
STATUTORY RULES OF NORTHERN IRELAND

2010 No. 122

**The Occupational and Personal Pension Schemes
(Automatic Enrolment) Regulations (Northern Ireland) 2010**

PART 2

Automatic enrolment, opt out and refunds

Arrangements to achieve active membership

6.—(1) The arrangements the employer must make in accordance with section 3(2) (automatic enrolment) are to enter into arrangements with—

- (a) the trustees or managers of an automatic enrolment scheme which is an occupational pension scheme, so that before the end of a period of [^F16 weeks] beginning with the automatic enrolment date the jobholder to whom section 3 applies becomes an active member of that scheme with effect from the automatic enrolment date, or
- (b) the provider of an automatic enrolment scheme which is a personal pension scheme, so that before the end of a period of [^F16 weeks] beginning with the automatic enrolment date the jobholder to whom section 3 applies is given information about the terms and conditions of the agreement to be deemed to exist under paragraph (2).

(2) Where the employer enters into arrangements with a personal pension scheme provider under paragraph (1)(b), the jobholder is deemed to have entered into an agreement to be an active member of that scheme with effect from the automatic enrolment date, on the later of—

- (a) the date on which the personal pension scheme provider gives the information required by paragraph (1)(b), or
- (b) the date on which the employer gives the jobholder the enrolment information in accordance with regulation 7(1)(a).

(3) The terms and conditions of an agreement deemed to exist under paragraph (2) must, as a minimum—

- (a) explain the purpose of the personal pension scheme;
- (b) specify the services to be provided by the personal pension scheme provider;
- (c) specify the value of any contributions payable by the jobholder, where this information is available to the personal pension scheme provider;
- (d) specify the charges which may be payable to the personal pension scheme provider; and
- (e) in the absence of a choice made by the jobholder, explain the investment strategy adopted by the personal pension scheme provider in relation to any contributions payable to the scheme by or in respect of the jobholder.

(4) In paragraph (1)(b) the reference to “terms and conditions” is a reference to the terms and conditions mentioned in paragraph (3).

Changes to legislation: *There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations (Northern Ireland) 2010. 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*

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Textual Amendments

F1 Words in [reg. 6\(1\)](#) substituted (1.4.2014) by [The Automatic Enrolment \(Miscellaneous Amendments\) Regulations \(Northern Ireland\) 2013 \(S.R. 2013/243\)](#), regs. 1(1)(b), [4\(4\)](#)

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Commencement Information

I1 [Reg. 6](#) in operation at 1.7.2012, see [reg. 1\(1\)](#)

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Changes and effects yet to be applied to :

- Regulations modified by [S.R. 2015/122 reg. 4](#)
- reg. 6 coming into force by [S.R. 2010/122 reg. 1\(1\)](#)
- reg. 6(1) words substituted by [S.R. 2013/243 reg. 4\(4\)](#)

Changes and effects yet to be applied to the whole Rule associated Parts and Chapters:

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

- Sch. 1 Sch. renumbered as Sch. 1 by [S.R. 2012/232 reg. 2\(26\)](#)
- Sch. 1 substituted by [S.R. 2013/243 reg. 4\(11\)](#)Sch.
- reg. 35(1)(a)(ii)(bb) word substituted by [S.R. 2013/221 reg. 2\(a\)\(i\)](#)