

**Are there any minimum standards for stakeholder pension schemes?**

Yes. The Government set minimum standards.

**Can an employee arrange his own pension provisions instead of joining the Stakeholder Pension?**

Yes. Employees are under no obligation to join the company stakeholder pension scheme. They are free to handle their own pension requirement if they wish.

**Can an employer have more than one stakeholder pension scheme?**

No. If your employees want to join the scheme, you can only have one pension provider.

**Does everybody within the company have to join the same stakeholder pension scheme?**

Yes. If they want to join, you must have a single pension provider.

**What if I have less than five employees and one of them asks can they have a Stakeholder Pension?**

Employers with more than 5 employees must nominate a pension scheme, however employers with less than 5 employees can set up a scheme voluntarily if they wish.

**Where can I find out more stakeholder information?**

Several places including:

The Employers Helpline:	0845 7 143 143
DSS Website:	<a href="http://www.dss.gov.uk/hq/pubs/stakepen">www.dss.gov.uk/hq/pubs/stakepen</a>
DSS Guide:	"Stakeholder Pensions - a guide for employers"

**Where do I find details about available pension schemes suitable for use as a Stakeholder Pension?**

Various commercial pension funds/insurance companies will be offering suitable schemes. Seek advice from your current pension provider or IFA to choose which is best for your employees.