

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](#) and on HMRC's [website](#).

Step 1 - Decisions

Confirm scheme basis

Identify trustees – corporate or individuals (see [Role of trustee](#) on the Unum website)

Identify scheme administrator – corporate or individual(s) (see [Role of scheme administrator](#) on the Unum website)

Step 2 - Actions

Pre-register as a scheme administrator (see [HMRC guidance](#))

Activate the online service

Establish scheme with Trust Deed (see [specimens](#) 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](#) on the Unum website)

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 1079
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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