

## **Minimum contribution increases – Understanding your duties – Transcript**

This is a transcript of the flowchart intended as supporting material for the page **Increases in minimum contributions for automatic enrolment pensions.**

### **1. Are contribution rates in the scheme currently above the minimum required in April 2018 and April 2019?**

Yes – No further action required (no staff consultation required).  
No – Go to 2

### **2. Do the scheme rules already require contributions to increase to at least the minimum required in or before April 2018 and April 2019?**

Yes – No further action required (no staff consultation required).  
No – Go to 3

### **3. Does the employer intend to change scheme rules to increase future contribution rates?**

Yes – Go to 4  
No – The scheme will not be a qualifying scheme and cannot be used for automatic enrolment or for existing members. You will need to find a new pension scheme.

### **4. Will the increased rates be above the minimum required in April 2018 and April 2019 (for example so that the 8% total contribution comes into effect in April 2018?)**

Yes – The employer must consult with staff before changing the scheme rules.  
No – Go to 5

**5. Does the employer intend to change the scheme rules so contribution rates increase to the minimum earlier than April 2018 and April 2019 (for example so that the 5% total contribution comes into effect in October 2017)?**

Yes – The employer must consult with staff before changing the scheme rules.

No – Amend scheme rules to increase contribution rates in April 2018 and April 2019 as planned (no staff consultation required).