Breaches of the Law Decision Tree

Do you suspect a breach?
Check the law and the facts. Consider if you need to ask questions and carry out further checks

No → **No need to record or report**
Close case

Yes ↓

Is this a serious offence?
Would referring the matter to the Director or Breaches Group create a risk of alerting those involved or hamper an investigation?

No ↓

Yes → **Contact TPR straight away**
Await instruction from TPR

Has an actual breach occurred?
Refer the matter to the Breaches Group or Director of Pensions for advice and undertake checks to determine if this is an actual breach

No → **No need to record or report**
Close case

Yes ↓

Is it likely to be of significance to TPR?
Use the materiality assessment criteria to help you to determine if it is likely to be deemed material

No, this is unlikely → **No need to report to TPR but record details on the Breaches Log**
Record then close case

Maybe, but not right now → **No need to report to TPR at yet but record details on the Breaches Log and continue to monitor**
Record and monitor

Yes, this is very likely → **Report to TPR and record details on the Breaches Log**
Report, record and monitor