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STATUTORY INSTRUMENTS

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**1996 No. 1655**

**PENSIONS**

**The Occupational Pension Schemes  
(Disclosure of Information) Regulations 1996**

<i>Made</i>	- - - -	<i>26th June 1996</i>
<i>Laid before Parliament</i>		<i>28th June 1996</i>
<i>Coming into force</i>		<i>6th April 1997</i>

**THE OCCUPATIONAL PENSION SCHEMES  
(DISCLOSURE OF INFORMATION) REGULATIONS 1996**

1. Citation, commencement and interpretation
  2. Application of these Regulations
  3. Constitution of scheme
  4. Basic information about the scheme
  5. Information to be made available to individuals
  6. Availability and content of annual report
  7. Availability of other documents
  8. Limited disclosure requirement imposed on trustees of schemes which are not tax-approved or public service pension schemes and on trustees of a scheme established by the Salvation Army Act 1963
  9. Recognised trade unions
  10. Service of information and documents by a scheme
  - 10A Service of information and documents to a scheme
  - 10B Provision of information on a website
  11. Civil Penalties
  12. Revocation
- Signature

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**SCHEDULE 1 — BASIC INFORMATION ABOUT THE SCHEME**

1. The categories of persons who are eligible to be members...
2. How persons who are eligible to be members of the...
3. The conditions of eligibility for membership.
4. The period of notice (if any) which a member of...
5. Whether, and if so upon what conditions (if any), a...

**Changes to legislation:** There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Occupational Pension Schemes (Disclosure of Information) Regulations 1996. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

6. How employers' contributions are determined.
7. How members' normal contributions, if any, are calculated.
8. What arrangements are made for the payment by members of...
9. Whether the scheme is a tax-approved scheme, and if not...
10. Which of the relevant employments are, and which are not,...
11. Except in the case of a simplified defined contribution scheme,...
12. What benefits are payable under the scheme and how they...
- 12A (1) Without prejudice to paragraph 12, where—
13. Whether there is a power under the scheme rules to...
14. Where the scheme is one to which regulations made under...
15. Whether, and if so when and upon what conditions, survivors'...
16. The conditions on which benefits, other than survivors' benefits, are...
17. Which benefits, if any, are payable only at some person's...
18. The short title of the enactment (or any Act of...
19. What arrangements are made, and in what circumstances, for—
20. Whether, and the circumstances in which, the trustees will accept...
21. If the trustees have directed that any cash equivalent shall...
22. A statement summarising the way in which transfer values are...
23. Except in the case of a public service pension scheme...
24. Whether information about the scheme has been given to the...
25. What procedures the scheme has for the internal resolution of...
26. A statement that TPAS (The Pensions Advisory Service) is available...
27. A statement that the Pensions Ombudsman appointed under section 145(2)...
28. A statement that the Regulatory Authority is able to intervene...
29. The address to which enquiries about the scheme generally or...

## SCHEDULE 2 — INFORMATION TO BE MADE AVAILABLE TO INDIVIDUALS

1. The amount of benefit which is payable to the person...
2. If a benefit is payable periodically, the conditions (if any)...
3. If a benefit is payable periodically, the provisions (if any)...
4. In the case of— (a) an active member, the information...
5. (a) The amount of contributions (before the making of any...
6. (a) The value of the member's accrued rights under the...
- 6ZA (1) The information to be provided under this sub-paragraph is...
- 6AA (a) The value of the pension credit member's accrued rights...
- 6A The date on which the earner's service begins to qualify...
7. (1) The options available to the member within the scheme...
- 8.
- 8A The date on which the scheme ceased to be a...
9. The options available to the member within the scheme rules...
10. An account of the amount by which the member's accrued...
11. (1) The rights and options (if any) on the death...
12. The provisions (or, as the case may be, a statement...
13. Whether the member or prospective member is entitled to acquire...
14. Whether the member or prospective member is entitled to acquire...
15. What action is being taken to establish the scheme's liabilities...
16. An estimate of the amount of the member's own benefits...
17. A summary, based on the last actuarial valuation under section...
18. An explanation of any change in the funding position of...
19. The actuary's estimate of solvency contained in the last actuarial...
20. A summary of any recovery plan prepared under section 226...
21. Whether the scheme has been modified under section 231(2)(a) of...

22. Whether any payment has been made to the employer under...

#### SCHEDULE 3 — INFORMATION TO BE INCLUDED IN ANNUAL REPORT

1. The names of the persons who were trustees of the...
2. The provisions of the scheme in relation to the appointment...
3. The names of the professional advisers and of such banks,...
4. The address to which enquiries about the scheme generally or...
5. The number of beneficiaries and active, deferred and pensioner members...
6. Except in the case of a money purchase scheme, the...
7. Except in the case of a money purchase scheme which...
8. A statement as to whether the accounts have been prepared...
9. If the auditor's statement made in accordance with regulations made...
10. If such situation as is mentioned in paragraph 9 was...
11. Who has managed the investments of the scheme during the...
12. Whether the trustees have produced a statement of the principles...
13. Except in relation to a wholly insured scheme, a statement...
14. Where the scheme is one to which section 35 of...
15. A copy of any statement made on the resignation or...
16. Where the scheme has employer-related investments (within the meaning of...

#### SCHEDULE 4 — REVOCATIONS

Explanatory Note

### **Changes to legislation:**

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### **Changes and effects yet to be applied to :**

- Sch.1 para.26 amended by S.I. 1999/3198 regs.5(4)15
- Sch. 1 para. 12A inserted by S.I. 1997/786 Sch. 1 para. 10(7)
- Sch.2 para.6AA added by S.I. 2000/2691 reg.5(4)(b)
- Sch.2 para.SA added by S.I. 2000/2691 reg 5(4)(c)
- Sch.2 para.9 amended by S.I. 2000/2691 reg.5(4)(d)
- Sch.2 para.10 amended by S.I. 2000/2691 reg 5(4)(e)
- Sch. 2 para. 6A inserted by S.I. 1997/786 Sch. 1 para. 10(8)
- Sch 3 para.7 amended by S.I. 2000/2691 reg.5(5)
- Sch. 3 para. 16 substituted by S.I. 1997/786 Sch. 1 para. 10(9)
- Instrument amended by S.I. 1997/3038 reg.6(3)
- Regulations revoked by S.I. 2013/2734 reg. 1(3)(b)
- reg.1 defn(s). added by S.I. 2000/2691 reg.5(2)(b)(c)
- reg.1 defn(s) amended by S.I. 2000/1403 reg.28(2)
- reg.1 defn(s). amended by S.I. 2000/2691 reg.5(2)(a)
- reg. 1(2) words inserted by S.I. 1997/786 Sch. 1 para. 10(2)(a)
- reg. 1(2) words inserted by S.I. 1997/786 Sch. 1 para. 10(2)(b)
- reg. 1(2) words inserted by S.I. 1997/786 Sch. 1 para. 10(2)(c)
- reg. 1(2) words revoked by S.I. 1997/786 Sch. 1 para. 10(2)(d)Sch. 2
- reg.2 amended by S.I. 2000/1403 reg.28(3)
- reg.2 amended by S.I. 2000/3198 reg.7
- reg. 2(2)(b) substituted by S.I. 1997/786 Sch. 1 para. 10(3)
- reg.4(2) amended by S.I. 1997/3038 reg.6(2)
- reg.4(2) amended by S.I. 1997/819 reg.4
- reg.5 amended by S.I. 1999/3198 reg.5(2)
- reg.5 amended by S.I. 2000/1403 reg.28(4)
- reg.5 amended by S.I. 2000/2691 reg.5(3)
- reg. 5(5A) inserted by S.I. 1997/786 Sch. 1 para. 10(4)(a)
- reg. 5(11) revoked by S.I. 1997/786 Sch. 1 para. 10(4)(b)Sch. 2
- reg. 5(12A) inserted by S.I. 1997/786 Sch. 1 para. 10(4)(c)
- reg. 5(14)(15) inserted by S.I. 1997/786 Sch. 1 para. 10(4)(d)
- reg. 6(1)(c) substituted by S.I. 1997/786 Sch. 1 para. 10(5)
- reg.11 amended by S.I. 1999/3198 reg 5(3)
- reg. 11(1) words substituted by S.I. 1997/786 Sch. 1 para. 10(6)(a)
- reg. 11(2) words substituted by S.I. 1997/786 Sch. 1 para. 10(6)(b)

### **Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:**

- Act by S.I. 2000/1403 reg.32Sch.2
- Act by S.I. 2000/1403 reg.32Sch.2
- Act by S.I. 2000/1403 reg.32. Sch.2
- Act by S.I. 2000/1403 reg.32Sch.2

**Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):**

- Sch 2. para.4 amended by S.I. 2000/2691 reg.5(4)(a)
- Sch.2 paras.1314 amended by S.I. 2000/2691 reg 5(4)(f)