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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations impose requirements on occupational pension schemes and personal pension schemes relating to the provision of information. They replace the Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 1987 and the Occupational Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 1997 which are now revoked. The provisions of those Regulations which are carried forward are consolidated and amended.

Part 1 contains general provisions. Regulation 2 provides for interpretation. Regulation 3 makes provision relating to recognised trades unions. Regulation 4 sets out the application of the Regulations and indicates which of the duties apply in particular cases. Regulation 5 provides for the imposition of civil penalties for breach of duty by an occupational pension scheme.

Part 2 contains provisions concerning the information that must be given at the initial stage of membership of a pension scheme.

Part 3 contains provision concerning the information that must be given when there are changes to pension schemes.

Part 4 contains provision concerning information that must be given on request.

Part 5 contains provision concerning information that must be given relating to the funding of schemes and the benefits that the schemes may provide.

Part 6 contains provision concerning the information that must be given when the benefits from the scheme are to be accessed.

Part 7 contains provision concerning the information that must be given when the pension in payment changes.

Part 8 contains provisions concerning the information that must be given when schemes are winding up.

Part 9 contains provisions concerning the giving of information or documents required to be given under the Regulations.

Part 10 makes consequential amendments and revocations.

As these Regulations, in so far as they are made under Part 2 of the Pensions (Northern Ireland) Order 1995 (“the 1995 Order”) and Part 5 of the Welfare Reform and Pensions (Northern Ireland) Order 1999 (“the 1999 Order”), make in relation to Northern Ireland only provision corresponding to provision contained in regulations made by the Secretary of State for Work and Pensions in relation to Great Britain, the requirement for consultation does not apply by virtue of Article 117(2)(e) of the 1995 Order and Article 73(9) of the 1999 Order.

An assessment of the impact of these Regulations is detailed in a Regulatory Impact Assessment, a copy of which has been laid in the Business Office and the Library of the Northern Ireland Assembly. Copies of the Assessment are available from the Department for Social Development, Social Security Policy and Legislation Division, Level 1, James House, 2-4 Cromac Avenue, Gasworks Business Park, Ormeau Road, Belfast BT7 2JA or from the website: <http://www.dsdni.gov.uk/index/ssa/ssani-publications/ssani-pensions-publications.htm>. A copy of the Assessment is also annexed to the Explanatory Memorandum which is available alongside this Statutory Rule on the website: <http://www.legislation.gov.uk/nisr>.

**Status:**

Point in time view as at 01/04/2016.

**Changes to legislation:**

There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 2014.