

Report Under S89 Of The Pensions Act 2004

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the act is in nine parts and includes provisions to i establish a non departmental public body called the pensions regulator to replace opra this will take over responsibility for regulation of occupational pensions and specific functions of personal pensions and stakeholder pensions as well as assume new functions including referring determinations to a pensions regulator tribunal ii create a new pension protection fund ppf to provide compensation for members of occupational pension schemes in cases where insolvent employers leave insufficient pension funds iii introduce a new explicit ministerial function to promote and facilitate

financial retirement planning including powers to require employers to provide pension planning advice access for employees in the workplace and iv provide greater flexibility and simplicity in pension scheme administration and greater clarity in existing pensions law

written by an experienced team of specialist lawyers this practical and concise guide provides a clear and complete overview of the provisions of this important new act which is reproduced in full for ease of reference

enabling power pension act 2004 ss 315 2 5 322 1 bringing into operation various provisions of the 2004 act on 26 06 2009 in accord with reg 2 issued 01 07 2009 made 25 06 2009 laid coming into force effect s i 2005 1720 amended territorial extent classification e w s general

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essential reading for trustees of pension schemes company directors managing directors finance directors company secretaries actuaries lawyers accountants insolvency practitioners the pensions act 2004 provides additional protection for members of defined benefit occupational pension schemes in doing so it establishes both a pensions regulator and a pensions protection fund the new legislation imposes funding obligations on employers but also includes anti

avoidance provisions the effects of which will 1 radically change the way in which companies are bought sold restructured and

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