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STATUTORY INSTRUMENTS

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**2013 No. 2734**

The Occupational and Personal Pension Schemes  
(Disclosure of Information) Regulations 2013

PART 6

Lifestyling and accessing benefits

**Lifestyling**

**18.**—(1) The information listed in Part 3 of Schedule 2 must be given to a member in accordance with this regulation where the scheme contains provision for lifestyling.

(2) The information must, subject to paragraph (3), be given between 5 and 15 years before the member's retirement date.

(3) Information need not be given under paragraph (2) where it has been given in the previous 12 months under regulation 6.

**First information on accessing benefits**

**19.**—(1) The information mentioned in paragraph (2) must be given in accordance with this regulation to a member who has rights to money purchase benefits.

(2) The information is—

- (a) a statement of the options available to the member under the scheme rules, and
- (b) that listed in Part 1 of Schedule 7 where the member has an opportunity to select an annuity.

(3) The information must be given at least four months before—

- (a) where there is a retirement date, that date, or
- (b) where there is no retirement date, the date the member attains normal pension age<sup>(1)</sup>.

(4) For the purposes of paragraph (3) where the interval between the date on which the retirement date is specified and the date that the benefits will become payable is less than four months, the information must be given within 10 days of the date on which the retirement date is specified.

(5) In this regulation, "retirement date" means the date specified by—

- (a) the member to the trustees or managers of the scheme that is acceptable under the rules of the scheme, or
- (b) the trustees or managers of the scheme where no acceptable date has been specified under sub-paragraph (a).

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(1) See section 180 of the 1993 Act.

**Second information on accessing benefits**

**20.**—(1) The information mentioned in paragraph (2) must be given to a person in accordance with this regulation where benefit under the scheme has, or is about to, become payable to the person.

(2) The information is the information listed—

- (a) in paragraphs 6 to 9 of Schedule 7, and
- (b) in Part 1 of that Schedule where the person has an opportunity to select an annuity under any rights and options in relation to the death of the member.

(3) The information mentioned in paragraph (2)(a) must be given—

- (a) where benefit becomes payable on or after normal pension age before benefit becomes payable, if practicable and in any event within one month after benefit becomes payable, or
- (b) where benefit becomes payable on a date before normal pension age, within two months of that date.

(4) The information mentioned in paragraph (2)(b) must be given to the person having the opportunity mentioned in that paragraph before benefit becomes payable.

**Accessing benefits on the death of the member or beneficiary**

**21.**—(1) The information mentioned in paragraph (2) must be given in accordance with this regulation where the trustees or managers of the scheme are aware that—

- (a) a member or beneficiary of the scheme has died, and
- (b) a person may be entitled to exercise rights or options under the scheme as a result of that death.

(2) The information is the information listed in—

- (a) Part 1 and paragraphs 8 to 10 of Schedule 7 where the person referred to in paragraph (1)(b) has an opportunity to select an annuity, and
- (b) Part 2 of that Schedule in any other case.

(3) The information must be given to—

- (a) the person referred to in paragraph (1)(b), if that person is at least 18 years old and the trustees or managers of the scheme know their postal or electronic address, and
- (b) subject to paragraph (4), a person who is—
  - (i) a personal representative of the member or beneficiary of the scheme, or
  - (ii) authorised to act on behalf of the person referred to in paragraph (1)(b).

(4) For the purposes of paragraph (3), the information—

- (a) must be given only where the personal representative or the person authorised to act requests it, and
- (b) need not be given where a request is made within three years of the same information being given under this regulation to the same person in the same capacity.

(5) The information must be given as soon as possible and in any event within two months of—

- (a) the date on which the trustees or managers of the scheme become aware of the death, or
- (b) the request referred to in paragraph (4).