

How to register a Group Life scheme

This checklist takes you through registering a Group Life scheme with HMRC.

You can find extra information and the references suggested below on our website: www.unum.co.uk/advisers/group-life-insurance/group-life-trust-choices/ and at HMRC's website.

Step 1 - Decisions

- Confirm scheme basis
- Identify trustees - corporate or individuals (see Role of trustee - Unum website)
- Identify scheme administrator - corporate or individual(s) (see Role of scheme administrator - Unum website)

Step 2 - Actions

- Pre-register as a scheme administrator (see HMRC guidance)
- Activate the online service
- Establish scheme with trust deed (see specimen on Unum website)
- Admit participating employers with deeds of participation
- Announce scheme to employees

Step 3 - Registration

- Scheme administrator registers scheme online (see HMRC guidance)
Note: the scheme is **not** an investment regulated pension scheme, but **is** an occupational pension scheme (under Finance Act 2004)
- Confirm the pension scheme tax reference number to Unum
- Establish administration procedures to report any events (see Role of scheme administrator)

If you have a scheme approved by the Inland Revenue before 6 April 2006, it has been automatically treated as registered. Linking to the online record which has been set up is described in

www.gov.uk/government/publications/pension-schemes-online-user-guide

For more information, visit

www.gov.uk/government/collections/pension-administrators/

www.gov.uk/government/publications/pension-schemes-online-user-guide



For technical queries, call HMRC on 0300 123 1097 for Pension Schemes Services

Please note that Unum does not act as a scheme administrator or a practitioner. This information is designed as a guide only. You should seek independent advice to ensure this guide meets your particular situation. Unum does not accept any responsibility for any loss which may arise if you rely on the information enclosed.

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