

Zurich Corporate Risk

Registering a group life scheme with HMRC



To get favourable tax relief on contributions and benefits, your group life scheme must be registered with HMRC.

This guide explains the registration process. There are three main steps:

1. Establishing the scheme



2. Appointing a scheme administrator



3. Registering the scheme



1. Establishing the scheme

You'll need to set up a discretionary trust.

We have a sample trust you can use, but it's important to have it checked first by a trust expert.

The sample trust is available [here](#).



1. Establishing the scheme



2. Appointing a scheme administrator



3. Registering the scheme



2. Appointing a scheme administrator

You'll need to appoint a scheme administrator to register your scheme. Information about doing this can be found at [GOV.UK](https://www.gov.uk).

Before registering the scheme, you'll need a Government Gateway user ID. If you don't already have one, you can create it during the registration process. When asked to choose your user type, select 'Organisation'). You can find out how to do this [here](#).



1. Establishing the scheme



2. Appointing a scheme administrator



3. Registering the scheme



3. Registering the scheme

Once you've signed up and appointed your scheme administrator, you can log in to the online service to register the scheme. Use this [link](#) to get started.

HMRC has created an online guide explaining the process step by step. This can be found [here](#).

After your scheme is registered, you'll receive a Pension Scheme Tax Reference (PSTR) number.

After you've finished registering your group life scheme with HMRC, it can be placed on risk with Zurich.

If you need more help, please call the Pension Schemes Services Helpline:



0300 123 1079

+44 (0)115 974 1600 if calling from abroad.