Pensions Act 2004

CHAPTER 35

PENSIONS ACT 2004

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13 (1) Other employees of the Board may be appointed by...

Additional staff etc

14 (1) The Secretary of State may make available to the...

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15 (1) The Board may establish committees for any purpose.

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21 A document purporting to be duly executed under the seal...

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23 The Board may— (a) pay, or make provision for paying,...

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24 (1) The Board is not to be regarded—

Validity

25 The validity of any proceedings of the Board (including any...

Disqualification

26 In Schedule 1 to the House of Commons Disqualification Act...
27 In Schedule 1 to the Northern Ireland Assembly Disqualification Act...

The Superannuation Act 1972

28 (1) The persons to whom section 1 of the Superannuation...

Exemption from liability in damages

29 (1) Neither the Board nor any person who is a...

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14 (1) Compensation is payable in accordance with this paragraph where...

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24 (1) In prescribed circumstances, a person entitled to periodic compensation...

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28 (1) This paragraph provides for the increases mentioned in sub-paragraph...

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32 (1) This paragraph applies to a member of the scheme...

Power to modify Schedule in its application to certain schemes

33 Where the scheme is a prescribed scheme or a scheme...

Normal pension age

34 (1) In this Schedule “normal pension age”, in relation to...

Scheme rules, admissible rules etc

35 (1) In this Schedule, in relation to the scheme, the...

Accrual rate, pensionable service and pensionable earnings

36 (1) In this Schedule, in relation to a member’s entitlement...

Other definitions

37 (1) In this Schedule— “deferred member”, in relation to the...

SCHEDULE 8 — Restricted information held by the Board: certain permitted disclosures to facilitate exercise of functions

SCHEDULE 9 — Reviewable matters

1 The issue of a determination notice under section 123 approving...

2 The failure to issue a determination notice under section 123....

3 The issue of, or failure to issue, a notice under...

3A The issue of, or failure to issue, a validation notice...

3B The provision of information by the Board under—

4 The issue of, or failure to issue—

5 Any direction given under subsection (2) of section 134 (directions...

6 The issue of a notice under section 136(2) (power to...

7 The making of a loan under section 139(2) (loans to...
7A Any determination by the Board under section 141(2) (determination on...
8 The failure by the Board to obtain an actuarial valuation...
9 The approval of, or failure to approve, a valuation in...
10 The issue of, or failure to issue, a withdrawal notice...
11 The issue of, or failure to issue, a withdrawal notice...
12 The issue of, or failure to issue, a determination notice...
13 The issue of, or failure to issue, a determination notice...
14 Any direction given under section 154(7) (directions about winding up...
15 The failure by the Board to give a transfer notice...
16 Any determination by the Board of a person’s entitlement to...
16A Any step taken by the Board under section 163(4)(a) (adjustments...
16B Any determination by the Board, or the failure to...
17 Any failure by the Board to make a payment required...
17A The making of a payment under section 166(2) (amount of...
17B Any determination made by the Board under regulation 16(2) or...
18 Any determination by the Board under section 181(3)(a) (the eligible...
19 The amount of the initial levy or any pension protection...
20 The making of a fraud compensation payment under section 182(1),...
21 The issue of, or failure to issue, a notice under...
22 Any settlement date determined by the Board under section 184(2)...
23 Any determination by the Board under section 184(4) (recovery of...
24 The making of a payment under section 186(1) (interim payments),...
25 Any term or condition imposed by the Board—
26 Any determination by the Board under section 186(3)(b) (interim...
27 Any date determined by the Board under section 187(4) (earliest...
28 Any determination by the Board under section 187(6) (fraud...
29 Any determination by the Board under section 189(7)(a) (occupational...
30 The amount of any fraud compensation levy payable in respect...

SCHEDULE 10 — Use and supply of information: private pensions policy and retirement planning

Use of information held by Secretary of State etc
1 (1) Section 3 of the Social Security Act 1998 (c....

Supply of information held by tax authorities
2 (1) This paragraph applies to information which is held—

Supply of housing benefit and council tax benefit information
3 (1) Section 122D of the Social Security Administration Act 1992...

SCHEDULE 11 — Deferral of retirement pensions and shared additional pensions
Part 1 — Principal amendments of Social Security Contributions and Benefits Act 1992 (c. 4)
1 In this Part of this Schedule “the principal Act” means...
2 Schedule 5 to the principal Act (increase of pension where...
3 For the heading, substitute “PENSION INCREASE OR LUMP SUM...
4 Before paragraph 1 insert— Choice between increase of pension and...
5 For paragraph 1 (increase of pension where pensioner’s entitlement is...
6 (1) In paragraph 2 (calculation of increment), in sub-paragraph (5)(b),...
7 After paragraph 2 insert— (1) This paragraph applies where— (a) a
person’s entitlement to...
8 (1) After paragraph 3 insert— Lump sum where pensioner’s
entitlement...
9 After paragraph 3B (inserted by paragraph 8 of this Schedule)...
10 (1) Paragraph 4 (increase of pension where pensioner’s deceased
spouse...
11 (1) After paragraph 7 insert— Entitlement to lump sum where...
12 After paragraph 7B (inserted by paragraph 11 of this Schedule)...
13 For the heading immediately preceding paragraph 8 substitute “Married
couples”....
14 In paragraph 8 (married couples)— (a) in sub-paragraph (3) for...
15 After Schedule 5 to the principal Act insert— SCHEDULE 5A...

Part 2 — CONSEQUENTIAL AMENDMENTS

Social Security Contributions and Benefits Act 1992 (c. 4)
16 The Social Security Contributions and Benefits Act 1992 is amended...
17 In section 62(1) (graduated retirement benefit)— (a) in paragraph (a),...
18 In section 122(1) (interpretation of Parts 1 to 6)—
19 In section 176 (parliamentary control of subordinate legislation) in
subsection...

Social Security Administration Act 1992 (c. 5)
20 The Social Security Administration Act 1992 is amended as follows....
21 In section 150 (annual up-rating of benefits)—
22 In section 151 (up-rating—supplementary) in subsection (2)—

Welfare Reform and Pensions Act 1999 (c. 30)
23 The Welfare Reform and Pensions Act 1999 is amended as...
24 In section 50, omit subsection (2) (which amends provisions relating...
25 In section 52(2) (power to make regulations preserving rights in...

Part 3 — TRANSITIONAL PROVISIONS

Widowers’ and surviving civil partners’ entitlement to increase of
pension or widowed person’s or surviving civil partner's lump sum

26 In the case of a widower or surviving civil partner...

Transitional provision

27 (1) The Secretary of State may by regulations make such...

SCHEDULE 12 — Minor and consequential amendments

Public Records Act 1958 (c. 51)
1 In Schedule 1 to the Public Records Act 1958 (definition...
Superannuation Act 1972 (c. 11)

(1) Schedule 1 to the Superannuation Act 1972 (kinds of...

Matrimonial Causes Act 1973 (c. 18)

After section 25D of the Matrimonial Causes Act 1973 (pensions:...

Matrimonial and Family Proceedings Act 1984 (c. 42)

(1) The Matrimonial and Family Proceedings Act 1984 is amended...

Companies Act 1985 (c. 6)

(1) The Companies Act 1985 is amended as follows.

Companies Act 1989 (c. 40)

In section 87 of the Companies Act 1989 (exception from...

Social Security Administration Act 1992 (c. 5)

In section 122AA of the Social Security Administration Act 1992...

Tribunals and Inquiries Act 1992 (c. 53)

(1) The Tribunals and Inquiries Act 1992 is amended as...

Pension Schemes Act 1993 (c. 48)

The Pension Schemes Act 1993 is amended as follows.

In section 53 (supervision: former contracted-out schemes), after
subsection (1B)...

In section 56 (provision supplementary to provision relating to
payment...

In section 61 (deduction of contributions equivalent premium from
refund...

In section 94 (right to cash equivalent) is amended as...

In section 99 (trustees' duties after exercise of option)—

In section 101J (time for compliance with transfer notice)—

In section 111A (monitoring of employers' payments to personal
pension...

In section 113 (disclosure of information about schemes to members...

After that section insert— Disclosure of information about transfers
etc...

In section 123 (interpretation of Chapter 2 of Part 7)... 

In section 124 (duty of Secretary of State to pay...

In section 129(1) (overriding requirements),— (a) for “and IV”
substitute...

In section 130(b) (extra-statutory benefits), for “or IV” substitute “...

In section 145 (the Pensions Ombudsman), after subsection (1) insert
—...

In section 146 (functions of the Pensions Ombudsman)—

In section 149 (procedure on investigation by Pensions Ombudsman),
in...

(1) Section 158A (other disclosures by the Secretary of State)... 

In section 168(4) (penalties for contravention of regulations) after “the...
Changes to legislation: There are outstanding changes not yet made by the legislation.gov.uk editorial team to Pensions Act 2004. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

28 In section 175 (levies)— (a) for subsection (8) substitute—
29 In section 178 (power to make regulations as to the...
30 (1) Section 179 (linked qualifying service) is amended as follows....
31 In section 181(1) (general interpretation), in the definition of “transfer...
32 In section 183(3) (sub-delegation), after “97(1)” insert “, 101AF(1)...
33 In section 192(2) (provisions extending to Northern Ireland)—

Pensions Act 1995 (c. 26)

34 The Pensions Act 1995 is amended as follows.
35 In section 4 (suspension orders), in subsections (3) and (5)...  
36 In section 7 (appointment of trustees)— (a) in subsection (1)... 
37 In section 9 (removal and appointment of trustees: property), after...
38 In section 10 (civil penalties), in subsection (5)(a) omit “as... 
39 In section 15(4) (failure to comply with Authority’s direction) for...
40 In section 22 (circumstances in which independent trustee provisions apply),...
41 In section 25 (appointment and powers of independent trustees: further... 
42 In section 26 (insolvency practitioner or official receiver to give...
43 Sections 26A to 26C are hereby repealed.
44 In section 28 (consequences of prohibition on trustee being auditor...
45 In section 29 (persons disqualified for being trustees), in subsection...
46 In section 30 (persons disqualified: consequences)— (a) in subsection (2),...
47 Omit section 30A (accessibility of register of disqualified trustees).
48 In section 32 (decisions of trustees by a majority)—
49 In section 34 (powers of investment and delegation) in subsection...
50 (1) Section 38 (power to defer winding up) is amended...
51 In section 40 (restriction on employer-related investments), in subsection (4)...
52 In section 41 (provision of documents for members)—
53 In section 47 (professional advisers), in subsections (3), (8) and...
54 In section 49 (other responsibilities of trustees, employers, etc)—
55 In section 49A (record of winding up decisions) omit subsection...
56 In section 68 (power of trustees to modify schemes by...
57 In section 69 (grounds for applying for modifications)—
58 In section 71A(4)(d) (power to make provision in relation to...
59 In section 72A (reports to Authority about winding up) omit...
60 In section 72C (duty to comply with directions for facilitating...
61 In section 73 (preferential liabilities on winding up) in subsection...
62 In section 76 (excess assets on winding up)—
63 In section 77 (excess assets remaining after winding up: power...
64 In section 87 (schedules of payment to money purchase schemes)...
65 In section 88 (provision supplementary to section 87) omit subsection...
66 In section 89 (application of further provisions to money purchase...
67 In section 118 (powers to modify Part 1 of the...
68 In section 119 (calculations etc under regulations: sub-delegation), for...
69 (1) Section 124 (interpretation of Part 1) is amended as...

Bank of England Act 1998 (c. 11)

70 In Schedule 7 to the Bank of England Act 1998...
Welfare Reform and Pensions Act 1999 (c. 30)

71 The Welfare Reform and Pensions Act 1999 is amended as...
72 In section 1 (stakeholder pension schemes), in subsection (6), after...
73 In section 2 (registration of stakeholder pension schemes)—
74 In section 8(2)(a) (providing for stakeholder pension schemes to be...
75 In section 38 (treatment in winding up)—
76 (1) Paragraph 1 of Schedule 1 (application of enactments relating...
77 (1) Schedule 5 (pension credits: mode of discharge) is amended...

Terrorism Act 2000 (c. 11)

78 In Schedule 3A to the Terrorism Act 2000 (regulated sector...

Freedom of Information Act 2000 (c. 36)

79 In Schedule 1 to the Freedom of Information Act 2000...

Proceeds of Crime Act 2002 (c. 29)

80 In Schedule 9 to the Proceeds of Crime Act 2002...

SCHEDULE 13 — Repeals and revocations
   Part 1 — REPEALS
   Part 2 — REVOCATIONS
Changes to legislation:
There are outstanding changes not yet made by the legislation.gov.uk editorial team to Pensions Act 2004. Any changes that have already been made by the team appear in the content and are referenced with annotations.

View outstanding changes

Changes and effects yet to be applied to :

- Pt. 1 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2008/1903 reg. 5(2)13
- Pt. 1 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2009/1851 reg. 518
- Pt. 1 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2010/1149 reg. 515
- s. 102 cross-heading substituted by 2010 c. 4 (N.I.) Sch. 1 para. 6
- s. 102 cross-heading substituted by S.I. 2010/22 Sch. 2 para. 77
- s. 103 heading words substituted by S.I. 2010/22 Sch. 2 para. 80(a)
- Pt. 2 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2008/1903 reg. 5(2)13
- Pt. 2 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2009/1851 reg. 518
- Pt. 2 amendment to earlier affecting provision SI 2005/1986 reg. 4 Sch. 1 by S.I. 2010/1149 reg. 515
- Pt. 2 amendment to earlier affecting provision SI 2005/277 regs. 2-11 by S.I. 2013/627 reg. 8(4)(5)
- Pt. 2 amendment to earlier affecting provision SI 2005/441 regs. 2-60 71 72 by S.I. 2012/3083 reg. 2
- Pt. 2 amendment to earlier affecting provisions SI 2005/277 reg. 2-11 by S.I. 2010/196 reg. 2(3)-(5)
- Pt. 2 amendment to earlier affecting provisions SI 2005/441, reg. 2-60, 71, 72 by S.I. 2012/1688 reg. 2(1)-(19)
- Pt. 2 applied in part by S.I. 2014/1711 reg. 42(1)5357
- Pt. 3 applied by S.I. 2014/1711 reg. 64
- Pt. 3 excluded by S.I. 2008/2546 Sch. 3 para. 11(b)(iii)
- Pt. 3 excluded by S.I. 2014/1711 reg. 63
- Pt. 3 modified by S.I. 2005/3377 Sch. 2 para. 3B 3C (as inserted) by S.I. 2018/237 reg. 12(2)
- s. 253 heading word substituted by S.I. 2019/192 reg. 5(7)(a)
- s. 254 heading word substituted by S.I. 2019/192 reg. 5(8)(a)
- Pt. 7 omitted by S.I. 2019/192 reg. 5(9)
- s. 13(3)(a) words inserted by 2013 c. 25 Sch. 4 para. 3(2)
- s. 13(7) words inserted by 2017 c. 17 Sch. 3 para. 6(a)
- s. 13(7)(c) word repealed by 2013 c. 25 Sch. 4 para. 3(3)(a)
- s. 13(7)(d) word omitted by S.I. 2015/879 reg. 25(a)
- s. 17(3) word repealed by 2013 c. 25 Sch. 4 para. 5(2)(a)
- s. 17(3) word repealed by 2013 c. 25 Sch. 4 para. 5(3)(a)(ii)
- s. 17(3) words inserted by 2013 c. 25 Sch. 4 para. 5(2)(b)
- s. 17(3) words inserted by 2013 c. 25 Sch. 4 para. 5(3)(a)(i)
- s. 17(3) words inserted by 2013 c. 25 Sch. 4 para. 5(3)(b)
- s. 17(3) words substituted by 2015 c. 8 Sch. 2 para. 25(a)
- s. 17(3) words substituted by 2015 c. 8 Sch. 2 para. 25(b)
- s. 18(2)(a) words inserted by 2015 c. 8 Sch. 4 para. 35(2)(a)
- s. 18(2)(a)(ii) words substituted by 2015 c. 8 Sch. 4 para. 35(2)(b)
- s. 18(3)(a) substituted by 2015 c. 8 Sch. 4 para. 35(3)(a)
- s. 18(3)(b) words substituted by 2015 c. 8 Sch. 4 para. 35(3)(b)
- s. 18(4)(a) words omitted by 2015 c. 8 s. 70(4)
- s. 18(4)(d) words substituted by 2015 c. 8 Sch. 4 para. 35(4)
- s. 18(5) omitted by 2015 c. 8 Sch. 4 para. 35(5)
– s. 23(1) words substituted by 2015 c. 8 Sch. 2 para. 26(2)
– s. 23(2) words substituted by 2015 c. 8 Sch. 2 para. 26(4)
– s. 23(4)(g) words substituted by 2015 c. 8 Sch. 4 para. 36
– s. 24(7)(a)(b) substituted by 2015 c. 8 Sch. 4 para. 37
– s. 34(d) repealed by S.I. 2010/22 Sch. 4 Pt. 2
– s. 38 excluded by S.I. 2008/2546 Sch. 3 para. 11(b)(ii)
– s. 38 modified by S.I. 2009/814 art. 5
– s. 38(3)(d) substituted by 2008 c. 30 Sch. 9 para. 7(2)
– s. 38(5)(a) words inserted by 2008 c. 30 Sch. 9 para. 2(1)
– s. 38(5)(a)(ii) words repealed by 2008 c. 30 Sch. 9 para. 6 Sch. 11 Pt. 6
– s. 38(5)(c)(i) words substituted by 2011 c. 19 s. 26(2)
– s. 38(6)(b)(ii) words substituted by 2011 c. 19 s. 26(2)
– s. 38(7) words substituted by 2008 c. 30 Sch. 9 para. 7(3)(a)
– s. 38(10)(c) words substituted by S.I. 2016/1034 Sch. 1 para. 26(2)
– s. 39(4) words inserted by 2008 c. 30 Sch. 9 para. 8(2)(a)
– s. 43 excluded by S.I. 2008/2546 Sch. 3 para. 11(b)(ii)
– s. 43 modified by S.I. 2009/814 art. 5
– s. 43(2) words substituted by 2015 c. 8 Sch. 2 para. 28(3)
– s. 43(9) words substituted by 2011 c. 19 s. 26(5)
– s. 44(2)(a) words substituted by S.I. 2009/1941 Sch. 1 para. 243(2)(a)
– s. 44(2)(c) words substituted by S.I. 2009/1941 Sch. 1 para. 243(2)(b)(i)
– s. 44(2)(c) words substituted by S.I. 2009/1941 Sch. 1 para. 243(2)(b)(ii)
– s. 44(3)(b) substituted by 2008 c. 30 Sch. 9 para. 14(1)
– s. 44(4) words substituted by 2008 c. 30 Sch. 9 para. 14(3)
– s. 45(2)(b) words substituted by S.I. 2009/1941 Sch. 1 para. 243(3)
– s. 51(1) substituted by S.I. 2009/1941 Sch. 1 para. 243(4)
– s. 51(3)(c) words substituted by S.I. 2016/1034 Sch. 1 para. 26(3)
– s. 52 excluded by S.I. 2008/2546 Sch. 3 para. 11(b)(ii)
– s. 53(6)(c) words substituted by S.I. 2016/1034 Sch. 1 para. 26(4)
– s. 56 amendment to earlier affecting provision SI 1996/1172 reg. 49(4)(a)(i) by S.I. 2005/3377 Sch. 3 para. 1(5)(a)
– s. 57(2)(c) words substituted by S.I. 2016/1034 Sch. 1 para. 26(5)
– s. 57(2)(d) words substituted by S.I. 2009/1941 Sch. 1 para. 243(5)(a)
– s. 57(6)(a) substituted by S.I. 2009/1941 Sch. 1 para. 243(5)(b)
– s. 58(3) words substituted by 2011 c. 19 Sch. 4 para. 2(a)
– s. 58(3) words substituted by 2011 c. 19 Sch. 4 para. 2(b)
– s. 58(5)(a) word substituted by S.I. 2016/481 Sch. 1 para. 18
– s. 66(1) words substituted by 2014 c. 19 Sch. 19 para. 7
– s. 70(1)(b) words substituted by 2013 c. 25 Sch. 4 para. 6(b)
– s. 71(1)(b) word repealed by 2013 c. 25 Sch. 4 para. 8(2)(a)
– s. 71(1)(c) words substituted by 2013 c. 25 Sch. 4 para. 8(2)(c)
– s. 73(2)(a) words omitted by S.I. 2019/192 reg. 5(2)(b)
– s. 73(2)(a) words substituted by S.I. 2019/192 reg. 5(2)(a)
– s. 73(2)(d) words substituted by 2015 c. 8 Sch. 4 para. 38(a)
– s. 73(2)(d) words substituted by 2015 c. 8 Sch. 4 para. 38(b)
– s. 73(2)(e) word substituted by 2013 c. 25 Sch. 4 para. 10(b)
– s. 75(1) word inserted by 2008 c. 30 s. 61(4)
– s. 76(9) word inserted by 2008 c. 30 s. 61(5)
– s. 80(1)(a)(ii) word repealed by 2008 c. 30 s. 48(b) Sch. 11 Pt. 1
– s. 82(3) word substituted by 2008 c. 30 s. 62(2)
– s. 82(5)(a) words inserted by 2008 c. 30 s. 64(1)
– s. 87(2)(c)(ii) words omitted by S.I. 2009/1941 Sch. 1 para. 243(6)
– s. 87(2)(h) words substituted by S.I. 2019/192 reg. 5(3)
– s. 88 substituted by 2008 c. 30 s. 62(1)
– s. 90(2)(i) words substituted by 2015 c. 8 Sch. 2 para. 30(2)
– s. 90(4) words inserted by 2013 c. 25 Sch. 4 para. 13(2)
– s. 90(6) word omitted by 2015 c. 8 Sch. 2 para. 30(3)(a)
– s. 90(6) word omitted by 2017 c. 17 Sch. 3 para. 9(3)(a)
– s. 90(6) words inserted by 2015 c. 8 Sch. 2 para. 30(3)(b)
– s. 90(6) words inserted by 2017 c. 17 Sch. 3 para. 9(3)(b)
– s. 90(7) words inserted by 2013 c. 25 Sch. 4 para. 13(3)
– s. 91(1) words inserted by 2013 c. 25 Sch. 4 para. 15(2)
– s. 91(4)(a) words inserted by 2013 c. 25 Sch. 4 para. 15(3)
– s. 91(9) Appointed Day(s) by S.I. 2006/3079 art. 2 (Day appointed for purposes of 2004 c. 35 s. 91(9))
– s. 91(9) Appointed Day(s) by S.I. 2007/76 art. 2 (Day appointed for purposes of s. 91(9))
– s. 91(9) Appointed Day(s) by S.I. 2008/1882 art. 2 (Day appointed for purposes of 2004 c. 35 s. 91(9))
– s. 91(9) Appointed Day(s) by S.I. 2009/1565 art. 2 (Day appointed for purposes of s. 91(9))
– s. 91(9) Appointed Day(s) by S.I. 2009/3068 art. 2 (Day appointed for purposes of s. 91(9))
– s. 91(10) words inserted by 2013 c. 25 Sch. 4 para. 15(3)
– s. 92(1) words inserted by 2013 c. 25 Sch. 4 para. 16
– s. 93(2)(p) word omitted by 2017 c. 17 Sch. 3 para. 10
– s. 96(3) words omitted by S.I. 2010/22 Sch. 2 para. 75(a)
– s. 96(5)(a) words omitted by S.I. 2010/22 Sch. 2 para. 75(b)
– s. 99(7) words omitted by S.I. 2010/22 Sch. 2 para. 76(a)
– s. 99(8)(a) words omitted by S.I. 2010/22 Sch. 2 para. 76(b)
– s. 102 omitted by S.I. 2010/22 Sch. 2 para. 78
– s. 102 repealed by 2010 c. 4 (N.I.) Sch. 1 para. 7Sch. 3
– s. 103(1)(2) omitted by S.I. 2010/22 Sch. 2 para. 80(b)
– s. 103(2) words inserted by 2008 c. 30 s. 44(7)
– s. 103(3) words substituted by S.I. 2010/22 Sch. 2 para. 80(d)
– s. 103(4) word substituted by S.I. 2010/22 Sch. 2 para. 80(c)(ii)
– s. 103(4) words substituted by S.I. 2010/22 Sch. 2 para. 80(e)(i)
– s. 103(5) word substituted by S.I. 2010/22 Sch. 2 para. 80(c)(ii)
– s. 103(5) words substituted by S.I. 2010/22 Sch. 2 para. 80(e)(i)
– s. 103(6)(d) words substituted by S.I. 2010/22 Sch. 2 para. 80(f)
– s. 103(7)-(9) words substituted by S.I. 2010/22 Sch. 2 para. 80(f)
– s. 103(9)(a) words substituted by 2013 c. 22 Sch. 9 para. 52
– s. 104 omitted by S.I. 2010/22 Sch. 2 para. 81
– s. 105 omitted by S.I. 2010/22 Sch. 2 para. 82
– s. 106(1) words substituted by 2010 c. 4 (N.I.) Sch. 1 para. 8
– s. 106(1) words substituted by S.I. 2010/22 Sch. 2 para. 83
– s. 115(3) words omitted by S.I. 2019/192 reg. 5(4)
– s. 115(3) words substituted by 2012 c. 21 Sch. 18 para. 104(2)
– s. 117(7)(b) coming into force by S.I. 2006/2272 art. 2(6)
– s. 121(2)(a) word substituted by S.I. 2016/481 Sch. 1 para. 18
– s. 121(2)(b) words substituted by S.I. 2017/540 Sch. 1 para. 4(2)
– s. 121(2)(c) omitted by 2015 c. 20 Sch. 6 para. 2(18)
– s. 121(3)(a) words substituted by S.I. 2017/540 Sch. 1 para. 4(3)
– s. 121(3)(d) applied (with modifications) by S.I. 2011/245 Sch. 6 Pt. 2 para. 4
– s. 121(3)(f) substituted by S.I. 2017/540 Sch. 1 para. 4(4)
– s. 121(4)(b) words substituted by S.I. 2016/1034 Sch. 1 para. 26(6)(a)
– s. 121(4)(c) words substituted by S.I. 2017/540 Sch. 1 para. 4(5)
– s. 121(9)(b) coming into force by S.I. 2014/1636 art. 2
– s. 121(10) words substituted by S.I. 2009/1941 Sch. 1 para. 243(7)
– s. 121(11)(a) omitted by S.I. 2016/1034 Sch. 1 para. 26(6)(b)
– s. 126(4) modified by 2014 c. 19 Sch. 20 para. 17
– s. 132(6) coming into force by S.I. 2006/2272 art. 2(7)Sch. Pt. 2
– s. 134(2)(d) coming into force by S.I. 2009/1542 art. 2
– s. 135(6)(b) words substituted by 2015 c. 8 Sch. 4 para. 39
– s. 138(1) words inserted by 2015 c. 8 s. 59(2)
– s. 138(2) modified by 2014 c. 19 Sch. 20 para. 14(3)
s. 138(3) word omitted by 2015 c. 8 s. 59(4)
- s. 138(3)(b) words substituted by 2015 c. 8 Sch. 4 para. 40
- s. 138(5) words substituted by 2015 c. 8 s. 59(5)
- s. 138(6) words substituted by 2015 c. 8 s. 59(6)
- s. 138(7) word inserted by 2015 c. 8 s. 59(7)
- s. 138(8) word inserted by 2015 c. 8 s. 59(8)
- s. 138(9) words substituted by 2015 c. 8 s. 59(9)
- s. 138(10)(a) coming into force by S.I. 2014/1636 art. 2
- s. 138(12) words substituted by 2015 c. 8 s. 59(11)
- s. 138(13) word inserted by 2015 c. 8 s. 59(12)
- s. 141(4) words inserted by 2011 c. 19 Sch. 4 para. 3(2)
- s. 141(5)(a) words inserted by 2011 c. 19 Sch. 4 para. 3(3)
- s. 142(1) word substituted by 2011 c. 19 Sch. 4 para. 4
- s. 143(3) words substituted by 2011 c. 19 Sch. 4 para. 5(3)
- s. 143(4) words substituted by 2011 c. 19 Sch. 4 para. 5(4)
- s. 143(6) words inserted by 2011 c. 19 Sch. 4 para. 5(7)(a)
- s. 143(6) words substituted by 2011 c. 19 Sch. 4 para. 5(7)(b)
- s. 143(9) words inserted by 2011 c. 19 Sch. 4 para. 5(8)(b)
- s. 143(9) words substituted by 2011 c. 19 Sch. 4 para. 5(8)(a)
- s. 143(10) words substituted by 2011 c. 19 Sch. 4 para. 5(9)
- s. 143(11)(b)(ii) words inserted by 2011 c. 19 Sch. 4 para. 5(10)
- s. 144(1) word substituted by 2011 c. 19 Sch. 4 para. 7(2)
- s. 144(2) words substituted by 2011 c. 19 Sch. 4 para. 7(3)
- s. 145(1) word substituted by 2011 c. 19 Sch. 4 para. 8
- s. 151(2)(b) words substituted by 2011 c. 19 Sch. 4 para. 9(2)
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- s. 249A(1)(1A) substituted for s. 249A(1) by S.I. 2018/1103 reg. 2(3)
- s. 249A(2) words substituted by S.I. 2018/1103 reg. 2(4)
- 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)(e) inserted by S.I. 2018/1103 reg. 2(5)
- 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. 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)(iiia) 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)(vii)-(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)
–  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)

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. 23Sch. 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. 34Sch. 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. 2009/89 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. 23 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. 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.))