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DRAFT STATUTORY INSTRUMENTS

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**2005 No.**

**The Pensions (Northern Ireland) Order 2005**

**PART V**

**FINANCIAL PLANNING FOR RETIREMENT**

*Employee information and advice*

**Information and advice to employees**

**215.**—(1) Regulations may require employers to take action for the purpose of enabling employees to obtain information and advice about pensions and saving for retirement.

(2) Regulations under paragraph (1) may in particular—

- (a) provide that they are to apply in relation to employers of a prescribed description and employees of a prescribed description;
- (b) make different provision for different descriptions of employers and employees;
- (c) make provision as to the action to be taken by employers (including the frequency at which, and the time and place at which, action is to be taken);
- (d) make provision as to the description of information and advice in relation to which requirements apply;
- (e) make provision about the description of person authorised to provide any such information and advice.

(3) Employers to whom regulations under paragraph (1) apply must provide information to the Regulator about the action taken by them for the purpose of complying with the regulations.

(4) Regulations may make provision as to—

- (a) the information to be provided under paragraph (3);
- (b) the form and manner in which the information is to be provided;
- (c) the period within which the information is to be provided.

(5) Article 10 of the 1995 Order (civil penalties) applies to any person who, without reasonable excuse, fails to comply with paragraph (3).

(6) In this Article “employer” means any employer, whether or not resident or incorporated in any part of the United Kingdom.