

**The Occupational & Personal Pensions Schemes (EEA States)
Pensions Regulations 2007**
A DWP consultation document on draft regulations

A response by

The National Association of Pension Funds
October 2007

Introduction

This response is from the National Association of Pension Funds (NAPF). The NAPF is the leading voice of workplace pension provision in the UK. Some 10 million working people are currently in NAPF member schemes, while around 5 million pensioners are receiving valuable retirement income from such schemes. NAPF Member schemes hold assets of around £800billion, and account for over one fifth of investment in the UK stock market.

1. NAPF welcomes these regulations which meet the UK's obligation to include all EEA States in its implementation of the IORP Directive and, in addition, revises certain legislation so that pension schemes and members in employment outside the member states are now defined as being outside of the EEA States.
2. We are not aware of any UK based schemes which are sponsored solely by employers based in Norway, Iceland or Liechtenstein.
3. Nor are we aware of any UK based employers who are sponsoring schemes with members working under contract in another EEA State, who are subject to that state's social and labour laws, who fit the definition of "qualifying person" and who do not fit the definition of "seconded worker" in the 2005 Cross-border Regulations.

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