

2026 No.

INCOME TAX

INHERITANCE TAX

**The Registered Pension Schemes (Provision of Information)
(Amendment) Regulations 2026**

Made - - - - *******

Laid before the House of Commons *******

Coming into force

The Commissioners for His Majesty's Revenue and Customs make these Regulations in exercise of the powers conferred by section 218B of the Inheritance Tax Act 1984(a), sections 135 and 136 of the Finance Act 2002(b) and section 251 of the Finance Act 2004(c), and now exercisable by them.(d)

Citation, commencement and effect

1.—(1) These Regulations may be cited as the Registered Pension Schemes (Provision of Information) (Amendment) Regulations 2026 and come into force on .

(2) The amendments made by these Regulations have effect in relation to deaths on or after 6 April 2027.

Amendment of the Registered Pension Schemes (Provision of Information) Regulations 2006

2. The Registered Pension Schemes (Provision of Information) Regulations 2006(e) are amended in accordance with regulations 3 to 7.

Interpretation

3. In regulation 2(1) (interpretation) at the appropriate place insert—

“beneficiary” for the purposes of regulations 10C to 10N in relation to a deceased member of a pension scheme, has the meaning given in section 226B(9) of IHTA 1984;

(a) 1984 c. 51

(b) 2002 c. 23

(c) 2004 c. 12

(d) The functions of the Commissioners of Inland Revenue (“the former Commissioners”) were transferred to the Commissioners for Her Majesty's Revenue and Customs by section 5 of the Commissioners for Revenue and Customs Act 2005. See also section 50 of that Act in relation to the construction of references to the former Commissioners in other enactments.

(e) S.I. 2006/567 amended by x; there are other amending instruments but none is relevant.

“block transfer” has the meaning given by paragraph 22(6) of Schedule 36 to the Act;

“charity” has the meaning given in Schedule 6 to the Finance Act 2010;

“death in service payment” means the payment provided for in section 150A(6)(d) of IHTA 1984;

“excluded benefit” has the meaning given in section 150A(6) of IHTA 1984;

“exempt beneficiary” has the meaning given in section 29A of IHTA 1984;

“IHT account” means the account provided for in section 216 of IHTA 1984;

“IHT reference number” means a number generated by or on behalf of the Commissioners in relation to deceased individuals where an IHT account is appropriate for their estate;

“IHTA 1984” means the Inheritance Tax Act 1984;

“notional pension property” has the meaning given in section 150A of IHTA 1984;

“payment notice” has the meaning given in section 226B(1) of IHTA 1984;

“personal representatives” for the purpose of regulations 10H to 10N has the meaning given in [section 272(1)] of IHTA 1984(a);

“prospective personal representative” has the meaning given in section 226A of IHTA 1984;

“trivial commutation lump sum death benefit” has the meaning given in paragraph 20 of Schedule 29 to the Act;

“withholding notice” has the meaning given in section 226A(3) of IHTA 1984.

Amendments to regulation 3

4.—(1) Regulation 3 (provision of information by scheme administrator to the Commissioners) is amended as follows.

(2) In the table appended to regulation 3(1), after entry 24 (Reportable payments of lump sums or lump sum death benefits)(b) insert—

“25. Death in service payment. Information	
The scheme makes a death in service payment in respect of the member.	The information is— <ul style="list-style-type: none"> (a) the member’s name; (b) the member’s national insurance number, if they had one; (c) the member’s date of death; (d) the IHT reference number if known; (e) the amount of the death in service payment; (f) the date of the death in service payment or first income payment.”.

(3) After Regulation 3(16) insert—

- (a) “personal representatives” is defined for other purposes in the Registered Pension Schemes (Provision of Information) Regulations 2006 in accordance with section 280 of the Finance Act 2004 (c. 12).
- (b) Reportable event 24 was inserted by Finance Act 2024 (c. 3) Schedule 9 paragraph 106(3) on April 6, 2024, substituted on the same date by the Pensions (Abolition of Lifetime Allowance Charge etc) Regulations (S.I. 2024/356) Part 3 regulation 9(3).

“(16A) An event report in relation to reportable event 25 must be delivered before the end of the period of 30 days beginning with the last day of the quarter in which the payment was made.

(16B) For the purposes of this regulation, “quarter” means a period of three months ending with 31 March, 30 June, 30 September or 31 December in any year.”.

Amendment to regulation 8

5.—(1) Regulation 8 (death: provision of information by scheme administrator to personal representatives) is amended as follows.

(2) For paragraph (2) substitute—

“(2) The information specified in this paragraph is—

- (a) the amount of the member's lump sum and death benefit allowance expended by, and the amount and the date of payment of, each relevant lump sum death benefit paid by the scheme in relation to the member;
- (b) for each beneficiary, confirmation of the amount (if any) by which that beneficiary's entitlement to the lump sum death benefit was reduced because of an adjustment under section 226B(6) IHTA 1984; and
- (c) the name and address of each beneficiary.

(2A) The information specified by paragraph (2) must be provided no later than the last day of the period of 3 months beginning with the day on which the final such payment is made.”.

Amendment to Regulation 10

6.—(1) Regulation 10 (death: provision of information by personal representatives to the Commissioners for His Majesty's Revenue and Customs) is amended as follows.

(2) In paragraph 2, after sub-paragraph (c) insert—

“(ca) for each beneficiary, confirmation of the amount (if any) by which that beneficiary's entitlement to the lump sum death benefit was reduced because of an adjustment under section 226B(6) IHTA 1984;”.

Death: Provision of Information Amendments

7. After regulation 10B (death: provision of information by trustee to beneficiary)(a) insert—

“Death: provision of information by scheme administrator to personal representatives

10C.—(1) The scheme administrator of a registered pension scheme must provide to the personal representatives of a deceased member of that scheme the information specified in paragraph (2).

(2) The information specified in this paragraph is—

- (a) the name of the scheme and the name and address of the scheme administrator of the scheme;
- (b) any reference number allocated by the scheme administrator to the member;

(a) Added by Registered Pension Schemes (Provision of Information) (Amendment) Regulations 2017/11 regulation 3. Insertion has effect subject to S.I. 2017/11 regulation 1(2) [to check footnote]

- (c) whether the pension scheme is an investment-regulated pension scheme^(a);
- (d) the value of the notional pension property, other than excluded benefits, at the date of the member's death;
- (e) whether the value of the notional pension property is a provisional estimate, and, if so, the reason for the estimate;
- (f) how the notional pension property value will be split between exempt and non-exempt beneficiaries.

(3) The information specified in paragraph (2)(a) to (2)(e) is to be provided within the period of 28 days beginning with the day on which a request for it is received by the scheme administrator from the member's personal representatives.

(4) The information specified in paragraph (2)(f) is to be provided by the later of—

- (a) the end of the period specified in paragraph (3); or
- (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

(5) Where the information specified in (2)(d) is a provisional estimate, the actual value must be provided within the period of 14 days beginning with the day on which the actual value is ascertained by the scheme administrator.

Death: provision of information by insurance company to personal representatives

10D.—(1) Where—

- (a) an insurance company has paid a lifetime annuity or a scheme pension to an individual who has been a member of a registered pension scheme purchased with sums or assets held for the purposes of that scheme, and
- (b) the member to whom that annuity or pension was payable has died,

the insurance company shall, on request by the member's personal representatives, provide them with the information specified in paragraph (2).

(2) The information specified in this paragraph is—

- (a) the name and address of the insurance company;
- (b) any reference number allocated by the insurance company to the member;
- (c) the value of the notional pension property, other than excluded benefits, at the date of the member's death;
- (d) an indication of whether the value of the notional pension property is a provisional estimate, and, if so, the reason for the estimate;
- (e) how the notional pension property value will be split between exempt and non-exempt beneficiaries.

(3) The information specified in paragraph (2)(a) to (2)(d) is to be provided within the period of 28 days beginning with the day on which a request for it is received from the member's personal representatives.

(4) The information specified in paragraph (2)(e) is to be provided by the later of—

- (a) the end of the period specified in paragraph (3); and
- (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

(a) "investment-regulated pension scheme" has the meaning given in paragraphs 1 to 3 of Schedule 29A to the Act.

(5) Where the information specified in (2)(c) is a provisional estimate, the actual value must be provided within the period of 14 days beginning with the day on which the actual value is ascertained by the insurance company.

Provision of further information by the scheme administrator to personal representatives if personal representatives are required to file an IHT account

10E.—(1) This regulation applies if the personal representatives of a deceased member of a registered pension scheme are required to file an IHT account and request information from the scheme administrator of that scheme.

(2) The scheme administrator must provide to the personal representatives the information specified in paragraph (3).

(3) The information specified in this paragraph is—

- (a) the name of the scheme and the name and address of the scheme administrator of the scheme;
- (b) any reference number allocated by the scheme administrator to the member;
- (c) the name and address of each beneficiary;
- (d) the national insurance number (if applicable and known) of each beneficiary;
- (e) if a beneficiary is a trust, the trust name, and the names and addresses of the trustees; and
- (f) the value and percentage of the notional pension property to which each beneficiary is entitled.

(4) The information specified in paragraph (3) is to be provided before the later of the following—

- (a) the end of the period of 28 days beginning with the day on which a request for it is received from the member's personal representatives; and
- (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

Death: provision of information by scheme administrator to personal representatives: excluded benefits

10F.—(1) This regulation applies if the personal representatives of a deceased member of a registered pension scheme are required to file an IHT account and request information from the scheme administrator of that scheme.

(2) The scheme administrator must provide to the personal representatives the information specified in paragraph (3).

(3) The information specified in this paragraph is whether the scheme administrator has paid, or intends to pay, excluded benefits to any beneficiary in the form of one or more of the payments specified in paragraph (4) ("relevant payments"), and, if so, the nature of those payments.

(4) The relevant payments specified are—

- (a) a dependants' scheme pension;
- (b) a trivial commutation lump sum death benefit derived from the commutation of an entitlement to a dependants' scheme pension;

- (c) a dependants', or nominees' annuity purchased together with the lifetime annuity^(a); or
 - (d) a death in service payment.
- (5) The information specified in paragraph (3) is to be provided by the later of—
- (a) the end of the period of 28 days beginning with the day on which a request for it is received by the scheme administrator from the member's personal representatives; or
 - (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

Provision of further information by an insurance company to personal representatives where an IHT account is required

10G.—(1) Where—

- (a) an insurance company has paid a lifetime annuity or a scheme pension to an individual who has been a member of a registered pension scheme purchased with sums or assets held for the purposes of that scheme, and
- (b) the member to whom that annuity or scheme pension was payable has died,

the insurance company shall, on request by the member's personal representatives, provide them with the information specified in paragraph (2).

(2) The information specified in this paragraph is—

- (a) the name and address of the insurance company;
- (b) any reference number allocated by the insurance company to the member;
- (c) the name and address of each beneficiary;
- (d) the national insurance number (if applicable and known) of each beneficiary;
- (e) if a beneficiary is a trust, the trust name, and the names and addresses of the trustees; and
- (f) the value and percentage of the notional pension property to which each beneficiary is entitled.

(3) The information specified in paragraph (2) is to be provided before the later of the following—

- (a) the end of the period of 28 days beginning with the day on which a request for it is received from the member's personal representatives; and
- (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

Provision of information where a withholding notice is given to the scheme administrator

10H.—(1) This regulation applies where a personal representative, or a prospective personal representative, of a deceased member of a registered pension scheme gives a notice that purports to be a withholding notice to the scheme administrator of that scheme.

(2) The scheme administrator must provide the information specified in paragraph (3) to the person who gives the notice.

(a) "Lifetime annuity", dependants' scheme pension", "dependants' annuity", and "nominees' annuity" are included in the definitions in s. 280 of the Finance Act 2004 (c. 12).

- (3) The information specified in this paragraph is—
 - (a) confirmation of receipt of the notice;
 - (b) whether the scheme administrator accepts that the notice is a valid withholding notice; and
 - (c) if the scheme administrator considers the notice to be invalid, the reason why it is considered to be invalid.
- (4) If the scheme administrator accepts that the notice is valid, the information specified in paragraph (5) must be provided to the person who has given the notice.
- (5) The information specified is—
 - (a) the total amount being withheld under the notice; and
 - (b) where any beneficiaries have been decided in accordance with the scheme rules, the amount withheld from each named beneficiary.
- (6) The information specified in this regulation is to be provided before the end of the period of 14 days beginning with the day on which the notice was received.

Provision of information by a scheme administrator: withholding notice and block transfers

- 10I.**—(1) This regulation applies where—
- (a) a personal representative, or a prospective personal representative, of a deceased member of a registered pension scheme gives a notice that purports to be a withholding notice to the scheme administrator of that scheme;
 - (b) the notice is valid, or the scheme administrator has not yet decided whether to accept the notice as valid; and
 - (c) the rights of the member to benefits under the rules of a registered pension scheme (“the transferring scheme”) to which the member has become entitled are, or are to be, included in a block transfer to another registered pension scheme.
- (2) The scheme administrator of the transferring scheme must provide the information specified in paragraph (3) to the person who gives the notice.
- (3) The information specified in this paragraph is—
- (a) the name of the registered pension scheme to which the block transfer has been, or will be, made (“the new scheme”);
 - (b) the name and address of the scheme administrator of the new scheme; and
 - (c) the date of the block transfer to the new scheme.
- (4) The information specified in paragraph (3) is to be provided before the later of the following—
- (a) the end of the period of 14 days beginning with the day on which the block transfer is made to the new scheme; and
 - (b) the end of the period of 14 days beginning with the day on which the notice specified in paragraph (1) is given to the scheme administrator.

Provision of information by a scheme administrator: withholding notice information to beneficiaries

- 10J.**—(1) This regulation applies where a scheme administrator of a registered pension scheme receives a notice that purports to be a withholding notice from a personal

representative, or a prospective personal representative, of a deceased member of a registered pension scheme.

(2) If the scheme administrator accepts the notice as a valid withholding notice, the scheme administrator must provide the information specified in paragraph (3) to the beneficiaries.

(3) The information specified in this paragraph is—

- (a) the date of receipt of the withholding notice; and
- (b) the name, address, and any other contact information that the scheme administrator holds for the person who gave the notice.

(4) The information specified in paragraph (3) is to be provided before the later of the following—

- (a) the end of the period of 14 days beginning with the date of receipt of the notice by the scheme administrator; and
- (b) the end of the period of 14 days beginning with the day on which all of the beneficiaries are decided in accordance with the scheme rules.

Provision of information by scheme administrator: confirmation to beneficiaries following payment of inheritance tax pursuant to a payment notice

10K.—(1) This regulation applies where a scheme administrator of a registered pension scheme makes a payment of IHT, and interest, if due, further to a payment notice given by a beneficiary of a deceased member of that scheme.

(2) The scheme administrator must provide the information specified in paragraph (3) to the beneficiary who gave the notice.

(3) The information specified in this paragraph is the—

- (a) name of the scheme member;
- (b) date of death of the scheme member;
- (c) IHT reference number;
- (d) amount of inheritance tax paid, excluding interest;
- (e) amount of interest paid, if any;
- (f) date of payment;
- (g) payment reference number provided by or on behalf of the Commissioners; and
- (h) confirmation that the beneficiary's share of, or entitlement to, notional pension property has been reduced by amounts in (d) and (e), where paid.

(4) The information specified in this regulation is to be provided before the end of the period of 14 days beginning with the day on which the payment specified in paragraph (1) is made by the scheme administrator.

Provision of information by scheme administrator: confirmation to personal representatives following payment of inheritance tax pursuant to a payment notice from a beneficiary

10L.—(1) This regulation applies where a scheme administrator of a registered pension scheme makes a payment of IHT, and interest, if due, further to a payment notice given by a beneficiary of a deceased member of that scheme.

(2) The scheme administrator must provide the information specified in paragraph (3) to the member's personal representatives.

- (3) The information specified in this paragraph is the—
- (a) name of the scheme member;
 - (b) date of death of the scheme member;
 - (c) IHT reference number;
 - (d) amount of inheritance tax paid, excluding interest;
 - (e) amount of interest paid, if any;
 - (f) date of payment;
 - (g) payment reference number provided by or on behalf of the Commissioners; and
 - (h) name and address of the beneficiary who gave the payment notice.

(4) The information specified in this regulation is to be provided before the end of the period of 14 days beginning with the day on which the payment specified in paragraph (1) is made by the scheme administrator.

Provision of information by scheme administrator: confirmation to personal representatives following payment of inheritance tax pursuant to a payment notice

10M.—(1) This regulation applies where a scheme administrator of a registered pension scheme makes a payment of IHT, and interest, if due, further to a payment notice given by the personal representatives of a deceased member of that scheme.

(2) The scheme administrator must provide the information specified in paragraph (3) to the personal representative who gave the notice.

- (3) The information specified in this paragraph is the—
- (a) name of the scheme member;
 - (b) date of death of the scheme member;
 - (c) IHT reference number;
 - (d) amount of inheritance tax paid, excluding interest;
 - (e) amount of interest paid, if any;
 - (f) date of payment;
 - (g) payment reference number provided by or on behalf of the Commissioners;
 - (h) confirmation of the amount by which each beneficiary's share of, or entitlement to, notional pension property has been reduced, to the extent this is known; and
 - (i) if the beneficiaries have not all yet been decided under the scheme rules, the total amount by which the notional pension property has been reduced by the payment specified in paragraph (1).

(4) The information specified in this regulation is to be provided before the end of the period of 14 days beginning with the day on which the payment specified in paragraph (1) is made by the scheme administrator.

Provision of information by scheme administrator: confirmation to beneficiaries following payment of inheritance tax pursuant to a payment notice from the personal representatives

10N.—(1) This regulation applies where a scheme administrator of a registered pension scheme makes a payment of IHT, and interest, if due, further to a payment notice given by the personal representatives of a deceased member of that scheme.

(2) The scheme administrator must provide the information specified in paragraph (3) to each beneficiary whose entitlement to notional pension property has been reduced by the payment specified in paragraph (1).

(3) The information specified in this paragraph is the—

- (a) name of the scheme member;
- (b) IHT reference number
- (c) name and address of the personal representative who gave the payment notice;
- (d) amount of inheritance tax paid on behalf of that beneficiary; and
- (e) amount of interest, if any, paid on behalf of that beneficiary.

(4) Unless and to the extent that paragraph (5) applies, the information specified in this regulation is to be provided before the end of the period of 14 days beginning with the day on which the payment specified in paragraph (1) is made by the scheme administrator.

(5) If any beneficiaries are decided in accordance with the scheme rules after the payment specified in paragraph (1) is made, the information is to be provided to those beneficiaries before the end of the period of 14 days beginning with the day on which that person becomes a beneficiary.”.

Amendment to the Registered Pension Schemes and Overseas Pension Schemes (Electronic Communication of Returns and Information) Regulations 2006

8.—(1) The Registered Pension Schemes and Overseas Pension Schemes (Electronic Communication of Returns and Information) Regulations 2006^(a) are amended as follows.

(2) In Schedule 1 (information which must be supplied to Revenue and Customs by an approved method of electronic communications), omit—

“An event report in respect of a reportable event specified in entries (1) to (8A) and (10) to (21) in the table in paragraph (1) of regulation 3 of the Registered Pension Schemes (Provision of Information) Regulations 2006 (provision of information by scheme administrator to Revenue and Customs).”.

(3) In Schedule 1 (information which must be supplied to Revenue and Customs by an approved method of electronic communications), at the appropriate place, insert—

“An event report in respect of a reportable event specified in the table in paragraph (1) of regulation 3 of the Registered Pension Schemes (Provision of Information) Regulations 2006 (provision of information by scheme administrator to the Commissioners).”.

^(a) S.I. 2006/570 previous footnote to check ahead of making and laying. These Regulations were relevantly amended by paragraph 123 of Schedule 9 to FA 2024 and by S.I. 2009/56, 2011/702, 2012/884, 2013/1114 and 2013/2259.

Two of the Commissioners for His Majesty's Revenue and Customs

Xxth July 2026

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EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Registered Pension Schemes (Provision of Information) Regulations 2006 (S.I. 2006/567) (“the 2006 Regulations”) which concern the provision of information by persons such as members and scheme administrators of registered pension schemes. These Regulations are being made to support changes made by Part 2 of the Finance Act 2026 (c. 11) (“the new provisions”) which mean that from 6th April 2027, most unused pension funds and pension death benefits will be brought within the value of a deceased person’s estate for inheritance tax purposes. The Regulations also amend the Registered Pension Schemes and Overseas Pension Schemes (Electronic Communication of Returns and Information) Regulations 2006 (S.I. 2006/570) (“the Electronic Communication Regulations”) to require information to be supplied electronically.

Regulation 3 inserts new definitions into regulation 2(1) of the 2006 Regulations.

Regulation 4 amends the table appended to regulation 3(1) of the 2006 Regulations to add a new entry, (a reportable event for a death in service payments), and specifies the information required and the timescales for making the report.

Regulation 5 amends regulation 8 of the 2006 Regulations to require confirmation of the amount, if any, by which a beneficiary’s entitlement to the lump sum death benefit was reduced because of an adjustment under the new provisions.

Regulation 6 amends regulation 10 of the 2006 Regulations to require confirmation of the amount, if any, by which a beneficiary’s entitlement to the lump sum death benefit was reduced because of an adjustment under the new provisions.

Regulation 7 amends the 2006 Regulations to insert new regulations 10C to 10N. These regulations specify the information required to be provided by scheme administrators and insurance companies to personal representatives and beneficiaries to enable them to comply with the new provisions. Scheme administrators are also required to confirm when a payment of inheritance tax has been made by them on behalf of a personal representative or a beneficiary.

Regulation 8 amends the Electronic Communication Regulations to require the information specified to be provided by an approved method of electronic communications. It also extends the scope of the requirement to provide information electronically in relation to other reportable events in the table in paragraph (1) of regulation 3 of the 2006 Regulations.