HM Revenue & Customs

Minutes of meeting held on 30 March 2017

Place: HM Treasury, 1 Horse Guards Road, London, SW1A 2HQ

Attendees:

Name	Organisation
Karen Goldschmidt	Association of Consulting Actuaries
Yen-Pei Chen	Association of Chartered Certified Accountants
Zachary Gallagher	Association of Member-directed Pension Schemes
Claire Van Rees	Association of Pension Lawyers
Ian Neale	Aries
Dave Sadler	Aviva
Richard Wyatt	Chartered Institute of Taxation
Samantha Mann	Chartered Institute of Payroll Professionals
Vince Flanagan	Investment and Life Assurance Group
Michael Martins	Institute of Directors
Benjamin Mack	National Employment Savings Trust
Averil Logan	Pensions and Lifetime Savings Association
John Dunkley	Society of Pension Professionals
Paddy Millard	Tax Help for Older People
Stacey Bradley	Zurich
Anne Smith (Chair)	HMRC
Daniela Paul	HMRC
John Bhandal	HMRC
Jason Price	HMRC
Steve Darling	HMRC
Sarah Mee	HMRC
Cynthia Fulton	HMRC

Apologies from: Jo Gibson (HMRC), Carol Johnson (ABI), Katharine Lindley (ATT), Neil Carberry (CBI), Paul Garwood (ICAEW), Susan Cattell (ICAS), Kelly Sizer (LITRG).

Agenda Item 1 Introduction, domestics and actions

1. The Chair welcomed attendees and gave apologies for the absence of Jo Gibson who usually chairs the forum. Introductions were given and domestics were covered.

2. HMRC confirmed that all the action points from the last forum were closed and asked if the attendees had any questions.

3. One attendee said they were happy to see so many action points closed but surprised that action point 4 had been closed rather than kept as an ongoing action. HMRC explained this was closed on the basis that feedback from the forum had been passed to the team dealing with the help text for the 2016 to 2017 personal tax return to consider.

Agenda Item 2 Pension Schemes Services – Policy Team update

Changes to the capped drawdown pension tables

4. HMRC apologised for the confusion caused by publishing the extended drawdown tables for use straight away, without guidance.

   HMRC had listened to forum members and pension scheme administrators about the date that the revised tables should be used. As a result of this feedback HMRC confirmed in Pension Schemes Newsletter 84 that to give scheme administrators more time to update their systems, the extended tables should be used for calculations from 1 July 2017 rather than 6 April 2017.

Budget

Master Trusts

5. HMRC explained that the tax registration process will be amended to align with the Pensions Regulator's authorisation process from October 2018.

6. HMRC confirmed that the consultation response document on pension scams will be published in spring 2017. HMRC had hoped to publish this at Spring Budget 2017 but publication was delayed because HMRC is still going through consultation responses.

Money purchase annual allowance

7. HMRC provided an update following the announcement at budget to reduce the money purchase annual allowance from £10,000 to £4,000.

8. HMRC explained that the government announced in the Autumn Statement 2016 the proposed change to the money purchase annual allowance and consulted on this. The consultation response document was published 20 March 2017.

9. HMRC confirmed that the reduction does not affect how money purchase annual allowance works and that there will be no changes to any formulae or calculations. HMRC also confirmed there will be no changes to existing transitional provisions for the 2015 to 2016 tax year and no changes to tapered annual allowance.

10. HMRC explained that relevant sections in the legislation referring to money purchase annual allowance will be revised to substitute references to £10,000 with £4,000. A corresponding change will also be made to change the alternative annual allowance making it £36,000.

11. HMRC confirmed that the measure is now going through the parliamentary process.

12. HMRC confirmed there will also be changes to the provision of information regulations

    - 2006/567 relating to the provision of pension savings statements
    - 2006/208 relating to qualifying recognised overseas pension schemes (QROPS) and former QROPS on the provisions of a flexi access statement.

    HMRC are working with solicitors to revise the relevant sections of this secondary legislation and will consult on these regulations as soon as possible.

13. One attendee explained it has been difficult to deal with communications from members, in line with the Financial Conduct Authority requirements, without knowing what the outcome would be in respect of the amount of the reduction.

14. Whilst HMRC understands the difficulties facing scheme administrators, HMRC explained that consultation was not on the amount of the reduction to the money purchase annual allowance but instead about the impact of the change.

15. One attendee explained that the reduction of the money purchase annual allowance to £4,000 will impact more people and raised concerns that these scheme members may not know about the tax implications or be able to manage the tax reporting requirement, particularly if they don’t usually complete a tax return.

16. An attendee pointed out the reduction in the money purchase annual allowance will affect more people and create a bigger administrative burden for pension scheme administrators because they will have to issue more pension

savings statements, including input amounts for the previous 3 tax years which may be irrelevant to them.

17. HMRC asked forum members to let them know of any other impacts resulting from the reduced money purchase annual allowance, so they could consider these further.

Foreign pensions

18. HMRC published the draft legislation in December 2016 for consultation and explained there had been changes to the legislation as it appears in the Finance Bill.

19. HMRC explained that the changes coming in will

- bring foreign pensions and lump sums paid to UK residents fully into tax
- close specialist pension schemes to new savings for those employed abroad ('section 615' schemes)
- extend UK taxing rights from five to ten tax years over non-UK residents' foreign lump sum payments out of funds transferred out of the UK from relevant non UK schemes (RNUKS)
- extend UK taxing rights so that they apply to payment(s) out of a QROPS in the five years after a transfer
- align the tax treatment of funds transferred between registered pension schemes
- update the conditions foreign schemes must meet to get UK tax relief on contributions and transfers by removing the requirement for 70% of transferred funds to be used to provide the member with an income for life

20. HMRC explained the intention was to publish frequently asked questions (FAQs) about the foreign pension changes alongside the budget but this did not happen. HMRC confirmed the intention to publish these on the overseas collection page as soon as possible. In the meantime, HMRC will send a copy of the FAQs to the forum members for onward circulation to their members.

Action point 1 – HMRC to email a copy of the FAQs to forum members.
Action closed – HMRC emailed forum members a copy of the FAQs on 31 March 2017.

21. HMRC explained that the 70% rule was not covered in the Finance Bill but regulations have been made and laid separately in The Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) (Amendments) Regulations 2017 .

Agenda Item 3 Overseas transfer charge and QROPS changes

22. HMRC referred to the Spring Budget 2017 announcement about the changes to the rules from the 9 March 2017 introducing the 25% overseas transfer charge.

23. HMRC published as extensive guidance as possible on 9 March 2017, available through the overseas collection page that HMRC created in November 2016.

24. HMRC confirmed that the conditions to be a QROPS didn't change at Spring Budget 2017 but all qualifying recognised overseas pension schemes (QROPS) are required to undertake to operate the new overseas transfer charge from 9 March 2017 and provide an undertaking that they'll do this to HMRC by 13 April 2017.

25. HMRC contacted all QROPS to

    - tell them that they need to make the new undertaking by 13 April 2017
    - to explain how scheme managers should do this (using the APSS240)
    - to tell them the consequences of not doing this.

26. HMRC confirmed schemes failing to provide the new undertaking will automatically cease to be a QROPS and will be taken off the ROPS notification list.

27. HMRC also explained that guidance on the overseas transfer charge and the requirement for all QROPS to provide the new undertaking by 13 April 2017 has been included in a number of GOV.UK guides and on the ROPS notification list itself.

28. HMRC confirmed the recognised overseas pension schemes list will be taken offline on 14 April 2017 and that it will be put it back up again around midday on the 18 April 2017. HMRC explained that scheme administrators still need to carry out their due diligence to check that transfers made from their schemes are to QROPS, but will need to factor in the unavailability of the list when carrying these out.

29. HMRC confirmed more guidance will be provided on due diligence and understand that scheme administrators are keen to have this.

30. HMRC confirmed that extensive changes were made to many of the pension scheme forms. HMRC said scheme administrators would be particularly affected by the changes to the APSS262. This form now asks scheme administrators to tell HMRC whether an overseas transfer is a taxable overseas transfer and either provide details of the tax deducted and paid, or give the reason that the transfer isn't a taxable transfer.

31. HMRC explained that for transfers where scheme administrators have deducted the overseas transfer charge, the charge should be reported and paid on the Accounting for Tax Return (AFT).

32. However, HMRC explained that the AFT return couldn't be updated in time for 9 March 2017. So if scheme administrators deduct any overseas transfer charges between 9 March 2017 and 30 June 2017, they will need to report these on the AFT for the quarter ending 30 September 2017.

33. HMRC confirmed they have created new forms for claiming repayment of the overseas transfer charge. HMRC explained that a repayment claim must be made by the entity that deducted the tax in the first place, even if the member has since left the scheme. The member has to initiate the repayment claim by sending the form APSS241 to both the scheme administrator and the overseas scheme manager.

34. HMRC explained that for scheme administrators, any repayment of the overseas tax charge will be made by an amendment to the AFT. Scheme administrators should complete the new form APSS242 and send this to HMRC to make the repayment claim. On receipt of the form HMRC expect to have dialogue with the scheme administrator before the scheme administrator submits the amended AFT.

35. One attendee asked what they should do with a refund if they are unable to pass it to the scheme that received the transfer. HMRC confirmed that in this situation the refund should go to another UK registered pension scheme. The attendee explained that the member may have moved abroad and may not be eligible to be in a UK registered scheme and asked what they should do in these circumstances. HMRC said they would look into this and provide guidance on a case by case basis.

36. HMRC understands that forum members and scheme administrators will have questions about how the overseas transfer charge operates. HMRC explained that due to the anti avoidance nature of the announcement, the usual discussion with external stakeholders to develop processes, was not possible. HMRC want to keep the refund process as simple as possible and welcome discussion with (and feedback from) scheme administrators as the process evolves.

37. One attendee pointed out that in cases where the lifetime allowance charge has been calculated incorrectly, there will be a knock on impact on the overseas transfer charge. The attendee gave two examples of where this

could happen resulting in an over or underpayment of the overseas transfer charge and asked what they should do in these circumstances.

38. HMRC agreed that the process needs to allow for adjustments and took an action point to look into this.

39. Another attendee asked for guidance on what they should do if they have received a repayment of the overseas transfer charge and the member has subsequently died. HMRC confirmed that the repayment would go to the beneficiaries in these circumstances.

Action point 2 – HMRC to ensure the overseas transfer charge process allows for adjustments where an incorrect overseas transfer charge has been deducted.

40. One attendee felt that members may not understand what tax residency means and asked if the onus is on the member to know where they are resident for tax purposes.

41. HMRC explained that the scheme and the member are joint and severally liable in this situation and would expect scheme administrators to revisit residency with members if the information provided to them by the member is unclear. HMRC confirmed that residency is covered in the published guidance.

    An attendee pointed out that qualifying recognised overseas pension schemes will also have the same issues around repayments but they do not have the accounting for tax return process. HMRC confirmed that there is a process for dealing with repayment claims from an overseas scheme manager. HMRC will write to the overseas scheme manager with a charge reference so that the repayment can take place.

42. One attendee asked why HMRC used residency rather than citizenship for the overseas transfer charge rules.

43. HMRC explained that when developing this measure, discussions were held with external Counsel around meeting EU requirements. The residency test was adopted following these discussions. HMRC said that there are no plans to change this.

44. Another attendee asked if HMRC's due diligence guidance will include what a transferring scheme should look for to establish a member's tax residency. The attendee explained they felt the guidance should go beyond asking for a declaration from a member and should ask for evidence or proof of their residency.

45. HMRC will consider this.

Action point 3 – HMRC to consider due diligence guidance regarding member's residency

Agenda Item 4 Pensions Project Team Update

Lifetime allowance

46. HMRC have agreement to go ahead with a basic scheme administrator look up service in the short term and build an authenticated service longer term.

47. HMRC explained that the back end service has been built but are waiting for the resource to finish building the front end to the basic service. HMRC hope that the basic system will be available by summer 2017 for scheme administrators to use via GOV.UK.

48. HMRC will explore what can be included in the authenticated look up service and will keep forum members updated on this, along with any other changes, in Pension Schemes Newsletters.

49. HMRC confirmed an additional member function will be added to the LTA online service so that members can tell HMRC online that they have lost their protection and receive an immediate response. This will eliminate manual processing time.

50. HMRC explained that members with two forms of lifetime allowance protection (one active and one dormant) who notify us through the online service that they have lost one protection will get an immediate response confirming that the dormant protection is active and providing new reference numbers regarding their newly active protection.

51. HMRC hope this additional functionality will be available within 6 months but explained that the scheme administrator look up service is the first priority. HMRC will update about this in the Pension Schemes Newsletters.

52. HMRC explained that when scheme administrators enter the correct reference numbers into the basic look up service, the response will confirm if fixed or individual protection is valid or invalid. For individual protection, the response will also include the value of the individual protection.

53. One attendee said they appreciated that HMRC could not include an individual's protection history in the look up service due to data protection and member confidentiality but said that even the date of any status change would help scheme administrators.

54. HMRC said that this wasn't in the design for the basic service but will consider including this in the authenticated service.

Scottish rate of Income Tax (SRIT)

55. HMRC explained that the Pensions Project Team don't run the relief at source project for SRIT but are subject matter experts and do provide input to the team running the project.

56. HMRC confirmed Pension Schemes Newsletter 85 provided an update on relief at source and SRIT.

57. HMRC explained that the deadline for submitting the annual return of individual information is now 5 July each year. This will start from 5 July 2017 for scheme administrators to submit the 2016 to 2017 annual return. HMRC explained the earlier deadline is so that HMRC can provide taxpayer residency status information to scheme administrators based on data submitted on their annual return.

58. HMRC confirmed that development of the new Secure Data Exchange Service (SDES) is underway. HMRC explained that scheme administrators who currently use Secure Electronic Transfer (SET) will automatically migrate to the new SDES.

59. From August/September 2017 HMRC intend to write to scheme administrators who do not currently use SET and ask them to enrol onto the new service. HMRC explained that scheme administrators must be enrolled onto SDES to receive the first status report in 2018.

60. HMRC apologised for the delay in providing information for scheme administrators to help develop IT and process to accommodate the new annual status report. HMRC explained they had hoped to have sight of prototype designs to share with forum members

61. One attendee asked when the IT specifications would be available so they can amend their systems to meet the requirements. The attendee said they were given the transitional period of an additional year so that scheme administrators had time to update their systems. The attendee said that scheme administrators will now struggle to build and test their systems in time to receive the first residency tax status report in 2018.

62. The attendee explained the pension industry have been discussing a further push back to the delivery date and are considering approaching ministers because the industry feel that there is insufficient time to implement the changes.

63. HMRC attendees explained that the teams involved in SRIT work closely together and provide updates as soon as they are available.

64. HMRC apologised for the delays but explained that to provide the best solution for all different options had to be fully explored. HMRC confirmed that after careful consideration, SDES was chosen as the best solution. HMRC will provide an update on the IT specifications as soon as possible.

65. HMRC project leads are in contact with pension industry representatives and HMRC attendees said that they will help if there is anything specific that scheme administrators need.

66. One attendee said that they had not seen an example of the IT solution but were told during a conference call with HMRC that it would be a basic Excel file that would show the individuals' status and National Insurance number.

67. Another attendee said that until they have sight of the Excel file they can't design and build the acceptance process into their systems. The attendee explained they had initially asked for 18 months, from when they received the IT specifications, to give them time to build design and test their systems.

68. Attendees said there are practical issues to consider and that scheme administrators have no way, at the time contributions are made, of intervening in the process. Attendees fedback their concern that they will not be able to update their systems in time for implementation.

69. HMRC asked attendees ideally how long they would need to update their systems once they receive IT specifications. Attendees reiterated that 18 months would be ideal, but a minimum of one year is needed. Attendees pointed out that now according to the current timetable they only have 9 months.

70. HMRC attendees understand scheme administrators' frustrations and will provide assurance on timelines as soon as possible. HMRC confirmed further updates will be provided through the working group and in Pension Schemes Newsletters.

71. One attendee highlighted an inconsistency between employers and scheme administrators about residency status. The attendee explained that employers can adjust contributions that individuals pay at the relevant rate but payroll providers assume they should use the residency status of the PAYE code which is not necessarily the same thing.

72. HMRC asked the attendee to submit this concern by email to pensions.businessdelivery@hmrc.gsi.gov.uk and they will look into this.

Agenda Item 5 In specie contributions

73. HMRC said there had been lots of interest about 'in specie' contributions and explained that in the next Pension Schemes Newsletter there will be an article that confirms HMRC's position and clarifies what is already in the Pensions Tax Manual (PTM)

74. HMRC went through the points that would be included in the newsletter as follows:

- HMRC have not changed position on in specie contributions

- HMRC maintains that the only method for individuals/members to obtain relief is to make a cash contribution

- It is possible to give effect to that cash contribution as demonstrated in the example in the PTM by way of contributing an asset

- This is not a process to legitimise asset contributions, the intention should always be to contribute cash

- HMRC will look into transactions where the contribution is not made in cash and both the intention and the steps followed appear to not give the effect demonstrated in the guidance

- The steps outlined in the guidance are the minimum HMRC would expect to be followed if the effect of a cash contribution is to be met

75. HMRC said the steps outlined are the minimum they expect to see and if they have concerns, confirmed they will look at transactions on a case by case basis.

76. Attendees said they were grateful for the update. One attendee explained they had spoken to HMRC and understood the Contentious Issues Panel had been asked to look at in specie contributions.

77. The attendee asked if there would be an amnesty in respect of cases of past in specie contributions.

78. HMRC explained that there is a 4 year window for revisiting these cases from a compliance perspective. To revisit cases beyond this HMRC need evidence of carelessness. HMRC said if they found evidence of carelessness in an ‘in date’ claim they would re-open the case beyond 4 years.

79. HMRC confirmed if there is no evidence of careless behaviour, normal rules apply and HMRC will only go back 4 years.

80. One attendee asked if HMRC had greater concerns about specific assets.

81. HMRC confirmed that some assets held less of a risk, for example a commercial property valued by a Royal Institution of Chartered Surveyors (RICs) recognised or accredited valuer poses less risk than intellectual property valuation from a ‘pop-up’ web valuer - which could be more contentious. HMRC explained that cases are looked at on a case by case basis.

82. One attendee asked if HMRC intended to ban in specie contributions altogether. HMRC said that there is no intention to ban these contributions.

83. One attendee was concerned that legitimate arrangements would be discouraged.

84. HMRC explained that the intention is to tackle abuse especially with intellectual property and protect the tax at risk. HMRC said that often an asset is given a value that it doesn't merit and encouraged the industry to challenge this as part of their due diligence.

85. The attendee said the industry shared HMRC's concerns about intellectual property valuations.

86. HMRC said they want to make sure pension scheme administrators get it right and give tax relief on legitimate in specie contributions. The pension schemes newsletter article will make it clear what HMRC considers acceptable.

Agenda Item 6 Any other business (AOB)

87. One attendee raised a concern about tax relief on pension contributions for non-taxpaying pension scheme members. The attendee explained that for members in relief at source schemes, both taxpaying members and non-taxpaying members get tax relief on their pension contributions to their schemes. The scheme administrator then claims the tax relief back from HMRC on behalf of the member.

88. However, non-taxpaying members of pension schemes operating the net pay arrangement don't get the same tax relief. The attendee asked if there are any plans to address this disparity.

89. HMRC is aware of this issue and explained that it remains under review but that there aren't any plans to change the legislation.

90. Another attendee raised a concern around tax codes and uncrystallised funds pension lump sums (UFPLS). The attendee gave the example of a scheme that made a first UFPLS payment to a member in 2015 to 2016 and the scheme administrator correctly operated the emergency tax code on a month 1 basis on the payment.

91. Although the emergency code meant that the member had been overtaxed, the member made a repayment claim on the P55 form to HMRC and received a refund very swiftly.

92. The attendee explained in the absence of a tax code for the member from HMRC, for the 2016 to 2017 tax year the scheme administrator had applied a cumulative code on the month 10 UFPLS payment to the member and this had resulted in no tax had being deducted at all.

93. The attendee asked why a tax code hadn't been issued.

94. HMRC explained that if scheme administrators report payments using the data item 168 indicator on their Real Time Information submission, then tax codes

will be automatically generated by HMRC and issued to the scheme administrators.

95. HMRC asked the attendee to send details of the case to pensions.businessdelivery@hmrc.gsi.gov.uk and HMRC will look into it.

96. Another attendee highlighted a concern around Real Time Information where customers' records don't match what scheme administrators have sent in and asked if HMRC would want to see cases of these. HMRC confirmed that these cases will also be reviewed and asked attendees to send details of cases to pensions.businessdelivery@hmrc.gsi.gov.uk

97. In both instances HMRC asked attendees to send in details of member's National Insurance number, amount of the payment, the payment date and PAYE reference.

98. One attendee asked for additional guidance about mandatory scheme pays. The attendee had seen a number of cases where scheme members had requested and expected the scheme to pay their annual allowance charge but no obligation exists in the legislation for the scheme to do so.

99. To help manage members' expectations attendees asked HMRC to publish more guidance on mandatory scheme pays and when the scheme administrator is obliged to pay the annual allowance charge on behalf of the member. HMRC agreed to review.

Action point 4 – HMRC to look into providing further guidance to help members understand the mandatory scheme pays rules. Action point closed – Pension tax manual updated 7 April 2017 to add an example to the annual allowance guidance on scheme pays. Also article included in Pension Scheme Newsletter 86 to confirm the update.

100. One attendee asked if there was scope to extend the rules around relevant accretions to cover small lump sums and uncrystallised funds pension lump sums. Currently benefits can be paid as a lump sum to the member in certain circumstances, after the fund has been transferred away from the scheme or if the member has taken all benefits. However some small lump sums and uncrystallised funds pension lump sums fall outside these conditions.

101. HMRC thanked the attendee and took an action point to look into this

Action Point 5 – HMRC to consider if the relevant accretions rules should be extended to cover small lump sums and UFPLS payments

102. One attendee asked why requests for pension advice allowance have to be made in writing and sent by post. The attendee explained that other elections to receive authorised payments can be made electronically and asked if requests for pension advice allowance could also be made electronically. HMRC took an action point to look into this.

103. Another attendee pointed out that whilst the legislation gives permission to make the pensions advice allowance payment, it is not explicit in whether the assets should be reduced to make the payment. HMRC said they will review the guidance as part of their business as usual process.

Action point 6 - HMRC to look at whether pension advice allowance requests can be made electronically. Action closed. HMRC confirmed in Pension Schemes Newsletter 87 that the member can make this request by email, however it's down to pension scheme administrators to decide if they'll accept email requests.

104. One attendee asked about the draft guidance on employer funded advice and if there are any deadlines for submitting comments. HMRC attendees said that they didn't think there was any deadline for submitting comments but will check and email attendees to confirm if there is a cut-off date.

105. One attendee said they were surprised that the reduction in the money purchase annual allowance to £4000 would not be law until royal assent and asked if the annual allowance calculator will be updated to take account of the reduction for 2017 to 2018

106. HMRC confirmed the calculator would be updated from July 2017 onwards and they are currently working closely with the coding team on complex issues from the money purchase annual allowance reduction.

107. HMRC confirmed they had added in the 2012 to 2013 tax year into the calculator after feedback from stakeholders (and other customers) following the last forum and aim to add in further earlier years back to 2008 to 2009.

108. HMRC welcome feedback from forum members and will factor this into any amendments they make to the calculator.

109. The attendee also asked HMRC to consider adding a warning message to the calculator to let people know that the calculator may not give the correct result and in which circumstances this may occur.

110. One attendee said they have a case where a member died before applying for Individual Protection 2014 but that the personal representative wanted to apply for protection. The attendee had concerns about the accuracy of the information used however the attendee explained that there wasn't the time to verify the information and make the application before the deadline of 5 April 2017.

111. HMRC explained the deadline for IP2014 applications is the 5 April 2017, but that amendments to protections can be made after this date.

112. One attendee talked about pension scheme registrations and pointed out that before 6 April 2006 HMRC would give the schemes interim approval. The scheme could then accept contributions and tax relief would be given

on these. From 6 April 2006 schemes registering online received an immediate response confirming whether the scheme had been registered or not.

113. However the attendee explained that following changes to the pension scheme registration process in October 2013, the scheme administrator submits the application to register a scheme and whilst registration is pending, tax relief will not be given on contributions until the registration process is complete. The attendee asked if there are any circumstances in which contributions could attract relief before the scheme is registered.

114. HMRC confirmed that tax relief is only given on contributions to registered pension schemes and there are no plans to change these rules. HMRC said that pension scheme registrations are dealt with as quickly as possible but as explained in Pension Schemes Newsletter 85, in some cases HMRC need to ask further questions before making a decision on whether to register a pension scheme. Until the scheme is registered, contributions to the scheme will not receive tax relief.

115. One attendee noted from the action points from the last forum that HMRC had confirmed they had responded to all requests for content in the Pensions Tax Manual. The attendee went on to say that they rarely receive an acknowledgement to tell them that their request has been received and asked if the mailbox they are using is still valid.

116. HMRC confirmed the PTM mailbox ptm.consultation@hmrc.gsi.gov.uk is still valid. HMRC took an action to set up an automatic acknowledgement to confirm receipts into the mailbox.

Action point 7 - HMRC to set up an automatic acknowledgement for receipts into the PTM mailbox.

117. One attendee raised a point about the transition from the Registered Pensions Scheme Manual to the Pensions Tax Manual and said they were impressed with the speed of the transition.

118. The attendee said they understood that not all content in the old manual transferred to the Pensions Tax Manual, and gave an example of some useful information that was set out in an accessible format in the Registered Pension Schemes Manual, but which has not been included in the Pensions Tax Manual. The attendee asked if HMRC have any plans to review this and confirmed they had sent a request to the PTM mailbox.

119. HMRC explained the Pensions Tax Manual streamlines the guidance but asked the attendee to resubmit this request directly to the PTM mailbox.

120. HMRC raised a point about the Pension Schemes email address for general enquiries.

HMRC have been contacted by some customers who have sent queries to the automatic acknowledgment mailbox, pensionschemes@notifications.hmrc.gov.uk, in error.

121. HMRC are working to access these emails and will update the automatic acknowledgment to make it clear not to reply on the back of the automatic acknowledgement.

122. HMRC asked attendees to make sure that they use the link on the contact HMRC page or email pensionschemes@hmrc.gov.uk and asked attendees to circulate this to their members.

123. HMRC will also include an article about this in the next Pension Schemes Newsletter.