



Registering a Group Life Scheme

Group Life | Advisers' Guide

These notes are intended as a guide to the online process of Registering a stand-alone Group Life Assurance scheme with HM's Revenue & Customs (HMRC).

This is not a definitive document and you should obtain independent advice to ensure this guidance meets your particular situation. Unum does not accept any responsibility for any loss which may arise from reliance on the information enclosed.

Unum does not act as a Scheme Administrator.

The scheme administrator will need access to the HMRC's 'Pension Schemes Online' to register and change Scheme Administrator details, pension scheme details and to report Events. There is HMRC guidance for scheme administrators at www.hmrc.gov.uk/pensionschemes/pensionschemes-online.htm - in particular an online user guide, which includes about registering a group life scheme in section 6 www.hmrc.gov.uk/pensionschemes/online-user-guide.pdf.

HMRC provides a guide to registered pension schemes in the Registered Pension Schemes Manual (RPSM) on their website: www.hmrc.gov.uk/manuals/rpsmmanual/.

The HMRC Online Services Helpdesk is 0845 60 55 999 (e-mail: helpdesk@ir-efile.gov.uk).

For technical queries on schemes, call HMRC Audit & Pension Schemes Services in Nottingham 0845 600 2622.

The registration process is described in this document based upon the three parts that follow and are described fully step by step from page 2 onwards.

Part 1 Need to Pre-register, online, as a Scheme Administrator (RPSM 02306110) and get:

- Scheme Administrator ID and
- Activation Token

The Activation Token is advised online.

The Scheme Administrator ID should be received within the next 5 days by post.

Part 2 5 days later Register, online, to Pension Schemes Online for Scheme Administrator (RPSM 02306100):

- Create your own Password
- Get your Government Gateway User ID

The Activation Token is used in this process and is not needed again.

The Government Gateway User ID is advised online (and should also be confirmed within the next 7 days by post).

Part 3 Register, online, your Pension Scheme (standalone Group Life Scheme) (RPSM 02306120):

- Log-on using User ID and Password (from Part 2 above)
- Select Register a New Pension Scheme

The Scheme Administrator will need to retain the following for future use:

Scheme Administrator ID	
User ID for Pension Schemes Online	
Password for Pension Schemes Online	
Pension Scheme Tax Reference Number	
Date of Scheme Registration	

STEP by STEP - Registering a Pension Scheme (standalone Group Life Assurance scheme)

The following takes you through the relevant screens of the HMRC's 'Pension Schemes Online'.

'Single click' on options, double clicking may cause errors.

Getting started

1. HMRC Website - www.hmrc.gov.uk

- "do it online"
- "Pension Schemes"

2. Welcome to the Online Services

(If you are an existing user access - go to Part 3.)

- New user - "Register"

3. Please select the type of account

- "Pensions"

4. Please select the services you wish to enrol for

- "Pension Schemes for Administrators"

Part 1 - Pre-register Scheme Administrator

1. Do you have a Scheme Administrator ID?

(If you do, use and access - go to Part 2.)

- No "Apply for a Scheme Administrator ID"

2. Pre-registration

- What type of user are you? - "Scheme Administrator"
- Are you resident in the United Kingdom? - "Yes / No"

3. Scheme Administrator Details

- If you are an individual - "title, first name(s), surname"
- If you are a company or an organisation - "company or organisation name"
- "Address, UK postcode, Country, Email address, telephone number"

4. Send Details

I confirm the details shown are correct.

- tick box

Enter the security code displayed in the following image into the field provided.

- "Security code"
- "Submit"

5. Your Activation Token is: PPNNNNNNNNN

- (Note or Print page to save this.)

Activation Token z (once used, no longer needed)	
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6. You will receive your Scheme Administrator ID (8 alphanumeric characters) within the next 5 days, by post.

- (When you receive it - go back online as in Getting Started again and then go to Part 2.)

Scheme Administrator ID	
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Part 2 - Register Scheme Administrator

1. Do you have a Scheme Administrator ID?

- Yes - "I have a Scheme Administrator ID"

2. Do you have an Activation Token?

- Yes - "I have an Activation Token"

Registration and Enrolment explains the five steps to complete registration to use the online service.

3. Accept Terms and Conditions (1)

- "Decline / Accept"

4. About you (2)

- "Full name" (for correspondence)

5. Create Password (3)

- "Password, Re-enter password" (NOT case sensitive, between 8 and 12 characters, at least one number and at least one letter.
Must not contain the word 'password'.)

Password for Pension Schemes Online	
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6. Note User ID (4)

Your User ID is: XXXXXXXXXXXX

- (Note or Print page to save this.)

User ID for Pension Schemes Online	
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7. Enter Details (5)

- "Your Scheme Administrator ID, Your Activation Token, Your Postcode"

8. What happens next?

- You can now access the Online Services - 'begin using the service'
- You should receive by post confirmation of your User ID from the Government Gateway, within the next 7 days.

Part 3 - Register scheme

This can be done once the scheme has been set up using a Trust Deed and the Scheme Administrator is Registered.

1. HMRC Website

- "do it online – Pension Schemes"

2. Welcome to Online Services

- Existing users "enter User ID, Password"

3. Your services

- "Pension Schemes for Administrators"

4. Pension Schemes Online

- File forms and returns
- "Pension Scheme for Administrators product"

5. Registration

- "Registration - Register a new Pension Scheme"

6. About the scheme (1)

- Scheme Name
 - Name given in the Trust Deed establishing the scheme
- Do you want to register as a stakeholder scheme? - "Yes / No"
 - NO
- Select the legal structure of the scheme
 - "Other" and add a description such as 'Provides death in service cover only'
- How many members are there likely to be in the next 12 months?
 - Bands of / 0 members / 1 to 10 / 11 to 50 / 51 to 10,000 / 10,001+
- Is the scheme an investment-regulated pension scheme? - "Yes / No"
 - NO

7. About the scheme (2)

- Is the scheme an Occupational Pension Scheme (under Finance Act 2004) - "Yes / No"
 - YES
- In what country or territory is the scheme established?
 - United Kingdom

8. Scheme Establisher Details

- If the establisher is an individual - "title, first name(s), surname"
- If the establisher is a company or an organisation - "company or organisation name"
- "Address, UK postcode, country"

9. List of Scheme Establishers

- options to edit or delete or add

Only add if scheme set up jointly – this is not referring to Participating Employers.

10. I declare that (tick boxes x5)

- This scheme meets all the criteria to be registered as a pension scheme under Finance Act 2004.
- To the best of my knowledge and belief, the information given in this application to register the pension scheme for the purposes of tax relief is correct and complete.
- The instruments or agreements by which this pension scheme is constituted do not entitle any person to unauthorised payments.
- I understand that as Scheme Administrator I am responsible for discharging the functions conferred or imposed on the Scheme Administrator of the pension scheme by Finance Act 2004, and I intend to discharge those functions at all times, whether resident in the United Kingdom or another EU member state or non-member EEA state.
- I understand that I may be liable to a penalty and the pension scheme may be de-registered if a false statement is made on this application and that false statements may also lead to prosecution.
- **Copy of acknowledgement**
Would you like a copy of the acknowledgement for this Registration to go to a practitioner?
 - "Practitioner ID" (only relevant if you have appointed a practitioner)



11. Additional Registrations

Your Registration for Tax Relief is shown as 'Waiting to be submitted'.

Registration for Relief at Source is shown as 'Not Started'. You do not need this if the scheme members are all PAYE paid. (Relief at Source can be Registered later if needed.)

- 'submit these registrations'

12. Submission Successful

- Note or Print page to save the date of Registration and Pension Scheme Tax Reference Number.
- 'View Submission Receipt' and store this information.

Pension Scheme Tax Reference Number	
Date of Scheme Registration	

- If you opted for paper notices you will receive a paper 'Acknowledgment of Registration' in the post.
- The 'Acknowledgment of Registration' will be posted on your online 'Pensions Noticeboard'.



For more information, contact your Sales Consultant on 01306 887 766 or visit www.unum4advisers.co.uk/group

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