

We have a specialist pensions team of long-standing that provides a specialist, comprehensive service.

The operation of occupational pension schemes involves a complex mix of case law, statute, revenue practice and regulatory requirements. We have the skills required to provide proactive and practical advice that is accessible and affordable.

Our clients include employers, trustees, pension consultants, actuaries and administrators that operate throughout the country and across a wide range of business sectors. The scope of our expertise is wide.

We handle the full range of pension issues. Our expertise includes working on liability management and other one-off projects such as:

- Scheme closures
- Incentive exercises
- Scheme mergers and demergers
- Scheme buy-outs

Our ongoing legal work includes drafting scheme documentation and providing advice on:

- The interpretation of scheme rules
- The exercise of discretionary powers
- Scheme amendments
- Pension flexibilities
- Funding negotiations
- Identifying statutory employers

- The apportionment of liabilities
- Reporting to the Pensions Regulator
- The terms of investment management agreements
- The pensions implications if an employer becomes insolvent or a scheme is wound-up
- The implications in the event of marriage breakdown
- Scheme booklets, newsletters and general member communications
- Pensions disputes through the courts, the Pension Ombudsman or dispute resolution procedures

When it comes to scheme amendments or closure, we can help on any restriction which may exist in the documentation, statutory restrictions, trustees' general duties to members, the members' contractual rights and statutory requirements for consultation.

For corporate events, such as sales and mergers, we can provide full support, covering everything from an assessment of the seller's pension arrangements to advice on warranties and the employer debt regime.



We can help to ensure compliance with the automatic-enrolment regime. This includes advising on the use of contractual enrolment and salary sacrifice arrangements, whether particular individuals are within the scope of the regime and the implications of changing to a new pension provider.

We also have significant experience in public sector pensions, particularly involving the local government, healthcare and education sectors. This includes advising on admissions to and exits from public sector schemes and the use of risk sharing mechanisms.

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This document is written as an outline guide only and any action should not be based solely on the information given here. Appropriate professional advice should always be taken in specific instances.

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