

Documents to be submitted with PQM or PQM PLUS application and renewal (single-employer pension scheme)

1. Signed application or renewal form*

2. Signed Terms and Conditions*

3. Analysis or scheme rules on pensionable pay*

You will need to evidence how your scheme meets the pensionable pay standard. Where only part of total is pensionable we will need to see the summary and the result of the analysis you have done, unless you can demonstrate that the non-pensionable pay never exceeds 15% of the total pay. Where total pay is pensionable we will need to see the scheme's definition of pensionable pay.

4. Trustee Board meeting agenda

This evidence is not required but it will be helpful to us, particularly where the same trustee looks after a DB scheme as well.

5. Management Committee meeting agenda

6. Information on stand-alone scheme review

This evidence is not required but it will be helpful to see how this review was conducted and how the members were involved.

7. Example of new scheme member communication*

This evidence is required with the initial application. We will need to see it at renewal only if the communications changed since the initial application or your last renewal.

The evidence can be anything that the new scheme members have access to, including presentations, website screenshots, etc. We will need to see in particular how the investment options are explained to all new members. The joining communications should encourage the members to join the scheme or, where the scheme operates auto-enrolment, to discourage them to opt out.

8. Example of ongoing communication*

This evidence is required with the initial application. We will need to see it at renewal only if the communications changed since the initial application or your last renewal.

This can be anything that the scheme members have access to on an ongoing basis, e.g. regular presentations, telephone line, any face-to-face communications, website screenshots, newsletters, etc. The communications should encourage the scheme members to regularly review if they are on track with their retirement savings and if their money is still invested in appropriate funds.

* These documents are required

9. Example of 'at retirement' communication*

This evidence is required with the initial application. We will need to see it at renewal only if the communications changed since the initial application or your last renewal.

This can be anything that the scheme members have access to close to retirement. You can send us seminar presentations, website screenshots, invitation letters to presentations, provider's literature, etc.

The communications must demonstrate that scheme members approaching retirement age receive information and support to help them think about all their options. This must include telling members about the retirement options available under the scheme, encouragement to use the Pension Wise service and suitable generic risk warnings.