
STATUTORY RULES OF NORTHERN IRELAND

1997 No. 98

The Occupational Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 1997

Citation, commencement and interpretation

1.—(1) These Regulations may be cited as the Occupational Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 1997 and shall come into operation on 6th April 1997.

(2) In these Regulations—

“accrued rights” has the meaning given by Article 121(2);

“the Act” means the Pension Schemes (Northern Ireland) Act 1993;

“active member” has the meaning given by Article 121(1);

“the actuary” has the meaning given by Article 47(1)(b);

“the auditor” has the meaning given by Article 47(1)(a);

“beneficiary”, in relation to a scheme, means a person, other than a member of the scheme, who is entitled to the payment of benefits under the scheme;

“deferred member” has the meaning given by Article 121(1);

“employer”, in relation to a member or prospective member of a scheme, means—

(a) in the case of an employed earner, the secondary contributor (within the meaning of section 7 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992⁽¹⁾) in relation to any payment of earnings in respect of the employment concerned; and

(b) in the case of a self-employed earner, any other person, government department or public authority who has made, or is to make, payments to the scheme in respect of the earner;

“enactment” has the meaning given by Article 2(2);

“excluded person” means a deferred member whose present address is not known to the trustees and in respect of whom correspondence sent by the trustees to his last address known to the trustees has been returned;

“funded”, in relation to benefits under a scheme, means provided by setting aside resources (other than assets at the disposal of the employer of any person who is employed in relevant employment) in advance which are related to the intended rate or amount of the benefits;

“independent person” has the meaning given by Article 23(3);

“independent trade union” has the meaning given by Article 2(3) of the Employment Rights (Northern Ireland) Order 1996⁽²⁾;

“managers” has the meaning given by Article 121(1);

“member” has the meaning given by Article 121(1);

(1) 1992 c. 7

(2) S.I. 1996/1919 (N.I. 16)

“money purchase benefits” means benefits the rate or amount of which are calculated by reference to a payment or payments made by the member, or by any other person in respect of the member, and which are not average salary benefits;

“money purchase scheme” means a pension scheme under which all the benefits that may be provided are money purchase benefits;

“multi-employer scheme” means a scheme in relation to which there is more than one employer, which is divided into 2 or more sections and the provisions of which are such that—

- (a) different sections of the scheme apply to different employers or groups of employers (whether or not more than one section applies to any particular employer or groups including any particular employer);
- (b) contributions payable to the scheme by an employer, or by a member in employment under that employer, are allocated to that employer’s section (or, if more than one section applies to the employer, to the section which is appropriate in respect of the employment in question); and
- (c) a specified part or proportion of the assets of the scheme is attributable to each section and cannot be used for the purposes of any other section;

“the Order” means the Pensions (Northern Ireland) Order 1995;

“pensionable service” has the meaning given by Article 121(1);

“pensioner member” has the meaning given by Article 121(1);

“professional advisers” has the meaning given by Article 47;

“prospective member” means any person who, under the terms of his contract of service and the scheme rules—

- (a) is able, at his own option, to become a member of the scheme;
- (b) will become so able if he continues in the same employment for a sufficiently long period;
- (c) will be admitted to it automatically unless he makes an election not to become a member; or
- (d) may be admitted to it subject to the consent of his employer;

“Regulatory Authority” means the Occupational Pensions Regulatory Authority;

“relevant employment” means any employment to which the scheme relates;

“request” means a request in writing;

“scheme” means an occupational pension scheme;

“scheme year”, in relation to a scheme, means—

- (a) a year specified for the purposes of the scheme in any document comprising the scheme or, if none is so specified, a period of 12 months commencing on 1st April or on such other date as the trustees select; or
- (b) such other period (if any) exceeding 6 months but not exceeding 18 months as is selected by the trustees—
 - (i) in connection with the commencement or termination of the scheme; or
 - (ii) in connection with a variation of the date on which the year or period referred to in paragraph (a) is to commence;

“simplified defined contribution scheme” means a scheme approved by the Commissioners of Inland Revenue under section 591 of the Income and Corporation Taxes Act 1988(3) and which provides benefits which are limited by reference to—

- (a) the aggregate amount of the contributions which can be paid by a member and his employer; and
 - (b) the maximum lump sum retirement benefit which can be provided under the scheme;
- “tax-approved scheme” means a scheme which is—

- (a) approved by the Commissioners of Inland Revenue for the purposes of section 590 or 591 of the Income and Corporation Taxes Act 1988; or
- (b) a relevant statutory scheme as defined in section 611A of that Act⁽⁴⁾;

“trustees”, in relation to a scheme which is not set up or established under a trust, means the managers of the scheme, except in relation to a scheme established outside the United Kingdom, and in such a case “trustees” means the person or body treated by the Commissioners of Inland Revenue for the time being as the administrator of the scheme for the purposes of Chapter I of Part XIV of the Income and Corporation Taxes Act 1988;

“wholly insured scheme” means a scheme under which all the benefits provided are secured by a policy or policies of insurance or an annuity contract or contracts,

and other expressions have the same meaning as in the Act.

(3) In these Regulations any reference—

- (a) to a numbered Article is a reference to the Article of the Order bearing that number; and
- (b) to a numbered section is a reference to the section of the Act bearing that number.

(4) Subject to paragraph (5), the Interpretation Act (Northern Ireland) 1954⁽⁵⁾ shall apply to these Regulations as it applies to a Measure of the Assembly.

(5) For the purposes of these Regulations and notwithstanding section 39(2) of the Interpretation Act (Northern Ireland) 1954, where a period of time is expressed to begin on, or to be reckoned from, a particular day, that day shall be included in the period.

Application of these Regulations

2.—(1) Subject to paragraphs (2) and (3), and regulations 6(2), 7(2) and 8, these Regulations apply in relation to a scheme which—

- (a) is, or was formerly, a tax-approved scheme (or in respect of which an application for tax approval has been made which has not been determined); or
- (b) is a public service pension scheme.

(2) These Regulations do not apply to a scheme—

- (a) whose members are fewer than 2;
- (b) which provides benefits only in the event of the death of a person who is, immediately before his death, employed in relevant employment; or
- (c) unless—
 - (i) it is established in the United Kingdom; or
 - (ii) it has one or more trustees resident in the United Kingdom.

(3) Regulations 3 to 7 shall not apply to a scheme established by the Salvation Army Act 1963⁽⁶⁾.

(4) These Regulations do not impose on the trustees of a scheme any duty in relation to—

- (a) any member or prospective member if no person who employs him in relevant employment has informed the trustees that he is a member or prospective member;

⁽⁴⁾ Section 611A was inserted by paragraph 15 of Schedule 6 to the Finance Act 1989 (c. 26)

⁽⁵⁾ 1954 c. 33 (N.I.)

⁽⁶⁾ 1963 c. xxxii

- (b) an independent trade union recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of the scheme if no person who employs any such member or prospective member in relevant employment has informed the trustees that the trade union is so recognised; or
- (c) any member where all members are trustees.

Constitution of scheme

3.—(1) Subject to paragraph (5), the trustees of a scheme shall make provision, in the manner specified in paragraph (2), for the disclosure, to persons and trade unions in the categories specified in paragraph (3), of—

- (a) the contents—
 - (i) of the trust deed constituting the scheme, if it is constituted by such a deed; or
 - (ii) of any document constituting the scheme, if it is not constituted by a trust deed,and, if the rules of the scheme are not set out in a trust deed or other document the contents of which fall to be disclosed under head (i) or (ii), the contents of the rules;
- (b) the contents of any document which amends or supplements or wholly or partly supersedes a document the contents of which fall to be disclosed under sub-paragraph (a) or this sub-paragraph; and
- (c) if the name and address of every person who employs any member of the scheme in relevant employment is not set out in any trust deed or other document the contents of which fall to be disclosed under sub-paragraph (a) or (b), the contents of a document setting out the name and address of every such person.

(2) A copy of any such document as is mentioned in paragraph (1), shall, within 2 months of a request being made by a person or a trade union in the categories specified in paragraph (3)—

- (a) be made available free of charge for inspection at a place which is reasonable having regard to the circumstances of the request and of the person who or trade union which made it; or, at their option,
- (b) be furnished to such person or trade union, and where a charge is levied it shall not exceed the expense incurred in copying, posting and packing such copy, so however that in the case of a document copies of which are publicly available, the trustees may, instead of furnishing a copy, advise the person who or trade union which has requested it where copies may be obtained.

(3) The categories of persons and trade unions mentioned in paragraphs (1) and (2) are—

- (a) members and prospective members of the scheme;
- (b) spouses of members and of prospective members of the scheme;
- (c) beneficiaries under the scheme;
- (d) independent trade unions recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of the scheme.

(4) Any document of which disclosure is required by paragraph (1) which is not in the English language shall be accompanied by a translation in that language.

(5) Nothing in this regulation shall require the disclosure of any matter in relation to a member, beneficiary or prospective member that is not relevant to that person's rights or prospective rights under the scheme, or, where disclosure is made to a trade union, of any matter which is not relevant to the rights or prospective rights of members or prospective members who are of a class of employee in relation to which the trade union is a recognised trade union for the purposes of collective bargaining.

(6) Where any provision of an enactment has been set out in a document which is required to be disclosed by paragraph (1), or has been incorporated in such a document by reference, that provision shall be disclosed either—

- (a) by giving a reference to it and the enactment in which it is contained; or
- (b) by setting out its text.

Basic information about the scheme

4.—(1) Subject to paragraph (4), the trustees of a scheme shall furnish in writing the information specified in Schedule 1 to persons and trade unions in the categories specified in paragraphs (2) and (3).

(2) The information specified in Schedule 1 shall be given as of course, where practicable, to every prospective member and where it has not been practicable so to do, such information shall be given to a person within 2 months of his becoming a member of the scheme, and to the extent that any information so specified has not previously been given to a person who was a member of the scheme on 5th April 1997, such information shall be given to that person by 5th April 1998.

(3) The information specified in Schedule 1 shall be given to—

- (a) any member or prospective member of, or beneficiary under, the scheme;
- (b) the spouse of any member or prospective member; or
- (c) any independent trade union recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of the scheme,

on request (except where the same information was furnished to that person or trade union in the 12 months prior to the request being made), as soon as practicable and in any event within 2 months of the request being made.

(4) Where different information is applicable to different members, prospective members and beneficiaries, nothing in this regulation shall be construed as requiring the trustees to disclose information in relation to a member, prospective member or beneficiary that is not relevant to that person's rights or prospective rights under the scheme, or, where disclosure is made to a trade union, of any matter which is not relevant to the rights or prospective rights of members or prospective members who are of a class of employee in relation to which the trade union is a recognised trade union for the purposes of collective bargaining.

(5) The trustees shall notify all members and beneficiaries (except excluded persons) of any change in relation to the scheme which will result in a material alteration in the information referred to in paragraphs 1 to 25 and 29 of Schedule 1, before that change takes effect, where it is practicable so to do, and in any event not later than 3 months after that change has taken effect.

(6) When any information specified in Schedule 1 is provided, it shall be accompanied by a written statement that further information about the scheme is available, giving the address to which enquiries about it should be sent.

Information to be made available to individuals

5.—(1) The trustees of a scheme shall furnish in writing the information specified in Schedule 2 to the persons, and in the circumstances, specified in paragraphs (2) to (12).

(2) Where benefit under the scheme has become, or is about to become, payable to a person, the information mentioned in paragraphs 1 to 3 and 11 of Schedule 2 shall be furnished to that person, as of course, before or within one month of the date on which benefit becomes payable, or within 2 months after such date where that person is retiring before normal pension age.

(3) Where the amount of benefit payable to a person is or is about to be altered otherwise than in accordance with a provision such as is mentioned in paragraph 3 of Schedule 2, the information

(as altered) mentioned in paragraphs 1 and 11 of Schedule 2 shall be furnished to that person, as of course, before or within one month of the date on which the decision to alter the amount is made, or if the alteration has effect from a later date, before or within one month of that later date.

(4) Except in relation to money purchase benefits, the information mentioned in paragraph 4 of Schedule 2, so far as it relates to any active or deferred member, shall be furnished to such member, on request (not being a request made within 12 months of the last occasion on which any such information as is mentioned in that paragraph was furnished to the member making the request) as soon as practicable and, in any event, within 2 months of the request being made.

(5) In the case of a scheme which provides money purchase benefits, the information mentioned in paragraphs 5 and 6 of Schedule 2 shall be furnished in relation to those money purchase benefits, as of course, to each member of the scheme eligible for money purchase benefits so far as it relates to such member (except excluded persons), within 9 months of the end of the first scheme year and thereafter at least once in every period of 12 months after the date of his becoming a member of it.

(6) Where a scheme is, or has been, a money purchase scheme, or a scheme which makes provision for the payment of money purchase benefits in relation to one or more members' employments, the information mentioned in paragraph 7 of Schedule 2 shall be sent, as of course, to each such member—

- (a) in a case where the trustees or managers of the scheme know of no reason to suppose that the member will not give effect to his rights on the date on which he attains normal pension age, at least 6 months before he attains that age;
- (b) in any other case—
 - (i) if the date of the agreement in respect of when the member is to give effect to his rights (“the date of agreement”) is more than 6 months before the agreed date for giving effect to his rights (“the agreed date”), at least 6 months before the agreed date; and
 - (ii) if the date of agreement is not more than 6 months before the agreed date, within 7 days of the date of agreement and in any event before the agreed date.

(7) Where a scheme which has been a money purchase contracted-out scheme in relation to one or more members' employments ceases to be such a scheme in relation to any of them, the trustees of the scheme shall inform each member (“the affected member”), in relation to whose employment the scheme has ceased to be such a scheme, as soon as practicable and in any event not more than one month after the date on which it ceased to be such a scheme, that the scheme has so ceased, and furnish the affected member, as soon as practicable and in any event not more than 4 months after the date on which it ceased to be such a scheme with—

- (a) the information mentioned in paragraphs 5, 6, 8 and 9 of Schedule 2; and
- (b) except where the scheme is able to meet in full its liabilities to the affected member, the information mentioned in paragraph 10 of Schedule 2.

(8) Where a member of or a beneficiary under a scheme has died and rights or options may be exercisable by a person in consequence, the information mentioned in paragraphs 11 and 12 of Schedule 2 shall—

- (a) where the trustees are aware of his existence and he is at least 18 years old and his address is known to the trustees, be furnished as of course and as soon as practicable to that person and, in any event, within 2 months after the trustees receive notification of the death; and
- (b) on request (not being a request made within 3 years of the last occasion on which information was furnished under this paragraph to the same person in the same capacity) be furnished to any person who is a personal representative of the deceased person or who is authorised to act on behalf of the person to whom rights or options under the scheme

may be available in consequence of the death, as soon as practicable and, in any event, within 2 months of the request.

(9) The information mentioned in paragraphs 13 and 14 of Schedule 2 shall be furnished on request (not being a request made less than 12 months after the last occasion on which such information was furnished to the same person) to any member or prospective member within 2 months of his request.

(10) Subject to paragraph (11), when the trustees have commenced winding up the scheme, they shall as of course, as soon as practicable, and in any event within one month—

- (a) inform all members and beneficiaries (except excluded persons) that they have done so, giving the reasons why and stating the name and address of a person to whom any further enquiries about the scheme should be sent;
- (b) where Article 22 applies, inform all members and beneficiaries (except excluded persons) that at least one of the trustees is required by Article 23 to be an independent person;
- (c) inform all active members whether death in service benefits will continue to be payable; and
- (d) furnish all members and beneficiaries (except excluded persons) with the information mentioned in paragraph 15 of Schedule 2 at that time and at least once in every successive 12 month period preceding the completion of the winding up.

(11) In the case of a multi-employer scheme, the requirements specified in paragraph (10) shall apply only in relation to members of or beneficiaries under such section of that scheme as the trustees have commenced winding up.

(12) When the trustees are engaged in winding up the scheme, they shall, where the information is available to them, as soon as practicable, and in any event within 3 months after they have done what they are able to do to discharge their liabilities in relation to a member or beneficiary in accordance with the applicable winding up rules—

- (a) furnish the information mentioned in paragraphs 1 to 3 of Schedule 2, to that beneficiary or to that member where that member is entitled to payment of benefits, and (except in relation to money purchase benefits) where that member is not entitled to payment of benefits, furnish the information mentioned in paragraph 16 of that Schedule to that member (except where that member is an excluded person); and
- (b) inform each person who is entitled to information under sub-paragraph (a)—
 - (i) whether, and if so by how much, the benefits in question are reduced because the scheme's resources are not sufficient to meet its liabilities; and
 - (ii) who has or will become liable for the payment of those benefits.

(13) When any information specified in Schedule 2 is provided, it shall be accompanied by a written statement that further information about the scheme is available, giving the address to which enquiries about it should be sent.

Availability and content of annual report

6.—(1) Subject to paragraph (2), the trustees of any scheme shall, in relation to, and not more than 7 months after the end of, each scheme year which ends on or after 6th April 1997, make available a document which contains—

- (a) a copy of the audited accounts and the auditor's statement where required by regulations made under Article 41(1) and (2)(a) and (b) for the scheme year to which the document relates;
- (b) a copy of the latest actuarial statement (whether or not a revised statement) where required by regulations made under Article 41(1) and (2)(c);

- (c) where Article 56 applies to the scheme, a copy of the latest certificate obtained in accordance with regulations made under Article 57(1)(b); and
- (d) other information, consisting of or including the information specified in Schedule 3, so far as it applies to the scheme,

to the persons and trade unions, in the circumstances and in the manner specified in paragraphs (3), (4) and (6).

(2) The requirements of this regulation do not apply to a public service pension scheme—

- (a) under the provisions of which there is no requirement for assets related to the intended rate or amount of benefit under the scheme to be set aside in advance (disregarding requirements relating to voluntary contributions); or
- (b) which is made under Article 9 of the Superannuation (Northern Ireland) Order 1972(7) (superannuation of persons employed in local government service, etc.) or which is established under Part II of the Ministerial Salaries and Members' Pensions Act (Northern Ireland) 1965(8) or Article 3 of the Assembly Pensions (Northern Ireland) Order 1976(9).

(3) A copy of the latest such document as is mentioned in paragraph (1) shall be furnished free of charge on request (not being a second or subsequent request by the same person or, as the case may be, trade union, for a copy of the same document) to any person or trade union in the categories specified in paragraph (6) within 2 months of the request being made.

(4) A copy of any such document as is mentioned in paragraph (1), being neither the latest nor one which relates to a scheme year which ended more than 5 years previously, shall, within 2 months of a request being made by a person or trade union in the categories specified in paragraph (6)—

- (a) be made available free of charge for inspection at a place which is reasonable having regard to the circumstances of the request and of the person who or trade union which made it; or, at their option,
- (b) be furnished to such person or trade union, and where a charge is levied it shall not exceed the expense incurred in copying, posting and packing such copy.

(5) In the case of a scheme year ending before 6th April 1997, a reference to such document as is mentioned in paragraph (1) shall, except in relation to regulation 11(2) (penalties), be deemed to include copies of a document made available by the trustees under regulation 9 of the Occupational Pension Schemes (Disclosure of Information) Regulations (Northern Ireland) 1986(10).

(6) The categories of persons and trade unions mentioned in paragraphs (3) and (4) are—

- (a) members and prospective members of the scheme;
- (b) spouses of members and of prospective members of the scheme;
- (c) beneficiaries under the scheme;
- (d) independent trade unions recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of the scheme.

(7) When a copy of a document is furnished in accordance with paragraph (3) or (4), it shall be accompanied by a written statement that further information about the scheme is available, giving the address to which enquiries about it should be sent.

(7) S.I. 1972/1073 (N.I. 10)

(8) 1965 c. 18 (N.I.)

(9) S.I. 1976/1779

(10) S.R. 1986 No. 225; relevant amending regulations are S.R. 1987 No. 283, S.R. 1988 No. 109 and S.R. 1992 Nos. 47 and 304

Availability of actuarial valuation, schedule of contributions, payment schedule and statement of investment principles

7.—(1) Subject to paragraph (2), the trustees of any scheme shall make provision in the manner specified in paragraph (3), for the disclosure of—

- (a) the latest actuarial valuation where required by regulations made under Article 41(1) and (2)(c);
- (b) where Article 56 applies to the scheme, the latest actuarial valuation required under Article 57(1)(a);
- (c) the schedule of contributions or payment schedule (in either case whether or not revised) where required under Article 58 or 85; and
- (d) the latest statement of the principles governing decisions about investments where required under Article 35,

to persons and trade unions in the categories specified in paragraph (4).

(2) The requirements of this regulation do not apply to a public service pension scheme such as is referred to in regulation 6(2).

(3) A copy of any such document as is mentioned in paragraph (1), being the latest such document, shall, within 2 months of a request being made by a person or a trade union in the categories specified in paragraph (4)—

- (a) be made available free of charge for inspection at a place which is reasonable having regard to the circumstances of the request and of the person who or trade union which made it; or, at their option,
- (b) be furnished to such person or trade union, and where a charge is levied it shall not exceed the expense incurred in copying, posting and packing such copy.

(4) The categories of persons and trade unions mentioned in paragraphs (1) and (3) are—

- (a) members and prospective members of the scheme;
- (b) spouses of members and of prospective members of the scheme;
- (c) beneficiaries under the scheme;
- (d) independent trade unions recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of the scheme.

(5) When a copy of a document is furnished in accordance with paragraph (3), it shall be accompanied by a written statement that further information about the scheme is available, giving the address to which enquiries about it should be sent.

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

8.—(1) This regulation applies to schemes to which neither regulation 2(1)(a) nor (b) refers and to a scheme established by the Salvation Army Act 1963.

(2) Where this regulation applies, the trustees—

- (a) shall give, as of course, in writing, where practicable to every prospective member, and where it has not been practicable so to do, to a person within 2 months of his becoming a member of the scheme, the information specified in paragraphs 12, 19 and 24 to 29 of Schedule 1, together with—
 - (i) a statement as to which of the benefits are, and which are not funded, and where benefits are funded, the manner in which they are secured; and

(ii) a statement that the provisions of the Order, subject to certain exceptions, are not applicable to the scheme; and

(b) to the extent that the information specified in sub-paragraph (a) has not previously been given to a person who was a member of the scheme on 5th April 1997, shall give such information to that person by 5th April 1998.

(3) The information referred to in paragraph (2) shall be given to any independent trade union, in so far as that information is relevant to the rights of members or prospective members of the scheme who are of a class of employee in relation to which it is a recognised trade union for the purposes of collective bargaining, on request as soon as practicable and in any event within 2 months of the request being made.

(4) When any information specified in paragraph (2) is provided, it shall be accompanied by a written statement that further information about the scheme is available, giving the address to which enquiries about it should be sent.

Recognised trade unions

9. Any question whether an organisation is an independent trade union recognised to any extent for the purposes of collective bargaining in relation to members and prospective members of a scheme shall be referred to an industrial tribunal.

Service of documents by post

10.—(1) Any—

- (a) information or document which these Regulations require the trustees of a scheme to give or furnish;
- (b) request for information or for a document to be given or furnished in pursuance of these Regulations; or
- (c) information to be given to the trustees of a scheme in relation to requirements imposed by these Regulations,

may be furnished, made or given by ordinary post.

(2) Any information or document which these Regulations require the trustees of a scheme to give or furnish as of course to a beneficiary or a member who is not employed in relevant employment shall be deemed to have been given or furnished if it was sent to him by ordinary post to his last address known to the trustees.

Penalties

11.—(1) Where any person fails, without reasonable excuse, to comply with any requirement imposed under regulation 4(2), 5(2) to (12) or 8(2), the Regulatory Authority may require that person to pay within 28 days a penalty which shall—

- (a) in the case of an individual not exceed £1,000; and
- (b) in any other case, not exceed £10,000.

(2) Where any person fails, without reasonable excuse, to comply with any requirement imposed under regulation 3(2), (4) or (6), 4(3), (5) or (6), 5(13), 6(3), (4) or (7), 7(3) or (5) or 8(3) or (4) the Regulatory Authority may require that person to pay within 28 days a penalty which shall—

- (a) in the case of an individual not exceed £200; and
- (b) in any other case not exceed £1,000.

Revocations

12. The regulations specified in column (1) of Schedule 4 are revoked to the extent mentioned in column (3) of that Schedule.

Sealed with the Official Seal of the Department of Health and Social Services for Northern Ireland
on

L.S.

24th February 1997.

John O'Neill
Assistant Secretary