
STATUTORY INSTRUMENTS

2010 No. 772

PENSIONS

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

Made - - - - 11th March 2010

Coming into force 1st October 2012

THE OCCUPATIONAL AND PERSONAL PENSION SCHEMES
(AUTOMATIC ENROLMENT) REGULATIONS 2010

PART 1

1. Citation, commencement and interpretation
2. Enrolment information
3. Jobholder information
4. Pay reference periods for the purposes of section 1(1)(c) of the Act
5. Pay reference periods for the purposes of section 20(1)(b) and (c) and section 26(4)(b) and (5)(b) of the Act

PART 2

6. Arrangements to achieve active membership
7. (1) Subject to paragraph (2), for the purposes of the...
8. An employer must, on or after the automatic enrolment date,...
9. Opting Out
10. Where an employer is given a valid opt out notice,...
11. Refunds

PART 3

12. Automatic re-enrolment dates
13. Arrangements to achieve active membership
14. Jobholders excluded from automatic re-enrolment
15. Opting out
16. Refunds

PART 4

17. Information on the right to opt in to pension saving
18. Opt in notices and arrangements to achieve active membership
19. Opting out
20. Refunds

PART 5

21. Information
22. Form and content of joining notices
23. Arrangements to achieve active membership

PART 6

24. Information
25. Postponement of the automatic enrolment date
26. Cases in which automatic enrolment may be postponed

PART 7

27. Information
28. Arrangements to achieve active membership
29. The arrangements prescribed in regulations 6, 7 and 8 are...
30. Opting out
31. The arrangements in regulations 9 and 10 are the arrangements...
32. Refunds

PART 8

33. Information
34. Continuity of scheme membership

PART 9

35. Further conditions applicable to automatic enrolment schemes

PART 10

36. Certain schemes providing average salary benefits excluded from being qualifying schemes

PART 11

37. Test scheme: requirements to revalue accrued benefits and increase pensions in payment
38. Staged increase in appropriate age
39. Requirements for meeting the test scheme standard

PART 12

40. Interpretation

41. Modification of test scheme standard: money purchase benefit lump sum accruals
42. Modification of test scheme standard: final salary lump sum accruals
43. Modification allowing different quality requirements to be satisfied in aggregate

PART 13

44. Description of an occupational pension scheme with its main administration outside the EEA States
45. Quality requirements: non-UK occupational pension schemes
46. A pension scheme to which section 26 (quality requirement: UK...
47. Prescribed requirements for non-UK qualifying schemes

PART 14

48. Amendment of the Occupational Pension Schemes (Scheme Administration) Regulations 1996
49. Amendment of the Personal Pension Schemes (Payments by Employers) Regulations 2000
50. Due Date for the purposes of section 37(3) of the Act
Signature

SCHEDULE — Form of opt out notice

Explanatory Note