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## EXPLANATORY NOTE

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

These Regulations make provision about the register of occupational and personal pension schemes to be compiled and maintained under section 59 of the Pensions Act 2004 (c. 35) (“the Act”).

As these Regulations are made before the expiry of the period of six months beginning with the coming into force of the provisions of the Act by virtue of which they are made, the requirement for the Secretary of State to consult such persons as he considers appropriate does not apply.

Regulation 2 and regulation 1 in so far as it applies to that regulation extend to Northern Ireland.

Regulation 2 prescribes those pension schemes which are registrable.

Regulation 3 prescribes further information which is registrable information.

Regulation 4 provides that the Secretary of State, or someone authorised by him, shall provide an information service to be known as the Pension Tracing Service, which will assist people to get back in touch with pension schemes of which they may be a member but with which they have lost contact.

Regulation 5 entitles the Secretary of State to be provided with information from the register, or to inspect the register, if he considers it necessary to carry on the Pension Tracing Service. It also enables him to disclose certain information from the register in certain circumstances to persons seeking to trace pensions.

Regulation 6 brings into effect the Schedule, which revokes the previous set of regulations which made provision about the register of pension schemes, and other amending regulations.

An assessment of the impact on business, charities or the voluntary sector of the provisions in these regulations is included in the Regulatory Impact Assessment that accompanied the Pensions Act 2004. A copy of that assessment has been placed in the libraries of both Houses of Parliament. Copies may be obtained from the Department for Work and Pensions, Regulatory Impact Unit, 3rd floor The Adelphi, 1-11 John Adam Street, London WC2N 6HT.