Pension Schemes Online

A Guide to Using the Online Service for Scheme Administrators and Practitioners

August 2010

Pension Schemes Services

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Introduction to this Guide and Pension Schemes Services

About this Guide

1.1 This Guide:

- Is intended for pension Scheme Administrators and Practitioners who will need to use the Pension Scheme Online Service. It provides information about the role of the Scheme Administrator, how to access and use the Online Service, and tells you what reports and returns need to be filed online.

Pension Schemes Services (PSS)

1.2 Pension Schemes Services:

- is part of HMRC's Charity, Assets and Residence Business area
- is responsible for the policy, technical and operational work involved with the tax regime for pension schemes including:

  - scheme registration
  - maintenance of scheme information
  - processing claims for enhanced and primary protection
  - scheme compliance
  - scheme Self-assessment returns and tax repayment claims

However, PSS do **not** deal with specific queries relating to individuals and their pension arrangements, pensioners or the State Pension.

Information and Contacts

1.3 Any IT problems with Pension Schemes Online or with accessing the Online Service should be reported to **HMRC Online Services Helpdesk on 0845 6055 999**.

For information on the availability of the online service, please check the Online Service "service availability" pages.

The service issues page will also list any important issues that customers have experienced when using the service and explain how they are being dealt with.

For information about the tax regime for pension schemes visit our website at:

- http://www.hmrc.gov.uk/pensionschemes/

For technical guidance and practical application of the tax regime view the Registered Pension Schemes Manual (RPSM) at:

- http://www.hmrc.gov.uk/pensionschemes/rpsm.htm

For important updates to and information on the tax regime for pensions see the Pension Schemes Services Newsletter at:

- http://www.hmrc.gov.uk/pensionschemes/index.htm

Current Issues

1.4 Improvements to the Online Service:

- Compile functionality on the Pension Scheme Return has been improved and data can now be retained for 11 months. See paragraph 9.3 on how to save and access a partially completed Pension Scheme Return.

- 'View all schemes' available in the left hand margin of the 'Welcome Page' has been improved and it is now possible for a Scheme Administrator and an Authorised Practitioner with multiple pension schemes to see up 500 of their schemes .

1.5 Hints and Tips

- Do not confuse the notice to file a Pension Scheme Return with the notice to file a SA 970 Tax Return for Trustees of Self Administered Pension Schemes. They are different forms and ask for different information.

If you cannot find the answer in the Registered Pensions Schemes Manual and need to contact us for advice on the pension scheme tax regime you can send an email or telephone our helpline number on 0845 600 2622. If calling from outside the UK you can contact us on +44 (0)115 974 1600

Written enquiries should be sent to:

HMRC
Pension Schemes Services
Fitzroy House
Castle Meadow Road
Nottingham
NG2 1BD

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Role of the pension Scheme Administrator

Background

2.1 The pension Scheme Administrator is the individual or organisation legally responsible for the scheme. To qualify as a Scheme Administrator the individual or organisation must be resident in the EU, Norway, Iceland or Liechtenstein. The role is an extension of the previous administrator role that existed under the tax legislation prior to 6 April 2006 which was to ensure that a pension scheme was administered in accordance with tax legislation and Trust Law. The Finance Act 2004, which came into effect on 6 April 2006, defined who the Scheme Administrator was and what their responsibilities and liabilities are.

Prior to the changes brought about by the Finance Act 2004 most of the duties of an Administrator were carried out on their behalf by Life Offices or professional pension Practitioners. If you are the Scheme Administrator you may wish to check whether your Life Office or advisor is willing to carry on acting as a Practitioner on your behalf.

If you are not sure who your Scheme Administrator is, HMRC suggests you contact your scheme provider directly in the first instance.

Duties of the Scheme Administrator

2.2 The Scheme Administrator is responsible for fulfilling certain functions and duties set out in the tax legislation for registered pension schemes.

Anyone becoming a Scheme Administrator for a registered pension scheme after 6 April 2006 will be required to make a declaration in accordance with the legislation, that as Scheme Administrator they understand what their responsibilities are under Part 4 of the Finance Act 2004, and that they intend to carry them out.

A new scheme cannot be registered without these declarations. A pension scheme must be registered with HMRC in order to qualify for relief and exemption from various taxes.

And for those registered pension schemes that were approved before 6 April 2006, the legislation automatically defines who the Scheme Administrators are, and although a declaration is not required, the Scheme Administrators have the same roles and responsibilities as if they had been required to complete a declaration.

The Scheme Administrator is responsible for certain functions in connection with the scheme.

These include:

- registering the pension scheme with HMRC,
- operating tax relief at source on contributions to the pension scheme by claiming tax relief back from HMRC (if the scheme is using this system rather than the net pay system),
- completing and delivering a Pension Scheme Return and providing accounts, statements and other documents in connection with the return, if required by HMRC to do so,
- completing certain reports and providing certain information to HMRC within specified time limits,
- ensuring certain information is available where required to other people, for example scheme members, insurers, personal representatives,

- accounting for and making quarterly returns of any income tax due under Part 4 of Finance Act 2004 to HMRC,
- making an appeal against any decisions of HMRC made under Part 4 of Finance Act 2004.

A Scheme Administrator must register online with HMRC to be able to fulfil many of these duties – see Chapter 3 below.

A Practitioner may carry out some of these functions on behalf of the Scheme Administrator – see Chapter 8 below.

The Scheme Administrator will also be liable to certain other tax charges set out in the tax legislation in Part 4 of Finance Act 2004. For example, a charge known as the scheme sanction charge may arise where there has been an unauthorised payment from the scheme either to a member or to a sponsoring employer of the scheme. The Scheme Administrator is liable to pay this tax charge. This would be in addition to the unauthorised payments charge which is the liability of the member or employer.

The Scheme Administrator is the person HMRC will contact in connection with any aspect of a registered pension scheme. **If more than one Scheme Administrator is shown on our records, HMRC will always write to the first named Scheme Administrator.**

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Registering as a Pension Scheme Administrator

Important Please note this is a two part process and you must complete both parts. You need to pre-register to set up your details and then register and activate the online service

Part 1. **Pre-registering as a Pension Scheme Administrator**

3.1 Before you can add yourself as the Scheme Administrator for an existing pension scheme or register a new pension scheme you need to pre-register as a Scheme Administrator on Pension Schemes Online and get a Scheme Administrator ID.

Please allow up to 7 working days to pre-register as some of the information you need will be sent to you by post for security purposes.

3.2 If more than one of the pension scheme trustees are to be Scheme Administrators they will all need to register separately for the service. You must not register the Scheme Administrator as 'The Trustees of…'. Where possible, it is recommended that there is more than one Scheme Administrator added to the scheme record in case a registered Scheme Administrator becomes incapacitated or is no longer able to act on behalf of the scheme.

If you are the Scheme Administrator for more than one scheme, you will only need one Scheme Administrator ID. This ID will enable you to add yourself to all the relevant schemes online – see Chapter 5 for information on how to add yourself to other schemes. Please do not register as a Scheme Administrator more than once.

We recommend that you pre-register to use Pension Schemes Online as soon as possible and, if practicable, before the month of January. Registering before January will be helpful as the Online Services in general are extremely busy throughout this month. Early registration will ensure that you are ready to use Pension Schemes Online in advance of any filing deadlines.

Applying for a Scheme Administrator ID

3.3 This is an online process. To start go to www.hmrc.gov.uk

- Select 'Register (new users)' from the 'do it online' menu on the left hand side of the screen.
- Select 'Register' under the heading New Users
- Select 'Pensions' as the type of user
- Select 'Pension Schemes for Administrators'
- You will be asked 'Do you have a Scheme Administrator ID'. Select 'Apply for a Scheme Administrator ID' on the right.
- Confirm whether you are a Scheme Administrator or a Practitioner, and whether you are a UK resident by selecting the relevant options.
- Provide the information requested. Please note that you are either an **individual** or an **organisation** not both (see section 2.1 about who is the

Scheme Administrator). If registering an organisation as the Scheme Administrator you should include a contact name in the address field with the name of the person the Scheme Administrator ID should go to. Select next.

- After you have completed all the information required you will be presented with a pre-populated screen with the details you provided. Check that they are correct and select the box next to 'I confirm that the details shown are correct'. Enter the security code displayed into the field provided and select submit.

- You will receive confirmation on screen that you have successfully completed part 1 and have pre-registered as a scheme administrator and will be given your 'Activation Token' in the format 'PPXXXXXXXXX', which you will need to complete your registration. We recommend that you print this off and keep it safe.

- Your Scheme Administrator ID will be sent to the address you provided by post.

Part 2 – Register and activate the online service

3.4 Having received your Scheme Administrator ID and your Activation Token you now need to complete part 2 of your registration. During this process you will set up a User ID and Password which you will need to use for future access to the Online Service.

Start by going to www.hmrc.gov.uk

- Select 'Register (new users)' from the 'do it online' menu on the left hand side of the screen.

- You should note that at this stage you have not completed registration and are therefore still classed as a new user. You should select 'Register' under the 'New Users' heading , then scroll to the bottom of the next page and select 'Pensions'.

- Select 'Pension Schemes for Administrators'

- You will be asked "Do you have a Scheme Administrator ID?" Select 'I have a Scheme Administrator ID', on the left

- You will be asked "Do you have an Activation Token?". Select 'I have an Activation Token' – see 3.4 below if you have lost or misplaced your activation token.

- You will now be taken through a 5 stage process to set up a User ID and Password. Please make sure you have your Scheme Administrator ID and Activation Token to hand. The User ID will be given to you on screen and will be 12 characters long. You should make a note of your User ID if you intend to use the Online Service straightaway. Confirmation of your User ID will be sent to you by post by the Government Gateway. You will need to create your own password. The password must be no longer than 12 characters. Although the screen allows you to enter more than 12 characters you will only be able to use the first 12 when using Pension Schemes Online. Please note that you will need both your User ID and Password to use the Online Service in the future. You can now use the Pension Schemes Online Service.

- For reasons of security and confidentiality you should not disclose your User ID and Password to anyone else. You may wish to set up other users within your organisation to complete tasks on your behalf. For guidance on how to do this please contact the Online Services Helpdesk on 0845 6055 999.

- You may also need your Scheme Administrator ID again in the future (see Chapter 7) so you should keep this safe as well. However, you will not need your Activation Token and this can now be destroyed.

- You will now have an electronic Pensions Notice Board which you should check on a regular basis.

Lost Activation Token

3.5 If you have lost your Activation Token follow the guidance in 3.3 above to "Do you have an Activation Token?" Select 'Continue registration without an Activation Token'. The following steps will be as in 3.2 above and you will be given a User ID and asked to create a Password, but an Activation PIN will be sent to you in the post.

You will not be able to access the Online Service without the Activation PIN.

Lost Scheme Administrator ID

3.6 If you do not receive or have lost your Scheme Administrator ID, contact the Pension Schemes Services Helpline on 0845 600 2622 or +44 (0)115 974 1600 if calling from outside the UK, who, subject to caller verification, will be able to issue you with your scheme administrator ID through the post. Please note that we will only be able to issue a Scheme Administrator ID to the named individual or organisation and not to a third party.

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Registering as a Practitioner

Important This is a two part process and you must complete both parts. You need to pre-register to set up your details and then register and activate the online service

Part 1 - Pre-registering as a Practitioner

4.1 Before you can be added as the Practitioner for an existing pension scheme you need to pre-register as a Practitioner and get a Practitioner ID.

Please allow up to 7 working days to pre-register as some of the information you need will be sent to you by post for security purposes.

If you are the Practitioner for more than one scheme, you will only need one Practitioner ID. This ID will enable you to be added to all the relevant schemes online – see Chapter 8 for information on how to be authorised as a Practitioner.

We recommend that you pre-register to use the Pension Schemes Online as soon as possible and if, practicable, before the month of January. Registering before January will be helpful as the Online Services in general are extremely busy throughout this month. Early registration will ensure that you are ready to use Pension Schemes Online in advance of any filing deadlines.

Applying for a Practitioner ID

4.2 This is an online process. To start go to www.hmrc.gov.uk

- Select 'Register (new users)' from the 'do it online' menu on the left hand side of the screen.
- Select 'Register' under the heading New Users
- Select 'Pensions' as the type of user
- Select 'Pension Schemes for Practitioners'.
- You will be asked 'Do you have a Practitioner ID'. Select 'Apply for a Practitioner ID' on the right.
- Confirm whether you are a Scheme Administrator or a Practitioner, and whether you are a UK resident by selecting the relevant options.
- Provide the information requested. Please note that you are either an **individual** or an **organisation** not both. If registering an organisation as the Practitioner you should include a contact name in the address field with the name of the person the Practitioner ID should go to. Select 'next'
- After you have completed all the information required you will be presented with a pre-populated screen with the details you provided. Check that they are correct and select the box next to 'I confirm that the details shown are correct'. Enter the security code displayed into the field provided and select submit.

- You will receive confirmation on screen that you have successfully completed Part 1 and have pre-registered as a practitioner and will be given your 'Activation Token' in the format 'PPXXXXXXXXX', which you will need to complete your registration. We recommend that you print this off and keep it safe.

- Your Practitioner ID will be sent to the address you provided, by post.

Part 2 – Register and activate the online Service

4.3 Having received your Practitioner ID and your Activation Token you now need to complete part 2 of your registration. During this process you will set up a User ID and Password which you will need to use for future access to the Online Service.

Start by going to www.hmrc.gov.uk

- Select 'Register (new users)' from the 'do it online' menu on the left hand side of the screen.

- You should note that at this stage you have not completed registration and are therefore still classed as a new user. You should select 'Register' under the 'New Users' heading , then scroll to the bottom of the next page and select 'Pensions'.

- Select 'Pension Schemes for Practitioners'.

- You will be asked "Do you have a Scheme Practitioner ID?" Select 'I have a Scheme Practitioner ID', on the left.

- You will be asked "Do you have an Activation Token?". Select 'I have an Activation Token' – see 4.4 below if you have lost or misplaced your activation token.

- You will now be taken through a 5 stage process to set up a User ID and Password. Please make sure you have your Practitioner ID and Activation Token to hand. The User ID will be given to you on screen and will be 12 characters long. You should make a note of your User ID if you intend to use the Online Service straightaway. Confirmation of the ID will be sent to you by post by the Government Gateway. You will need to create your own password. The password must be no longer than 12 characters. Although the screen allows you to enter more than 12 characters you will only be able to use the first 12 when using Pension Schemes Online. Please note that you will need both your User ID and Password to use the Online Service in the future. You can now use the Pension Schemes Online Service.

- For reasons of security and confidentiality you should not disclose your User ID and Password to anyone else. You may wish to set up other users within your organisation to complete tasks on your behalf. For guidance on how to do this please contact the Online Services Helpdesk on 0845 6055 999

- You may need your Practitioner ID again in the future (see Chapter 8) so you should keep this safe as well. However, you will not need your Activation Token and this can now be destroyed.

Lost Activation Token

4.4 If you have lost your Activation Token follow the guidance in 4.3 above to “Do you have an Activation Token?” Select ‘Continue registration without an Activation Token’. The following steps will be as in 4.2 above and you will be given a User ID and asked to create a password, but an Activation PIN will be sent to you in the post.

You will not be able to access the Online Service without the Activation PIN.

Lost Practitioner ID

4.5 If you do not receive or have lost your Practitioner ID, contact the Pension Schemes Services Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK, who, subject to caller verification, will be able to issue you with your practitioner ID through the post. Please note that we will only be able to issue a Practitioner ID to the named individual or organisation and not to a third party.

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Adding yourself as a Scheme Administrator to a pension scheme

Scheme in existence prior to 6 April 2006

5.1 Schemes that were approved by HMRC before 6 April 2006 will have automatically been added to Pension Schemes Online as a registered pension scheme unless the scheme opted out of the new regime. On approval the scheme will have been allocated a SF reference number in the format 000/000000/000000/A. This was a numerical reference with the exception of a random check letter at the end (This reference is also known as the PSO or approval reference). Depending on the age of the scheme you may have a reference that looks slightly different. The reference was alphanumerical, for example if the name of the Establishing Employer begins with an A (e.g. ABC Ltd) the SF number will begin 001/.

Although the legislation set out who the Scheme Administrator was at 6 April 2006, in many cases this information was not held by HMRC at the time. Therefore, if you were the Scheme Administrator of a scheme at 5 April 2006 and you have not already notified HMRC of this and would like to, you will need to do so following the process below.

If you became the Scheme Administrator on or after 6 April 2006 you will need to do so following the process below.

SF Reference Number

5.2 When adding yourself as a Scheme Administrator to a pension scheme and to avoid creating a duplicate scheme you must ensure that you have the correct SF reference, if you do not have the pension scheme's Pension Scheme Tax Reference (PSTR). **When entering the SF reference, ensure you do so in the correct format and that the check letter is correct or you may create a duplicate scheme by mistake, which may cause problems for you later when filing reports and returns.**

If you do not have the PSTR or the SF reference number or you are not sure it is correct, contact the Pension Schemes Services Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK, who will be happy to help you.

Adding yourself as a Scheme Administrator

5.3 To add yourself as a Scheme Administrator to a pension scheme go to www.hmrc.gov.uk

- Select 'Log in' from the 'do it online' menu on the left hand side of the screen.
- Select link to 'Pension Schemes' under heading 'Registered Users'
- Enter your User ID and Password, which should be no more than 12 characters, under 'Existing users' and select 'Login'.
- Select 'Access service' next to 'Pension Schemes for Administrators'
- You will be presented with the 'At a glance' page. Under the heading 'File your forms and returns' (top right box) select 'Pension Scheme for Administrators Product'.

- Select ‘Add yourself as a Scheme Administrator’ from under the heading ‘Administration’ on the toolbar on the left hand side.

- You will be presented with 2 options. The first asks for the Pension Scheme Tax Reference (PSTR), which you may not have. The second asks for the scheme name and SF reference. When using this option you will need the SF reference number in its correct format. See paragraph 5.2 above for information on what to do if you do not have the SF reference number or you think it might not be correct. Do not enter the policy contract number if you do not have the SF reference number unless the scheme is a retirement annuity or deferred annuity scheme, as this will create a duplicate which may cause problems when you are trying to file reports or returns.

- Enter the information requested and select ‘Add yourself as Scheme Administrator’ underneath.

- You will now be asked if you were the Scheme Administrator before 6 April 2006. Select the appropriate option and select ‘Submit’.

- If you selected yes, you will be presented with a pre-populated page with your Scheme Administrator details. Check they are correct and then click on the box next to ‘I <your name>, confirm that the above information is correct’ and select ‘Submit’.

- If you selected no, you will need to tick a number of declaration boxes, then select ‘Submit’. Enter your User ID and password as a service credential and select ‘Submit’.

- This will present a ‘Submission in Progress’ screen. The screen will refresh itself until a ‘Submission Successful’ screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. You will be given the option to view the submission receipt. The Pension Scheme Tax Reference (PSTR) will appear in the body of the text.

You have now successfully added yourself to your scheme, but please note that you will not be able to view scheme records, make any amendments or file any returns for at least 24 hours. You may receive messages/notices about the scheme in your electronic notice board.

Scheme Administrator for more than one scheme

5.4 Even if you are the Scheme Administrator for more than one pension scheme you will only need one Scheme Administrator ID. You do not need to apply for a separate ID for each scheme.

Possible error message

5.5 After attempting to submit your details you may receive a message informing you that you cannot be added to that pension scheme because there is already a Scheme Administrator added. This means that someone is already showing on our records as the Scheme Administrator. To be able to add yourself to the scheme you will need to get them to associate you to the scheme first – see Chapter 7 below. To find out who the Scheme Administrator is you will need to ask your co-trustees/colleagues or the establishing employer as the Pension Schemes Services Helpline are unable to disclose this information. However, if you are unable to contact or trace the previous registered Scheme Administrator, contact the Pension Schemes Services Helpline who may be able to help.

For any other error messages or IT issues you should contact the Online Helpdesk on 0845 6055 999.

Pension schemes registered on or after 6 April 2006

5.6 Pension schemes registered on or after 6 April 2006 will have been registered by their Scheme Administrator and so will normally have a Scheme Administrator shown on the record. For security reasons you will not be able to make your declaration that you are the Administrator of the scheme and have your details added to the record until they have associated you to the scheme. (see Chapters 6 and 7 below). If that Scheme Administrator has ceased to act and there are no other Scheme Administrators on our records then you should contact the Pension Schemes Services Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK, who may be able to help.

Ceasing to be a Scheme Administrator.

5.7 If you cease to act as the Scheme Administrator for a particular pension scheme, you will need to notify us of the termination by ceasing yourself as the Scheme Administrator on the Online Service. See sections 9.10, 9.11 and 9.12 for further information.

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Registering a New Pension Scheme

Registered pension schemes

6.1 Contributions to a pension scheme registered with HMRC receive tax relief on both employer and member contributions, and any income on investments made with these contributions is exempt from tax.

A pension scheme can only be registered by a Scheme Administrator. It cannot be registered by a Practitioner. See Chapter 3 for information on how to register as a Scheme Administrator.

Registering a pension scheme

6.2 To register a new pension scheme the Scheme Administrator must go to www.hmrc.gov.uk

- Select 'Log in' from the 'do it online' menu on the left hand side of the screen.
- Select link to 'Pension Schemes' under heading 'Registered Users'
- Enter your user ID and Password under 'Existing user' and select 'Login'.
- Select 'Access service' next to 'Pension Schemes for Administrators'.
- Select 'Pension Schemes for Administrators product' from the 'File your forms and returns' box.
- Select the option 'Register a new Pension Scheme'.
- Complete the online form. If you need help with any of the questions refer to the online help text by clicking the question marks. If further help is required contact the Pension Schemes Services Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK.
- When you have answered the appropriate questions and ticked the declarations select 'Submit'. You will be given the option to register for Relief at Source, by selecting the 'Register' button and completing the following screens. Please note that before Relief at Source can be given you will need to send by post specimen signatures and bank account details to Pension Schemes Services. If you do not need to do this just select 'Submit these registrations'. Enter your User ID and password as a service credential and select 'Submit'. A 'Submission in Progress' screen will be displayed and after a few minutes you will receive a Submission Successful receipt which will contain the PSTR (Pension Scheme Tax Reference). The PSTR will also appear in the text on the confirmation screen. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.
- You may receive messages/notices about the scheme in your electronic notice board.
- You will not be able to view the scheme record for at least 24 hours.

Declaring yourself as a Scheme Administrator for a Deferred Annuity Contract

6.3 Where a deferred annuity contract is made or a policy is assigned on or after 6 April 2006, it automatically becomes a registered pension scheme and they do not need to be registered using Pension Schemes Online.

However, the Scheme Administrator still needs to complete a Scheme Administrator declaration for each deferred annuity contract they are responsible for. To declare yourself as a Scheme Administrator for a deferred annuity contract follow the steps in 6.2 but instead of selecting the option ‘Register a new Pension Scheme’ select the option ‘Declare as Scheme Administrator’ and follow the online instructions.

Registering a Death in Service/Group Life Assurance Scheme

6.4 To register a new Death in Service/Group Life Assurance Scheme the Scheme Administrator must go to www.hmrc.gov.uk

- Select ‘Log in’ from the do it online’ menu on the left hand side of the screen
- Select ‘Pension Schemes’ under heading ‘Registered Users’
- Enter your User ID and Password, which should be no more than 12 characters, under ‘Existing user’ and select ‘Login’
- Select ‘Pension Schemes for Administrators product’ from the ‘File your forms and returns’ box
- Select the option ‘Register a new Pension Scheme’
- Complete the online form. For Death in Service/Group Life Assurance Schemes the questions on the online form should be answered as follows:
- Scheme name: Enter the company name followed by either Death in Service or Group Life Assurance Scheme
- Do you want to register a Stakeholder: No
- Legal Structure: Select ‘Other’ and in the box provided write a description of the scheme, for example: ‘Provides death in service cover only’
- Number of Members: Select the membership band from the drop down menu
- Is the scheme Investment Regulated?: No
- Is it an Occupational Scheme?: Yes
- Country or Territory in which Scheme Established: Select country from drop down menu
- Name and Address of Establisher: This will be the employer name and address

If further help is needed contact the Pension Schemes Services Helpline on 0845 600 2622 or +44 (0)115 974 1600, if calling from outside the UK.

When you have answered the appropriate questions and ticked the declarations, select ‘Submit’. You will be given the option to register for Relief at Source. You do not need to do this and should just select ‘Submit these registrations’. Enter your User ID and password as a service credential and select ‘Submit’. A ‘Submission in

Progress' screen will be displayed and after a few minutes you will receive a "Submission Successful' receipt which will contain the Pension Scheme Tax Reference (PSTR). The PSTR will also appear in the text on the confirmation screen. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.

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Associating additional Scheme Administrators

More than one Scheme Administrator

7.1 It is possible for a scheme to have more than one Scheme Administrator, especially if there are co-Trustees. If this is the case then the process for doing so is described below.

Associate a second or subsequent Scheme Administrator

Where there is more than one Scheme Administrator of your scheme, for security purposes, there is a process called 'Associating a Scheme Administrator' that needs to be carried out online. Before you start you need to ensure that;

1. One Scheme Administrator has already notified HMRC that they are Scheme Administrators of the scheme, and

2. That those who are waiting to notify us that they are also Scheme Administrators and have their details added to the record have pre-registered for Pension Schemes Online (see chapter 3)

The Scheme Administrator on our records needs to follow the process below to let us know there are more Scheme Administrators and who they are. This is to make sure people do not add themselves incorrectly to a scheme and gain access to information they are not authorised to see. Once the process below is completed the additional Scheme Administrators can notify us that they should be added to the scheme record (see chapter 5).

Please note we will always issue any communications to the first named Scheme Administrator (unless they have ceased).

There is no limit to the number of Scheme Administrators that can be added to a scheme.

To associate a second or subsequent Scheme Administrator, you will need their Scheme Administrator ID. Once you have this you should go to www.hmrc.gov.uk

- Select 'Log in' from the 'do it online' menu on the left hand side of the screen.
- Select 'Pension Schemes' under heading 'Registered Users'
- Enter your User ID and Password, which should be no more than 12 characters, under 'Existing user' and select 'Login'.
- Select 'Access service' next to 'Pension Schemes for Administrators'.
- You will be presented with a page split into 4 sections. Under the heading 'File your forms and returns' (top right hand box) select 'Pension Schemes for Administrators product'.
- Select either 'View all Pension Schemes' from the left hand toolbar – this will give you a list of all the schemes you are added to as the Scheme Administrator, or use the 'Select a pension scheme' function if you know the Pension Scheme Tax Reference (PSTR) (bottom left box).
- Either select the pension scheme you want or enter the PSTR. The 'Pension Scheme Summary' page will then be displayed. Select 'Scheme Administrator

management' (bottom left hand box) and this will give you a list of the Scheme Administrators for that scheme. To associate a further Scheme Administrator select 'Associate another Scheme Administrator'.

- To associate a Scheme Administrator enter the new Scheme Administrator's ID when prompted. The screen will remind you that the new Scheme Administrator must go online and add themselves to this scheme once you have completed the process. Select 'Next'.

- Details of the 'new' Scheme Administrator will now be displayed on a Scheme Administrator Overview. If you wish to associate a further Scheme Administrator repeat the process set out above. When you have associated all the Scheme Administrators that need to be associated to that pension scheme select 'Go to Submit'.

- You will now be asked to enter your User ID and Password, which should be no more than 12 characters, select 'Submit'. This will present a 'Submission in Progress' screen. The screen will refresh itself until a 'Submission Successful' screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.

- A 'Submission Successful' screen will be displayed after a few moments and the Scheme Administrator(s) are now associated to the scheme.

- The status of the new Scheme Administrator(s) are shown as 'Associated'. The new Scheme Administrator(s) will now need to add themselves to the scheme by following the 'Add yourself as a Scheme Administrator' process in Chapter 5.

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Authorising a Practitioner

Authorised Practitioners

8.1 A Scheme Administrator of a registered pension scheme can authorise a Practitioner to deal with the day to day affairs of the pension scheme. Anyone the Scheme Administrator wants HMRC to deal with or to provide information to including access to the scheme records will need to be authorised as a Practitioner on Pension Schemes Online. This is important as HMRC will use the Online Service to notify the Practitioner if authorised to receive information and if the Practitioner's details are not available, we will not be able to confirm their identity or deal with them. Before a Practitioner can be authorised they need to register as a Practitioner with HMRC (see Chapter 4).

We do not require authority form a Scheme Administrator before a Practitioner can submit information to HMRC online. It is acceptable for a Practitioner to submit a report/return on behalf of a Scheme Administrator provided that before they submit the report/return they have the approval of the Scheme Administrator to both the content of the report and to the submission. This is necessary as they will be required to declare that the Scheme Administrator named in the submission has approved the content of the report/return and its submission. However, we will not be able to discuss the content of the report/return with that Practitioner without authority from the Scheme Administrator. Neither will a Practitioner be able to go online to see any information relating to the pension scheme, nor make amendments to any report or return for that scheme that has been submitted by anyone else unless we have authority to allow them to do so from the Scheme Administrator.

How to authorise a Practitioner

8.2 Before you begin to give us authority to deal with or provide information to a Practitioner, ensure that you have their Practitioner ID (an 8 digit number) to hand.

To start go to www.hmrc.gov.uk

- Select 'Log in' from the 'do it online' menu on the left hand side of the screen.
- Select 'Pension Schemes' under heading 'Registered Users'
- Enter your User ID and Password under 'Existing user' and select 'Login'.
- Select 'Access service' next to 'Pension Schemes for Administrators'.
- In the section 'File your forms and returns' select 'Pension Schemes for Administrators product'.
- Select the required scheme by entering the PSTR (Pension Scheme Tax Reference) and selecting 'Go'. Alternatively, you can search for the scheme by Pension scheme name or by selecting 'View all pension schemes'.
- When you select the required scheme, this will give you the 'Pension Scheme Summary' page. Select 'Practitioner management' under the Scheme Administration link.
- Select 'Authorise new practitioner'.

- Enter the Practitioner's ID and client reference (if known), and select 'Next'. The client reference is not mandatory information. It is the reference that the Practitioner uses to identify their client.

- If you are authorising us to deal with more than one Practitioner repeat the above process for each one.

- When all Practitioners are listed select 'Go to summary and submit'.

- This will ask you to confirm the authorisation and submit.

- Enter your User ID and Password, which should be no more than 12 characters, and select 'Submit'. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.

- A 'Submission Successful' screen will be displayed after a few moments and the Practitioner(s) are now associated to the scheme.

- Please ensure that you provide your authorised Practitioner with your Scheme Administrator ID (eg A1234567) as they will be required to enter it when submitting returns and reports on your behalf

Scheme Administrator ceasing to act

8.3 If a Scheme Administrator ceases then any authority they have given to us to deal with or provide information to a practitioner also ceases. The Practitioner will be informed when this occurs. If one of the other Scheme Administrators want to authorise us to deal with or provide information to that practitioner they must follow the process in section 8.2 above to re-authorise the Practitioner.

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Mandatory online filing

> Important
> To prevent you losing data we recommend that (a) you are the only person working on this form at present and (b) you only open this form once whilst you are working on it.

9.1 Since 16 October 2007 it has been mandatory to file certain forms and returns electronically.

From that date you must use Pension Schemes Online to file the following:

- Applications to register a pension scheme
- Registered Pension Scheme Returns
- Accounting for Tax Returns
- A Scheme Administrator's Declaration
- Event Reports
- Notification of Winding-up of a Registered Pension Scheme
- Notification of Termination of a Scheme Administrator's Appointment.

Please note that a notice to file a Registered Pension Scheme Return (PSR) should not be confused with the requirement to file a self assessment form SA 970 which is the Tax Return for schemes that have been set up under trust. A paper return has to be completed by the trustees where the scheme has claimed/is claiming a repayment of the tax deducted on investment income arising on assets held for the purpose of the scheme or it has taxable income.

For a list of forms that are available online and in paper visit www.hmrc.gov.uk/pensionschemes/ps-forms.pdf

How to file online

9.2 To submit an online return or form the Scheme Administrator should be added to the scheme – see Chapter 5 if you are not already added to the scheme and Chapter 7 if there is more than one Scheme Administrator. Where possible, it is recommended that there is more than one Scheme Administrator added to the scheme record in case a registered Scheme Administrator becomes incapacitated or is no longer able to act on behalf of the scheme.

If a Practitioner (see Chapters 4 and 8) is filing the return on behalf of the Scheme Administrator they will be required to make a declaration before the submission can be accepted by HMRC. This declaration confirms that the Scheme Administrator named in the submission has approved the content of the return/report/form and its submission to HMRC online. The declaration requires the Practitioner to enter the Scheme Administrator's ID. When entered, the ID must be the correct one for the named Scheme Administrator and must already have been added to the scheme record (see Chapter 5). The registered Scheme Administrator needs to ensure that they have provided the correct Scheme Administrator ID to their Practitioner.

Before you can file online you need to select the relevant pension scheme:

To start go to www.hmrc.gov.uk

- Select ‘Log in’ from the ‘do it online’ menu on the left hand side of the screen.

- Select ’Pension Schemes’ under heading ‘Registered Users’

- Enter your User ID and Password, which should be no more than 12 characters, under ‘Existing user’ and select ‘Login’

- Select ‘Access service’ next to ‘Pension Schemes for Administrators’

- You will be presented with a page split into 4 sections. Under the heading ‘File your forms and returns’ select ‘Pension Schemes for Administrators product’.

- Select either ‘View all Pension Schemes’ from the left hand toolbar which will show you a list of all the schemes you are added to as the Scheme Administrator, or use the ‘Select a pension scheme’ function (bottom left box) if you know the name or PSTR (Pension Scheme Tax Reference) of the scheme.

- For unknown schemes select the relevant option under reporting on the welcome page and follow the instructions at 9.5 and 9.8.

How to file the Registered Pension Scheme Return

9.3 To start a new Pension Scheme Return follow the process in 9.2 to access the required scheme’s ‘Pension Scheme Summary’ page

- Once you have the required scheme’s ‘Pension Scheme Summary’ page open select ‘Registered Pension Scheme Return’ from the ‘Reporting’ section.

- From the overview find the appropriate year ending that has the status ‘Notice received’ and select ‘start’.

- Complete the online form. In answer to the question ‘Is the scheme an Occupational scheme select ‘Yes’ for an Employer Sponsored Pension Scheme or ‘No’ for a Self Invested Personal Pension Scheme or Personal Pension Scheme. If you need help understanding what is needed, then please refer to the online help by selecting the green question marks icons. If you still need help then please contact the Pensions Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK.

- If you have further information to add but do not have it to hand or you want to wait before submitting it you can save the return for up to 11 months. The saved return will appear as an “incomplete task” when you access Pension Schemes Online. When you are ready to submit the return you will be asked to enter your User ID and Password which should be no more than 12 characters, and select “submit”. The screen will keep on refreshing itself until a ‘Submission Successful’ screen is displayed. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message.

Amending a Submitted Registered Pension Scheme Return

9.4 Follow the process in 9.2 to access the required scheme’s ‘Pension Scheme Summary’ page

- You can amend the Registered Pension Scheme Return 24 hours after you have submitted it but not before. You will need to select 'Registered Pension Scheme Return' from the 'Reporting' section of the 'Pension Scheme Summary' page.

- From the overview find the return that you have previously submitted. The status will be shown as 'Submitted' and you will have the option to 'amend' or 'view return(s)'. Select 'amend'.

- You will then be presented with a 'Return History'. Select 'amend' from the overview detail.

- Fill out the online form and select 'Submit'. You will now be asked to enter your User ID and Password which should be no more than 12 characters, and then select 'Submit'. This will present a 'Submission in Progress' screen. The screen will refresh itself until a 'Submission Successful' screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message.

How to file an Event Report (including Winding up a Scheme)

9.5 To start a new Event Report follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page

- Once you have the required scheme's 'Pension Scheme Summary' page open select 'Event Report' from the 'Reporting' section.

- If you are filing for an unknown scheme, in the left hand menu on the welcome screen is an option for reporting, select Event Report. On this page will be an option for PSTR not known, enter the scheme name along with either the SF reference or the contract or policy number and then select start or find Event Report.

- Select 'Start a new Event Report'. This presents the 'Event Reporting for a Scheme' screen which gives details of all event reports started or submitted for the pension scheme. To complete a new report select 'Start a new Event Report'

- If you are in the process of compiling a report an 'In progress' message will be displayed under the 'Status' heading. The option to 'Continue' will be displayed under the 'Action' heading. You must select this link to ensure you see all information previously compiled.

- This presents an 'Event Report – Report Year' screen. The drop down menu will give you a list of the years available. Select the year for which you want to make a report and select 'Next'.

- You will be presented with an 'About Event Reporting' screen, once you have read it select 'OK'. .

- An 'Event Report – Summary' page is presented. You will be asked if you have 'any reportable changes for this pension scheme or its membership numbers' or 'any reportable fund movements for this pension scheme'. Select the required link.

- Depending on what link was selected you will be presented with either the 'Reportable Events to the Scheme – Overview' or the 'Reportable Fund Movements – Overview' screen. These will give details of any earlier reportable "events" or "fund movements" already reported. Select 'Add an Event' or 'Go to this section' as appropriate.

- Complete the online form. Once you have entered the events you wish to report return to the 'Event Report – Summary' screen where you will be given four options: 'Submit this Event Report', 'Save & Exit this Event Report', 'Delete this Event Report' and 'Exit without saving'.

- If you need help understanding what is needed, then please refer to the online help by selecting the green question marks icons.

- If you have no more events that you need to report and it is after the end of the tax year to which it relates (unless the scheme has wound up) select 'Submit this Event Report' and enter your User ID and Password. This will present a 'Submission in Progress' screen. The screen will refresh itself until a 'Submission Successful' screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.

- If you have more events to report but don't have the details to hand or if you want to wait before submitting the report select 'Save & Exit this Event Report'.

Important At this point the data you have entered has not been fully saved

- To complete the save process you will be presented with an Event Report disclaimer screen which you must read and then you must select the box to confirm you have read and accept the conditions. Select OK. The screen will refresh whilst the saving process continues until the Submission deadline date screen is displayed. At this point you MUST select 'Complete Save and Exit of this Event Report' link. Failure to select this link may result in data being lost.

- This information will then be stored on our system. It will be saved until the end of February following the end of the tax year to which the Event Report relates. For example if the Event Report is for the tax year ended 5 April 2008 the data will be retained until 28 February 2009. If you start the report after the filing date has expired, any data on the saved Event Report but not submitted will be kept for one month from the date you start. If the report is started on 14 February 2009 then any data saved would be saved until 13 March 2009. During this time you will be able to add to the report and amend it. For example if the Event Report is for the tax year ended 5 April 2008 the filing date is 31 January 2009, the exception being if a scheme has wound up in which case the Event Report must be filed within 3 months of the wind up date.

- If you want to completely clear any events you have entered but not yet submitted and start the Event Report again select 'Delete this Event Report'.

View a compiled Event Report

> Important
> To prevent you losing data we recommend that (a) you are the only person working on this form at present and (b) you only open this form once whilst you are working on it.

9.6 A compiled Event Report is a report that has been started and saved but not submitted to us.

It is possible for any Scheme Administrators and Authorised Practitioners attached to the scheme record to view, add to, save and/or submit a compiled Event Report.

- To do this you should select 'Event Report' on the 'Welcome' page. This presents a 'Pension Schemes – Event Reporting' screen which lists all those schemes you are Scheme Administrator/Authorised Practitioner for with Event Reports in progress.

- Select the 'continue' link of the Event Report you wish to view. You must access a compiled Event Report using the 'In Progress' screen. Any other route may create an additional version of the form or may result in the loss of data.

- You will be presented with an 'About Event Reporting' screen, once you have read it select 'Ok'.

- You are now presented with the Event Report you want to view and you have the option enter or update information or to submit the report by selecting 'Submit this Event Report' and entering your User ID and Password, which should be no more than 12 characters.

Submitting an amended Event Report

9.7 Although an Event Report can be amended up to the point of submission, you can also amend it after it has been submitted, although you will have to wait for 24 hours before doing so. To amend an Event Report follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page.

- Once you have the required scheme's 'Pension Scheme Summary' page select 'Event Report' from the reporting section.

- From the overview section, find the report for the tax year that you wish to change and select 'amend'.

- The 'Report History' page will now be displayed. Select 'amend' which will present the 'Event Report' screen.

- Choose which of the options 'Go to reportable changes' or 'Go to reportable fund movements' you want to amend. This will take you to the appropriate screens. Make the necessary amendments, select 'submit' and enter your User ID and Password, which should be no more than 12 characters. The screen will keep on refreshing itself until a 'Submission Successful' screen is displayed. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message.

How to file an Accounting for Tax Return

9.8 Follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page

- Once you have the required scheme's 'Pension Scheme Summary' page select 'Accounting for Tax' from the 'Reporting' section.
- If you are filling for an unknown scheme, in the left hand menu on the welcome screen is an option for reporting, select Accounting for Tax. On this page will be an option for PSTR not known, enter the scheme name/Contract or Policy Name along with either the SF reference or the contract or policy number and then select start or find Event Report. The AFT starts automatically for insurance companies.
- From the overview section select 'Start a new AFT return'.
- Complete the online form. If you need help understanding what is needed, then please refer to the online help by clicking the green question mark icons. If you still need help then please contact the Pensions Helpline on 0845 600 2622, or +44 (0)115 974 1600 if calling from outside the UK.
- Once the form is complete, select 'submit' and enter your User ID and Password, which should be no more than 12 characters. This will present a 'Submission in Progress' screen. The screen will keep on refreshing itself until a 'Submission Successful' screen is displayed. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message. The charge reference that you will need when you make your tax payment is shown on the 'Submission Successful' screen within the paragraph of text. Please take a note of this number as you will need it to send with your payment to ensure is does not go astray. You can also view the 'Submission Receipt', which confirms receipt of the Accounting For Tax return, from this page but the charge reference is not shown on this receipt.

If you have not taken note of the charge reference and have cleared the 'Submission Successful' screen, you will have to wait 24 hours from the submission before you will be able to view the charge reference.

To view the charge reference, select 'Accounting for Tax' from the 'Pension Scheme Summary' page. The charge reference will appear in the overview section.

Submitting an amended Accounting for Tax Return

9.9 Follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page

- Once you have the required scheme's 'Pension Scheme Summary' page select 'Accounting for Tax' from the 'Reporting' section.
- From the overview section, find the period for which you want to make an amended return and select 'view return'. The Return History will now be displayed. Select 'amend' from the overview section.

- Complete the online form, select 'submit' and enter your User ID and Password, which should be no more than 12 characters. This will present a 'Submission in Progress' screen. The screen will refresh itself until a 'Submission Successful' screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. Once the return has been successfully submitted you will receive a Submission Successful receipt. The charge reference number will not change from the one given at the time you made the original submission.

How to amend/update your details

9.10 It is important that your details are kept up to date otherwise notices and messages may not reach you. To amend or update your details:

- Select 'Log in' from the 'do it online' menu on the left hand side of the screen.

- Select 'Pension Schemes' under heading 'Registered Users'

- Enter your User ID and Password under 'Existing user' and select 'Login'

- Select 'Access service' next to 'Pension Schemes for Administrators' or if you are a Practitioner 'Pension Schemes for Practitioners'

  You will be presented with a page split into 4 sections. Under the heading 'File your forms and returns' (top right hand box) select 'Pension Schemes for Administrators product' or 'Pension Schemes for Practitioners Product'

- To amend or update your details select 'View or Amend Your Details' in the left hand margin. A page will be displayed giving your current details, on this page you can only amend the UK residency or requirement for paper notices question. To amend Name and address details select 'Next'. Update or amend details as appropriate and select 'Next'. You will need to confirm the new details are correct and then select 'Submit'. Then enter your User ID and Password. This will present a 'Submission in Progress' screen. The screen will keep on refreshing itself until a 'Submission Successful' screen is displayed. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message.

How to amend scheme details

9.11 Using this function, you are able to change the scheme name and/or the scheme establisher or sponsor details. Follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page.

- Once you have the required scheme's 'Pension Scheme Summary' page select 'Amend scheme details' situated near the top of the screen below the scheme name.

- Select which detail you wish to change (Scheme Name, Scheme Establisher(s)/Scheme Sponsor(s) and Client Reference(s) can all be amended) by ticking the relevant boxes then select 'Next'.

- If you are changing scheme name, enter the new scheme name and select 'Next'.

- If you are also changing the scheme establisher/sponsor, you will be taken to the 'Establisher / Sponsor Overview' page. If you are not amending the establisher/sponsor you will then need to submit the amendment as it is.

- To amend Establisher/sponsor details select 'amend' from the overview page. You can amend the name and/or address and also note the date they ceased to be establisher/sponsor. Select 'Next' once you have entered the amendments.

- To add a scheme establisher / sponsor, select 'Add a scheme establisher / sponsor '. Enter the details and select 'Next'.

- From the overview page select 'Next', then submit and enter your User ID and Password, which should be no more than 12 characters. This will present a 'Submission in Progress' screen. The screen will refresh itself until a 'Submission Successful' screen is displayed. This process should only take a few minutes. During this time do not close your browser or try to re-submit the information as this may result in a submission failure.

You will have to wait 24 hours from the submission before you will be able to view the amendments you have made.

Notification of termination of a Scheme Administrator's appointment

If you cease to act as the Scheme Administrator, for a particular pension scheme you must notify us of this within 30 days from the date of cessation. To do this please follow the guidance at 9.13. Please note that you remain liable as Scheme Administrator if there isn't another or a new Scheme Administrator to replace you. The scheme may also be de-registered if there is no Scheme Administrator.

How to notify that you have ceased being a Scheme Administrator for a particular Scheme

9.13 Follow the process in 9.2 to access the required scheme's 'Pension Scheme Summary' page

- Once you have selected the required scheme's 'Pension Scheme Summary' page select 'Scheme Administrator management' from the 'Scheme Administration' section.

- From the Scheme Administrator overview select 'cease' next to your name.

- You will be asked if you want to amend Relief at Source (RAS) records. If the scheme is registered for Relief at Source select 'Yes'. If not, select 'No', then select 'Submit' and enter your User ID and Password, which should be no more than 12 characters. This will present a 'Submission in Progress' screen. The screen will keep on refreshing itself until a 'Submission Successful' screen is displayed. During this time do not close your browser or try to re-submit the information as this may result in a submission failure. This process should only take a few minutes. Once the return has been successfully submitted you will receive a Submission Successful message.

- Please note that if you have authorised us to deal with or provide information to a practitioner that any will have their authorisation ceased and will need to be authorised by the new or other Scheme Administrator if they want us to deal with or provide information to that Practitioner.

- If there is more than one Scheme Administrator recorded on the scheme record, the next Scheme Administrator in the list will become the first named Scheme Administrator and will receive all correspondence from HMRC.

Retention period for online forms partially completed and saved

9.14 Partially completed and saved forms are stored on Pension Schemes Online for a period of 7 days and then deleted, with the exception of:

- An Event Report, where the saved data can be stored throughout the year (see section 9.5 above).
- An Accounting for Tax Return where the saved data is retained for 30 days and then deleted.
- Pension Scheme Return, where the data is retained for 11 months from the date of issue of the notice.

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Further Guidance

The Registered Pension Schemes Manual (RPSM) contains comprehensive practical and technical guidance on the pension scheme tax regime. It can be found at:

- www.hmrc.gov.uk/manuals/rpsmmanual/index.htm

Particularly relevant sections include:

- Accounting for Tax: RPSM section 12301300
- Event Report: RPSM section 12301010
- Registered Pension Scheme Return: RPSM section 12301400

The Pension Tax Simplification Newsletters provide regular updates and highlight topical issues relevant to pension schemes. They can be viewed at:

- www.hmrc.gov.uk/pensionschemes/pts-newsletters.htm

Additional guidance to using the Pension Schemes Online Service can be found at:

- www.hmrc.gov.uk/pensionschemes/online/using-ps-online.htm

The Online Services site provides information on the Online Services run by HMRC, including Pension Schemes Online and gives quick links to Online Services FAQs, the Service Availability page and the Service Issues page. This can be found at:

- www.hmrc.gov.uk/online/index.htm

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