
STATUTORY INSTRUMENTS

2013 No. 2734

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

PART 6

Lifestyling and accessing benefits

[^{F1}Information to be given on request and on a member providing certain information

18A.—(1) The information mentioned in paragraph (2) must be given in accordance with this regulation to a member who—

- (a) has an opportunity to transfer flexible benefits;
 - (b) (i) requests information about what the member may do with the flexible benefits; or
(ii) informs the trustees or managers of the scheme that the member is considering, or has made a decision in relation to, what to do with the flexible benefits;
 - (c) (i) will reach normal minimum pension age within four months of making a request, or informing the trustees or managers of the scheme, in accordance with subparagraph (b);
(ii) has reached normal minimum pension age; or
(iii) meets the ill-health condition; and
 - (d) has not been given information under this regulation or regulation 19(2)(b)(ii) (first information on accessing benefits) in the previous 12 months.
- (2) The information is—
- (a) a statement of the options available to the member under the scheme rules; and
 - (b) that listed in Part 3 of Schedule 7 (information to be given to members having an opportunity to transfer flexible benefits) and^[F2], subject to regulation 18C,] in Schedule 10 (information to be given on the pensions guidance and members' benefits).

[[]
^{F3}(2A) In relation to a collective money purchase scheme, information given in accordance with paragraph (2)(a) must include a statement that—

- (a) there is no promise or guarantee as to the rate or amount of benefits provided under the scheme, and
 - (b) the rate or amount of benefits may fluctuate, which may result in—
 - (i) reduced benefits before benefit becomes payable;
 - (ii) reduced benefits after benefit becomes payable.]
- (3) The information must be given within two months of the member making a request, or informing the trustees or managers of the scheme, in accordance with paragraph (1)(b).]

Changes to legislation: There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, Section 18A. (See end of Document for details)

Textual Amendments

- F1** Regs. 18A, 18B inserted (6.4.2015) by [The Occupational and Personal Pension Schemes \(Disclosure of Information\) \(Amendment\) Regulations 2015 \(S.I. 2015/482\)](#), regs. 1, **7**
- F2** Words in [reg. 18A\(2\)\(b\)](#) inserted (1.6.2022) by [The Occupational and Personal Pension Schemes \(Disclosure of Information\) \(Requirements to Refer Members to Guidance etc.\) \(Amendment\) Regulations 2022 \(S.I. 2022/30\)](#), regs. 1(2), **2(4)**
- F3** [Reg. 18A\(2A\)](#) inserted (1.8.2022) by [The Occupational Pension Schemes \(Collective Money Purchase Schemes\) \(Modifications and Consequential and Miscellaneous Amendments\) Regulations 2022 \(S.I. 2022/337\)](#), regs. 1(3), **13(7)**

Changes to legislation:

There are currently no known outstanding effects for the The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, Section 18A.