



Pensions Act 2004

2004 CHAPTER 35

PART 2

THE BOARD OF THE PENSION PROTECTION FUND

PROSPECTIVE

CHAPTER 6

REVIEWS, APPEALS AND MALADMINISTRATION

Review etc by the Board

206 Meaning of “reviewable matters”

- (1) For the purposes of this Chapter, “reviewable matter” means a matter mentioned in Schedule 9.
- (2) Regulations may provide, in relation to any reference in that Schedule to a failure by the Board to do any act or make any determination, that—
 - (a) the reference is to be construed as a reference to a failure by the Board to do the act or make the determination within a prescribed period, and
 - (b) the reference is to be construed as not including a failure to do the act or make the determination which first occurs after a prescribed time.
- (3) Regulations may make provision suspending the effect of any determination, direction or other act of the Board, or any notice given or issued by it, which relates to a reviewable matter until—
 - (a) the period within which the matter may be reviewed by virtue of this Chapter has expired, and
 - (b) if the matter is so reviewed—

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- (i) the review and any reconsideration,
 - (ii) any reference to the PPF Ombudsman in respect of the matter, and
 - (iii) any appeal against his determination or directions,
- has been finally disposed of.
- (4) Regulations may amend Schedule 9 by—
- (a) adding to it any other description of determination, act or failure of, or matter determined or for determination by, the Board, or
 - (b) removing from it any such determination, act, failure or matter for the time being mentioned in it.
- (5) Regulations under subsection (4) may also modify any provision of this Part in consequence of provision made by virtue of paragraph (a) or (b) of that subsection.

207 Review and reconsideration by the Board of reviewable matters

- (1) Regulations must—
- (a) provide for the Board, on the written application of an interested person, to give a decision (“a review decision”) on any reviewable matter, and
 - (b) require a committee of the Board constituted for the purposes of this section (the “Reconsideration Committee”), on the written application of an interested person following a review decision, to reconsider the reviewable matter and give a decision (“a reconsideration decision”).
- (2) In subsection (1), “interested person” in relation to a reviewable matter, means a person of a description prescribed in relation to reviewable matters of that description.
- (3) Regulations under subsection (1) may—
- (a) permit a review decision in respect of a reviewable matter of a prescribed description to be made otherwise than on an application, and
 - (b) permit a reconsideration decision in respect of such a matter to be made otherwise than on an application.
- (4) Regulations under subsection (1) must provide for the Board’s powers on making a review decision or reconsideration decision to include power—
- (a) to vary or revoke the determination, direction or other decision already made by the Board in respect of the reviewable matter,
 - (b) to substitute a different determination, direction or decision,
 - (c) to provide for such variations, revocations or substitutions, or any determinations, directions or other decisions made as a result of the review decision or reconsideration decision, to be treated as if they were made at such time (which may be a time prior to the making of the review decision or reconsideration decision) as the Board considers appropriate,
 - (d) to provide for any notice varied, substituted, issued or given by the Board as a result of the review decision or reconsideration decision, to be treated as if it were issued or given at such time (which may be a time prior to the making of the review decision or reconsideration decision) as the Board considers appropriate,
 - (e) generally to deal with the matters arising on the review decision or reconsideration decision as if they had arisen on the original determination, direction or decision,

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- (f) to pay such compensation as the Board considers appropriate to such persons as it may determine, and
 - (g) to make savings and transitional provision.
- (5) Regulations under subsection (1) must include provision—
- (a) about applications under the regulations for a review decision or reconsideration decision in respect of a reviewable matter, including the times by which they are to be made,
 - (b) requiring notice—
 - (i) of such applications, or
 - (ii) of a decision of the Board or the Reconsideration Committee by virtue of subsection (3) to give a review decision or reconsider a reviewable matter otherwise than on such an application,to be given to interested persons in relation to the matter,
 - (c) with a view to securing that individuals concerned in giving a reconsideration decision were not concerned in the reviewable matter in respect of which the decision is to be made,
 - (d) as to the procedure for reaching and giving decisions under the regulations, including—
 - (i) rights of interested persons to make representations to the Reconsideration Committee on a reconsideration under regulations made under subsection (1)(b), and
 - (ii) the times by which decisions are to be given, and
 - (e) requiring notice of the review decision or the reconsideration decision in respect of a reviewable matter to be given to interested persons in relation to the matter.
- (6) Provision required by subsection (5)(c) may modify paragraphs 15 and 16 of Schedule 5 (membership and procedure of committees of the Board).

208 Investigation by the Board of complaints of maladministration

- (1) Regulations must make provision for dealing with relevant complaints.
- (2) For the purposes of this Chapter, “relevant complaint” means a complaint—
 - (a) by a person who is or might become entitled to compensation under the pension compensation provisions, or
 - (b) by a person who has or may make an application under section 182 (fraud compensation),alleging that he has sustained injustice in consequence of maladministration in connection with any act or omission by the Board or any person exercising functions on its behalf.
- (3) Regulations under subsection (1) must—
 - (a) provide for the Board to investigate and give decisions on matters complained of in relevant complaints, and
 - (b) provide for a committee of the Board, on applications following such decisions, to investigate matters complained of and give decisions on them.
- (4) Such regulations may, in particular, make provision—

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- (a) about the making of relevant complaints and applications under the regulations, including the times by which they are to be made,
 - (b) with a view to securing that individuals concerned in giving a decision were not concerned in the matter which is the subject of the relevant complaint in question,
 - (c) as to the procedure for reaching and giving decisions under the regulations, including—
 - (i) rights of prescribed persons to make representations to the Board, on an investigation under regulations made under subsection (3)(b), and
 - (ii) the times by which decisions are to be given, and
 - (d) requiring notice—
 - (i) of a relevant complaint under the regulations, or
 - (ii) of a decision under the regulations in respect of the complaint, to be given to prescribed persons in relation to the matter.
- (5) Regulations under subsection (1) may confer power on the Board to pay such compensation as it considers appropriate to such persons as it considers have sustained injustice in consequence of the matters complained of.
- (6) The power conferred by subsection (4)(b) includes power to modify paragraphs 15 and 16 of Schedule 5 (membership and procedure of committees of the Board).

The PPF Ombudsman

209 The Ombudsman for the Board of the Pension Protection Fund

- (1) There is to be a commissioner to be known as the Ombudsman for the Board of the Pension Protection Fund (in this Act referred to as “the PPF Ombudsman”).
- (2) The PPF Ombudsman is to be appointed by the Secretary of State on such terms and conditions as are determined by the Secretary of State.
- (3) The PPF Ombudsman—
 - (a) is to hold and vacate office in accordance with the terms and conditions of his appointment, and
 - (b) may resign or be removed from office in accordance with those terms and conditions.
- (4) The Secretary of State may by order make provision—
 - (a) about the payment, or provision for payment, of remuneration, compensation for loss of office, pension, allowances or gratuities to or in respect of the PPF Ombudsman;
 - (b) about the reimbursement of the PPF Ombudsman in respect of any expenses incurred by him in the performance of his functions;
 - (c) about the staff of the PPF Ombudsman and the provision of facilities (including additional staff) to him;
 - (d) about the delegation of the functions of the PPF Ombudsman to his staff or to any such additional staff;
 - (e) authorising the PPF Ombudsman—
 - (i) to charge such fees as are specified in the order;

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- (ii) to charge fees sufficient to meet such costs as are specified in the order;
 - (f) conferring powers to enable the PPF Ombudsman to obtain such information and documents as he may require for the performance of his functions;
 - (g) about restrictions on the disclosure of information held by him.
- (5) An order under subsection (4)(e)—
- (a) may prescribe, or authorise the PPF Ombudsman to determine, the time at which any fee is due, and
 - (b) provide that any fee which is owed to the PPF Ombudsman by virtue of an order under subsection (4)(e) may be recovered as a debt due to the PPF Ombudsman.
- (6) The Secretary of State must pay to the PPF Ombudsman out of money provided by Parliament such sums as may be required to be paid by the Secretary of State to or in respect of the PPF Ombudsman by virtue of an order under subsection (4).
- (7) Regulations may provide for the imposition of a levy in respect of eligible schemes for the purpose of meeting expenditure of the Secretary of State under subsection (6).
- (8) Where regulations make such provision, subsections (2), (3), (5), (6) and (7) of section 117 (administration levy) apply in relation to the levy as they apply in relation to an administration levy (within the meaning of that section), except that in subsection (7) the reference to subsection (1) of that section is to be read as a reference to subsection (7) of this section.

210 Deputy PPF Ombudsmen

- (1) The Secretary of State may appoint one or more persons to act as a deputy to the PPF Ombudsman (in this Chapter referred to as “a Deputy PPF Ombudsman”).
- (2) Any such appointment is to be on such terms and conditions as the Secretary of State determines.
- (3) A Deputy PPF Ombudsman—
- (a) is to hold and vacate office in accordance with the terms and conditions of his appointment, and
 - (b) may resign or be removed from office in accordance with those terms and conditions.
- (4) A Deputy PPF Ombudsman may perform the functions of the PPF Ombudsman—
- (a) during any vacancy in that office,
 - (b) at any time when the PPF Ombudsman is for any reason unable to discharge his functions, or
 - (c) at any other time, with the consent of the Secretary of State.
- (5) References to the PPF Ombudsman in relation to the performance of his functions are accordingly to be construed as including references to a Deputy PPF Ombudsman in relation to the performance of those functions.
- (6) An order by the Secretary of State under section 209(4) may make provision—
- (a) about the payment, or provision for payment, of remuneration, compensation for loss of office, pension, allowances or gratuities to or in respect of a Deputy PPF Ombudsman;

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- (b) about the reimbursement of any expenses incurred by a Deputy PPF Ombudsman in the performance of any of the PPF Ombudsman's functions.

211 Status etc of the PPF Ombudsman and deputies

- (1) In Part 3 of Schedule 1 to the House of Commons Disqualification Act 1975 (c. 24) (other disqualifying offices), at the appropriate place insert— “ Ombudsman for the Board of the Pension Protection Fund and any deputy to that Ombudsman appointed under section 210 of the Pensions Act 2004. ”
- (2) In Part 3 of Schedule 1 to the Northern Ireland Assembly Disqualification Act 1975 (c. 25) (other disqualifying offices), at the appropriate place insert— “ Ombudsman for the Board of the Pension Protection Fund and any deputy to that Ombudsman appointed under section 210 of the Pensions Act 2004. ”
- (3) The persons to whom section 1 of the Superannuation Act 1972 (c. 11) (persons to or in respect of whom benefits may be provided by schemes under that section) applies are to include—
 - the PPF Ombudsman
 - a Deputy PPF Ombudsman
 - the employees of the PPF Ombudsman.
- (4) The PPF Ombudsman must pay to the Minister for the Civil Service, at such times as he may direct, such sums as he may determine in respect of the increase attributable to subsection (3) in the sums payable out of money provided by Parliament under that Act.
- (5) In Schedule 4 to the Parliamentary Commissioner Act 1967 (c. 13) (relevant tribunals for the purposes of section 5(7) of that Act), at the appropriate place insert— “ The Ombudsman for the Board of the Pension Protection Fund established under section 209 of the Pensions Act 2004. ”

212 Annual reports to Secretary of State

- (1) The PPF Ombudsman must prepare a report on the discharge of his functions for each financial year.
- (2) The PPF Ombudsman must send each report to the Secretary of State as soon as practicable after the end of the financial year for which it is prepared.
- (3) The Secretary of State must arrange for the publication of each report sent to him under subsection (2).
- (4) In this section “financial year” means—
 - (a) the period beginning with the date on which the PPF Ombudsman is established and ending with the next following 31st March, and
 - (b) each successive period of 12 months.

References to the PPF Ombudsman

213 Reference of reviewable matter to the PPF Ombudsman

- (1) Regulations must make provision—

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- (a) for a reviewable matter to be referred to the PPF Ombudsman following a reconsideration decision under regulations made under subsection (1)(b) or by virtue of subsection (3)(b) of section 207 in respect of the matter, and
 - (b) for the PPF Ombudsman—
 - (i) to investigate and determine what (if any) is the appropriate action for the Board to take in relation to the matter, and
 - (ii) to remit the matter to the Board with directions for the purpose of giving effect to his determination.
- (2) Regulations under subsection (1) must make provision about the making of references to the PPF Ombudsman, including provision—
- (a) about the descriptions of persons who may make them,
 - (b) about the manner of making such references, including the times by which they are to be made, and
 - (c) for prescribed persons to be notified of—
 - (i) references made under the regulations, and
 - (ii) determinations and directions given under the regulations.
- (3) Regulations under subsection (1) must—
- (a) require the PPF Ombudsman to conduct an oral hearing in relation to any reviewable matter referred to him under the regulations or to dispose of the matter on the basis of written representations,
 - (b) enable the PPF Ombudsman to consider evidence relating to the matter which was not available to the Board or the Reconsideration Committee, and
 - (c) make other provision about the procedure for conducting investigations, and reaching and giving determinations, under the regulations, including the times by which determinations are to be given.
- (4) The provision that may be made by virtue of subsection (3)(c) includes provision—
- (a) conferring rights on prescribed persons—
 - (i) to make representations to the PPF Ombudsman in relation to a reviewable matter referred to him by virtue of this section,
 - (ii) to be heard or represented at any oral hearing by the PPF Ombudsman in relation to such a matter,
 - (b) about the consideration of evidence by the PPF Ombudsman, including—
 - (i) production of documents,
 - (ii) oral hearings,
 - (iii) expert evidence,
 - (iv) attendance of witnesses,
 - (c) conferring rights on prescribed persons to continue a reference made by a person who has died or is otherwise unable to act for himself,
 - (d) as to the costs or expenses of prescribed persons,
 - (e) conferring rights on prescribed persons to apply for a stay (or in Scotland, for a sist) in relation to prescribed legal proceedings which begin after the reference is made and conferring power on the relevant court to make an order staying (or sisting) the proceedings if it is satisfied of prescribed matters, and
 - (f) for securing that any determination or direction of the PPF Ombudsman under the regulations is binding on prescribed persons.
- (5) Regulations under subsection (1) may include provision—

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- (a) conferring power on the PPF Ombudsman to direct the Board to pay such compensation as he considers appropriate to such persons as he may direct,
- (b) conferring power on the Board to make such payments,
- (c) conferring power on the PPF Ombudsman to direct that—
 - (i) any determinations, directions or other decisions which are made by the Board in accordance with any determination or direction given by him, or
 - (ii) any variations, revocations or substitutions of its determinations, directions or other decisions which are made by the Board in accordance with any determination or direction given by him,
 are to be treated as if they were made at such time (which may be a time prior to his determination or direction) as he considers appropriate,
- (d) conferring power on the PPF Ombudsman to direct that any notice varied, substituted, issued or given by the Board in accordance with any determination or direction given by him is to be treated—
 - (i) as if it were issued or given at such time (which may be a time prior to his determination or direction) as he considers appropriate;
 - (ii) as if it became binding for the purposes of this Part at the time at which he gives his determination or direction or at such later time as he considers appropriate,
- (e) prescribing the circumstances in which any determination or other act of the Board in accordance with any determination or direction given by the PPF Ombudsman, is not to be treated as being a reviewable matter for the purposes of this Chapter, and
- (f) conferring such other powers on the Board as may be required when a matter is remitted to it (including such powers as the Board may have on making a review decision or a reconsideration decision under regulations made under section 207(1)).

214 Investigation by PPF Ombudsman of complaints of maladministration

- (1) Regulations must provide for the investigation and determination by the PPF Ombudsman of such matters as may be prescribed following decisions on relevant complaints given by the Board or the committee of the Board referred to in section 208(3)(b) under regulations made under that section.
- (2) Regulations under this section must make provision—
 - (a) prescribing the descriptions of person who may refer matters to the PPF Ombudsman under the regulations,
 - (b) about the manner in which such references may be made, including the times by which they are to be made,
 - (c) about the procedure for conducting investigations, and reaching and giving determinations, on such references, including the times by which the determinations are to be given,
 - (d) about the powers of the PPF Ombudsman on making such determinations, including—
 - (i) the power to direct the Board to pay such compensation as he considers appropriate to such persons as he considers have sustained injustice in consequence of the matters complained of, and

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- (ii) the power to direct the Board to take or refrain from taking such other steps as he may specify,
- (e) conferring such powers on the Board as are necessary to comply with such requirements,
- (f) for prescribed persons to be notified of—
 - (i) references to the PPF Ombudsman under the regulations, and
 - (ii) determinations and directions by the PPF Ombudsman under the regulations,
- (g) conferring rights on prescribed persons—
 - (i) to make representations to the PPF Ombudsman in relation to a matter referred to him by virtue of this section,
 - (ii) to be heard or represented at any oral hearing by the PPF Ombudsman in relation to such a matter,
- (h) about the consideration of evidence by the PPF Ombudsman, including—
 - (i) production of documents,
 - (ii) oral hearings,
 - (iii) expert evidence,
 - (iv) attendance of witnesses,
- (i) conferring rights on prescribed persons to continue a reference made by a person who has died or is otherwise unable to act for himself,
- (j) as to the costs or expenses of prescribed persons,
- (k) conferring rights on prescribed persons to apply for a stay (or in Scotland, for a sist) in relation to prescribed legal proceedings which begin after the reference is made and conferring power on the relevant court to make an order staying (or sisting) the proceedings if it is satisfied of prescribed matters, and
- (l) for securing that any determination or direction of the PPF Ombudsman under the regulations is binding on prescribed persons.

215 Referral of questions of law

The PPF Ombudsman may refer any question of law arising for determination in connection with—

- (a) a reviewable matter referred to him by virtue of regulations under section 213, or
- (b) a matter referred to him by virtue of regulations under section 214, to, in England and Wales, the High Court or, in Scotland, the Court of Session.

216 Publishing reports etc

- (1) If the PPF Ombudsman considers it appropriate to do so in any particular case, he may publish in such form and manner as he considers appropriate a report of any investigation carried out by virtue of regulations under section 213 or 214 and of the result of that investigation.
- (2) For the purposes of the law of defamation, the publication of any matter by the PPF Ombudsman under or by virtue of any provision of this Chapter shall be absolutely privileged.

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217 Determinations of the PPF Ombudsman

- (1) A person bound by a determination or direction by the PPF Ombudsman by virtue of regulations made under section 213 or 214 may appeal on a point of law arising from the determination or direction—
 - (a) in England and Wales, to the High Court, or
 - (b) in Scotland, to the Court of Session.
- (2) Any determination or direction of the PPF Ombudsman is enforceable—
 - (a) in England and Wales, in a county court as if it were a judgment or order of that court, and
 - (b) in Scotland, in like manner as an extract registered decree arbitral bearing warrant for execution issued by the sheriff court of any sheriffdom in Scotland.

218 Obstruction etc of the PPF Ombudsman

- (1) This section applies if any person—
 - (a) without lawful excuse obstructs the PPF Ombudsman in the performance of his functions, or
 - (b) is guilty of any act or omission in relation to an investigation by the PPF Ombudsman under regulations made under section 213 or 214, which, if that investigation were a proceeding in the court, would constitute contempt of court.
- (2) The PPF Ombudsman may certify the offence to the court.
- (3) Where an offence is certified under subsection (2), the court may—
 - (a) inquire into the matter,
 - (b) hear any witnesses who may be produced against or on behalf of the person charged with the offence and any statement that may be offered in defence, and
 - (c) deal with him in any manner in which the court could deal with him if he had committed the like offence in relation to the court.
- (4) This section is to be construed, in its application to Scotland, as if contempt of court were categorised as an offence in Scots law.
- (5) In this section “the court” means—
 - (a) in England and Wales, a county court;
 - (b) in Scotland, the sheriff.

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Changes and effects yet to be applied to :

- specified provision(s) amendment to earlier commencing SI 2005/275 Sch. Pt. 7 by [S.I. 2005/695 art. 7](#)

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

- Act applied (with modifications) by [S.I. 2011/245 Sch. 6 Pt. 1](#)
- Act modified by [S.I. 2008/576 Sch. 4 para. 5](#)
- Act modified by [S.I. 2009/317 art. 3 Sch.](#)
- Act power to modify conferred by [2008 c. 30 s. 146\(2\)\(e\)](#)
- Act power to modify conferred by [2014 c. 19 s. 45\(1\)](#)
- Blanket Amendment words substituted by [2005 c. 4 Sch. 11 para. 5](#)
- Blanket amendment words substituted by [S.I. 2011/1043 art. 3 6](#)

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

- [s. 5\(1\)\(cza\)](#) inserted by [2014 c. 19 s. 48](#)
- [s. 5\(1\)\(ca\)](#) inserted by [2008 c. 30 s. 65](#)
- [s. 10\(6\)\(ea\)](#) inserted by [2014 c. 19 Sch. 19 para. 6](#)
- [s. 10\(6\)\(ha\)\(hb\)](#) inserted by [S.I. 2005/2113 reg. 2\(1\)](#)
- [s. 11\(3\)\(d\)](#) inserted by [2013 c. 25 Sch. 4 para. 2](#)
- [s. 13\(7\)\(e\)](#) inserted by [2013 c. 25 Sch. 4 para. 3\(3\)\(b\)](#)
- [s. 13\(7\)\(e\)](#) word omitted by [2015 c. 8 Sch. 2 para. 24\(a\)](#)
- [s. 13\(7\)\(f\)](#) (and word) inserted by [S.I. 2015/879 reg. 25\(b\)](#)
- [s. 13\(7\)\(f\)](#) word omitted by [2017 c. 17 Sch. 3 para. 6\(b\)](#)
- [s. 13\(7\)\(g\)](#) inserted by [2015 c. 8 Sch. 2 para. 24\(b\)](#)
- [s. 13\(7\)\(h\)](#) inserted by [2017 c. 17 Sch. 3 para. 6\(c\)](#)
- [s. 14A](#) inserted by [2013 c. 25 Sch. 4 para. 4](#)
- [s. 18\(5A\)](#) inserted by [2014 c. 19 s. 52\(2\)](#)
- [s. 18\(6\)](#) words inserted by [2014 c. 19 s. 52\(3\)](#)
- [s. 18\(8\)](#) words inserted by [2014 c. 19 s. 52\(3\)](#)
- [s. 23\(1A\)](#) inserted by [2015 c. 8 Sch. 2 para. 26\(3\)](#)
- [s. 23\(10A\)](#) inserted by [2015 c. 8 Sch. 2 para. 26\(5\)](#)
- [s. 38\(1\)-\(1B\)](#) substituted for [s. 38\(1\)](#) by [2015 c. 8 Sch. 2 para. 27](#)
- [s. 38\(7\)\(ea\)](#) (eb) inserted by [2008 c. 30 Sch. 9 para. 7\(3\)\(b\)](#)
- [s. 38\(7A\)](#) inserted by [2008 c. 30 Sch. 9 para. 7\(4\)](#)
- [s. 38\(12\)](#) (13) inserted by [2008 c. 30 Sch. 9 para. 8\(1\)](#)
- [s. 38\(14\)](#) inserted by [2011 c. 19 s. 26\(3\)](#)
- [s. 38A 38B](#) inserted by [2008 c. 30 Sch. 9 para. 2\(2\)](#)
- [s. 39\(4A\)](#) inserted by [2008 c. 30 Sch. 9 para. 8\(2\)\(b\)](#)
- [s. 39A 39B](#) inserted by [2008 c. 30 Sch. 9 para. 9](#)
- [s. 43\(1\)-\(1B\)](#) substituted for [s. 43\(1\)](#) by [2015 c. 8 Sch. 2 para. 28\(2\)](#)
- [s. 43\(12\)](#) inserted by [2011 c. 19 s. 26\(6\)](#)
- [s. 43A 43B](#) inserted by [2008 c. 30 Sch. 9 para. 10](#)
- [s. 44\(3A\)](#) (3B) inserted by [2008 c. 30 Sch. 9 para. 14\(2\)](#)
- [s. 52\(1\)-\(1B\)](#) substituted for [s. 52\(1\)](#) by [2015 c. 8 Sch. 2 para. 29](#)
- [s. 63\(3A\)](#) inserted by [2014 c. 19 s. 49\(2\)](#)

- s. 63(4A) inserted by 2014 c. 19 s. 49(3)
- s. 70(1)(f) inserted by 2017 c. 17 Sch. 3 para. 7
- s. 70(1)(aa) inserted by 2013 c. 25 Sch. 4 para. 6(a)
- s. 70A and cross-heading inserted by 2013 c. 25 Sch. 4 para. 7
- s. 71(1)(ba) inserted by 2013 c. 25 Sch. 4 para. 8(2)(b)
- s. 72(1A) (1B) inserted by 2008 c. 30 s. 61(2)
- s. 72(1A) words inserted by 2017 c. 17 Sch. 3 para. 8
- s. 72(1A) words substituted by 2014 c. 19 s. 41(2)
- s. 72(2)(aa) inserted by 2013 c. 25 Sch. 4 para. 9
- s. 73(2)(da) inserted by 2013 c. 25 Sch. 4 para. 10(a)
- s. 74(A1)-(D1) inserted by 2008 c. 30 s. 61(3)
- s. 80(1)(a)(v) and word inserted by 2008 c. 30 s. 48(a)
- s. 82(6) (7) inserted by 2008 c. 30 s. 64(2)
- s. 84(4) inserted by 2008 c. 30 s. 83
- s. 89(4) inserted by 2013 c. 25 Sch. 4 para. 11
- s. 89A inserted by 2013 c. 25 Sch. 4 para. 12
- s. 90(2)(aa) inserted by 2008 c. 30 Sch. 9 para. 3
- s. 90(2)(ja)(jb) inserted by 2017 c. 17 Sch. 3 para. 9(2)
- s. 90(8) inserted by 2013 c. 25 Sch. 4 para. 13(4)
- s. 90A inserted by 2013 c. 25 Sch. 4 para. 14
- s. 93(2)(ba) inserted by 2013 c. 25 Sch. 4 para. 17
- s. 93(2)(pa) inserted by 2017 c. 17 Sch. 3 para. 10
- s. 96(1)-(5)s. 96(6)(a)-(t)(v) coming into force by S.I. 2005/275 art. 2(7) Sch. Pt. 7
- s. 96(1A) (1B) inserted by 2008 c. 30 Sch. 9 para. 4
- s. 96(6)(ia) inserted by 2014 c. 19 Sch. 19 para. 8
- s. 96(6A) (6B) inserted by 2011 c. 19 s. 26(7)
- s. 96(7) inserted by S.I. 2010/22 Sch. 2 para. 75(c)
- s. 97(1)-(4)s. 97(5)(a)-(t)(v) coming into force by S.I. 2005/275 art. 2(7) Sch. Pt. 7
- s. 97(5)(ja) inserted by 2014 c. 19 Sch. 19 para. 9
- s. 97(5)(ta) inserted by 2007 c. 22 s. 14(6)
- s. 97(5)(tb)-(tf) inserted by 2017 c. 17 Sch. 3 para. 11
- s. 99(13) inserted by S.I. 2010/22 Sch. 2 para. 76(c)
- s. 102(2)(a) words in s. 102(2) renumbered as s. 102(2)(a) by 2008 c. 30 s. 44(5)(a)
- s. 102(2)(b) inserted by 2008 c. 30 s. 44(5)(b)
- s. 102A inserted by S.I. 2010/22 Sch. 2 para. 79
- s. 103(1A) inserted by 2008 c. 30 s. 44(6)
- s. 103(2A) inserted by S.I. 2010/22 Sch. 2 para. 80(c)
- s. 117A inserted by 2008 c. 30 Sch. 10 para. 3
- s. 126(1)-(1B) substituted for s. 126(1) by 2015 c. 8 Sch. 2 para. 31
- s. 135(4)(za) inserted by 2015 c. 8 s. 58(3)
- s. 138(2A) inserted by 2015 c. 8 s. 59(3)
- s. 138(9A)(9B) inserted by 2015 c. 8 s. 59(10)
- s. 143(2)(2A) substituted for s. 143(2) by 2011 c. 19 Sch. 4 para. 5(2)
- s. 143(5A)(5B) inserted by S.I. 2005/705 reg. 2(2)
- s. 143(5B) words substituted by 2011 c. 19 Sch. 4 para. 5(5)
- s. 143(5C) inserted by 2011 c. 19 Sch. 4 para. 5(6)
- s. 143A inserted by 2011 c. 19 Sch. 4 para. 6
- s. 143A(4)(c) modified by SI 2005/441, reg. 68(1) (as amended) by S.I. 2012/1688 reg. 2(20)
- s. 152(1A) inserted by 2011 c. 19 Sch. 4 para. 15(2)
- s. 152(2A) (2B) inserted by 2011 c. 19 Sch. 4 para. 15(3)
- s. 152(10A)-(10D) inserted by 2011 c. 19 Sch. 4 para. 15(9)
- s. 158(3)(3A) substituted for s. 158(3) by 2011 c. 19 Sch. 4 para. 11(2)
- s. 158(5)(aa) inserted by 2011 c. 19 Sch. 4 para. 11(4)(c)
- s. 158(6)(aa) inserted by 2011 c. 19 Sch. 4 para. 11(5)(c)
- s. 168A and cross-heading inserted by 2008 c. 30 s. 121
- s. 173(1)(c)-(e)s. 173(1)(g)-(i)s. 173(3)(b)-(d)s. 173(3)(h)(i) coming into force by S.I. 2005/275 art. 2(7) Sch. Pt. 7

- s. 173(1)(ba) inserted by 2008 c. 30 Sch. 10 para. 4
- s. 181A inserted by 2008 c. 30 Sch. 10 para. 5
- s. 188(1)(ba) inserted by 2008 c. 30 Sch. 10 para. 6
- s. 189A inserted by 2008 c. 30 Sch. 10 para. 7
- s. 209(9) added by 2008 c. 30 Sch. 10 para. 8
- s. 212A inserted by S.I. 2008/817 art. 8
- s. 231(1)(za) inserted by 2008 c. 30 s. 132
- s. 231A inserted by S.I. 2006/1733 art. 2(1)
- s. 248A inserted by 2013 c. 25 Sch. 4 para. 19
- s. 249A inserted by S.I. 2005/3379 reg. 2
- s. 249A(a) words substituted by 2013 c. 25 Sch. 4 para. 20(b)
- s. 249A(3)(c) words substituted by 2010 c. 25 Sch. 6 para. 46
- s. 249A(3)(d) inserted by S.I. 2009/1682 Sch. para. 2
- s. 249A(3)(za) inserted by 2013 c. 25 Sch. 4 para. 20(a)
- s. 249B inserted by 2013 c. 25 Sch. 4 para. 21
- s. 251(2A) inserted by 2011 c. 19 s. 25(3)
- s. 251(6)(aa) inserted by 2011 c. 19 s. 25(5)(a)
- s. 251(6A) inserted by 2011 c. 19 s. 25(6)
- s. 254(3)(e) inserted by 2015 c. 8 Sch. 2 para. 33(b)
- s. 272(1)-(4) coming into force by S.I. 2005/275 art. 2(3) Sch. Pt. 3
- s. 272(5)-(14) coming into force by S.I. 2005/695 art. 2(2)
- s. 272(13)(14) coming into force by S.I. 2005/275 art. 2(7) Sch. Pt. 7 (The words “section 272(13) and (14)” in Sch. Pt. 7 were omitted (14.3.2005) by virtue of S.I. 2005/695, art. 7)
- s. 286(1A) (1B) inserted by 2007 c. 22 s. 18(2)
- s. 286(1C) inserted by 2011 c. 19 s. 23(1)
- s. 286A inserted by 2008 c. 30 s. 125(1)
- s. 291(4)(e) inserted by 2015 c. 8 Sch. 2 para. 36(b)
- s. 292A inserted by 2011 c. 19 s. 18
- s. 292A repealed by 2014 c. 19 s. 38(3)(a)
- s. 306(2)(da) inserted by 2008 c. 30 Sch. 9 para. 11(a)
- s. 306(2)(ea) inserted by 2008 c. 30 Sch. 9 para. 11(b)
- s. 307(2)(ba) inserted by 2011 c. 19 s. 31(2)
- s. 310(4)(o) inserted by S.I. 2010/22 Sch. 2 para. 84
- s. 316(2)(na) inserted by 2008 c. 30 s. 125(3)
- s. 316(2)(za) inserted by 2008 c. 30 Sch. 9 para. 5
- s. 316(2)(zb) inserted by 2008 c. 30 Sch. 9 para. 12
- s. 316(2A) inserted by 2008 c. 30 s. 124(10)
- s. 318(3)(a)(ii)(iia) substituted for s. 318(3)(a)(ii) by 2015 c. 8 Sch. 4 para. 41(3)
- s. 318(3)(a)(viii)-(x) inserted by 2015 c. 8 Sch. 2 para. 38(3)(a)
- s. 318(3)(a)(xi)(xii) inserted by 2015 c. 8 s. 60(3)(a)
- s. 318(3)(a)(xiii) inserted by 2017 c. 17 Sch. 3 para. 12(a)
- s. 318(3)(b)(vi)-(viii) inserted by 2015 c. 8 Sch. 2 para. 38(3)(b)
- s. 318(3)(b)(ix)(x) inserted by 2015 c. 8 s. 60(3)(b)
- s. 318(3)(b)(xi) inserted by 2017 c. 17 Sch. 3 para. 12(b)
- s. 318(6) inserted by 2013 c. 25 Sch. 4 para. 22(5)
- Sch. 1 para. 21(1) Sch. 1 para. 21 renumbered as Sch. 1 para. 21(1) by 2008 c. 30 s. 133(2)
- Sch. 1 para. 21(2) inserted by 2008 c. 30 s. 133(4)
- Sch. 1 para. 21(1)(e) substituted by 2008 c. 30 s. 133(3)
- Sch. 2 para. 3A added by 2007 c. 22 s. 14(7)
- Sch. 2 Pt. 5 added by S.I. 2006/349 reg. 20
- Sch. 2 para. 30A inserted by 2008 c. 30 Sch. 9 para. 13(a)
- Sch. 2 para. 33A inserted by 2008 c. 30 Sch. 9 para. 13(b)
- Sch. 2 para. 5A inserted by 2014 c. 19 Sch. 19 para. 10(2)
- Sch. 2 Pt. 4A inserted by 2017 c. 17 Sch. 3 para. 13
- Sch. 2 para. 15A 15B inserted by S.I. 2005/2113 reg. 2(2)
- Sch. 2 para. 13A inserted by S.I. 2005/703 reg. 5

- Sch. 4 para. 8(1) Sch. 4 para. 8 renumbered as Sch. 4 para. 8(1) by [S.I. 2006/1016 Sch. 1 para. 27\(2\)](#)
- Sch. 4 para. 7(5)(b) inserted by [2008 c. 30 s. 44\(8\)\(b\)](#)
- Sch. 4 para. 13(3) inserted by [2008 c. 30 s. 44\(9\)\(b\)](#)
- Sch. 4 para. 2(9) inserted by [S.I. 2006/1016 Sch. 1 para. 26](#)
- Sch. 4 para. 8(2)(3)(4) inserted by [S.I. 2006/1016 Sch. 1 para. 27\(3\)](#)
- Sch. 4 para. 22 and cross-heading inserted by [S.I. 2006/1016 Sch. 1 para. 28](#)
- Sch. 4 para. 7(5)(a) words in Sch. 4 para. 7(5) renumbered as Sch. 4 para. 7(5)(a) by [2008 c. 30 s. 44\(8\)\(a\)](#)
- Sch. 5 para. 18(2)(da) inserted by [2008 c. 30 s. 123\(3\)](#)
- Sch. 5 para. 18(2)(ga)-(gd) inserted by [2008 c. 30 s. 123\(4\)](#)
- Sch. 7 para. 33(1) Sch. 7 para. 33 renumbered as Sch. 7 para. 33(1) by [2008 c. 30 Sch. 8 para. 15](#)
- Sch. 7 para. 33(2)-(6) added by [2008 c. 30 Sch. 8 para. 15](#)
- Sch. 7 para. 12(3A) inserted by [2008 c. 30 Sch. 2 para. 5\(3\)](#)
- Sch. 7 para. 13(3A) inserted by [2008 c. 30 Sch. 8 para. 5](#)
- Sch. 7 para. 17(3A) inserted by [2008 c. 30 Sch. 2 para. 6\(3\)](#)
- Sch. 7 para. 18(3A) inserted by [2008 c. 30 Sch. 8 para. 8](#)
- Sch. 7 para. 25A and cross-heading inserted by [2008 c. 30 Sch. 8 para. 13](#)
- Sch. 7 para. 25B-25F and cross-headings inserted by [2008 c. 30 Sch. 8 para. 14](#)
- Sch. 7 para. 5(3)(aa) inserted by [2011 c. 19 Sch. 4 para. 23\(1\)\(b\)](#)
- Sch. 7 para. 6(3A) inserted by [2011 c. 19 Sch. 4 para. 24\(1\)\(b\)](#)
- Sch. 7 para. 8(3)(aa) inserted by [2011 c. 19 Sch. 4 para. 23\(3\)\(b\)](#)
- Sch. 7 para. 9(3A) inserted by [2011 c. 19 Sch. 4 para. 24\(2\)\(b\)](#)
- Sch. 7 para. 10(2)(c) and word inserted by [2011 c. 19 Sch. 4 para. 23\(4\)\(b\)](#)
- Sch. 7 para. 11(3)(aa) inserted by [2011 c. 19 Sch. 4 para. 23\(5\)\(b\)](#)
- Sch. 7 para. 13(3ZA) inserted by [2011 c. 19 Sch. 4 para. 24\(3\)\(c\)](#)
- Sch. 7 para. 15(3)(aa) inserted by [2011 c. 19 Sch. 4 para. 23\(7\)\(b\)](#)
- Sch. 7 para. 18(3ZA) inserted by [2011 c. 19 Sch. 4 para. 24\(4\)\(c\)](#)
- Sch. 7 para. 25B(5) (6) inserted by [2011 c. 19 Sch. 4 para. 26\(1\)\(b\)](#)
- Sch. 7 para. 25E(7) inserted by [2011 c. 19 Sch. 4 para. 26\(2\)](#)
- Sch. 7 para. 28(3A) (3B) inserted by [2011 c. 19 s. 20\(3\)](#)
- Sch. 7 para. 28(5)(c) (d) inserted by [2011 c. 19 Sch. 4 para. 27\(3\)\(c\)](#)
- Sch. 7 para. 28(5A) (5B) inserted by [2011 c. 19 Sch. 4 para. 27\(4\)](#)
- Sch. 7 para. 29(6A) inserted by [2011 c. 19 Sch. 4 para. 28\(1\)](#)
- Sch. 7 para. 30(6A) inserted by [2011 c. 19 Sch. 4 para. 28\(2\)](#)
- Sch. 7 para. 26(2)(b)(zi) inserted by [2014 c. 19 s. 51\(4\)\(a\)](#)
- Sch. 7 para. 26(2)(c) and word inserted by [2014 c. 19 s. 51\(5\)](#)
- Sch. 7 para. 26A inserted by [2014 c. 19 Sch. 20 para. 3](#)
- Sch. 7 para. 23A and cross-heading inserted by [S.I. 2005/705 reg. 3](#)
- Sch. 7 para. 25A and cross-heading substituted by [2011 c. 19 Sch. 4 para. 22](#)
- Sch. 7 para. 21 21A substituted for Sch. 7 para. 21 by [2011 c. 19 Sch. 4 para. 19\(2\)](#)
- Sch. 7 para. 21(2)(c)-(cc) substituted for Sch. 7 para. 21(2)(b)(c) by [2008 c. 30 Sch. 8 para. 11](#) (This amendment not applied to [legislation.gov.uk](#). Sch. 8 para. 10 (3.1.2012) omitted without ever being in force by virtue of [2011 c. 19](#), Sch. 4 para. 20; [S.I. 2011/3034 art. 3\(i\)\(iv\)](#))
- Sch. 7 para. 35(3) (3A) substituted for Sch. 7 para. 35(3) by [2011 c. 19 Sch. 4 para. 37\(4\)\(a\)](#)
- Sch. 7 para. 25B(4) words inserted by [2011 c. 19 Sch. 4 para. 19\(3\)\(c\)](#)
- Sch. 7 para. 25B(4)(a) words omitted by [2011 c. 19 Sch. 4 para. 26\(1\)\(a\)\(i\)](#)
- Sch. 7 para. 25B(4)(b) words omitted by [2011 c. 19 Sch. 4 para. 26\(1\)\(a\)\(ii\)](#)
- Sch. 9 para. 14A-14C inserted by [2011 c. 19 Sch. 4 para. 13\(3\)](#)
- Sch. 9 para. 7A inserted by [S.I. 2005/2113 reg. 3](#)
- Sch. 9 para. 3A inserted by [S.I. 2005/600 reg. 4\(a\)](#)
- Sch. 9 para. 17A inserted by [S.I. 2005/600 reg. 4\(b\)](#)
- Sch. 9 para. 3B inserted by [S.I. 2006/685 reg. 2\(a\)](#)
- Sch. 9 para. 16A 16B inserted by [S.I. 2006/685 reg. 2\(b\)](#)
- Sch. 9 para. 17B inserted by [S.I. 2006/685 reg. 2\(c\)](#)

- Sch. 9 para. 19A inserted by S.I. 2007/771 reg. 8
- Sch. 9 para. 19B inserted by S.I. 2010/560 reg. 2
- Sch. 9 para. 16C-16F inserted by S.I. 2011/731 reg. 35
- Sch. 9 para. 16G-16I inserted by S.I. 2014/1954 reg. 4
- Sch. 9 para. 7B-7D substituted for Sch. 9 para. 8 by 2011 c. 19 Sch. 4 para. 13(2)
- Sch. 10 para. 4 excluded by SI 2005/255 (N.I. 1) art. 83(5) (as substituted) by 2008 c. 13 (N.I.) s. 61(1)
- Sch. 10 para. 4 and cross-heading inserted by 2008 c. 30 s. 63(1)
- Sch. 12 para. 24(a)(c) coming into force by S.I. 2005/275 art. 2(7) Sch. Pt. 7
- Sch. 12 para. 62(a)(b) coming into force by S.I. 2006/560 art. 2(3) Sch. Pt. 3

Commencement Orders yet to be applied to the Pensions Act 2004

Commencement Orders bringing provisions within this Act into force:

- S.I. 2009/1583 art. 2 amendment to earlier commencing SI 2005/1720 art. 4(8)

Commencement Orders bringing legislation that affects this Act into force:

- S.I. 2007/309 art. 2 3 Sch. commences (2006 c. 50)
- S.I. 2007/3063 art. 2 commences (2007 c. 22)
- S.I. 2007/3512 art. 2 commences (2007 c. 22)
- S.I. 2008/839 art. 2 commences (2007 c. 18)
- S.I. 2008/1653 art. 2 commences (2007 c. 15)
- S.I. 2008/2860 art. 3 4 Sch. 1 commences (2006 c. 46)
- S.I. 2008/3241 art. 2 commences (2008 c. 30)
- S.I. 2009/82 art. 2 commences (2008 c. 30)
- S.I. 2009/406 art. 2 commences (2007 c. 22)
- S.I. 2009/809 art. 2 commences (2008 c. 30)
- S.I. 2009/1566 art. 2 commences (2008 c. 30)
- S.I. 2009/1604 art. 2 commences (2005 c. 4)
- S.I. 2009/3250 art. 2 commences (2007 c. 29)
- S.I. 2010/10 art. 2(a) commences (2008 c. 30)
- S.I. 2010/467 art. 2 commences (2008 c. 30)
- S.I. 2010/1145 art. 2 commences (2008 c. 30)
- S.I. 2011/664 art. 2 commences (2008 c. 30)
- S.I. 2011/1267 art. 2 3 commences (2007 c. 22)
- S.I. 2011/2485 art. 2 commences (2010 c. 25)
- S.I. 2011/3034 art. 2-4 commences (2011 c. 19)
- S.R. 2005/48 art. 2 commences (S.I. 2005/255 (N.I.))
- S.R. 2009/22 art. 2 commences (2008 c. 13 (N.I.))
- S.R. 2009/249 art. 2 commences (2008 c. 13 (N.I.))
- S.R. 2010/101 art. 2 commences (2010 c. 4 (N.I.))