

Trustee register individual application form (IND1)

About this form

This form is for individual applicants applying to join our trustee register. It helps us collect the information we need to understand whether applicants meet the necessary conditions for joining the register.

Our **page on joining the trustee register** contains more details on the conditions you'll need to meet for your application to be successful.

Please note that corporate applicants need to fill in our corporate application forms instead. Email us at: **regulatorytransactions@tpr.gov.uk** for more information.

You should include all information relevant to the application when filling in this form. Do not assume that we will consider information you have already disclosed to us or other public bodies or that is in the public domain otherwise.

If you are unsure whether a piece of information or evidence is relevant to your application, include it anyway. We will only consider it as part of the application if it is relevant to us.

The information submitted forms part of your application to join our trustee register. Knowingly or recklessly giving information which is false or misleading, or failing to inform us of significant information may mean we cannot complete the application.

We may contact you for further details regarding any of the information you provide in this application form.

What you'll need to complete this form

You'll need to provide us with some information about how your organisation operates. We'll need information about your:

- administrative and accounting procedures
- conduct, including any investigations, criminal charges or complaints you may have been subject to
- experience as a trustee of occupational pension schemes
- indemnity insurance cover

We'll also ask for some documents to support the information you provide in your application. We cannot process your application if any of these documents are missing. More details can be found in the supporting documents section of this form.

How we handle your data

We'll use the information in this application for searches to help us compile and maintain our trustee register. We'll process your information in line with the Data Protection Act 2018 and the UK General Data Protection Regulation (GDPR).

You can find more information on how we process your personal data in our privacy notice. Please ensure you have read our privacy notice before completing this form.

Applicant's details

1.1 Please provide your: <ul style="list-style-type: none"> • full name • home address • contact details • date of birth 	Name:
	Address:
	Email address:
	Telephone number:
	Date of birth:
1.2 Provide the address of the premises in the United Kingdom from which you conduct your business as a trustee of occupational pension schemes.	Business address:
1.3 Provide the amount (%) of your annual turnover that is related purely to pension trustee work.	%

Fit and proper

<p>2.1 In the last five years, how many internal dispute resolution, MoneyHelper or Pensions Ombudsman complaints have you received related to your work as an occupational pension scheme trustee?</p>	Number of complaints		
<p>2.2 If you have received or are aware of any of the kinds of complaints outlined in 2.1, provide the:</p> <ul style="list-style-type: none"> • date the complaint was first made • complainant's name • scheme name • nature of the complaint • outcome of the complaint 	IDR:	TPAS:	PO:
	Date:		
	Complainant:		
	Scheme name:		
	Nature of complaint:		
<p>2.3 Are you, or have you ever been, the subject of any regulatory or governmental body investigation or intervention?</p>	<p>Yes No</p>	<p>If 'Yes', provide details of when any such investigation commenced, the matters investigated and the outcome if applicable.</p>	
		Commencement date:	
		Matters investigated:	
		Outcome:	

2.4 Are you, or have you ever been, the subject of any civil non-family proceedings? If 'No', have you ever received a pre-action protocol letter or other letters indicating that such action might be taken against you?	Yes	No	If 'Yes', provide the date that any such proceedings commenced or letters were received, the matters in issue and the outcome if applicable.
	Date:		
	Matters in issue:		
	Outcome:		
2.5 Have you ever suffered an insolvency event, as defined in sub-sections 121(2), (3) and (4) of the Pensions Act 2004 (for LLP applicants, review sub-section 121(3), substituting 'LLP' for company')?	Yes	No	If 'Yes', outline any insolvency events you have suffered. Provide dates for these.
	Event:		
	Date:		

2.6 a) Are you, or have you ever been, the subject of any proceedings leading up to or referring to any event referred to in question 2.5 above? This includes receiving a statutory demand.	Yes	No	If 'Yes', tell us when the proceedings commenced or demand was sent, the issues raised in these and the outcome:
	Date proceedings commenced:		
	Issues raised:		
	Outcome:		
b) Are you, or have you ever been, involved in any negotiations or compromises with your creditors?	Yes	No	If 'Yes', provide details and the outcome.
	Details of negotiations or compromises with creditors:		
	Outcome:		

<p>2.7 Have you ever been convicted of, or cautioned regarding, any criminal offence?</p> <p>This excludes convictions that are spent according to the Rehabilitation of Offenders Act 1974 and any offences that were resolved by fixed penalty notice.</p>	<p>Yes No</p>	<p>If 'Yes', please:</p> <ul style="list-style-type: none"> • provide the dates of any convictions or cautions • provide the case number • identify the offence • outline any penalty, fine or sentence imposed
	Date:	
	Case number:	
	Offence:	
	Penalty:	
	Fine:	
	Sentence imposed:	

<p>2.8 Has a trustee appointment held by you been terminated or have you resigned or been asked to resign from a trustee appointment due to:</p> <ul style="list-style-type: none"> • negligence or misconduct • conflicts of interest • fees or costs incurred • lack of progress • unspecified reasons 	<p>Yes No</p>	<p>If 'Yes', provide details below.</p>
<p>2.9 Have you ever faced disciplinary action from your employer or any professional or governing body because of negligence or misconduct?</p>	<p>Yes No</p>	<p>If 'Yes', provide details below.</p>

<p>2.10 How do you ensure that you maintain sufficient knowledge and understanding of the issues that are or might be relevant to trustee appointments?</p> <p>One way you could confirm this is by completing our online Trustee toolkit training package.</p>	Toolkit completed:		
	Email address associated with Trustee toolkit account:		
	Other information:		
<p>2.11 How do you ensure all your staff involved in trustee work have the necessary knowledge and understanding to fulfil their roles?</p>			
<p>2.12 Have you ever been unable to fulfil your trustee duties (in whole or part) for a period greater than three consecutive months?</p>	Yes	No	If 'Yes', please indicate when this occurred and the reason for it.

2.13 List all companies in which you are a director.	Date appointed:	
	Company name:	
	Date appointed:	
	Company name:	
	Date appointed:	
	Company name:	
2.14 List any companies, partnerships or LLPs where you exercise control, whether alone or together with others (either directly or indirectly), over the management of that body. Describe your role in these organisations.	Company/ Partnership/LLP:	
	Your role:	
	Company/ Partnership/LLP:	
	Your role:	
	Company/ Partnership/LLP:	
	Your role:	

2.15

How do you ensure that any conflicts of interest that may arise because of trustee appointments are identified, avoided or managed?

2.16

Describe how you ensure that your staff involved in trustee work understand:

- what a conflict of interest is
- how conflicts might arise
- the options for avoiding or managing conflicts of interest

Administrative and accounting procedures

<p>3.1 Describe your processes for taking and reviewing key business decisions. This should include procedures and controls for managing key business decisions. An example of this could be ensuring they are properly recorded and, where necessary, authorised.</p>	
<p>3.2 Describe your organisation's approach for identifying, evaluating, managing and monitoring key business risks.</p>	
<p>3.3 Describe how your organisation uses key administrative processes and procedures to ensure affairs are properly managed. This includes anything related to:</p> <ul style="list-style-type: none">• taking on new business• financial management• training• outsourcing arrangements	

<p>3.4 Describe how delegated authorities and procedures are clearly documented. This includes delegations to third parties.</p>	
<p>3.5 Demonstrate how your organisation understands and follows statutory reporting and disclosure requirements for your business affairs.</p>	
<p>3.6 In relation to scheme appointments, how would you ensure that accurate and complete member and financial records are maintained?</p> <p>Outline data and financial management controls you would expect the scheme administrator, whether in-house or outsourced, to operate. This should include controls relating to the collection of contributions, benefit calculations and financial reporting.</p>	

<p>3.7 In relation to scheme appointments, detail the processes for selecting and appointing scheme advisers (administrators, investment managers and auditors) and the controls for assessing the quality of the service provided following appointment.</p>		
<p>3.8 When taking on new business, describe how you identify, record, assess and address any related risks. This includes risks regarding the issues facing the scheme and its size. This can be by:</p> <ul style="list-style-type: none"> • assessing whether you have a sufficient understanding of the new business • making sure you have enough capacity and staff to take on the new business • you have sufficient competency to take on the new business • you have the right systems and processes to cope with the new business 		

<p>3.9 In relation to scheme appointments, describe your processes and procedures for ensuring that the scheme is run in line with:</p> <ul style="list-style-type: none">• constitutional documents, like trust deeds, rules and contracts• regulatory framework, for example by showing compliance with codes of practice and other regulatory material	
<p>3.10 In relation to scheme appointments, describe your procedures for ensuring that all reporting requirements are fulfilled. This includes disclosure to members.</p>	
<p>3.11 In relation to scheme appointments, outline your approach to establishing and ensuring that the scheme uses adequate internal controls.</p>	

<p>3.12 How do you ensure scheme assets are safeguarded from misappropriation? Describe the controls you use to ensure the safe custody of scheme assets.</p>	
<p>3.13 Describe how you ensure that fees and expenses are completely and accurately recorded.</p>	
<p>3.14 Describe the safeguards in place to maintain the continuity and integrity of computerised systems and information technology. This includes disaster recovery plans and system controls.</p>	

Indemnity insurance

<p>4.1 What is the policy excess, if applicable? Explain how the resources in your business are sufficient to meet its full value.</p>	<p>Policy excess: £</p>	
	<p>Explanation:</p>	

Data protection statement

The Pensions Regulator (TPR) is a data controller for the purposes of the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. We process personal data held by us for the purpose of the exercise of any of our statutory functions and objectives. We may also process personal data under other legislation such as the Fraud Act. This includes, for the avoidance of doubt, taking regulatory or enforcement action for breaches of any of this legislation.

We will only store your personal data for as long as our retention schedule allows. During this time, you may be able to exercise certain rights in relation to your personal data such as the right to access, objection and data portability. If you feel that we have handled your personal data in a manner inconsistent with your rights, you may lodge a complaint with the Information Commissioner's Office (ICO).

If you have any questions about how we handle your personal data please contact our Data Protection Officer (DPO) by email at: dpa@tpr.gov.uk or write to us at: **Telecom House, 125-135 Preston Road, Brighton, BN1 6AF**. Further information on how your personal data is used, kept secure and your rights can be found by reading our [privacy notice](#).

Any information, including any third party data, supplied to TPR may be used (including further disclosure) in connection with any of our statutory functions. TPR may check information it receives about you with what it already holds on its records. This includes information that you have provided as well as that given by others, such as government departments. We will not give information to anyone outside TPR unless the law allows us to do so.

Signatures and declarations

You must read and sign the declaration before your application can be processed.

You confirm that you are not the subject of a prohibition order made under section 3 of the Pensions Act 1995.

You confirm that you are not the subject of a suspension order made under section 4 of the Pensions Act 1995.

You confirm that you are not disqualified from being a trustee of any trust scheme on any of the grounds set out in subsection (1) of section 29 of the Pensions Act 1995, by virtue of being subject of an order made under subsection (3) or (4) of that section.

You agree to have your fees and costs scrutinised by an independent adjudicator. You also agree to be bound by that adjudicator's final judgement as to their fees and costs.

You agree to us disclosing your name, business address and the areas of trustee work you specialise in on the publicly available version of the trustee register.

You agree to comply with reasonable requests that we make for you to provide us with information as soon as is practical.

You agree to inform us if you become disqualified under section 29 of the Pensions Act 1995 as soon as is practical.

You accept that we will hold the information you provide us as part of exercising our functions. You consent to us using this information for the purposes of, or for any purpose connected with or incidental to, exercising our functions.

You certify that the information you have provided in this form is accurate and complete. In accordance with section 80 of the Pensions Act 2004, you acknowledge that it would be a criminal offence to knowingly or recklessly provide us information that is false or misleading in a material particular. You also acknowledge that, if you provide us with inaccurate information, we may use this as a reason to refuse registration or remove you from the register.

You confirm that you have provided us all the information we may need to determine if you meet our conditions for joining the trustee register. This includes information that might be adverse to your application. You acknowledge that applying to join the trustee register requires full disclosure, notwithstanding that some information may already be available in the public domain.

You understand that joining the trustee register is not an endorsement or approval by us of any services you provide.

You agree to inform us within 10 working days of any new information related to:

- your indemnity insurance
- any of the questions in the 'Fit and proper' section of this form

You understand that we may check any information you provide against information:

- we already hold
- we obtain in the future
- from other sources

You acknowledge that we will assess your suitability for registration or remaining on the trustee register based on the information provided in this form and any other information that we consider relevant.

Signed for and behalf of applicant:	
Print name:	
Position:	
Date:	

Supporting documents

You'll need to send us the following documents along with your completed IND1 form for us to process your application.

Accounting information

We'll need you to supply copies of your full audited, or subject to audit accounts for the previous three years, unless these are publicly available. These should also cover your occupational pension scheme trustee work.

If you do not have accounts which are audited or subject to audit, you'll need to provide us with one of the following. These should also cover your occupational pension scheme trustee work.

- Copies of your accounts.
- Statement of income and expenditure produced to accompany your tax return for the same period.

Finally, provide details of any income or expenditure connected to your trustee work that does not appear in your accounts.

Indemnity insurance

We'll need a copy of your current professional indemnity insurance certificate. This certificate should confirm that your policy meets all our requirements for applicants to have adequate indemnity insurance cover.

If your certificate does not, please provide a letter from your insurance broker confirming that your policy meets the relevant requirements.

Individual experience form (IND2)

You'll need to include your completed individual experience form (IND2) with your application for us to be able to process it.

How to contact us

Telecom House
125-135 Preston Road
Brighton
BN1 6AF

<https://www.thepensionsregulator.gov.uk/>

<https://trusteetoolkit.thepensionsregulator.gov.uk/>

Free online learning for trustees

<https://education.thepensionsregulator.gov.uk/>

Pensions education portal



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