

About the register of stakeholder pension schemes

The Pensions Regulator maintains and publishes the register of stakeholder pension schemes. The sections below give you information about the register of stakeholder pension schemes. If you have any further queries please email <mailto:customersupport@thepensionsregulator.gov.uk>

What is the register?

The Pensions Regulator register of stakeholder pension schemes is a list of all the stakeholder schemes that have been set up in Great Britain and Northern Ireland.

The law requires a scheme to register with the Pensions Regulator as a stakeholder pension scheme. Once registered, it means a scheme has agreed to meet certain conditions set out in law about charges, access and the way that the scheme is run.

Who can use the register?

Individuals - can use the register to check that a scheme you are thinking about joining is registered as a stakeholder pension scheme. This means that the scheme has given an undertaking that it meets the stakeholder conditions on charges, access and the way that the scheme is run.

Employers - before designating (formally choosing) a stakeholder pension scheme and offering it to your employees, you should first check that it is listed on the Pensions Regulator register.

If you need to designate a stakeholder pension scheme and have not yet done so, you can use this register to identify a scheme or schemes and their contact details. NB employers are required by law to provide their employees with access to a stakeholder pension scheme - unless they meet the exemption criteria. Read our *Guidance for employers on stakeholder pension schemes* for more details.

How are schemes registered?

A scheme can apply to register as a stakeholder pension scheme if it agrees to meet certain conditions on charges, access and the way that the scheme is run. The Pensions Regulator requires those who run the scheme - known as the trustees or the stakeholder manager - to provide a signed declaration that they will meet the conditions set out in law. Please note that when we register a scheme, we do not check that the scheme is meeting these conditions.

We do not 'approve' any of the schemes listed on the register and can give no guarantees about the performance of a scheme or its suitability for any individual or employer. If you are not sure whether a stakeholder pension scheme is right for you, you should seek independent advice.

If you are a scheme provider and want to register a stakeholder pension scheme, you can get a copy of the application pack for registering a stakeholder scheme, together with the booklet, '*Guidance notes on approval of personal pension schemes (including stakeholder pension schemes)*' (IR 76), from the Pension Schemes Office stationery orderline (answerphone) on 0115 974 1670. You can also get copies from <http://www.inlandrevenue.gov.uk/stakepension>

How to use the register

If you want to check that a scheme is listed on the register, you can search for it using the search scheme name facility, or you can view the register in different alphabetical sections.

Some schemes are only available to people who work in certain trades or professions or who belong to particular organisations such as a trade union or an employer federation. You can search for schemes that are available to everyone by selecting 'schemes open to all', or schemes that have restricted membership by selecting 'schemes with membership restrictions'.

You can also search for schemes that are registered in Great Britain only, in Northern Ireland only, or schemes that are registered in both Great Britain and Northern Ireland.

Please note:

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Registration application forms

To register a stakeholder pension scheme you have to complete the relevant forms in an application pack that you can get from the Inland Revenue. You can call them on 0115 974 1670 and they'll send a pack out to you.

Alternatively, instructions on how to complete the forms are available on the Inland Revenue website (www.inlandrevenue.gov.uk/stakepension)