



## HMRC newsletter 178

HM Revenue & Customs (HMRC) has published its [Pensions schemes newsletter 178](#) for February 2026. This included:

- Confirmation that work is ongoing on transitional regulations to support the increase in the normal minimum pension age (NMPA) from 55 to 57 from 6 April 2028. These regulations are intended to prevent the interruption of pension benefits which are already in payment to members before the NMPA. Links are also provided to HMRC's guidance on retaining a protected pension age (PPA) following an individual or block transfer to another scheme, for either a PPA before age 55 or age 57, as the case may be;
- A reminder that the APSS262 print and post form for reporting transfers to QROPS will no longer be accepted if received after 5 April 2026, with transfers instead to be reported via the Managing pension schemes (MPS) service. The facilities to search for and print previous MPS submissions on the service have now been released.
- Details of the launch of an authenticated look up service for members' protections and enhancements that have been registered with HMRC, on the Managing pension schemes service.

## PPF confirms zero levy for 2026/27

The Pension Protection Fund (PPF) has [announced](#) that it will not charge a levy on conventional DB schemes for the second consecutive year. The PPF has assessed that the progress of the Pension Schemes Bill towards making changes to the calculation method for the levies will allow this to proceed. The current method would otherwise prevent a higher levy from being applied in future years as a consequence of the consecutive years with zero levies.

A proportionate risk-based Alternative Covenant Schemes levy will continue to apply. This applies for schemes without a traditional employer covenant in place, including DB superfunds.

## PASA publishes Part 3 of Digital Administration Guidance

The Pensions Administration Standards Association (PASA) has published the third and final part of its [Digital Admin Guidance](#) series on delivering effective digital transformation. The guidance covers embedding saver engagement and continuous improvement into day to day operations. It emphasises the importance of the member experience being at the centre of decisions on digital admin systems.

The guidance suggests that member engagement can be promoted by adapting the digital platform according to the scheme's maturity, providing an ongoing sense of support. It also covers change management and implementation strategies for digital change projects. The previous parts of the guidance cover:

- what digital best practice looks like and taking the first steps towards digital transformation.
- planning frameworks, understanding current capabilities and creating a roadmap for change.



## ICO publishes guidance on dealing with complaints

The Information Commissioner's Office (ICO) has [published guidance](#) on how to deal with data protection complaints. It covers requirements which will be enforced by the Data (Use and Access) Act 2025 from 19 June 2026. In summary, these will require data controllers (which may include pension scheme trustees) to:

- give people a way of making data protection complaints;
- acknowledge receipt of complaints within 30 days of receiving them;
- without undue delay, take appropriate steps to respond to complaints, including making appropriate enquiries, and keep people informed; and
- without undue delay, tell people the outcome of their complaints.

Someone can raise a data protection complaint if they believe data protection legislation has been breached in the way their personal information or the information of someone they represent has been handled. This could include concerns about inadequate data security, keeping inaccurate data or the scheme's response to a subject access request.

The guide sets out the steps to take when a complaint is received. Responses should clearly set out what has been done to resolve the complaint and schemes should be prepared to provide more detail if the complainant is unhappy with that response. As good practice, the ICO recommends including its contact details as part of the response process.

## PDP update on dashboard accessibility

The Pensions Dashboards Programme (PDP) has published [an update](#) on how it plans to ensure the MoneyHelper dashboard is accessible to the widest variety of users as possible.

It explains that this dashboard is being designed to accommodate users with visual or hearing impairments, motor difficulties, cognitive or learning disabilities and low digital skills or confidence. It also outlines how user testing will help identify any improvements needed in such areas, before the dashboard is launched to the public.

## FRC decision on SMPI assumptions

The Financial Reporting Council (FRC) is required to review the actuarial assumptions used to calculate Statutory Money Purchase Illustrations (SMPIs) annually, which are included in [Actuarial Standard Technical Memorandum 1 \(AS TM1\)](#).

On 6 February, the FRC issued version 5.2 of AS TM1, effective for SMPIs with an illustration date on or after 6 April 2026. The minor updates reflect the changes proposed in the original [consultation](#), relating to "a minor wording amendment relating to fund volatility calculation dates to clarify policy intention."

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