GN29: Occupational Pension Schemes - Advisers to the Trustees or a Participating Employer

Classification
Practice Standard

MEMBERS ARE REMINDED THAT THEY MUST ALWAYS COMPLY WITH THE PROFESSIONAL CONDUCT STANDARDS (PCS) AND THAT GUIDANCE NOTES IMPOSE ADDITIONAL REQUIREMENTS UNDER SPECIFIC CIRCUMSTANCES

Definitions
For the purpose of this Guidance Note:

Reference	**Definition**
Scheme Actuary	An actuary appointed under Section 47(1)(b) of the Pensions Act 1995
relevant person	A Fellow, Associate, Affiliate who holds a qualification with an overseas actuarial body, or Student of the Faculty of Actuaries or the Institute of Actuaries
actuarial advice	Advice as defined in Regulation 2(b) of the Principal Regulations (see Appendix C)
Trustees' Adviser	A *relevant person* who is not appointed as *Scheme Actuary* but who is carrying out any of the roles defined in paragraphs (b), (d) or (e) of Section 70(1) of the Pensions Act 2004
Employer's Adviser	A *relevant person* who is not appointed as *Scheme Actuary* or a *Trustees' Adviser* but who is responsible for giving advice to a participating employer
trustees	The trustees or, for schemes not established under trust, the managers as defined in Section 318(1) of the Pensions Act 2004
Scheme Auditor	An auditor appointed under Section 47(1)(a) of the Pensions Act 1995
SPSS	The Savings, Pensions, Share Schemes division of the Inland Revenue.

Application
The purpose of GN29 is to provide guidance to a *relevant person* who, in relation to any occupational pension scheme, advises the *trustees* (whether or not as a *Scheme Actuary*) or a participating employer or is involved in the administration of the scheme. The guidance relates to:

- appointment,
- resignation or removal,
- responsibilities,
- relationship with other advisers, and
- reporting to the Pension Regulator.

GN29 also contains guidance for a mentor of a *Scheme Actuary*.

Legislation or Authority
Pensions Act 1995 (1995, c.26). Section 47.

Pensions Act 2004 (2004, c.35). Sections 69, 70, 80 and 318.

Regulations set out in Appendix C.

The Pensions Regulator Codes of Practice. Code of Practice No. 1: Reporting breaches of the law (as amended)

Northern Ireland has its own body of law relating to pensions and, in relation to Northern Ireland, references to the Great Britain legislation contained in this Guidance Note should be read as including references to the corresponding Northern Ireland legislation (shown in Appendix C).

Author
Pensions Board

Status
Approved under Fast Track
Required to complete Due Process by 06.10.06.

Version	***Effective from***
1.0	01.10.96
2.0	06.04.97
3.0	01.03.99
3.1	01.07.99
4.0	01.03.02
5.0	01.03.03
6.0	06.04.05

1 Introduction

1.1 Sections 2-6 of this Guidance Note contain guidance for *Scheme Actuaries*. Appendix A contains guidance for *Trustees' Advisers* and *Employer's Advisers*.

1.2 A *relevant person* to whom this Guidance Note applies must read the whole Guidance Note and not just those parts specific to his or her role.

2 Appointment

2.1 An actuary must not accept or retain an appointment as a *Scheme Actuary* unless he or she holds a current Scheme Actuary Certificate.

2.2 When a *Scheme Actuary* is appointed to replace a *Scheme Actuary* who has resigned or been removed by the *trustees*, an actuary may not normally act as *Scheme Actuary* until the *trustees* have provided the statement or declaration from the previous *Scheme Actuary* as referred to in Section 3 below. Only in exceptional circumstances such as death, incapacity or other situations in which it is not physically possible for the previous *Scheme Actuary* to provide such a statement or declaration may an actuary act as *Scheme Actuary* without the *trustees* providing a statement or declaration.

2.3 The letter of appointment from the *trustees* must allow the *Scheme Actuary* to respond to questions from the *Scheme Auditor* to assist the *Scheme Auditor's* understanding of the actuarial aspects of the scheme and to liaise with the *Scheme Auditor* and other advisers to the *trustees* with regard to circumstances that may be reportable to the Pensions Regulator (see Section 6).

2.4 The *Scheme Actuary* must ensure that the *trustees* are aware that appointment as *Scheme Actuary* is a personal appointment and not the appointment of the firm for which the actuary works. However, the *Scheme Actuary* must advise the *trustees* if he or she leaves the firm.

2.5 The *Scheme Actuary* must obtain the *trustees'* written agreement to advise the *Scheme Actuary* of specified events which could, in the *Scheme Actuary's* opinion, be of material significance to the finances of the scheme. Appendix B illustrates the types of event which a *Scheme Actuary* might typically require the *trustees* to notify to him or her, but the list is not intended to be exhaustive.

2.6 In drawing up the list of events to be notified the *Scheme Actuary* must be satisfied that the *trustees* understand what the *Scheme Actuary* would consider to be 'material', 'unexpected', 'major' etc. Appropriate timescales for notifying events must also be included. In specifying timescales, phrases such as 'as soon as possible' or 'as soon as reasonably practicable' may be used. The list must be reviewed by the *Scheme Actuary* as frequently as he or she considers necessary or appropriate.

2.7 The *Scheme Actuary* must also obtain the *trustees'* written agreement to allow the *Scheme Actuary* access at all reasonable times and in all reasonable circumstances, on request, to such information and explanation as may be required to carry out his or her duties as the *Scheme Actuary*, including :

2.7.1 the scheme's books, accounts and supporting documentation,

2.7.2 copies of the minutes of all *trustees'* meetings and meetings of sub-committees of the *trustees*,

2.7.3 copies of all *trustees'* resolutions,

2.7.4 copies of all documents constituting the scheme.

2.8 The *Scheme Actuary* does not have to require the *trustees* to provide him or her automatically with the information referred to in paragraph 2.7. However, there may be occasions when the *Scheme Actuary* will need to insist that specific information of the types listed is provided (or access to such information is allowed) without delay in order to assist him or her in assessing whether circumstances which come to the *Scheme Actuary's* attention may be of material significance to the Pensions Regulator.

2.9 A newly appointed *Scheme Actuary* to a scheme which is or has been contracted-out on a salary-related or mixed benefits basis and still retains salary related contracted-out liabilities must consider whether any events which have occurred since the resignation or removal of the previous *Scheme Actuary* or which have been notified to him or her by the previous *Scheme Actuary* (see paragraph 3.3.2) might invalidate a Certificate C or Reference Scheme Test Certificate provided by the previous *Scheme Actuary*. If the new *Scheme Actuary* concludes that any such certificate has been invalidated he or she must notify *SPSS* in writing as soon as is practicable. If the newly appointed *Scheme Actuary* is unable to assess, within six months of his or her appointment, the impact of any such events, the new *Scheme Actuary* must notify *SPSS*.

3 Resignation or Removal

3.1 If a *Scheme Actuary* resigns or is removed by the *trustees*, he or she must consider whether the circumstances of the resignation or removal give rise to any duty to notify the Pensions Regulator of the circumstances of the scheme. The *Scheme Actuary's* resignation or removal statement or declaration must include, in addition to the information required under the Regulations, a statement of any circumstances connected with his or her resignation which in his or her opinion might significantly affect the interests of members, prospective members or beneficiaries.

3.2 The outgoing *Scheme Actuary* must provide the incoming *Scheme Actuary* with:

(a) the list of non-reported breaches (see paragraph 6.3) including those noted by previous *Scheme Actuaries* where still relevant, or

(b) confirmation that no non-reported breaches have been recorded, or

(c) confirmation that the outgoing *Scheme Actuary* does not consider any of the non-reported breaches recorded by him or her, or notified by previous *Scheme Actuaries*, still to be relevant to any future decision on reporting to the Pensions Regulator (see Section 6).

3.3 The outgoing *Scheme Actuary* must also:

3.3.1 provide the incoming *Scheme Actuary* with copies of any reports made to the Pensions Regulator or Opra by the outgoing *Scheme Actuary* or previous *Scheme Actuaries* (and copies of reports to the Pensions Regulator or Opra made by other parties which were sent to the then *Scheme Actuary*) and advise the incoming *Scheme Actuary* of any other reports to the Pensions Regulator or Opra of which the outgoing *Scheme Actuary* is aware. The outgoing *Scheme Actuary* must inform the incoming *Scheme Actuary* whether the *trustees* and their other advisers have been informed of any such report.

3.3.2 in the case of a scheme which is or has been contracted-out on a salary-related or mixed benefits basis and still retains salary related contracted-out liabilities, provide the incoming *Scheme Actuary* with details of any events notified to the outgoing *Scheme Actuary* which he or she has been unable to consider prior to the date of his or her removal in relation to the continuing validity of a Reference Scheme Test Certificate or Certificate C, if appropriate.

3.3.3 advise the *trustees* of their duties under legislation to:

(a) appoint a new *Scheme Actuary* within 3 months of the date of his or her resignation or removal, and

(b) send a copy of his or her removal or resignation statement or declaration to the *Scheme Auditor* and to the incoming *Scheme Actuary*.

3.3.4 advise the *trustees* of any deadlines in relation to the *Scheme Actuary's* statutory duties which fall within four months after the date of his or her resignation or removal.

3.4 A *Scheme Actuary* who expects to be absent from the office for a prolonged period must consider whether or not to resign the appointment. A *Scheme Actuary* must put in place arrangements for the *trustees* to be advised of the need to appoint a new *Scheme Actuary* if he or she becomes unable to continue to act for a prolonged period and is unable to advise the *trustees* of the fact himself or herself.

4 Responsibilities

4.1 The *Scheme Actuary* must advise the *trustees* if:

- a proposed action or inaction, or
- any events notified to him or her under the agreement referred to in paragraph 2.5,

might in his or her opinion materially affect the financing or solvency of the scheme. Where a separate appointment is held with a participating employer, the *Scheme Actuary* must consider whether, in the light of his or her professional responsibility to respect confidentiality, it is also appropriate to inform the participating employer.

4.2 On receipt of information from the *trustees* that the scheme will discontinue or wind-up, the *Scheme Actuary* must ensure that the *trustees* are aware of the need to take advice on the financial and investment implications for the scheme.

4.3 If the *Scheme Actuary* is not satisfied that the scheme's administrative arrangements are adequate to provide him or her with the data that will be required in order to carry out his or her responsibilities, the *Scheme Actuary* must advise the *trustees* and consider any further action that is needed.

4.4 If the *Scheme Actuary* becomes aware of any event which the *trustees* are required to notify to the Pensions Regulator under Section 69 of the Pensions Act 2004 he or she must ensure that the *trustees* are aware that they must notify the Pensions Regulator of the event.

4.5 If the *Scheme Actuary* holds a separate appointment with a participating employer and he or she becomes aware of any event which the employer is required to notify to the Pensions Regulator under Section 69 of the Pensions Act 2004 he or she must ensure that the employer is aware that it must notify the Pensions Regulator of the event.

4.6 If a *Scheme Actuary* who holds a Scheme Actuary Certificate on the basis of recourse to a mentor is in any doubt as to the proper course of action in relation to his or her statutory duties he or she must initially seek advice from his or her current mentor. In the absence of that mentor, advice must be sought from any *Scheme Actuary* who acts in his or her own right without recourse to a mentor. It is emphasised, however, that the responsibility for fulfilling the *Scheme Actuary's* statutory duties is the *Scheme Actuary's* alone, even when advice has been sought from another actuary.

4.7 A mentor is only required to give advice to the *Scheme Actuary* on request, and not to monitor his or her work.

4.8 If the *Scheme Actuary* expects to be absent for a prolonged period, but does not intend to resign the appointment (see paragraph 3.4), he or she must put in place arrangements so that he or she is kept advised of developments in relation to the scheme during the period of absence.

4.9 If a reportable event becomes known in the *Scheme Actuary's* office during his or her absence then it could be considered that the *Scheme Actuary* ought to have known of the relevant information. The *Scheme Actuary* must therefore consider what arrangements should be put in place for short periods of absence (such as normal holidays or short illnesses) to monitor developments. For example, the *Scheme Actuary* could arrange for an appropriate *Trustees' Adviser*, to be kept advised of developments. However, it should be noted that if such an arrangement is made, the *Scheme Actuary* would be personally at risk for breaches of Section 70 of the Pensions Act 2004 if the *Trustees' Adviser* failed to report to the Pensions Regulator where there was an obligation to do so.

4.10 If a *Scheme Actuary* considers that the *trustees* have failed to comply with the terms of the agreement referred to in paragraph 2.5, or to allow access to the information specified in paragraph 2.7, the *Scheme Actuary* must provide a statement to the *trustees* to that effect specifying the circumstances, and must consider whether there has been a breach requiring action under section 6 below.

5 Relationship with other Advisers

5.1 Where another actuary is appointed by the *trustees* to provide *actuarial advice*, in addition to the *Scheme Actuary*, the *Scheme Actuary* must require the *trustees* to set out in writing to both actuaries, the division in responsibilities consistent with the Pensions Act 1995, the Pensions Act 2004 and Regulations thereunder and to authorise both actuaries to communicate with each other on matters relevant to the scheme.

5.2 The *Scheme Actuary* should normally keep the *trustees* informed of communications with third parties relevant to the *trustees*.

5.3 The *Scheme Actuary* should liaise where relevant with the *Scheme Auditor* to ensure consistency of data between the actuarial valuation and the accounts.

5.4 If a *Scheme Actuary* considers that one of the *trustees'* or participating employers' advisers may have any information which the *Scheme Actuary* believes could be relevant to the *Scheme Actuary's* duties, the *Scheme Actuary* must ask the *trustees* to obtain that information.

6 Reporting to the Pensions Regulator

6.1 A *Scheme Actuary* should normally comply with the Code of Practice No. 1: Reporting breaches of the law, and any accompanying guidance, issued by the Pensions Regulator, which is current at the time.

6.2 The *Scheme Actuary* will need to assess information which comes to his or her attention to determine whether in his or her view that information is likely to be of material significance to the Pensions Regulator. The *Scheme Actuary* is not expected to search for circumstances which would be reportable; he or she merely has a duty to report circumstances which come to his or her attention. The *Scheme Actuary* is not expected to ask for any information from the *trustees* above that which the *Scheme Actuary* would need if he or she did not have a duty to report to the Pensions Regulator, unless the *Scheme Actuary* considers that a *trustee*, participating employer or adviser may have relevant information about circumstances which may need to be reported to the Pensions Regulator (see paragraph 2.8).

6.3 The *Scheme Actuary* must maintain a cumulative record containing full details of any breaches which do not themselves fall to be reported to the Pensions Regulator under Section 70 of the Pensions Act 2004 but which may, in his or her judgement, in aggregate, indicate a matter which does need to be reported. The *Scheme Actuary* must review the accumulated list on each new entry and a written report must be made to the Pensions Regulator as soon as practicable once the necessary conditions are satisfied.

6.4 The *Scheme Actuary* may remove entries from the list of non-reported breaches if, in his or her opinion, they could no longer in any circumstances be relevant to any future decision on reporting to the Pensions Regulator.

6.5 If the *Scheme Actuary* decides to discuss the circumstances of a case with the Pensions Regulator, care must be taken to properly represent all the circumstances of the case in question as known to the *Scheme Actuary*. There are criminal sanctions available to the Pensions Regulator in the event of deliberate or reckless misrepresentation of any circumstances as set out in Section 80 of the Pensions Act 2004.

Appendix A

Trustees' Advisers* and *Employer's Advisers

A 1 Introduction

A 1.1 This Appendix gives guidance to *Trustees' Advisers* and *Employer's Advisers*.

A 1.2 The situation of a *Trustees' Adviser* could arise, for example, where an actuary is appointed to give *actuarial advice* to the *trustees* of a defined benefits scheme on matters which fall outside the statutory duties of the *Scheme Actuary*, where an actuary is appointed to provide *actuarial advice* to the *trustees* of a money purchase scheme (including a Small Self Administered Scheme), where a *relevant person* provides advice to the *trustees* on general consultancy issues but not actuarial matters or where a *relevant person* is involved in the administration of a scheme (other than as a *trustee*).

A 1.3 If there is to be a *Trustees' Adviser* or an *Employer's Adviser*, either a firm could be appointed to provide the required services or an individual could be appointed. This Appendix is written principally on the basis that an individual is appointed. If a firm is appointed, the *relevant person* providing advice on any particular matter must be identifiable as the source of the advice and, other than in relation to paragraphs A3.6, A3.7 and A5.1, must act in accordance with this Appendix.

A 1.4 The *Scheme Actuary* will require the *trustees* to set out in writing the division of responsibilities between the *Scheme Actuary* and a *Trustees' Adviser* providing *actuarial advice* consistent with the Pensions Act 1995, the Pensions Act 2004 and Regulations thereunder and to authorise both parties to communicate with each other on matters relevant to the scheme (see paragraph 5.1).

A 1.5 Where there is no *Scheme Actuary*, a *Trustees' Adviser* must interpret this Appendix accordingly.

A 2 Resignation or Removal

A 2.1 If a *Trustees' Adviser* resigns or is removed by the *trustees* he or she must consider whether the circumstances of his or her resignation or removal give rise to any need to notify the Pensions Regulator of the circumstances of the scheme (see section A5 below). Similarly, an *Employer's Adviser* whose appointment terminates for any reason must consider the circumstances of the termination and whether any action is needed.

A 3 Responsibilities

A 3.1 A *Trustees' Adviser* who has been appointed to provide *actuarial advice* must advise the *trustees*, and must consider advising the *Scheme Actuary*, if a proposed action or inaction might, in the opinion of the *Trustees' Adviser*, materially affect the financing or solvency of the scheme. Where such a *Trustees' Adviser* also provides actuarial advice to a participating employer, the *Trustees' Adviser* must consider whether, in the light of his or her professional responsibility to respect confidentiality, it is also appropriate to inform the participating employer. A *Trustees' Adviser* who has been appointed to provide other types of advice to the *trustees* must advise the *trustees* to refer all questions which might impact on the financing or solvency of the scheme to the *Scheme Actuary* or to another *Trustees' Adviser* who holds a suitable appointment, as appropriate.

A 3.2 On receipt of information from the *trustees* that the scheme will discontinue or wind-up, a *Trustees' Adviser* must ensure that the *trustees* are aware of the need to take advice on the financial and investment implications for the scheme.

A 3.3 A *Trustees' Adviser* must draw to the attention of the *trustees* any circumstances of which he or she becomes aware which the *trustees* may need to notify to the *Scheme Actuary* (see paragraph 2.5 and 2.7), (unless the *Scheme Actuary* has already been notified of the matter and the *Trustees' Adviser* has no information to add).

A 3.4 If a *Trustees' Adviser* becomes aware of any event which the *trustees* are required to notify to the Pensions Regulator under Section 69 of the Pensions Act 2004 he or she must ensure that the *trustees* are aware that they must notify the Pensions Regulator of the event.

A 3.5 If an *Employer's Adviser* (or a *Trustees' Adviser* who holds a separate appointment to advise a participating employer) becomes aware of any event which the employer is required to notify to the Pensions Regulator under Section 69 of the Pensions Act 2004 he or she must ensure that the employer is aware that it must to notify the Pensions Regulator of the event.

A 3.6 If an individual has been appointed as a *Trustees' Adviser* and he or she expects to be absent for a prolonged period, he or she must put in place arrangements so that he or she is kept advised of developments in relation to the scheme during the period of absence.

A 3.7 If an individual has been appointed as a *Trustees' Adviser* and a reportable event becomes known in his or her office during his or her absence, then it could be considered that the *Trustees' Adviser* ought to have known of the relevant information. Such a *Trustees' Adviser* must therefore consider what arrangements should be put in place for short periods of absence (such as normal holidays or short illnesses) to monitor developments. For example, he or she could arrange for another *Trustees' Adviser* to be kept advised of developments. However, it should be noted that if such an arrangement is made, the *Trustees' Adviser* would be personally at risk for breaches of Section 70 of the Pensions Act 2004 if the other *Trustees' Adviser* failed to report to the Pensions Regulator where there was an obligation to do so).

A 4 Relationship with Other Advisers

A 4.1 A *Trustees' Adviser* should normally keep the *trustees* informed of communications with third parties relevant to the *trustees*.

A 4.2 If a *Trustees' Adviser* who has been appointed as a 'professional adviser' as defined in Section 47(4) of the Pensions Act 1995 believes that one of the *trustees'* or participating employers' advisers may have any information which could be relevant to his or her duty to report to the Pensions Regulator, the *Trustees' Adviser* must ask the *trustees* to obtain that information. Other *Trustees' Advisers*, or *Employer's Advisers*, who believe that another adviser may have information which could be relevant to their duties under section A5 should normally contact the adviser, although the adviser's duty of confidentiality may prevent him or her from responding.

A 5 Reporting to the Pensions Regulator

A 5.1 A *relevant person* who has a statutory duty to report to the Pensions Regulator under Section 70 of the Pensions Act 2004 must comply with Section 6 above as though they were a *Scheme Actuary*.

A 5.2 An *Employer's Adviser* has no statutory duty to report to the Pensions Regulator and would have no statutory protection if he or she were to do so. If an *Employer's Adviser* becomes aware of matters which could be relevant to a participating employer's statutory duty under Section 70 of the Pensions Act 2004 to report to the Pensions Regulator he or she should normally immediately inform the participating employer with which he or she holds an appointment (unless the Pensions Regulator or a party with a statutory duty to report under Section 70 if the Pensions Act 2004 are already aware of the matter and the *Employer's Adviser* has no information to add). If the *Employer's Adviser* believes that it would not be appropriate to discuss the matter with the participating employer, he or she must consider taking legal advice on the appropriate course of action to take.

A 5.3 If under paragraph 4.9 or A3.7 arrangements have been made for a *Trustees' Adviser* to be kept advised of developments during a *Scheme Actuary's* or other *Trustees' Adviser's* short period of absence, the *Trustees' Adviser* must ensure that the returning *Scheme Actuary* or other *Trustees' Adviser* is made aware of any reports made to the Pensions Regulator during his or her absence and any additions made to the accumulated list of non-reported breaches during his or her absence.

Appendix B

This Appendix illustrates the types of event which might typically be appropriate to require the *trustees* to notify to the *Scheme Actuary* (see paragraph 2.5 of the Guidance Note). The list is not intended to be exhaustive.

B 1 Any changes in the Trust Deed and Rules of the scheme affecting contribution or benefit levels or the degree of priority accorded to benefits in the event of the winding up of the scheme or any changes which affect the normal retirement date.

B 2 Any action to terminate, reduce or suspend contributions to the scheme.

B 3 Any change in the definition of pensionable pay and any unexpected change in the general remuneration levels of scheme members.

B 4 Any unexpected increase or decrease in the number of members, deferred pensioners or pensioners resulting for example from:

B 4.1 the acquisition or sale of participating companies,

B 4.2 a large scale redundancy exercise,

B 4.3 a change in early retirement policy or experience.

B 5 Any augmentation of benefits on early, normal or late retirement or on the death or withdrawal from service of a scheme member, except where the cost is met by additional contributions at the time by reference to tables provided for the purpose, or as otherwise agreed.

B 6 Any discretionary increases to pensions in payment and/or preserved pensions.

B 7 Payment or receipt of a bulk transfer value.

B 8 Any change in the arrangements for insuring death in service benefits or a change from insured to self-administered or vice versa.

B 9 Any major change in the investment policy or in the investment management arrangements, including:

B 9.1 any significant increase in employer-related investment or any change resulting in the limit being exceeded,

B 9.2 any major change in asset allocation,

B 9.3 any significant increase in concentration of investment,

B 9.4 any change in the custody arrangements.

B 10 Any significantly adverse investment performance relative to the objectives agreed with the investment managers or to investment conditions generally, or where there are grounds to believe that it may have occurred, or any other substantial depreciation.

B 11 Non-payment of the employer's and/or employees' contributions stated in the most recent Schedule of Contributions within 10 days of the due date.

B 12 Any change in scheme year for accounting purposes.

B 13 Any change of the policy of the scheme for the payment of expenses.

B 14 Any decision to wind-up or otherwise discontinue the scheme.

B 15 Any application for a refund of surplus to a participating employer.

B 16 A relevant event (as defined in Section 75(6A) of the Pensions Act 1995) in relation to any of the participating employers, or a participating employer ceasing to have any employees in the categories of employment to which the scheme relates.

B 17 Any event notified to the Pensions Regulator under Section 69 of the Pensions Act 2004 by the *trustees* (or any event which the *trustees* are aware has been notified to the Pensions Regulator under Section 69 of the Pensions Act 2004 by a participating employer) which is not covered by the above.

Appendix C

Legislation

GB Provision	NI Provision
Pensions Act 1995 (c.26)	Pensions (Northern Ireland) Order 1995 (SI 1995/3213 (NI 22))
- Section 47	- Article 47
Pensions Act 2004 (c35)	Pensions (Northern Ireland) Order 2005 (SI 2005/255 (NI 1))
- Section 69	- Article 64
- Section 70	- Article 65
- Section 80	- Article 75
- Section 318	- Article 2
The Occupational Pension Schemes (Scheme Administration) Regulations 1996 (SI 1996/1715) ("the Principal Regulations") as amended	The Occupational Pension Schemes (Scheme Administration) Regulations (Northern Ireland) 1997 (SR 1997 No 94)