

## Pensions Bill - Relevant Older Papers

Introduced in the House of Lords on 7<sup>th</sup> January 2020

The following documents/links contain all the older papers which have relevance to the forthcoming debates on the Pension Bill.

### Command Papers

TPR Powers/CTO/DoI	
DB Funding	
CDC	
PPF (Beaton)	
Dashboard	
Published the feasibility report and consultation on pensions dashboards and Written Statement – HCWS1130	<a href="https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation">https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation</a> <a href="https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-12-03/HCWS1130/">https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-12-03/HCWS1130/</a>
Government response to the consultation on pensions dashboards and Written Statement	<a href="https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2019-04-04/HCWS1493/">https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2019-04-04/HCWS1493/</a>
Transfers/Charges	

## Other relevant publications

<b>TPR Powers/CTO/DoI</b>	
Government Green Paper - Security and Sustainability in Defined Benefit Pension Schemes - February 2017	<a href="https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability">https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability</a>
Government White Paper - Protecting Defined Benefit Pension Schemes -March 2018	<a href="https://www.gov.uk/government/publications/protecting-defined-benefit-pension-schemes">https://www.gov.uk/government/publications/protecting-defined-benefit-pension-schemes</a>
DWP Consultation -Protecting Defined Benefit Pension Schemes – A Stronger Pensions Regulator - June 2018	<a href="https://www.gov.uk/government/consultations/protecting-defined-benefit-pension-schemes-a-stronger-pensions-regulator">https://www.gov.uk/government/consultations/protecting-defined-benefit-pension-schemes-a-stronger-pensions-regulator</a>
Response to consultation	<a href="https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/777758/response-protecting-defined-benefit-pension-schemes.pdf">https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/777758/response-protecting-defined-benefit-pension-schemes.pdf</a>
The consultation on proposals for a Stronger Pensions Regulator and response	<a href="https://www.gov.uk/government/consultations/protecting-defined-benefit-pension-schemes-a-stronger-pensions-regulator">https://www.gov.uk/government/consultations/protecting-defined-benefit-pension-schemes-a-stronger-pensions-regulator</a>
<b>DB Funding</b>	
Green Paper - Security and Sustainability in Defined Benefit Pension Schemes – February 2017	<a href="https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability">https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability</a>
White Paper - Protecting Defined Benefit Pension Schemes – March 2018	<a href="https://www.gov.uk/government/publications/protecting-defined-benefit-pension-schemes">https://www.gov.uk/government/publications/protecting-defined-benefit-pension-schemes</a>
Green Paper and response doc – Security and Sustainability in Defined Pension Schemes	<a href="https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability">https://www.gov.uk/government/consultations/defined-benefit-pension-schemes-security-and-sustainability</a>
White Paper – Protecting Defined Benefit Pension Schemes	<a href="https://www.gov.uk/government/publications/dwp-white-paper-protecting-defined-benefit-pension-schemes-a-gad-technical-bulletin">https://www.gov.uk/government/publications/dwp-white-paper-protecting-defined-benefit-pension-schemes-a-gad-technical-bulletin</a>
<b>CDC</b>	
CDC consultation	<a href="https://www.gov.uk/government/consultations/delivering-collective-defined-contribution-pension-schemes">https://www.gov.uk/government/consultations/delivering-collective-defined-contribution-pension-schemes</a>
Consultation outcome - Delivering collective defined contribution pension schemes	<a href="https://www.gov.uk/government/consultations/delivering-collective-defined-contribution-pension-schemes">https://www.gov.uk/government/consultations/delivering-collective-defined-contribution-pension-schemes</a>
<b>PPF (Beaton)</b>	
<b>Dashboard</b>	
<b>2015</b> Retirement Income Market Study Final Report	<a href="https://www.fca.org.uk/publication/market-studies/ms14-03-3.pdf">https://www.fca.org.uk/publication/market-studies/ms14-03-3.pdf</a>
Public Financial Guidance Consultation	<a href="https://www.gov.uk/government/consultations/consultation-public-financial-guidance">https://www.gov.uk/government/consultations/consultation-public-financial-guidance</a>

Financial Advice Market Review (FAMR): Call for input	<a href="https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference">https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference</a>
WPSC Report on the new pensions freedom	<a href="https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference">https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference</a>
<b>2016</b> FAMR Final Report	<a href="https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference">https://www.gov.uk/government/publications/financial-advice-market-review-terms-of-reference</a>
Budget 2016	<a href="https://www.gov.uk/government/publications/budget-2016-documents">https://www.gov.uk/government/publications/budget-2016-documents</a>
Public Financial Guidance Review	<a href="https://www.gov.uk/government/consultations/public-financial-guidance-review-proposal-for-consultation">https://www.gov.uk/government/consultations/public-financial-guidance-review-proposal-for-consultation</a>
Announcement of pensions dashboards prototype	<a href="https://www.gov.uk/government/news/pensions-dashboard-prototype-to-be-ready-by-spring-2017">https://www.gov.uk/government/news/pensions-dashboard-prototype-to-be-ready-by-spring-2017</a>
Public financial guidance review: consultation on a single body	<a href="https://www.gov.uk/government/consultations/public-financial-guidance-review-consultation-on-a-single-body">https://www.gov.uk/government/consultations/public-financial-guidance-review-consultation-on-a-single-body</a>
<b>2017</b> Pensions Dashboards are an ideal home for the Mid-Life MOT	<a href="https://www.gov.uk/government/publications/state-pension-age-independent-review-final-report">https://www.gov.uk/government/publications/state-pension-age-independent-review-final-report</a>
Economic Secretary to the Treasury (EST) unveils ABI prototype dashboard	<a href="https://www.gov.uk/government/news/pension-techsprint-will-show-how-fintech-can-revolutionise-the-way-savers-manage-their-money">https://www.gov.uk/government/news/pension-techsprint-will-show-how-fintech-can-revolutionise-the-way-savers-manage-their-money</a>
ABI announces that it will lead interim phase of the pensions dashboard project	<a href="https://www.abi.org.uk/news/news-articles/2017/05/pensions-dashboard-interim-project-agreed-to-maintain-momentum/">https://www.abi.org.uk/news/news-articles/2017/05/pensions-dashboard-interim-project-agreed-to-maintain-momentum/</a>
Government response to the consultation on creating a single financial guidance body	<a href="https://www.gov.uk/government/consultations/public-financial-guidance-review-consultation-on-a-single-body">https://www.gov.uk/government/consultations/public-financial-guidance-review-consultation-on-a-single-body</a>
FCA's Interim Report on Retirement Outcomes Review	<a href="https://www.fca.org.uk/publications/market-studies/retirement-outcomes-review">https://www.fca.org.uk/publications/market-studies/retirement-outcomes-review</a>
Publication of Pensions Dashboard Project Report	<a href="https://www.abi.org.uk/globalassets/files/subject/public/lts/reconnecting-people-with-their-pensions-final-10-october-2017.pdf">https://www.abi.org.uk/globalassets/files/subject/public/lts/reconnecting-people-with-their-pensions-final-10-october-2017.pdf</a>
Announcement that DWP will take lead responsibility for dashboard policy and will conduct a feasibility study	<a href="https://hansard.parliament.uk/lords/2017-10-24/debates/C79B2A82-EEA0-4267-A7CB-AEC232990C08/FinancialGuidanceAndClaimsBill(HL)#contribution-1F085D9D-E67C-4F0D-AB60-DD498EA612C4">https://hansard.parliament.uk/lords/2017-10-24/debates/C79B2A82-EEA0-4267-A7CB-AEC232990C08/FinancialGuidanceAndClaimsBill(HL)#contribution-1F085D9D-E67C-4F0D-AB60-DD498EA612C4</a>
<b>2018</b> Which? Report on The pensions dashboard – How can we make sure it works for consumers	<a href="https://www.which.co.uk/policy/money/2409/the-pensions-dashboard-how-can-we-make-sure-it-works-for-consumers">https://www.which.co.uk/policy/money/2409/the-pensions-dashboard-how-can-we-make-sure-it-works-for-consumers</a>

<p>Work and Pensions Committee publishes its report on Pensions Freedom</p> <p>Government's response to the Work and Pensions Committee's report on Pension Freedoms</p> <p>FCA's final report on Retirement Outcomes Review</p> <p>Pensions Update: Written Statement – HCWS933</p> <p>Published the feasibility report and consultation on pensions dashboards and Written Statement – HCWS1130</p> <p>2019 The Financial Guidance and Claims Act 2018 (Naming and Consequential Amendments) Regulation 2019</p> <p>Government response to the consultation on pensions dashboards and Written Statement</p> <p>Money and Pensions Service pensions dashboard information</p>	<p><a href="https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2017/pension-freedoms-17-19/">https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2017/pension-freedoms-17-19/</a></p> <p><a href="https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2017/pension-freedoms-17-19/">https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2017/pension-freedoms-17-19/</a></p> <p><a href="https://www.fca.org.uk/publication/market-studies/ms16-1-3.pdf">https://www.fca.org.uk/publication/market-studies/ms16-1-3.pdf</a></p> <p><a href="https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-09-04/HCWS933/">https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-09-04/HCWS933/</a></p> <p><a href="https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation">https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation</a> <a href="https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-12-03/HCWS1130/">https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-12-03/HCWS1130/</a></p> <p><a href="http://www.legislation.gov.uk/uksi/2019/383/contents/made">http://www.legislation.gov.uk/uksi/2019/383/contents/made</a></p> <p><a href="https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation">https://www.gov.uk/government/consultations/pensions-dashboards-feasibility-report-and-consultation</a> <a href="https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2019-04-04/HCWS1493/">https://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2019-04-04/HCWS1493/</a></p> <p><a href="https://moneyandpensionsservice.org.uk/pensions-dashboard/pensions-dashboards-industry-delivery-group/">https://moneyandpensionsservice.org.uk/pensions-dashboard/pensions-dashboards-industry-delivery-group/</a></p>
<b>Transfers/Charges</b>	
<p><b>Transfers</b></p> <p>Pensions scams: consultation (5th December 2016) &amp; consultation response (21st August 2017)</p> <p><b>Charges</b></p>	<p><a href="https://www.gov.uk/government/consultations/pension-scams">https://www.gov.uk/government/consultations/pension-scams</a></p> <p>2013 Better workplace pensions – consultation on a cap on charges and cost transparency. 2014 Better workplace pensions: further measures for savers – announcing a cap on charges and planned transparency measures <a href="https://www.gov.uk/government/consultations/better-workplace-pensions-a-consultation-on-charging">https://www.gov.uk/government/consultations/better-workplace-pensions-a-consultation-on-charging</a></p> <p>2014 Better workplace pensions: putting savers' interests first – consulting on detail of charge cap</p>

	<p>2015 Government response to the consultation on Better workplace pensions: putting savers' interests first – conclusion of cap and final regulations. <a href="https://www.gov.uk/government/consultations/better-workplace-pensions-putting-savers-interests-first">https://www.gov.uk/government/consultations/better-workplace-pensions-putting-savers-interests-first</a></p> <p>2015 Pension transfers and early exit charges – consultation on policy of a cap on early exit charges 2016 Pension transfers and early exit charges: response to the consultation – announcement of an intention to cap early exit charges <a href="https://www.gov.uk/government/consultations/pension-transfers-and-early-exit-charges-consultation">https://www.gov.uk/government/consultations/pension-transfers-and-early-exit-charges-consultation</a></p> <p>2016 - Consultation on regulations to cap early exit charges, consultation response and final regulations. <a href="https://www.gov.uk/government/consultations/capping-early-exit-charges-for-members-of-occupational-pension-schemes">https://www.gov.uk/government/consultations/capping-early-exit-charges-for-members-of-occupational-pension-schemes</a></p>
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## Primary legislation

All Acts can be found at [www.legislation.gov.uk](http://www.legislation.gov.uk). This links to the unamended versions of the Acts, as they were originally enacted.

<b>TPR Powers/CTO/DoL</b>	
Pensions Act 2004	<a href="https://www.legislation.gov.uk/ukpga/2004/35/contents">https://www.legislation.gov.uk/ukpga/2004/35/contents</a>
The Pensions Regulator (Notifiable Events) Regulations 2005 SI2005/900	<a href="http://www.legislation.gov.uk/uksi/2005/900/contents/made">http://www.legislation.gov.uk/uksi/2005/900/contents/made</a>
<b>DB Funding</b>	
Pensions Act 2004	<a href="https://www.legislation.gov.uk/ukpga/2004/35/contents">https://www.legislation.gov.uk/ukpga/2004/35/contents</a>
The Occupational Pension Schemes (Scheme Funding) Regulations 2005	<a href="http://www.legislation.gov.uk/uksi/2005/3377/contents/made">http://www.legislation.gov.uk/uksi/2005/3377/contents/made</a>
<b>CDC</b>	
<b>PPF (Beaton)</b>	
The Pensions Schemes Act 1993	<a href="https://www.legislation.gov.uk/ukpga/1993/48">https://www.legislation.gov.uk/ukpga/1993/48</a>
	<a href="https://www.legislation.gov.uk/ukpga/1995/26">https://www.legislation.gov.uk/ukpga/1995/26</a>
The Pensions Act 1995	
	<a href="https://www.legislation.gov.uk/ukpga/2004/35/contents">https://www.legislation.gov.uk/ukpga/2004/35/contents</a>
The Pensions Act 2004	
	<a href="https://www.legislation.gov.uk/ukpga/2014/19/contents">https://www.legislation.gov.uk/ukpga/2014/19/contents</a>
The Pensions Act 2014	
<b>Dashboard</b>	
Financial Services and Markets Act 2000	<a href="https://www.legislation.gov.uk/ukpga/2000/8/contents">https://www.legislation.gov.uk/ukpga/2000/8/contents</a>
Financial Guidance and Claims Act 2018	<a href="http://www.legislation.gov.uk/ukpga/2018/10/pdfs/ukpga_20180010_en.pdf">http://www.legislation.gov.uk/ukpga/2018/10/pdfs/ukpga_20180010_en.pdf</a>
<b>Transfers/Charges</b>	
Pension Schemes Act 1993	<a href="http://www.legislation.gov.uk/ukpga/1993/48/contents/enacted">http://www.legislation.gov.uk/ukpga/1993/48/contents/enacted</a>