## Timetable of Events

<table>
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<th>Time</th>
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| April 2005 | • Opra dissolved, The Pensions Regulator is established  
• Pension Protection Fund becomes operational  
• New measures for State Pension deferral in place  
• Pension Protection on Transfer of Employment provision in place  
• The following provisions are legislated for in the Pensions Act 2004. The Government aims to have them in place from April 2005:  
  – new occupational rights for adoption and paternity leave  
  – changes to annual increases to rates of occupational pensions |
| September 2005 | • EU Occupational Pensions Directive implementation date  
• New scheme-specific funding requirements begin to be phased in  
• Revised investment rules come into force |
| April 2006 | • Web-based retirement planner launched  
• New legislation for member-nominated trustees in place  
• The following provisions are legislated for in the Pensions Act 2004. The Government aims to have them in place from April 2006:  
  – requirement for employers to consult on major changes to pension schemes  
  – new rights for early leavers  
  – relaxing restrictions that apply to modification of pension rights  
  – requirement for trustees’ knowledge and understanding  
  – relaxing of restrictions on contracted-out benefits |