

Group Life scheme - linking to HMRC online

Adviser's guide

This guide shows you how to link to HMRC's online record for Group Life schemes approved before 6th April 2006.

Any scheme approved by the Inland Revenue before this date has been automatically treated as registered and set up on their site for you.

In most standalone Group Life schemes, the principal employer acts as both trustee and administrator. In this case, the principal employer will automatically be regarded as the scheme administrator from 6th April 2006.

Where individual trustees were appointed, they typically all acted as the scheme administrator. In this case, each scheme administrator will need to register for the HMRC's Pension Schemes Online service.

Steps

1. Identify the scheme administrator(s)
2. Pre-register as the scheme administrator
3. Activate the online service
4. Contact HMRC Pension Scheme Services helpline for the Pension Scheme Tax Reference (PSTR) – you will need:
 - Scheme Administrator ID
 - SF reference number (format 000/000000/000000/A)
 - Scheme name
5. Add yourself as a Scheme Administrator to the scheme

Once the scheme administrator has linked to their scheme online, they can access scheme details, change them and report events. The scheme administrator could be fined if they don't confirm any changes to the scheme so should access and confirm/amend the details as soon as possible.

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

For more information, visit

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

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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