the date of the Barber judgment (17 May 1990), the direct effect of European law meant that NRAs of men or women were "levelled up" to the earlier NRA until schemes equalised.

So, for example, where:

- (i) a man was a member of a scheme which had an NRA of 60 for women and 65 for men; and
- (ii) that scheme equalised at age 65 for both sexes; and
- (ii) that man left the scheme after 17 May 1990 but before the scheme equalised its scheme rules,

that man's NRA for FAS entitlement purposes will be age 60.

And where:

- (i) a woman was a member of a scheme which had an NRA of 60 for women and 65 for men; and
- (ii) that scheme equalised at age 65 for both sexes; and
- (iii) that woman was still a member of that scheme at the point of equalisation,

that woman's NRA for FAS entitlement purposes will be age 65.

Where your scheme has not yet wound up and certain tasks are therefore outstanding, in order to help us validate the data that you submit please include a brief description as to how your scheme equalised in the notes on the scheme information tab.

If your scheme has equalised we expect to see accrued scheme benefits (both GMP and excess) broken down, using the relevant 'Benefit Types', across the elements on the Benefit Details sheet of the S1 to reflect the various tranches of service/benefit. The NPA provided in each element should reflect the date from which that tranche of benefit is payable from.

Where a scheme has equalised GMP we will also need to know the sex upon which the member's GMP details on the S1 are based (see column AG of benefit details tab).

If your scheme has equalised by any other method, please get in touch with your data collection contact to agree how benefits should be represented before you start to populate the S1. This should minimise any additional work required to provide information in the format required.

Where a scheme has already wound up, it is expected that the Trustees will have undertaken the tasks required to meet equalisation requirements before winding up could complete.

## If you want help filling in this form

If you want help filling in any part or all of this form you should get in touch with your FAS contact as follows:

### For FAS Annuitising or Wound Up (FAS1) Schemes:

Financial Assistance Scheme  
Albion  
Fishponds Road  
WOKINGHAM  
RG41 2QE

Telephone: 0118 912 2916

Email: [john.jones@ppf.gsi.gov.uk](mailto:john.jones@ppf.gsi.gov.uk)

Website: [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)

### For FAS Non-Annuitising (FAS2) Schemes:

Pensions Protection Fund  
Knollys House  
17 Addiscombe Road  
Croydon  
CR0 6SR

Email: [fastransition@ppf.gsi.gov.uk](mailto:fastransition@ppf.gsi.gov.uk)

Website: [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)

Please note that calls to the FAS may be recorded for staff training purposes and to ensure consistent service levels.

## Secure handling and return of personal data

As you know, security of personal data is a key issue and we are required to comply with current government security guidelines to ensure we maintain the highest levels of control over storing and handling the data we are responsible for.

We recognise that in exchanging large amounts of personal data, we need to ensure appropriate controls are in operation. Therefore we ask that you refer to our instructions regarding the handling of personal data, a copy of which is available from our website using the following link:

[www.pensionprotectionfund.org.uk/FAS/info\\_pensions\\_professionals/Pages/SecurityofPersonalData.aspx](http://www.pensionprotectionfund.org.uk/FAS/info_pensions_professionals/Pages/SecurityofPersonalData.aspx)

Please ensure that when returning form S1 it is returned as per our instructions and not to either of the addresses detailed above. If you are returning form S1 with final member data for all members of the scheme, please also enclose a copy of the agreed Finalised Data Schedule (of secured annuities), provided by the Insurance Company/Annuity Provider. We need this information for Internal Assurance purposes.

You are responsible for the personal data of your members until we receive it. If you choose to disregard the above requirements for secure delivery and data protection, you will increase the risk that the data could be misused by third parties should the S1 be lost or go astray.

Failing to put in place suitable delivery protection means you run the risk that personal data could be lost or misused.

### Guidance for Completing Fields

#### Personal Details

The S1 you receive will be populated with the NI number and name for members that the FAS are aware of. If you need to add further members to the S1 please enter these in new lines underneath the lines populated by the FAS. As you enter members on to the Personal Details tab, their NI number and name will be automatically populated on to the Benefit Details tab.

Field Description	Column	Data Format	Field Length	Format required	Guidance
NINo	A	Any	9	AA999999A	National insurance number of beneficiary
Surname	B	Any	30		Surname of beneficiary
Forenames	C	Any	30		Forename of beneficiary (where forename not available, initials should be provided)
Previous name	D	Any	30		Full maiden or previously used name
Title	E	Any			Title of beneficiary
Address line 1	F	Any			Separate column for line of address
Address line 2	G	Any			Separate column for line of address
Address line 3	H	Any			Separate column for line of address
Address line 4	I	Any			Separate column for line of address
Address line 5	J	Any			Separate column for line of address
Post Code	K	Any	9		Beneficiary's Post code
Country	L	Any			Only complete where the beneficiary lives overseas
Domicile Indicator	M	Any	2	GB, NI, A	Select from drop down menu as below GB = Great Britain NI = Northern Ireland A = Abroad (including Channel Islands and Isle of Man)
Contact Telephone number	N	Number	20		Contact telephone number where available
Email address	O	Any	60		Email address where available
Date of Birth	P	Date	10	dd/mm/yyyy	Beneficiary's date of birth

Field Description	Column	Data Format	Field Length	Format required	Guidance
Gender	Q	Any	1	M/F	Select from drop down menu as below M = Male F = Female
Date of death	R	Date	10	dd/mm/yyyy	Complete for all beneficiaries who have died <u>after</u> the start of pension scheme wind-up, <b>or if work in progress and date unknown please enter 01/01/1900.</b>
Marital/Civil Partnership Status	S	Any	1	M,S,D,B,C,P, U,W,L	Marital Status of beneficiary M = Married S = Single D = Divorced B = Civil Partnership C = Co-habiting P = Separated U = Unknown W = Widow(er) L = Other Partner If you are aware of any members in a polygamous marital arrangement, please raise this with your FAS contact.
FAS Member number (for FAS use only)	T	n/a	n/a	n/a	Please leave this as it is on the S1 provided by the FAS. For FAS office use only.
STINT	U	Number	1		If a member has more than one row on this sheet (because their benefits are represented across more than one row on Benefit Details) please use this column to number the rows accordingly (see guidance for column HU of Benefit Details).

## Benefit Details

This worksheet collects information on the accrued (or 'expected') pension in the scheme that has wound up or is winding up. In addition, details of payments actually made by the scheme are required. Payments made by annuity providers should not be included on this worksheet except where specifically required in columns R and W to AE. Where members have more than one period of service, please include each period on a separate row. If a member has split priority benefits i.e. part in payment or eligible to be in payment AND part deferred at date of scheme wind-up, although these relate to one period of service please complete two rows, one for the part in/eligible for payment and one for the part deferred (see guidance on page 5 of this document)

Field Description	Column	Data Format	Field Length	Format required	Guidance
<b>Section 1</b>					
NINo	A	Any	9	AA999999A	Copied across automatically from 'Personal Details' worksheet
Surname	B	Any	30		Copied across automatically from 'Personal Details' worksheet
Status of beneficiary (at date of scheme wind up)	C	Any	1	P, D, I, J, S, C, G, H	<p>For individuals who were beneficiaries on the day before the date of scheme wind up:</p> <p><b>P</b> = Pensioner member who <b>was</b> entitled to present payment of a pension under the scheme rules on the day before the start of wind up</p> <p><b>D</b> = Deferred or active member who has accrued rights under the scheme and who <b>was not</b> entitled to present payment of a pension under the scheme rules on the day before the start of wind up</p> <p><b>I</b> = 'Inherited member', an adult beneficiary who was entitled to present payment of a pension immediately before wind-up that was attributable to the pensionable service of a member of the scheme who died before the start of wind-up</p> <p><b>J</b> = 'Inherited child member', a child beneficiary who was entitled as an inherited member, to ensure correct factors are used in FAS calculations.</p> <p>For individuals who became beneficiaries or are potential FAS beneficiaries after the start of wind up (see 'who to tell us about' on page 2):</p> <p><b>S</b> = Adult 'Survivor'</p> <p><b>C</b> = Child 'Survivor'</p> <p><b>G</b> = Adult 'Scheme Rules Survivor' } (for members transferring</p> <p><b>H</b> = Child 'Scheme Rules Survivor' } to FAS only, see pages 2/3)</p> <p>For pension credit members who became beneficiaries after the day before the start of wind up, please enter their status, P or D, at the date the court order applies.</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Type of FAS early access payment	D	Any	1	I, S, T, E	Read guidance on page 5 then select from drop down menu as below, if appropriate. Leave blank if not required. <b>I</b> = Ill Health <b>S</b> = Severe ill health <b>T</b> = Terminally Ill <b>E</b> = Early Retiree (for members transferring to FAS only, see page 2)
<b>Section 2</b>					
Pension credit member indicator	F	Any	1	Y, N	Has the beneficiary received a pension credit arising from a Pension sharing order?
Pension debit member indicator	G	Any	1	Y, N	Is the beneficiary subject to a pension debit arising from a Pension sharing order?
Pension debit effective date	H	Date	10	dd/mm/yyyy	Date the Pension sharing order was implemented. Please refer to guidance for column I below.
Annual pension debit amount (£)	I	Number	13	zz,zzz,zz9.99	Total annual amount of benefit deducted at effective date.  <b>If the member has a Beneficiary Status of 'P'</b> and the effective date of the order is: <ul style="list-style-type: none"> <li>- <u>before the date the scheme started to wind up (DOSW)</u> – the expectation is that the accrued amounts represented in the benefit elements are as at DOSW and already take into account the deduction of the debit amount. There is no need to record details of the debit amount here.</li> <li>- <u>after the date the scheme started to wind up</u> - you should record details of the pension debit here and raise the issue with your FAS contact.</li> </ul> <b>If the member has a Beneficiary Status of 'D'</b> and the effective date of the order is: <ul style="list-style-type: none"> <li>- <u>before the member's date of leaving service</u> - the expectation is that the accrued amounts represented in the benefit elements are as at date of leaving service and already take into account the deduction of the debit amount. <b>The debit amount should not be recorded here.</b></li> <li>- <u>after the member's date of leaving service and before the date the scheme started to wind up</u> – you should provide full details of the pension debit amount here. <b>(Please provide details of how the debit amount is split across the different elements of pension – pre/post 88 GMP, pre/post 97 excess etc.- in the notes column)</b></li> <li>- <u>after the date the scheme started to wind up</u> - you should provide full details of the pension debit amount here and raise this with your FAS contact.</li> </ul>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Pension Debit amount - Pre 97 portion (£)	J	Number	13	zz,zzz,zz9.99	Annual amount of benefit deducted attributable to Pre 6 April 1997 service
Pension Debit amount - Post 97 portion (£)	K	Number	13	z,zzz,zz9.99	Annual amount of benefit deducted attributable to Post 5 April 1997 service
Any other type of court order applicable?	L	Any	1	Y, N	If another type of court order has been received affecting the member's pension rights, please enter Y, for example a pension attachment (earmarking) order. Otherwise enter N.
Surname of member from whom pension rights are derived	M	Any	30		Original beneficiary's surname whose benefits gave rise to this entitlement – required for beneficiary types S and C (from column C), also P or D where column F = Y
NINo of member from whom pension rights are derived	N	Any	9	AA999999A	Original beneficiary's NINo whose benefits gave rise to this entitlement – required for beneficiary types S, C, G and H (from column C), also P or D where column F = Y
Original Scheme Member's date of death	O	Date	10	dd/mm/yyyy	Date of death of original beneficiary whose benefits gave rise to this entitlement – required for beneficiary types S and C (from column C)
<b>Section 3</b>					
Initial or Annual payment	Q	Any	1	I, A	<p>Please complete this column (even if 'yellow'). Please see page 4 for further guidance. If you are in any doubt please query with your FAS contact.</p> <p><b>A</b> = Annual Payment. If the member's benefits have been fully discharged (or they will be transferred to FAS) and you are able to provide us with a final data set for that member.</p> <p><b>I</b> = Initial Payment. If the member's benefits have not been fully discharged or you are unable to provide a final data set for that member, but the individual should be assessed for assistance payments e.g. they have reached normal retirement age or are the survivor of a deceased member.</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Total gross interim pension paid from FAS eligibility date to date (£)	R	Number	13	zz,zzz,zz9.99	<p>This field is <b>only</b> required for members of schemes that are <b>not</b> 'transferring members' (see page 3) and <b>column Q = 'A'</b> i.e. the members are to be assessed for annual payments. Only payments relating to entitlement from FAS eligibility date should be included. Please enter £0.00 if no payments have been made. (For schemes that are transferring liabilities to FAS, the appropriate information is collected on the member transfer tab.)</p> <p>Eligibility date for beneficiary types:</p> <ul style="list-style-type: none"> <li>• P and D (including 'early retirees', excluding early access applicants) this will be the later of their NRA, the date of scheme wind up (DOSW) or 14/05/04.</li> <li>• I and J this will be the later of DOSW or 14/05/04.</li> <li>• S and C this will be the later of the original member's date of death or 14/05/04.</li> <li>• Early access members please get in touch with your FAS contact.</li> </ul> <p>Where a scheme pays in advance, and payments span 14/05/04 (for example on 01/05/2004 for period to 31/05/2004) the amount in respect of 14/05/04 onwards should be included.</p> <p>Please exclude:</p> <ul style="list-style-type: none"> <li>• Lump Sum Payments recorded in columns W - AE</li> <li>• for beneficiary types S and C, any guarantee death benefit the beneficiary has received in the form of a pension (this should be included for beneficiary types I and J).</li> <li>• any annuity payments, except where arrears pre annuity commencement date have been made or overpayments recovered under the annuity that needs to be taken into account. If there have been overpayments or arrears payments please discuss with your FAS contact to ensure the correct information is provided.</li> </ul>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Current annual gross interim pension (£)	S	Number	13	zz,zzz,zz9.99	<p>This field is <b>only</b> required for:</p> <p>1. Members <b>where column Q = 'I'</b> i.e. the members are to be assessed for initial payments, and if payments are being made by the scheme or are due to be paid and the member has confirmed their chosen benefit options.</p> <p><b>If the member is a transferring member (see page 3) and has chosen to defer their scheme pension in order to take a lump sum once their assets and liabilities have transferred to FAS, please input the amount of pre-commutation pension that the member has deferred.</b> It is important this information is included to <u>minimise the impact of any over or underpayment</u> that could arise when the member is later assessed for annual payments (see page 4).</p> <p>If the amount has changed since FAS eligibility date or this will change within the next 3 months please ensure that you raise this with your FAS contact upon submission of the S1 and provide details in column AK. Please do not include:</p> <ul style="list-style-type: none"> <li>• Any amount paid by an annuity by which the trustees have bought out the members pension benefits</li> <li>• For beneficiary types S and C, any guarantee the beneficiary has received in the form of a pension as a result of the original member's death (this should be included for beneficiary types I and J).</li> </ul> <p><b>2. Members where column Q = A, the date of scheme wind up is after 14/5/04 and the member's NRA is before date of scheme wind up.</b> For members in this particular scenario please enter their interim pension on the first day during the wind up period. If the member's interim pension was not put into payment e.g. they could not be traced, please enter the amount of interim pension that would have been in payment.</p>
Date last payment made	T	Date	10	dd/mm/yyyy	<p>If an interim pension is in payment as detailed in column S, or was in payment in the past as detailed in column R, please confirm the last date that this was paid i.e. the last payroll date. If the interim pension is due shortly but is not yet in payment, or the last payroll date is over one month old please include a short explanatory note in column AK.</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Scheme payments made from Date Pension Commenced to NRA (gross)	U	Number	13	Zz,zzz,zz9.99	<p>This field is only required for early retirees i.e. member who took retirement before their normal retirement age as specified in column V.</p> <p>If the member took early retirement due to ill health, scheme payments made from date pension commenced to their FAS ill health eligibility date should be entered. Please speak to your FAS contact who will confirm the eligibility date.</p>

#### Section 4

Normal Retirement Age (NRA)	V	Number	5	Z9.99	<p>For all beneficiaries whose status is P or D, please provide the age at which the member will normally retire that was specified in the scheme rules applicable at the time they ceased to accrue rights in the scheme except:</p> <ul style="list-style-type: none"> <li>• where this is under 60 please put 60, if over 65 please put 65</li> <li>• where the member left after 17 May 1990 but before the scheme equalised benefits, and the effect of European law meant that NRAs of men or women were "levelled up" to the earlier NRA until schemes equalised – please see the section 'NRA &amp; Equalisation' on page 11.</li> </ul> <p>FAS will only recognise one NRA for each member. However where a member accrued tranches of pension payable without reduction at a different age please represent these in separate 'elements' starting at column AM.</p> <p>Format example: 65 = 65 years, 60.02 = 60 years and 2 months.</p>
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Field Description	Column	Data Format	Field Length	Format required	Guidance
Type of scheme payment other than interim pension	W, Z and AC	Any	15	See guidance options	<p>If a lump sum has been paid to, or on behalf of, the beneficiary (excluding backdated pension payments) please select the type of lump sum that has been paid:</p> <p>ARP/SSP = Accrued Rights Premium / State Scheme Premium            Death Guarantee = Death benefit guarantee lump sum            DBB = Deemed Buyback            Final transfer = Final transfer            Partial transfer = Provisional / partial transfer            PCLS = Pension commencement lump sum            ROC = Return of contributions            Triv Comm = Trivial commutation            WULS = Winding up lump sum            Other = Other (put details in column AK)</p> <p>If more than one lump sum has been paid, please enter the second and (where relevant) third lump sums in columns Z and AC. If more than three lump sums have been paid please enter details in column AK.</p> <p>If the trustees have secured a member's benefits by way of annuity purchase and the annuity details are included on the S1, the transfer value paid in respect of that annuity should not be included here.</p>
Amount of scheme payment other than interim pension (£)	X, AA and AD	Number	13	zz,zzz,zz9.99	Gross amount of payment(s) in relation to columns W, Z and AC
Date of scheme payment other than interim pension	Y, AB and AE	Date	10	dd/mm/yyyy	Date payment(s) entered in X, AA and AD made.

<b>Section 5</b>					
<b>Field Description</b>	<b>Column</b>	<b>Data Format</b>	<b>Field Length</b>	<b>Format required</b>	<b>Guidance</b>
Number of annuities secured or in payment	AF	Number	2	Zz	Please enter number of annuities, including 0 if none.  We require details of all annuities, whether immediate or deferred, secured by the scheme on behalf of the member. Details should be included on the annuity worksheet (see below).
Benefit Sex	AG	Any	1	M, F	Please enter the sex (male or female) used within the basis of the calculations undertaken to equalise the member's GMP.
Date of starting active service	AH	Date	10	dd/mm/yyyy	For beneficiary types P and D please enter the start date of pensionable service within the qualifying pension scheme. Where members have multiple periods of service, please complete a separate line for each period.  For beneficiary types I and J please enter the start date of pensionable service for the deceased member where benefits came from a defined lump sum only, otherwise leave blank.  For all other benefit types please leave blank.
Date of leaving active service	AI	Date	10	dd/mm/yyyy	For beneficiary types P and D please enter the end date of pensionable service within the qualifying pension scheme. Where members have multiple periods of service, please complete a separate line for each period.  If defined benefits ceased to accrue for the member before their date of leaving, please provide the date at which revaluation of their defined benefits would commence.  For beneficiary types I and J please enter the start date of pensionable service for the deceased member where benefits came from a defined lump sum only, otherwise leave blank.  For pension credit members please insert the date at which the benefits represented in the elements should start to revalue. If the credit was put straight into payment when set up please enter the date it was set up.  For all other benefit types please leave blank.

Field Description	Column	Data Format	Field Length	Format required	Guidance
Does the scheme apply full RPI revaluation to all benefits for this member?	AJ	Any	1	Y, N	<p>The Pension Schemes Act 1993 describes the statutory minimum revaluation requirements that a pension scheme must comply with for deferred members.</p> <p>One option under section 84(5) is to revalue the <u>whole</u> deferred pension between date of leaving and retirement in line with prices. This means that the GMP as well as excess over an above is revalued in line with increases in the retail price index (without any cap). However, the scheme will need to undertake a check at GMP Payable Age and will have a <u>notional</u> GMP revaluation method i.e. Fixed, Section 148 or Limited, which they will use to revalue the GMP between date of leaving and GMP Payable Age to ensure the appropriate minimum amount is in payment.</p> <p>This column should only be populated with a 'Y' where this revaluation method is used by the scheme and the following data will be required:</p> <ul style="list-style-type: none"> <li>• Notional GMP revaluation method for elements with GMP benefit types in column AU etc</li> <li>• Revaluation Index Date for excess benefit types in column AW etc so that the appropriate month's RPI is used in assistance calculations</li> </ul> <p>If the scheme uses another method (i.e. the scheme uses one of the options listed in column AU below) this column should be populated with a 'N'. If you are unsure please check your scheme rules and/or discuss with your data collection contact.</p>
Expected and actual pension notes	AK	Any			Please use this box to tell us anything else that you think we need to know relating to the beneficiary's accrued pension rights or interim pension that is not included in the remainder of this worksheet.
STINT	HU	Number	1		<p>If the member's benefits are represented across more than one row for any reason (see section on Multiple Benefit Rows above) please use this column to number the rows accordingly. For multiple periods of service the stints should be numbered chronologically based on the date service started ('1' for earliest period, '2' for second etc.). For split priority rights members the pensioner row should be numbered '1' and the deferred row '2'.</p> <p>For type 'S' or 'C' members linked to a deceased member with multiple rows on the S1 this column should be completed with a stint number corresponding to the number used for the original member's stint from which the dependant pension rights have been derived.</p>

## Elements of Pension

In order to ensure that a member's assistance is paid correctly, their data must be provided on the S1 as individual elements representing the portions of the overall pension that are treated differently, for example different NPA, revaluation or benefit type. The S1 allows for up to 10 elements of pension, which may be used in a different way for different members. Before you complete the following columns, please ensure you have read the guidance on pages 10 to 11 ('Elements, benefit types and tranching' and 'Normal retirement age and equalisation') and agreed with your FAS contact how you will use the elements to represent your schemes benefits before you submit the S1.

Please note that any guarantee in respect of beneficiary status types I or J should be included and represented within its own element(s). Any pension being paid to status types S or C in respect of a death guarantee (whether paid in addition to a surviving beneficiary's benefits or as a temporary increase to them) should NOT be included within the pension details provided as these death guarantees are not taken into account by the FAS.

Please note that there is no requirement to complete columns AU to AY (and corresponding columns for all elements) where the beneficiary is a Pensioner and Accrued Pension amount has been provided as at start of wind up date.

Benefit Type	AM	Any		See guidance options	<p>Please refer to the guidance on page 10 then select the appropriate descriptor for the benefits detailed in this element from the following options:</p> <p>GMP Benefit Types  <b>1</b> = GMP 06/04/78 to 05/04/88  <b>2</b> = GMP 06/04/88 to 16/05/90  <b>3</b> = GMP 17/05/90 to end of Barber window  <b>4</b> = GMP from end of Barber window to 05/04/97  <b>5</b> = GMP 06/04/88 to 05/04/97 (where the above splits 2-4 are not held)  <b>6</b> = Quasi-GMP – if you wish to use this benefit type please speak to your FAS contact.</p> <p><b>If your scheme is in wind up, you are required to provide GMP in tranches using benefit types 1-4 appropriate to each member's period of service.</b></p> <p><b>If your scheme is wound up please speak to your FAS contact.</b></p> <p><i>Continued.....</i></p>
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Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Benefit type Contd	AM	Any		See guidance options	<p>Excess and other Benefit Types</p> <p><b>7</b> = Pre 85 or 86 excess – if the scheme applies statutory revaluation please enter the excess accrued under the scheme for leavers pre 01/01/86, <b>or</b> the element accrued prior to 01/01/85 for leavers before 01/01/91. If the scheme does not apply statutory revaluation i.e. the scheme's revaluation method is in excess of statutory requirements, it is not necessary to split out the 'nil revaluation' proportion of excess for these members provided the appropriate revaluation is attached to each portion of excess represented in the elements.</p> <p><b>8</b> = Revaluing Excess to 16/05/90</p> <p><b>9</b> = Revaluing Excess from 17/05/90 to end of Barber window</p> <p><b>10</b> = Revaluing Excess from end of Barber window</p> <p><b>11</b> = Revaluing Excess (where a breakdown into types 8,9 and 10 above is not relevant)</p> <p><b>12</b> = Defined Benefit AVCs (only if <u>not</u> being discharged by the scheme. Do not include DB AVCs where scheme assets have first been applied to satisfy DB AVCs in full)</p> <p><b>13</b> = Non revaluing Excess (Flat Rate) – for excess that will not revalue under the scheme, which is not benefit type 7 e.g. a fixed pension in respect of a transfer in. If a transfer in included any GMP, this should be stripped out and represented in a separate element as the appropriate GMP benefit type (1 to 5) as at the date of leaving detailed above.</p> <p><b>14</b> = Other – only to be used if specifically agreed with your FAS contact. If used, please provide details in column AK.</p> <p><b>Please note</b> that each element must relate to wholly pre 97, or wholly post 97 benefits (see column AN).</p>
Post 97	AN	Any	1	Y, N	<p>If this element relates to pension accrued after 5 April 1997, enter Y</p> <p>If this element relates to pension accrued prior to 6 April 1997, enter N</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Step up or step down indicator	AO	Any	1	Y, N	<p>If the member expected a step up or step down to their accrued pension, enter Y and represent the step up or down in its own element(s) as appropriate. If the member did not expect a step up or down, enter N.</p> <p>Please note that a GMP element, where GMP payable age is later than the scheme NPA from which these benefits are actually paid from the scheme, should not be recorded as a step up/down.</p>
NPA	AP	Any	5	z9.99	<p>This is the normal pension age at which the beneficiary can take the benefit without actuarial reduction.</p> <p>We no longer require GMP NPA to be strictly 60 for women and 65 for men. Please enter the NPA that is applicable to the GMP for the period in which it was accrued, based on scheme rules. You do not need to tell us about any GMP check at GMP payable age where this is later than NPA, that is solely in order to meet statutory requirements regarding GMP.</p> <p>Format example: 65 = 65 years, 60.02 = 60 years and 2 months.</p>
Date Pension Commenced or due to start where being paid early	AQ	Date	10	dd/mm/yyyy	<p>If the pension has already commenced, or is due to start before NPA, or this is a step up or step down element, you must enter a commencement date. Otherwise leave blank.</p>
End date	AR	Date	10	dd/mm/yyyy	<p>If the pension is being paid to child beneficiaries type J or H, this should be populated with the earliest date this might end, if any.</p> <p>If this pension is being paid to beneficiary type P, D, I, or G and will end after a set period, enter the date it will cease.</p> <p>Otherwise leave blank</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Accrued pension on day before start of wind up, or date of leaving (£)	AS	Number	13	zz,zzz,zz9.99	<p>Please enter the amount at the appropriate date depending on the members status at date of scheme wind up:</p> <ul style="list-style-type: none"> <li>• P, I or J enter amount as at day before start of wind up, excluding any pension debits with an effective date after the date of wind up.</li> <li>• D enter amount as at date of leaving pensionable service (or the date revaluation commences where defined benefit accrual ceased prior to date of leaving).</li> </ul> <p>Please note that for benefits not yet in payment at the date of scheme wind up, if the member's NPA is different to their NRA FAS will apply adjustment factors to reflect the earlier or later date the element would have been paid under the scheme. For these members, figures provided should therefore exclude any adjustments such as late retirement factors applied to allow for equalisation.</p> <p>If an amount cannot be provided at start of wind up / date of leaving, please discuss with your FAS contact before completing.</p> <p>If this column is blank no other details are required in this element. (No element details are required for beneficiary types S C, G or H.)</p>
Date at which accrued pension correct if not provided at required date	AT	Date	10	dd/mm/yyyy	<p>This column should <b>only</b> be completed if you have explicit agreement from your FAS contact to provide the amount in column AS at an alternative date. You should also put a note in column AK to explain why you cannot provide the amount at the requested date.</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
Revaluation Rate (method)	AU	Any	1	F, N, R, L, S, P, O	<p>For beneficiary type D, please select from drop down menu as below:</p> <p>F = Fixed percentage*  N = Nil  R = RPI  L = Limited rate (GMP only)  S = Section 148 Orders (GMP only)  P = Occupational Pensions (Revaluation) Order (a statutory method of revaluation, also known as section 52a orders). This option applies whether the scheme rules allow the switch to CPI or not.  O= Other, again only if explicitly agreed with your FAS contact.</p> <p>If the revaluation period is not in complete calendar years for excess or complete tax years for GMP, please provide a summary of the revaluation method in column AK.</p> <p>If the Scheme revalues all benefits by RPI (i.e. you have entered 'Y' in column AJ), if this element is for GMP please enter the rate the scheme would use to perform the GMP check at State Pension Age, not RPI.</p> <p>*If benefit type = 6 'quasi-GMP' revalues at a fixed rate but does NOT revalue in complete tax years, please select O and provide a short explanation of the revaluation method in column AK.</p>
Revaluation Rate %	AV	Number	5	z9.99	<p>If the revaluation rate is F, enter the annual revaluation rate percentage. If revaluation rate is R with a cap, enter cap %, otherwise leave blank.  NB – if column AJ = Y, and full RPI revaluation is applied to all elements of the member's expected pension a cap should not be applicable.</p>
Revaluation Index date	AW	Number	2	1-12	<p>If revaluation rate is R, enter month of index used using a number between 1 and 12. i.e. 1 = January and 10 = October</p>
Revaluation Collar	AX	Number	5	z9.99	<p>If the revaluation rate is R and has a collar that applies (a minimum that applies when the index is less), enter collar %, otherwise leave blank.</p>

Field Description	Column	Data Format	Field Length	Format required	Guidance
If GMP, is this franked?	AY	Any	1	Y, N	If the member left prior to 01/01/85 and their benefits would be franked by the scheme, enter Y, otherwise enter N. Please note that the expected pension provided on the S1 should be unfranked. If you do not think you hold the data as required please discuss with your FAS contact. If this element is not GMP, please leave blank.
Amount of Defined Lump Sum attached to this benefit at day before start of wind up, or date of leaving (£)	AZ	Number	13	zz,zzz,zz 9.99	Only to be completed if this scheme has a defined lump sum benefit e.g. a pension commencement lump sum <b>in addition</b> to pension (rather than by commutation) or this is a cash balance scheme.  For beneficiary type P enter amount as at day before start of wind up For beneficiary type D, enter amount as at date of leaving pensionable service or date revaluation commences where defined benefit accrual ceased before date of leaving.
Defined lump sum Revaluation Rate (method)	BA	Any	1	F, N, R, P, O	Select from drop down menu as below: F = Fixed percentage N = Nil R = RPI P = Occupational Pensions (Revaluation) Order (a statutory method of revaluation, also known as section 52a orders) O = Other, again only if explicitly agreed with your FAS contact
Defined lump sum Revaluation %	BB	Number	5	z9.99	If the defined lump sum revaluation rate is F enter the annual revaluation rate percentage. If revaluation rate is R with a cap, enter cap %, otherwise leave blank.
Defined lump sum Revaluation Index date	BC	Number	2	1-12	If the defined lump sum revaluation rate is R, enter month of index used using a number between 1 and 12. i.e. 1 = January and 10 = October
Defined lump sum Revaluation Collar	BD	Number	5	z9.99	If the defined lump sum revaluation rate is R and has a collar that applies (a minimum that applies when the index is less), enter collar %, otherwise leave blank.

## Annuities

This worksheet should be populated with details of all annuities, whether immediate or deferred, secured by the scheme trustees on behalf of a member or in the member's name. This should include any exceptional cases where a member is a 'transferring member' (see pages 2/3) as the annuity cannot be assigned to them, in which event annuity income will be diverted to the Scheme Manager. Where a transfer value has been paid (and included in columns W to AE on the benefit details tab) that secured an annuity chosen by the member, please do not include annuity details on this worksheet. If you have difficulty recording annuities e.g. trustee policies that no longer match individual's benefits or you are unsure if an annuity should be detailed, please discuss with your FAS contact prior to completion.

Please note that columns A, B and C will only be automatically populated once for any members that have an annuity (column AF on the benefit details tab > 0). If any member has more than one annuity, details of each additional annuity should be provided on a separate row below the automatically populated rows.

If the annuity has **increased** since purchase other than as a result of indexation, please represent the change on a separate line on the annuities tab. For example, if an increment is purchased please base the row on the amount and shape of the increment at the date it was purchased. If you require assistance on this point, please discuss with your FAS contact. If the annuity has been **overpaid** e.g. the original annuity was purchased at an incorrect level due to an error, the correct level should be detailed on the annuity tab and any overpayments made previously should be added up and included in column R on the benefit details tab. If the annuity paid arrears in respect of a period before the annuity's purchase date, please also include this in column R. Please ensure that any element of an annuity is only represented **once**. It should not be detailed on both the annuities tab and column R of the benefit details tab. If you are unsure how to record an annuity element please discuss with your FAS contact.

### Section 1

Field Description	Column	Data Format	Field Length	Format required	Guidance
NINo	A	Any	9	AA999999A	Copied across automatically from 'Personal Details' worksheet
Surname	B	Any	30		Copied across automatically from 'Personal Details' worksheet
Date of Birth	C	Date	10	dd/mm/yyyy	Copied across automatically from 'Personal Details' worksheet
Annuity Type	D	Any	1	S, J	Select from drop down menu as below S = Single Life (no benefits payable on death) J = Joint Life (benefits payable on death)
Name of Insurer	E	Any	100		Name of insurer providing annuity
Policy Number	F	Any	100		Annuity policy number – if member specific reference is not available please input the scheme reference
Purchase date	G	Date	10	dd/mm/yyyy	Date annuity was purchased unless you are completing a row for any survivors, in which case please enter the date the survivors annuity commenced (as per column Q).

Field Description	Column	Data Format	Field Length	Format required	Guidance
Does the annuity apply full RPI revaluation to all benefits?	H	Any	1	Y, N	If the annuity applies full RPI revaluation to the whole of the member's benefits, including GMP under section 84(5) of Pension Schemes Act 1993 please enter Y, otherwise enter N. (This should only be 'Y' if column AJ on the benefit details tab was 'Y' and the annuity was bought on this basis.)
Annuity notes	I	Any			Please use this cell for additional notes you may have regarding spouses' or dependents pension, including any information on polygamous marriages.
RPI to CPI switch date	J	Date	10	dd/mm/yyyy	If any element of the annuity either revalues or indexes in line with CPI please enter the date at which the switch from RPI to CPI took effect.  If the relevant date is not consistent across the relevant elements of the annuity OR if both revaluation and indexation are by CPI and the switch date for revaluation is different to the switch date for indexation, please provide full details in Annuity notes (column I).
STINT	IQ				If the member has more than one row on the Benefit Details sheet this column should be completed with a stint number to tie the annuity to the relevant Benefit Details row. For example, if the member has 2 periods of service and an annuity tied to each period the annuity relating to the first period should be numbered '1' and the annuity re the second period '2'. Please seek guidance from your FAS contact if you are uncertain as to how to complete this column.

## Elements of Annuity

In order to ensure that a member's assistance is paid correctly, their annuity data must be provided as individual elements and the S1 populated accordingly. For example the different elements of the annuity will revalue and/or index at different rates and/or dates. The S1 allows for up to 10 elements per annuity. Each member may have different elements. If there is a defined lump sum attached to any member's annuity please use the Annuities DLS to record details.

Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Gross Annual Amount (£)	K	Number	10	zzz,zz9.99	<p>Annual amount of annuity secured.</p> <p>For annuity elements that were not put into payment at purchase date (column G above) i.e. deferred annuities, this should be the amount that was bought out as at the member's date of leaving.</p> <p>For annuity elements that were put into payment at purchase date, this should be the amount at purchase date. It is expected that the annuity purchase date and commencement date (column Q below) in such cases will be the same date, or for immediately retiring members at purchase date less than one month difference. If this is not the case, please discuss with your FAS contact.</p> <p>For survivors / dependants the amount provided should be the amount which was payable as at Commencement date (usually date of death of the original member or shortly thereafter). If you are only able to provide data at another date please discuss with your FAS contact and provide an explanation in Annuity Element Notes.</p> <p>For beneficiary types S and C please <b>exclude</b> any amount that relates to a guarantee they are receiving as a result of the original member's death. For beneficiary types I and J this should be included.</p>

Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Revaluation rate (method)	L	Any	1	F, N, R, L, S, P, G, O	<p>Select from drop down menu as below  F = Fixed percentage (excess only)  G = Fixed rate (GMP only)  N = Nil  R = RPI  C = CPI (Please enter a switch date in column J)  P2 = Occupational Pensions (Revaluation) Order (a statutory method of revaluation, also known as section 52a orders) – where the annuity mirrors the change in underlying index for the statutory basis from RPI to CPIL = Limited rate (GMP only)  S = Section 148 Orders (GMP only)  P = The annuity originally used Occupational Pensions (Revaluation) Orders (section 52a orders) but is locked in to using RPI as the underlying index rather than incorporating the switch to CPI O = Other (please explain in column AK)</p> <p>If Purchase date of annuity in column G is the same as the Commencement Date, please enter N.</p> <p>If the revaluation period is not in complete calendar years for excess or complete tax years for GMP, please provide a summary of the revaluation method in column AG.</p> <p>If the annuity revalues all benefits, including GMP, by RPI (you have entered 'Y' in column H), if this element is for GMP please enter the rate that will be used to perform the GMP check at State Pension Age, not RPI.</p> <p>.</p>

Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Revaluation rate %	M	Number	5	Z9.99	If revaluation rate is F or G, enter fixed annual %. If revaluation rate is an R or C with a cap, enter cap %, otherwise leave blank.
Revaluation Collar %	N	Number	5	Z9.99	If the revaluation rate is R or C and has a collar that applies, enter collar %, otherwise leave blank.
If GMP, is this franked?	O	Any	1	Y, N	If the member left prior to 01/01/85 and their benefits would be franked by the annuity, enter Y (this should only be 'Y' where scheme franked benefits and the annuity was bought on this basis.), otherwise enter N. If this element is not GMP, please leave blank.
Revaluation Index date	P	Number	2	1-12	If revaluation rate is R or C, enter month of index used using a number between 1 and 12. i.e. 1 = January and 10 = October
Commencement Date	Q	Date	10	dd/mm/yyyy	For deferred annuities this should be the date the member became, or is due to become, eligible for present payment from the annuity (i.e. the eligibility calculation date rather than first payroll date). For annuities that were put into payment as soon as they were purchased, this should be the purchase date.
Indexation Rate (method)	R	Any	1	F, N, R, L	Select from drop down menu as below F = Fixed percentage N = Nil R = RPI C = CPI (Please enter the date at which CPI replaced RPI as the index used to index in column J) L = LPI*  * Where L is entered we will assume the annuity will mirror the change in underlying index for the statutory basis from RPI to CPI. If the annuity's indexation will follow the same method as LPI but continue with RPI as the underlying index please insert R in this column and a cap in column S of 2.5%.
Indexation Rate %	S	Any	5	Z9.99	If Indexation rate is F, enter fixed annual %, if indexation rate is R with a cap, enter annual cap otherwise leave blank.
Indexation Collar %	T	Any	5	Z9.99	If the indexation rate is R or C and has a collar that applies, enter collar %, otherwise leave blank.

Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Indexation Date	U	Date	10	dd/mm/yyyy	Please enter the first annuity increase date after the member starts being paid. For example, if the annuity increases on 1 April each year and the member was paid an annuity from 23 January 2006, the indexation date would be 1 April 2006. Please leave blank if indexation rate = Nil.
Index date	V	Number	2	1-12	If indexation is linked to an index, enter month of index used using a number between 1 and 12. i.e. 1 = January and 10 = October. So for example, if the increase is applied on 1 April each year (in above row), but uses RPI from the previous September, please enter '9' here.
Is there a guarantee?	W	Any	1	Y, N	Does the annuity include a guarantee benefit on death? Please note the FAS does not take guarantees into account.
Is this element in respect of Post 88 GMP?	X	Any	1	Y, N	Please indicate if this element of the annuity is in relation to post 88 GMP. This is required separately to ensure the correct postponement increases are taken into account when taken later than SPA.
Annuity Step up or step down indicator	Y	Any	1	Y, N	If the member has a step up or step down included in their annuity, enter Y and represent the step up or down in its own element(s) as appropriate. If the member does not have a step up or down (including where this has been smoothed across the life of the annuity), enter N.
Survivor/Surviving Dependant Pension %	Z	Number	5	Z9.99	Please provide the % of the members annuity payable to the survivor/surviving dependant at members death.
Annuity element notes	AG	Any			Please give us further details you consider appropriate with regard to revaluation, indexation or death benefits.
End Date	AH	Date	10	dd/mm/yyyy	If the element being paid is part of a bridging payment and will end after a set period, enter the date it will cease. Please also populate with an end date for Children's annuities and any other annuity that stops prior to death. Otherwise leave blank.  Please note that older versions of the S1 will not have this column. If the annuities bought have no elements with end dates (i.e. no children or bridges) there is no need to request the most recent version of the S1.

## Annuities DLS

This worksheet should be populated where the Annuity purchased has a defined lump sum attached.					
<b>Section 1</b>					
Field Description	Column	Data Format	Field Length	Format required	Guidance
NINo	A	Any	9	AA999999A	Copied across automatically from 'Personal Details' worksheet
Surname	B	Any	30		Copied across automatically from 'Personal Details' worksheet
Date of Birth	C	Date	10	dd/mm/yyyy	Copied across automatically from 'Personal Details' worksheet
Name of Insurer	D	Any	100		Name of insurer providing annuity
Policy Number	E	Any	100		Annuity policy number – if member specific reference is not available please input the scheme reference
Purchase date	F	Date	10	dd/mm/yyyy	Date annuity was purchased
Does the annuity apply full RPI revaluation to all benefits?	G	Any	1	Y, N	If the annuity applies full RPI revaluation to the whole of the member's benefits, including GMP under section 84(5) of Pension Schemes Act 1993 please enter Y, otherwise enter N. (This should only be 'Y' if column AJ on the benefit details tab was 'Y' and the annuity was bought on this basis.)
Defined Lump Sum Annuity notes	H	Any			Please use this cell for additional notes you may have regarding the Defined Lump Sum.
RPI to CPI switch date	I	Date	10	dd/mm/yyyy	If any element of the annuity either revalues or indexes in line with CPI please enter the date at which the switch from RPI to CPI took effect.  If the relevant date is not consistent across the relevant elements of the annuity please provide full details in Defined Lump Sum Annuity notes (column H).
Amount of Defined Lump Sum (£)	J	Number	10	zzz,zz9.99	Enter the amount of Defined Lump Sum secured at the Purchase Date.

Field Description	Column for first element	Data Format	Field Length	Format required	Guidance
Date Defined Lump Sum Paid	K	Date	10	dd/mm/yyyy	Enter the date this lump sum is due to be paid.
Defined Lump Sum revaluation rate	L	Char	1	F, N, R, P, O	Select from the following F = Fixed percentage N = Nil R = RPI C = CPI (Please enter a switch date in column I) P2 = Occupational Pensions (Revaluation) Order (a statutory method of revaluation, also known as section 52a orders) – where the annuity mirrors the change in underlying index for the statutory basis from RPI to CPI P = The annuity originally used Occupational Pensions (Revaluation) Orders (section 52a orders) but is locked in to using RPI as the underlying index rather than incorporating the switch to CPI O= Other, again only if explicitly agreed with your FAS contact.
Defined Lump Sum Revaluation %	M	Number	5	z9.99	If the revaluation rate is F, enter the annual revaluation rate percentage. If revaluation rate is R or C with a cap, enter cap %, otherwise leave blank.
Defined Lump Sum Revaluation Index Date	N	Number	2	1-12	If revaluation rate is R or C, enter month of index used using a number between 1 and 12. i.e. 1 = January and 10 = October
Defined lump sum Revaluation Collar %	O	Char	6	z9.99	If the revaluation rate is R or C and has a collar that applies (a minimum that applies when the index is less), enter collar %, otherwise leave blank.
STINT	CB				If the member has more than one row on the Benefit Details sheet this column should be completed with a stint number to tie the annuity to the relevant Benefit Details row. For example, if the member has 2 periods of service and an annuity tied to each period the annuity relating to the first period should be numbered '1' and the annuity re the second period '2'. Please seek guidance from your FAS contact if you are uncertain as to how to complete this column.

**Member Transfer - For "Transferring Members" (see pages 2/3) and at the point of scheme transfer only**

You will need to populate this tab for any members for whom assets, property and/or liabilities are transferring to Government and the S1 is being completed for that purpose. If you are completing the S1 to enable any member to receive **initial payments**, this tab is **not required**.

Field Description	Column	Data Format	Field Length	Format required	Guidance
NINo	A	Any	9	AA999999A	Copied across automatically from 'Personal Details' worksheet
Surname	B	Any	30		Copied across automatically from 'Personal Details' worksheet
Status at scheme transfer date	C	Char	1	T, B, U	Please select one of the following: T = where the scheme will transfer some liabilities, property and/or assets in relation to the member's benefits to the Government rather than discharge these by some other method. This should include any exceptional cases where members whose annuity income will be diverted to the Scheme Manager after transfer (rather than assigning the annuity to the member). This would need to be agreed between the Trustees and their FAS Caseworker. B = where liabilities have been discharged by way of annuity purchase or lump sums e.g. transfers out (for a full list see column W of the benefit details tab) i.e. not a 'transferring member'. U = where liabilities are to be discharged rather than transferred to FAS, but this is not yet complete
Step up/down smoothed in interim pension	D	Char	1	Y, N	If the scheme is paying an interim pension which includes a step up or down that has been smoothed please enter Y. If a scheme is paying an interim pension and the step up or down has not been smoothed, so is being explicitly paid please enter N.  If there is no step up/down please leave blank.
Payee Name	E	Char	30		FAS require details of all beneficiaries who are receiving payments from the scheme immediately before the transfer of liabilities to FAS  Please note that a child's pension can be paid to the child's own account, to an account in joint names of the mother and child or to the mother only where identity has been verified.
Overseas Account?	F	Char	1	Y, N	If payment is to an overseas account please enter Y, otherwise enter N. Details of any overseas accounts should be provided separately.

Field Description	Column	Data Format	Field Length	Format required	Guidance
Account Number	G	Num	8	99999999	Account number for payment – <b>to comply with BACS</b> . Do not add additional digits – the account number alone should be entered. For example leading zeroes should not be added or deleted. Accounts numbers should be provided in the same format as currently used to pay pensions.
Sort Code	H	Num	6	999999	
Roll Number	I	Num	10	9999999999	If applicable, else leave blank
Payment Frequency	J	Char	1	M, W, A, Q, B	W - Weekly M - Monthly Q - Quarterly B - Biannual A – Annual
Period end date for last payment	K	Date	10	dd/mm/yyyy	The period end date for the period of the last payment made under the previous payroll. E.g. If payments made monthly in advance and last payment date was 1/9, the period end date would be 30/9 as the member has been paid up to and including 30/9. If payments were made monthly in arrears and the last payment date was 31/8, the period end date would be 31/8 as the member has been paid up to and including 31/8.
Tax month of next payment due	L	Num	2	01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12	FAS use April as month 01.  If Scheme currently uses May as month 01 please note this using column AZ. This information is particularly important where payment is not on a monthly basis.
Gross pension paid to date (current tax year)	M	Num	10	99999999.99	If no payments have been made in current tax year enter 0.00.
Tax paid to date (current tax year)	N	Num	10	99999999.99	If no tax has been paid in the current tax year please enter 0.00
Tax Code	O	Char	10		Where a member has more than one record, only one record should show the correct tax code. Please use the BR code on the second and any subsequent records or on any other Data Interface.
Tax Code Basis	P	Char	1	M, C	M = Month 1, C = Cumulative

Field Description	Column	Data Format	Field Length	Format required	Guidance
Court Order Deduction Annual Amount	Q	Num	10	99999999.99	If any deduction other than income tax exists e.g. HSA, CSA etc.
Outstanding balance of deduction	R	Num	10	99999999.99	Please populate with an amount if an amount has been entered in column Q.
Protected Earnings	S	Num	10	99999999.99	Please populate with an amount if an amount has been entered in column Q. Is there a limit to which the deduction can reduce the member's pension? If so, please enter relevant minimum amount.
Type of Deduction	T	Char	100		Please provide details of the Court Order Deduction if an amount has been populated in column Q.
Frequency of Deduction	U	Char	1	M, W, A, Q, B	W - Weekly M - Monthly Q - Quarterly B - Biannual A - Annual
Commencement Date	V	Date	10	dd/mm/yyyy	Please populate if an amount has been entered in column Q. Date this deduction started if already in payment. If related to Pension Earmarking, date the deduction is due to start i.e. NPA. Otherwise, please leave blank.
Finish Date	W	Date	10	dd/mm/yyyy	Please populate if an amount has been populated in column Q. Date this deduction is due to finish - blank if not applicable or payment is continuous.
Earmarking Percentage	X	Num	5	999.99	If a Pension Earmarking deduction exists please enter the appropriate percentage to be earmarked at NPA.
3 <sup>rd</sup> Party Payee Name	Y	Char	30		If this deduction is to be paid direct to a third party, e.g. on a court order, enter payee details.
3 <sup>rd</sup> Party Reference	Z	Char			Any reference to be quoted when making this payment
3 <sup>rd</sup> Party Address Line 1	AA	Char			Separate column for each line of address
3 <sup>rd</sup> Party Address Line 2	AB	Char			Separate column for each line of address
3 <sup>rd</sup> Party Address Line 3	AC	Char			Separate column for each line of address

Field Description	Column	Data Format	Field Length	Format required	Guidance
3 <sup>rd</sup> Party Address Line 4	AD	Char			Separate column for each line of address
3 <sup>rd</sup> Party Address Line 5	AE	Char			Separate column for each line of address
3 <sup>rd</sup> Party Post Code	AF	Char	9		
3 <sup>rd</sup> Party Country	AG	Char			If overseas, enter country, otherwise leave blank.
3 <sup>rd</sup> Party Account Number	AH	Num	8	99999999	Account number for payment – <b>to comply with BACS</b> . Do not add additional digits – the account number alone should be entered. For example leading zeroes should not be added or deleted. Accounts numbers should be provided in the same format as currently used to pay pensions.
3 <sup>rd</sup> Party Overseas Account?	AI	Char	1	Y, N	Must be populated if a deduction exists
3 <sup>rd</sup> Party Sort Code	AJ	Num	6	999999	Must be populated if a deduction exists
3 <sup>rd</sup> Party Roll Number	AK	Num	10	9999999999	If applicable, else leave blank
Primary Protection:	AL	Char	1	Y,N	Does Beneficiary have Primary Protection?
Enhanced Protection:	AM	Char	1	Y,N	Does Beneficiary have Enhanced Protection?
International Protection:	AN	Char	1	Y,N	Does Beneficiary have International Protection?
Pension Credit Protection:	AO	Char	1	Y,N	Does Beneficiary have Pension Credit Protection?
Certificate Number:	AP	Num	8	9999999A	If Protection exists, Certificate Number:
Certificate Date:	AQ	Date	10	dd/mm/yyyy	If Protection exists, Certificate Date:

Field Description	Column	Data Format	Field Length	Format required	Guidance
Total gross interim pension paid from Valuation Calculation date to date	AS	Num	10	9999999999	<p>Please enter the total gross interim pension paid between the valuation calculation date and the date the scheme transfers to FAS. Please speak to your FAS contact if you are unsure of the scheme's transfer date. If the scheme transfer date is in the future, please include all payments that will be made until transfer. This date will often be a target date, and you may therefore be required to provide updated values where the scheme payroll continues longer than expected. If the scheme transfers as expected you will only be required to provide updated values where payments made differ from those previously supplied.</p> <p>Please exclude: for beneficiary types S and C, any guarantee death benefit the beneficiary has received in the form of a pension. This should be included for types G, H, I and J.</p> <p><b>Please note that the information requested in columns AS to AT is essential to ensure accurate reconciliation of member payments once the scheme transfers to FAS.</b></p>
Date of last payment included in total recorded in previous column	AT	Date	10	dd/mm/yyyy	Please insert the payroll date of the last payment you make, or expect to make, as agreed with your FAS contact.
Overpayments made by scheme	AU	Num		99999999.99	If the scheme has made overpayments that have not been fully recovered and taken into account in column AS above please confirm how much is outstanding.
Level of instalments that trustees have agreed with the member	AV	Num		99999999.99	If the trustees have agreed a payment plan with the member which allows overpayments to be recovered in monthly instalments please detail the amount of the regular instalments. If any other type of payment plan has been agreed please include details in the transfer information notes.
End date for instalments	AW	Date	10	dd/mm/yyyy	If the trustees have agreed a payment plan with the member which allows overpayments to be recovered in monthly instalments please enter the date of the last instalment that should be recovered.

Field Description	Column	Data Format	Field Length	Format required	Guidance
If Guarantee paid as a continuing pension, split same as pension?	AX	Char	1	Y, N	If the guarantee is paid as a continuing pension to survivors on death, if there are multiple survivors is it split in the same way as pension benefits (as indicated on the scheme details tab)? If not please provide a short explanation in the Transfer Information Notes as to how it is paid.
If Guarantee paid as a lump sum, split same as pension?	AY	Char	1	Y, N	If the guarantee is paid as a lump sum on death, if there are multiple survivors is it split in the same way as pension benefits (as indicated on the scheme details tab)? If not please provide a short explanation in the Transfer Information Notes as to how it is paid.
Transfer Information Notes	AZ	Char			Please use this box to tell us anything else that you think we need to know relating to transfer for this beneficiary.
Crystallised amount	BB	Num	10	99999999.99	If the scheme has previously tested benefits against the Lifetime Allowance for a member, please enter the capital value of the benefits tested. If there has been more than one crystallisation event, but these were on the same day, please provide the total. If there has been more than one crystallisation event but these were on different days, please provide the total and brief notes in column AZ.
% LTA used up	BC	Num	5	999.99	If the scheme has previously tested benefits against the Lifetime Allowance, please enter the percentage of the member's Lifetime Allowance that was used up. Please see notes in column BB for multiple crystallisation events.
Tax year tested	BD	Char	6	9999/99	If the scheme has previously tested benefits against the Lifetime Allowance, please enter the tax year within which benefits were crystallised. If there has been more than one crystallisation event, please enter the year of the most recent test.

STINT	BF				If the member has more than one row on the Benefit Details sheet the corresponding number of rows should also be present on the Member Transfer sheet. This column should be completed with a stint number corresponding to the one used for the relevant row on the Benefit Details sheet.
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## Scheme Information

Field Description	Column	Data Format	Field Length	Format required	Guidance
Scheme name	A	Any	100		Name of scheme
Scheme registry number	B	Number		8 digits	TPR scheme registry number
Wind up start date	C	Date	10	dd/mm/yyyy	Date scheme entered wind up
Date of data cut	D	Date	10	dd/mm/yyyy	For full membership live data, proposed date of transfer For partial membership or test data, date submitted to FAS
Does scheme allow surviving partners as beneficiaries	E	Any	1	Y/N	Do the scheme rules provide (whether specifically or by discretion) for a survivor's pension to be paid to an surviving partner – as defined on page 3
Surviving partner payment period	F	Any	1	C,R,P,D,O or blank	Do the scheme rules specify that a survivors' pension will end other than at the beneficiary's death? If so please confirm when: C = co-habiting R = Remarriage P = after a set period D = payable for life O = Other Leave blank if no benefits provided
Dependant Child payment period	G	Any	1	P,D,O or blank	Do the scheme rules specify that a dependant's pension will end other than at the beneficiary's death? If so, please confirm when: P = after a set period D = payable for life O = Other  Please leave blank if no benefits provided and confirm none paid in the scheme notes
Scheme pension debit revaluation	H	Any			Where any beneficiaries have a pension debit against them, enter details of the revaluation adopted by the scheme for treatment of these benefits

Field Description	Column	Data Format	Field Length	Format required	Guidance
Scheme equalisation date	I	Date	10	dd/mm/yyyy	If scheme has equalised, enter equalisation date. If more than one equalisation date applies (for example for new joiners in the Barber Window) please provide full details in column J.  If the scheme has not equalised please leave blank and add an explanatory note to column J or confirm in correspondence with your FAS contact. Please clarify whether the scheme has always treated males and females equally hence has no need to equalise, or whether the scheme has a requirement to equalise but has not yet met that requirement.
Scheme notes	J	Any			Any other scheme specific (rather than member specific) notes that need an explanation. Please specifically include a note if your scheme is contracted-in.
FAS Scheme number (for FAS use only)	K	n/a	n/a	n/a	Please leave this as it is on the S1 provided by the FAS. For FAS office use only.
<b>All columns below are only required for schemes that have members transferring to FAS</b>					
Guarantee lump sums – scheme payee	L	Char			Please provide details of who guarantee lump sums are paid to under the scheme rules.
Survivors Pension – scheme payee	M	Char			Please provide details of who survivors pensions are paid to under the scheme rules.
Do Trustees have discretion over payee?	N	Char	1	Y, N	If the scheme Trustees are able to make discretionary payments enter Y and provide details in column Y below.
How pension benefits are split where multiple survivors on death <b>pre</b> retirement	O	Char			Please provide a brief summary of how the scheme deals with multiple beneficiaries (e.g. surviving partners and/or other surviving dependants) in the event of a member's death before retirement.
Surviving Dependant (only one) % if no Survivor on death <b>pre</b> retirement	P	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to a sole surviving dependant on a member's death before retirement where there is no surviving partner.

Field Description	Column	Data Format	Field Length	Format required	Guidance
Surviving Dependant (only one) % if Survivor(s) on death <b>pre</b> retirement	Q	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to a surviving dependant on a member's death before retirement where this is a surviving partner as well.
Surviving Dependant (each) % if no Survivor on death <b>pre</b> retirement	R	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to each of the surviving dependants, if there is more than one, on a member's death before retirement where there is no surviving partner. If the % is not the same for each surviving dependant, please ensure this is detailed in the notes in column O.
Surviving Dependant (each) % if Survivor(s) on death <b>pre</b> retirement	S	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to each of the surviving dependants, if there is more than one, on a member's death before retirement where there is a surviving partner as well. If the % is not the same for each surviving dependant, please ensure this is detailed in the notes in column O.
How benefits are split where multiple Survivors on death <b>post</b> retirement	T	Char			Please provide a brief summary of how the scheme would split the benefits payable in the event of a member's death where more than one surviving partner exists.
Surviving Dependant (only one) % if no Survivor on death <b>post</b> retirement	U	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to a sole surviving dependant on a member's death after retirement where there is no surviving partner.
Surviving Dependant (only one) % if Survivor(s) on death <b>post</b> retirement	V	Num	5	z9.99	Please provide the % of the members benefit that would become payable to a surviving dependant on a member's death after retirement where there is a surviving partner as well.

Field Description	Column	Data Format	Field Length	Format required	Guidance
Surviving Dependant (each) % if no Survivor on death <b>post</b> retirement	W	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to each of the surviving dependants, if there is more than one, on a member's death after retirement where there is no surviving partner. If the % is not the same for each surviving dependant, please ensure this is detailed in the notes in column T.
Surviving Dependant (each) % if Survivor(s) on death <b>post</b> retirement	X	Num	5	z9.99	Please provide the % of the member's benefit that would become payable to each of the surviving dependants, if there is more than one, on a member's death after retirement where there is a surviving partner as well. If the % is not the same for each surviving dependant, please ensure this is detailed in the notes in column T.
Additional Death Benefit Notes	Y	Char			Please provide any additional notes on death benefits.
Scheme Transfer Date	Z	Date	10	dd/mm/yyyy	Please enter the Transfer Date that has been agreed with your FAS data collection contact.

## Trailer Record

Please complete this worksheet only in the event that you are submitting full scheme data. This worksheet should be completed from your source data and not from the other worksheets of the S1 to ensure the correct numbers of records are being submitted.

<b>Field Description</b>	<b>Column</b>	<b>Data Format</b>	<b>Guidance</b>
Total number of Beneficiary records	A	Number	Total number of Beneficiary records from source data
Total number of members transferring	B	Number	Total number of Beneficiary records from source data that are transferring to FAS
Total number of 'Pensioner' Beneficiary records	C	Number	Total number of transferring beneficiary records where status = "Pensioner" (P)
Total number of 'Deferred or active' Beneficiary records	D	Number	Total number of transferring beneficiary records where status = "Deferred or active" (D)
Total number of 'Inherited' Adult Beneficiary records	E	Number	Total number of transferring beneficiary records where status = "Inherited" (I)
Total number of 'Inherited' Child Beneficiary records	F	Number	Total number of transferring beneficiary records where status = "Inherited" (J)
Total number of 'Survivor' Beneficiary records	G	Number	Total number of transferring beneficiary records where status = "Survivor" (S)
Total number of 'Surviving dependant' Beneficiary records	H	Number	Total number of transferring beneficiary records where class = "Surviving child" (C)
Total number of 'Adult Scheme Rules Survivors'	I	Number	Total number of transferring beneficiary records where class = "Adult Scheme Rules Survivor" (G)

<b>Field Description</b>	<b>Column</b>	<b>Data Format</b>	<b>Field Length</b>
Total number of 'Child Scheme Rules Survivors'	J	Number	Total number of transferring beneficiary records where class = "Child Scheme Rules Survivor" (H)
Total pensions in payment	K	Number	Total payroll on final payment prior to transfer