



# House of Commons

## NOTICES OF AMENDMENTS

given up to and including

**Monday 19 October 2020**

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*New Amendments handed in are marked thus ★*

☆ *Amendments which will comply with the required notice period at their next appearance*

*Amendments tabled since the last publication: 6 to 10*

### **PUBLIC BILL COMMITTEE**

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### **PENSION SCHEMES BILL [*LORDS*]**

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#### **NOTE**

**This document includes all amendments tabled to date and includes any withdrawn amendments at the end. The amendments have been arranged in the order in which they relate to the Bill.**

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Guy Opperman

★ Clause 27, page 17, line 38, leave out from beginning to end of line 40 and insert “The notice must specify—”

***Member’s explanatory statement***

*This amendment would remove provision requiring a notice from the Pensions Regulator to collective money purchase scheme trustees to include a requirement to assess the extent to which the scheme is operating in a manner fair to all members.*

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 Pension Schemes Bill [*Lords*], *continued*

Guy Opperman

7

★ Clause 118, page 104, leave out lines 20 to 22

***Member's explanatory statement***

*This amendment would remove a subsection which requires regulations under inserted section 238A of the Pensions Act 2004 to include a requirement excluding facilities for engaging in financial transaction activities from a qualifying pensions dashboard service.*

Neil Gray

Richard Thomson

1

Clause 118, page 104, line 41, at end insert—

“(5A) In subsection (5)(b), the “state pension information” to be prescribed must include—

- (a) a forecast of the individual’s future state pension entitlement,
- (b) information relating to the individual’s forecasted total income through the State Pension in the ten years following their 60th birthday,
- (c) information relating to the individual’s estimated total income through the State Pension in the ten years following their 60th birthday, had the pensionable age for men and women not been amended under the Pensions Act 2011,
- (d) a statement of the difference between the forecasts in (5A)(b) and (5A)(c).”

***Member's explanatory statement***

*This amendment seeks to require the provision through the pensions dashboard service of information relating to the effect on the state pension income expected by those affected by changes to the timetable for equalisation of the state pension age made by the Pensions Act 2011.*

Neil Gray

Richard Thomson

2

Clause 118, page 104, line 41, at end insert—

“(5A) In subsection (5)(b), the “state pension information” to be prescribed must include—

- (a) a forecast of the individual’s future state pension entitlement,
- (b) an estimate of what the individual’s future state pension entitlement would have been if the “triple lock” had not been implemented in 2011/2012 and that entitlement had instead increased in line with the minimum amount which could have been provided for each year in draft orders laid before Parliament under section 150A of the Social Security Administration Act 1992,
- (c) a statement of the difference between the forecasts in (5A)(a) and (5A)(b).

(5B) In subsection (5A), “triple lock” means the policy of uprating the basic State Pension, the additional State Pension and the new State Pension by the highest of—

- (a) the increase in average earnings,
- (b) the Consumer Prices Index (CPI), or
- (c) 2.5%.”

***Member's explanatory statement***

*This amendment seeks to require the provision through the pensions dashboard service of information relating to the effect of the “triple lock” on state pension forecasts.*

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**Pension Schemes Bill [Lords], continued**

Neil Gray  
Richard Thomson

4

Clause 118, page 105, line 20, at end insert—

“(6A) A requirement under subsection (6)(d) may require the provider of a pensions dashboard service to ensure that the needs of people in vulnerable circumstances, including but not exclusively—

- (a) persons who suffer long-term sickness or disability,
- (b) carers,
- (c) persons on low incomes, and
- (d) recipients of benefits,

are met and that resources are allocated in such a way as to allow specially trained advisers and guidance to be made available to them.”

***Member’s explanatory statement***

*This amendment would require that specially trained advisers and guidance are made available to people in vulnerable circumstances and would provide an indicative list of what vulnerable circumstances should include.*

Neil Gray  
Richard Thomson

5

Clause 118, page 105, line 20, at end insert—

“(6A) A requirement under subsection (6)(d) may require the provider of a pensions dashboard service to communicate to an individual using the dashboard the difference between—

- (a) provision of information,
- (b) provision of guidance, and
- (c) provision of advice.”

***Member’s explanatory statement***

*This amendment would require the provider of a pensions dashboard service to ensure that users are made aware of the differences between “information”, “guidance” and “advice”.*

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Guy Opperman

8

★ Clause 122, page 116, leave out lines 38 to 45

***Member’s explanatory statement***

*This amendment would remove a subsection which prevents a pensions dashboard service being a qualifying pensions dashboard service for a year following the establishment of the dashboard service operated by the Money and Pensions Service and requires the Secretary of State to report on the operation and effectiveness of the dashboard service in that first year.*

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 Pension Schemes Bill [*Lords*], *continued*

Neil Gray  
Richard Thomson

3

Clause 122, page 116, line 42, leave out “one year” and insert “five years”

***Member’s explanatory statement***

*This amendment would extend to five years the period for which the Money and Pensions Service dashboard would have to have been running before commercial operators could enter the market for the provision of pensions dashboards.*

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Guy Opperman

9

★ Clause 123, page 118, line 1, leave out subsection (2)

***Member’s explanatory statement***

*This amendment would remove a subsection which requires the Secretary of State, when making regulations or prescribing principles or matters under Part 3 of the Pensions Act 2004, to ensure that certain purposes are achieved as regards pension schemes.*

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Guy Opperman

10

★ Clause 132, page 125, line 17, leave out subsection (2)

***Member’s explanatory statement***

*This amendment would remove the privilege amendment inserted by the Lords.*

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Neil Gray  
Richard Thomson

NC1

To move the following Clause—

**“Auto-enrolment**

(1) The Pensions Act 2008 is amended as follows—

(a) in section 3, in subsection (1)(a) leave out “22” and insert “18”;

(b) in section 13, leave out subsection (1)(a).

(2) The Secretary of State shall, not later than two months after the day on which this Act is passed, lay before Parliament a statement containing a timetable for the implementation of these changes.”

***Member’s explanatory statement***

*This amendment would lower the age threshold for auto-enrolment from 22 to 18, and remove the lower limit of the “qualifying earnings” band, so that contributions are payable from the first pound earned. It would also require the Secretary of State to lay before Parliament a timetable for implementing these changes.*

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**Pension Schemes Bill [*Lords*], *continued***

Neil Gray  
Richard Thomson

NC2

To move the following Clause—

**“Pensions Advisory Commission**

- (1) The Pensions Regulator shall establish a committee to be known as the Pensions Advisory Commission.
- (2) The Commission shall consist of—
  - (a) members of the Regulator as provided under section 2(1) of the Pensions Act 2004, and
  - (b) five other persons appointed by Her Majesty on the recommendation of the Secretary of State.
- (3) A person appointed under subsection (2)(b) shall exercise only functions in pursuance of the duties in subsections (5) and (6).
- (4) The Commission shall be chaired by a person appointed under subsection (2)(b).
- (5) It shall be the duty of the Pensions Advisory Commission to submit to the Secretary of State each calendar year, beginning with the year 2022, a report setting out the Commission’s views on—
  - (a) the impact of provisions in Parts 1, 2 and 4 of this Act on—
    - (i) persons in different parts and regions of the United Kingdom,
    - (ii) equal treatment of men and women in access to pension provision, and
    - (iii) persons with a protected characteristic under section 4 of the Equality Act 2010; and
  - (b) the effectiveness of the powers in Parts 1 to 3 of this Act in enabling the Pensions Regulator to achieve its objectives under section 5 of the Pensions Act 2004.
- (6) It shall also be the duty of the Commission to report to the Secretary of State by 31 October 2021 its views on when commercial operators should be able to enter the market for provision of a pensions dashboard service.
- (7) The Secretary of State must lay before Parliament a copy of every report received from the Commission under this section.”

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**ORDER OF THE HOUSE [7 OCTOBER 2020]**

That the following provisions shall apply to the Pension Schemes Bill [*Lords*]:

*Committal*

1. The Bill shall be committed to a Public Bill Committee.

*Proceedings in Public Bill Committee*

2. Proceedings in the Public Bill Committee shall (so far as not previously concluded) be brought to a conclusion on Thursday 5 November 2020.
3. The Public Bill Committee shall have leave to sit twice on the first day on which it meets.

**Pension Schemes Bill [*Lords*], *continued****Proceedings on Consideration and up to and including Third Reading*

4. Proceedings on Consideration and any proceedings in legislative grand committee shall (so far as not previously concluded) be brought to a conclusion one hour before the moment of interruption on the day on which proceedings on Consideration are commenced.
5. Proceedings on Third Reading shall (so far as not previously concluded) be brought to a conclusion at the moment of interruption on that day.
6. Standing Order No. 83B (Programming committees) shall not apply to proceedings on Consideration and up to and including Third Reading.

*Other proceedings*

7. Any other proceedings on the Bill may be programmed.
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