

# National Insurance Contributions (Employer Pensions Contributions) Bill

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## MARSHALLED LIST OF MOTIONS TO BE MOVED ON CONSIDERATION OF COMMONS REASONS

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[The page and line references are to HL Bill 164, the Bill as first printed for the Lords]

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### MOTION A

#### LORDS AMENDMENT 1

##### Clause 1

- 1 Clause 1, page 1, line 10, after “tax” insert “at the higher or additional rate”

#### COMMONS REASON

*The Commons disagree to Lords Amendment 1 for the following Reason –*

- 1A *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*
- A★** Lord Livermore to move, That this House do not insist on its Amendment 1, to which the Commons have disagreed for their Reason 1A.
- A1★** Baroness Neville-Rolfe to move, as an amendment to Motion A, at end insert “, and do propose Amendments 1B and 1C in lieu –
- 1B Clause 1, page 2, line 23, at end insert –
- “(3A) The amendments made by this section do not have effect in relation to basic rate taxpayers until the assessment required by section (*Economic and behavioural impact assessment: basic rate taxpayers: Great Britain*) has been laid before Parliament.”

1C After Clause 1, insert the following new Clause –

**“Economic and behavioural impact assessment: basic rate taxpayers: Great Britain**

- (1) The Secretary of State must –
- (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on basic rate taxpayers in Great Britain, and
  - (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
- (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
  - (b) an assessment of the expected impact on net incomes, pension savings, and pension adequacy, for basic rate taxpayers.
- (3) In preparing the assessment, the Secretary of State must have regard to –
- (a) the adequacy of retirement incomes, and
  - (b) the effect of the £2,000 cap on long-term financial security, for basic rate taxpayers.””

## MOTION B

### LORDS AMENDMENT 2

#### Clause 1

2 Clause 1, page 2, line 14, at end insert –

- “(6DA) In cases where the contribution limit is exceeded, regulations must make provisions for such amounts not be treated as earnings by virtue of the Education (Student Loans) (Repayment) Regulations 2009 (S.I. 2009/470), Part 4, Regulation 41.”

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### COMMONS REASON

*The Commons disagree to Lords Amendment 2 for the following Reason –*

2A *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

**B★ Lord Livermore to move, That this House do not insist on its Amendment 2, to which the Commons have disagreed for their Reason 2A.**

**B1★** Baroness Neville-Rolfe to move, as an amendment to Motion B, at end insert “, and do propose Amendments 2B and 2C in lieu –

**2B** Clause 1, page 2, line 23, at end insert –

“(3A) The amendments made by this section do not have effect in relation to individuals repaying student loans until the assessment required by section (*Economic and behavioural impact assessment: student loan repayments: Great Britain*) has been laid before Parliament.”

**2C** After Clause 1, insert the following new Clause –

**“Economic and behavioural impact assessment: student loan repayments: Great Britain**

- (1) The Secretary of State must –
  - (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on individuals repaying student loans in Great Britain, and
  - (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
  - (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
  - (b) an assessment of the expected impact on net incomes, pension savings, pension adequacy, and financial resilience, for individuals repaying student loans.
- (3) In preparing the assessment, the Secretary of State must have regard to –
  - (a) the adequacy of retirement incomes, and
  - (b) the effect of the £2,000 cap on long-term financial security, for individuals repaying student loans.””

## MOTION C

### LORDS AMENDMENT 3

#### Clause 1

**3** Clause 1, page 2, line 19, leave out from “4(6A)” to end of line 21

### COMMONS REASON

*The Commons disagree to Lords Amendment 3 for the following Reason –*

**3A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

- C★** Lord Livermore to move, That this House do not insist on its Amendment 3, to which the Commons have disagreed for their Reason 3A.

## MOTION D

### LORDS AMENDMENT 4

#### Clause 1

- 4 Clause 1, page 2, line 21, at end insert –

“(b) after subsection (1), insert –

“(1A) Subsection (1) does not apply to regulations under section 4(6A) which make provision only for increasing the amount of the contributions limit for a tax year.””

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#### COMMONS REASON

*The Commons disagree to Lords Amendment 4 for the following Reason –*

- 4A *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

- D★** Lord Livermore to move, That this House do not insist on its Amendment 4, to which the Commons have disagreed for their Reason 4A.

## MOTION E

### LORDS AMENDMENT 5

#### Clause 1

- 5 Clause 1, page 2, line 26, leave out “£2,000” and insert “£5,000”

#### COMMONS REASON

*The Commons disagree to Lords Amendment 5 for the following Reason –*

- 5A *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

- E★** Lord Livermore to move, That this House do not insist on its Amendment 5, to which the Commons have disagreed for their Reason 5A.

## MOTION F

### LORDS AMENDMENT 6

#### Clause 1

6 Clause 1, page 2, line 27, at end insert –

“(5) The amendments made by this section do not apply where the employer –

(a) is a small or medium-sized enterprise, or

(b) is a charity or social enterprise which meets the conditions in subsection (6).

(6) The conditions are that –

(a) the employer meets the definition of a small or medium-sized enterprise in section 465 of the Companies Act 2006 (companies qualifying as medium-sized: general), and

(b) the employment is carried out wholly or mainly for the purposes of that charity or social enterprise.

(7) In this section –

“charity” has the meaning given by section 1 of the Charities Act 2011;

“social enterprise” means an undertaking which –

(a) has as its primary purpose the achievement of social or environmental objectives, and

(b) principally reinvests its profits for those purposes;

“small or medium-sized enterprise” has the meaning given by section 465 of the Companies Act 2006.””

#### COMMONS REASON

*The Commons disagree to Lords Amendment 6 for the following Reason –*

**6A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

**F★** **Lord Livermore to move, That this House do not insist on its Amendment 6, to which the Commons have disagreed for their Reason 6A.**

**F1★** **Baroness Neville-Rolfe to move, as an amendment to Motion F, at end insert “, and do propose Amendments 6B and 6C in lieu –**

**6B** Clause 1, page 2, line 23, at end insert –

“(3A) The amendments made by this section do not have effect in relation to employers which are small or medium-sized enterprises or charities until the assessment required by section (*Economic and behavioural impact assessment:*

*small and medium-sized enterprises and charities: Great Britain)* has been laid before Parliament.”

6C After Clause 1, insert the following new Clause –

**“Economic and behavioural impact assessment: small and medium-sized enterprises and charities: Great Britain**

- (1) The Secretary of State must –
  - (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on small and medium-sized enterprises and charities in Great Britain, and
  - (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
  - (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
  - (b) an assessment of the expected impact on business and compliance costs, employment levels, employment practices and wage growth, for small and medium-sized enterprises and charities.
- (3) In this section, “small and medium-sized enterprises” means businesses which meet the criteria for small or medium-sized enterprises as set out in section 465 of the Companies Act 2006.””

## MOTION G

### LORDS AMENDMENT 7

#### Clause 2

7 Clause 2, page 2, line 38, after “tax” insert “at the higher or additional rate”

### COMMONS REASON

*The Commons disagree to Lords Amendment 7 for the following Reason –*

7A *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

**G★ Lord Livermore to move, That this House do not insist on its Amendment 7, to which the Commons have disagreed for their Reason 7A.**

**G1★ Baroness Neville-Rolfe to move, as an amendment to Motion G, at end insert “, and do propose Amendments 7B and 7C in lieu –**

**7B** Clause 2, page 3, line 36, at end insert –

“(3A) The amendments made by this section do not have effect in relation to basic rate taxpayers until the assessment required by section (*Economic and behavioural impact assessment: basic rate taxpayers: Northern Ireland*) has been laid before Parliament.”

**7C** After Clause 2, insert the following new Clause –

**“Economic and behavioural impact assessment: basic rate taxpayers: Northern Ireland**

- (1) The Secretary of State must –
  - (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on basic rate taxpayers in Northern Ireland, and
  - (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
  - (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
  - (b) an assessment of the expected impact on net incomes, pension savings, and pension adequacy,  
for basic rate taxpayers.
- (3) In preparing the assessment, the Secretary of State must have regard to –
  - (a) the adequacy of retirement incomes, and
  - (b) the effect of the £2,000 cap on long-term financial security,  
for basic rate taxpayers.””

## MOTION H

### LORDS AMENDMENT 8

#### Clause 2

**8** Clause 2, page 3, line 26, at end insert –

“(6DA) In cases where the contribution limit is exceeded, regulations must make provisions for such amounts not be treated as earnings by virtue of the Education (Student Loans) (Repayment) Regulations 2009 (S.I. 2009/470), Part 4, Regulation 41.”

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### COMMONS REASON

*The Commons disagree to Lords Amendment 8 for the following Reason –*

- 8A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*
- H★** **Lord Livermore to move, That this House do not insist on its Amendment 8, to which the Commons have disagreed for their Reason 8A.**
- H1★** **Baroness Neville-Rolfe to move, as an amendment to Motion H, at end insert “, and do propose Amendments 8B and 8C in lieu –**
- 8B** Clause 2, page 3, line 36, at end insert –
- “(3A) The amendments made by this section do not have effect in relation to individuals repaying student loans until the assessment required by section (*Economic and behavioural impact assessment: student loan repayments: Northern Ireland*) has been laid before Parliament.”
- 8C** After Clause 2, insert the following new Clause –
- “Economic and behavioural impact assessment: student loan repayments: Northern Ireland**
- (1) The Secretary of State must –
- (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on individuals repaying student loans in Northern Ireland, and
- (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
- (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
- (b) an assessment of the expected impact on net incomes, pension savings, pension adequacy, and financial resilience, for individuals repaying student loans.
- (3) In preparing the assessment, the Secretary of State must have regard to –
- (a) the adequacy of retirement incomes, and
- (b) the effect of the £2,000 cap on long-term financial security, for individuals repaying student loans.””

## MOTION J

### LORDS AMENDMENT 9

#### Clause 2

- 9** Clause 2, page 3, line 31, leave out from “4(6A)” to “shall” in line 32

## COMMONS REASON

*The Commons disagree to Lords Amendment 9 for the following Reason –*

- 9A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*
- J★** **Lord Livermore to move, That this House do not insist on its Amendment 9, to which the Commons have disagreed for their Reason 9A.**

## MOTION K

### LORDS AMENDMENT 10

#### Clause 2

- 10** Clause 2, page 3, line 34, at end insert –
- “(11ZZB) Subsection (11ZZA) does not apply to regulations under section 4(6A) which make provision only for increasing the amount of the contributions limit for a tax year.”

## COMMONS REASON

*The Commons disagree to Lords Amendment 10 for the following Reason –*

- 10A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*
- K★** **Lord Livermore to move, That this House do not insist on its Amendment 10, to which the Commons have disagreed for their Reason 10A.**

## MOTION L

### LORDS AMENDMENT 11

#### Clause 2

- 11** Clause 2, page 3, line 39, leave out “£2,000” and insert “£5,000”

## COMMONS REASON

*The Commons disagree to Lords Amendment 11 for the following Reason –*

**11A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

**L★** **Lord Livermore to move, That this House do not insist on its Amendment 11, to which the Commons have disagreed for their Reason 11A.**

## MOTION M

### LORDS AMENDMENT 12

#### Clause 2

**12** Clause 2, page 3, line 41, at end insert –

“(5) The amendments made by this section do not apply where the employer –  
 (a) is a small or medium-sized enterprise, or  
 (b) is a charity or social enterprise which meets the conditions in subsection  
 (6).”

(6) The conditions are that –

- (a) the employer meets the definition of a small or medium-sized enterprise in section 465 of the Companies Act 2006 (companies qualifying as medium-sized: general), and  
 (b) the employment is carried out wholly or mainly for the purposes of that charity or social enterprise.

(7) In this section –

“charity” has the meaning given by section 1 of the Charities Act 2011;  
 “social enterprise” means an undertaking which –

- (a) has as its primary purpose the achievement of social or environmental objectives, and  
 (b) principally reinvests its profits for those purposes;

“small or medium-sized enterprise” has the meaning given by section 465 of the Companies Act 2006.””

#### COMMONS REASON

*The Commons disagree to Lords Amendment 12 for the following Reason –*

**12A** *Because the Lords Amendment would alter the financial arrangements made by the Commons, and the Commons do not offer any further Reason, trusting that this Reason may be deemed sufficient.*

**M★** **Lord Livermore to move, That this House do not insist on its Amendment 12, to which the Commons have disagreed for their Reason 12A.**

**M1★** Baroness Neville-Rolfe to move, as an amendment to Motion M, at end insert “, and do propose Amendments 12B and 12C in lieu –

**12B** Clause 2, page 3, line 36, at end insert –

“(3A) The amendments made by this section do not have effect in relation to employers which are small or medium-sized enterprises or charities until the assessment required by section (*Economic and behavioural impact assessment: small and medium-sized enterprises and charities: Northern Ireland*) has been laid before Parliament.”

**12C** After Clause 2, insert the following new Clause –

**“Economic and behavioural impact assessment: small and medium-sized enterprises and charities: Northern Ireland**

- (1) The Secretary of State must –
  - (a) prepare an economic and behavioural impact assessment of the expected effects of the provisions of this Act on small and medium-sized enterprises and charities in Northern Ireland, and
  - (b) lay that assessment before Parliament.
- (2) The assessment must, in particular, include –
  - (a) an analysis of the expected behavioural effects of the provisions of this Act, including changes to pension contribution patterns, salary sacrifice arrangements, and employment practices, and
  - (b) an assessment of the expected impact on business and compliance costs, employment levels, employment practices and wage growth, for small and medium-sized enterprises and charities.
- (3) In this section, “small and medium-sized enterprises” means businesses which meet the criteria for small or medium-sized enterprises as set out in section 465 of the Companies Act 2006.””

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MARSHALLED LIST OF MOTIONS  
TO BE MOVED ON CONSIDERATION OF COMMONS REASONS

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*24 March 2026*

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