

Detailed guidance for employers

Appendix D: Steps to take to determine if your DC pension scheme (or specific type of shared risk scheme) is a qualifying scheme

This document accompanies:

Detailed guidance no. 4 – Pension schemes

Please ensure you have read this guide first.

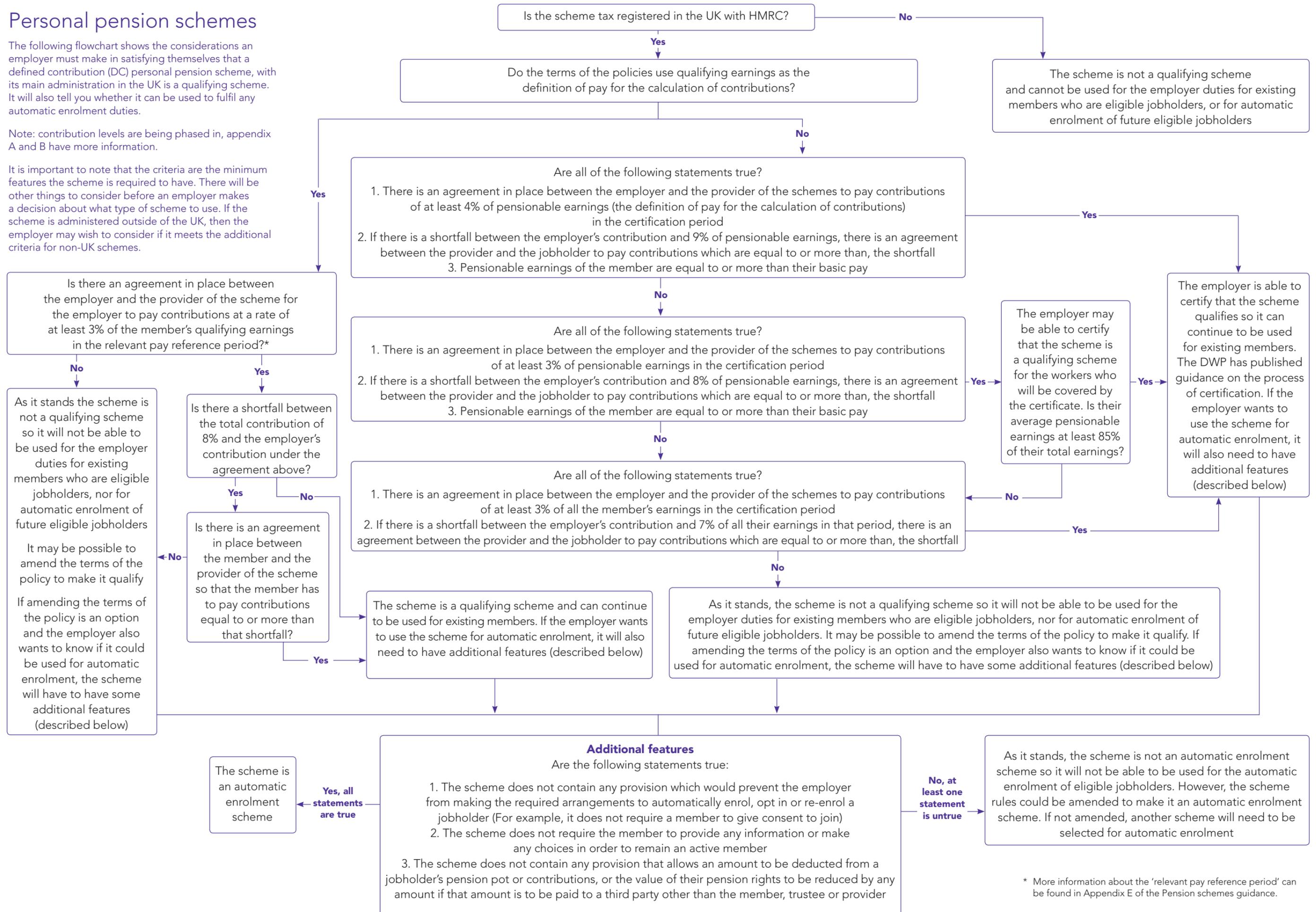
If you decide to print this appendix out it's best viewed at A3 size, so you'll need to ensure that the A3 paper tray is selected on your printer. If your printer doesn't have an A3 tray, the document will print on A4 but you may find the text size too small to read comfortably.

Personal pension schemes

The following flowchart shows the considerations an employer must make in satisfying themselves that a defined contribution (DC) personal pension scheme, with its main administration in the UK is a qualifying scheme. It will also tell you whether it can be used to fulfil any automatic enrolment duties.

Note: contribution levels are being phased in, appendix A and B have more information.

It is important to note that the criteria are the minimum features the scheme is required to have. There will be other things to consider before an employer makes a decision about what type of scheme to use. If the scheme is administered outside of the UK, then the employer may wish to consider if it meets the additional criteria for non-UK schemes.



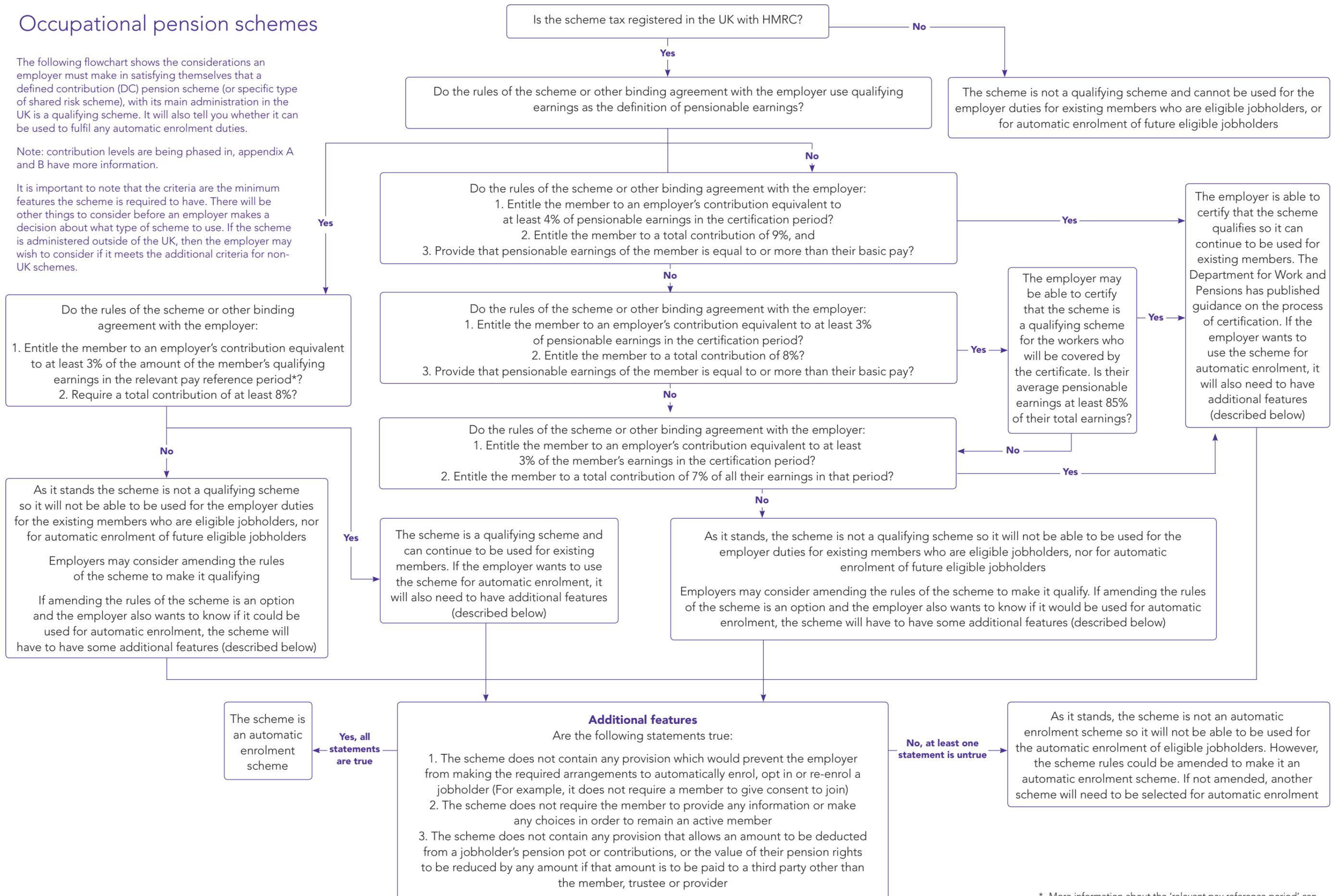
* More information about the 'relevant pay reference period' can be found in Appendix E of the Pension schemes guidance.

Occupational pension schemes

The following flowchart shows the considerations an employer must make in satisfying themselves that a defined contribution (DC) pension scheme (or specific type of shared risk scheme), with its main administration in the UK is a qualifying scheme. It will also tell you whether it can be used to fulfil any automatic enrolment duties.

Note: contribution levels are being phased in, appendix A and B have more information.

It is important to note that the criteria are the minimum features the scheme is required to have. There will be other things to consider before an employer makes a decision about what type of scheme to use. If the scheme is administered outside of the UK, then the employer may wish to consider if it meets the additional criteria for non-UK schemes.



* More information about the 'relevant pay reference period' can be found in Appendix E of the Pension schemes guidance.

How to contact us

PO Box 16314
Birmingham
B23 3JP

T 0845 600 1011
F 0845 606 9970
E customersupport@autoenrol.tpr.gov.uk

www.thepensionsregulator.gov.uk
www.trusteetoolkit.com

Detailed guidance for employers no. 4

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