

# Legal & General Interface - supplementary information for employers and payroll providers

## Background

In EPN533, we provided the Legal & General (L&G) Interface Guide and offered employers the opportunity to participate in a conference call to address any questions they had.

This document is a summary of the points discussed on those calls and the questions received on the calls and in subsequent emails.

## Introduction

L&G's Manage Submissions system enables you to upload a New Joiner File and Contribution Data file directly to L&G.

Access to the Manage Submissions system can be granted for uploading both file types, or limited to uploading just one. A maximum of two people at each employer can be given access to submit each file type. If the same people are submitting both file types, a maximum of two people can access the system from each employer.

When a file is uploaded, the L&G system will validate the data and show any errors, which need to be corrected by the user before the file can be submitted.

## New Joiner File

A file is required for each section therefore if you have members in partnership or the Civil Service Additional Voluntary Contribution Scheme (CSAVCS) you will need to provide a file for each.

The New Joiner File tells L&G who is joining the scheme in a particular month.

In September 2018, when we transition to L&G, this will include all active members who are moving from the existing partnership or Civil Service Additional Voluntary Contribution Scheme (CSAVCS) providers to L&G.

Subsequently, it will just include any employees who have chosen to join the partnership scheme or the CSAVCS in that particular month.

The validation on this file is looking at the data to check that it is in the correct format. For example, the postcode format or that the title matches gender.

## Contribution File

A file is required for each section therefore if you have members in partnership or the Civil Service Additional Voluntary Contribution Scheme (CSAVCS) you will need to provide a file for each.

The Contribution File tells L&G the amount of the monthly contribution that should be applied to each individual's account.

The validation on this file will check that a new joiner file has been submitted, so contributions can be applied to it. It also expects a contribution for every member that had a contribution the previous month and if there is not one, a contribution status needs to be provided to explain why (see the Hints and Tips section below for more information on contribution status).

When the contribution file is submitted, it will trigger the collection of the total amount on the file from the employer's bank account three or four working days later (depending on whether the file is submitted before or after 2pm). This is done by setting up a variable Direct Debit and means the employer is in control of the amount collected and the timing of that collection each month.

## Staff who transfer between employers

If a staff member transfers between two employers who participate in Civil Service Pensions, and retain the right to be a member of the schemes, the process to be completed is as follows:

1. Employer A updates the contribution status to 'left scheme' and issues a leaver letter
2. Employer B submits a New Joiner File and the next contribution and issues a membership certificate
3. L&G do a monthly scan to check for duplicate policies and merge duplicate policies.

The Member's section of the Civil Service Pensions website will be updated with details of this process so that members know what to expect.

## Hints and tips

1. The L&G Interface Guide has the data items for each file in a particular order. You can provide them in this order if you wish; however, as long as all the mandatory data items appear on the file, it does not need to be in the same order. If you have data items on a file that are not required by L&G, you can leave them on the file and L&G can ignore them. This happens via a mapping process, where you can tell our system which columns the data items we need are in.
2. If the member is under age 67 on joining, the retirement age field in the New Joiner File should be blank. If a member is age 67 or over, you should enter 75 on the file or when it flags as an error.
3. There are a number of optional fields on the files, some of which were used historically by L&G, but are not used now. For example, marital status and salary are no longer used by L&G and there is no benefit in employers providing them on the files.
4. L&G's main identifier is National Insurance number (NINO). L&G do not require a payroll reference or staff number, so this is an optional field; however, you may wish to include it for your own purposes.
5. Contribution status on the Contribution File is optional. If this is not included and a member who had a contribution the previous month does not have one this month, the L&G system will flag this as an error and the user will need to manually select the reason why there is no contribution from a drop down list on the L&G system. The most common reason is leaver, but there are a number of others to choose from. If you have a small number of members on your Contribution File each month, this is not an onerous process, however, if you have a large number of members on your Contribution File each month, this could be time consuming and you may wish to include contribution status and effective date on your Contribution File.
6. Single contributions are lump sums (rather than regular monthly contributions) that are paid through payroll.

# Frequently Asked Questions

## Timing

### 1. How long before the contribution file is submitted, do we need to submit a New Joiner File?

*The New Joiner File can be uploaded immediately before the contribution file, however any errors must be corrected and the file submitted and accepted before the contribution file can be processed.*

## Mandatory information

### 2. Home e-mail address is mandatory on the Interface Guide: what if we cannot get this; and can we just duplicate the work address for file submission?

*It is mandatory to provide one email address so either the home or work email address can be provided. The email address must belong to the individual though and not be a generic or shared email address.*

### 3. Title is mandatory on the New Joiner File however; employers do not always have this at joining. Existing MyCSP interfaces have a DVR for this issue but they do load records, will there be an unknown drop down for unknown?

*Title is mandatory. If it is unknown at the time of joining please use Ms and Mr as standard, and the employee can then change it later.*

### 4. We currently provide files for three employers to the DC providers. Would this be required for L&G or would one file suffice for the three employers?

*A separate file is needed for each employer.*

## Flexible contracts

### 5. I have some employees on flexible contracts, which means some months they are not paid and therefore do not have a contribution. What status should I use for this?

*'Contribution holiday' should be used. The status should be updated to 'left scheme' if they employee subsequently leaves employment.*

## Non-UK residents

### 6. For members who have home address set as outside of UK for the joining file the post code format is different. What is the view on this should there be something for non-UK addresses?

*If a member has a non-UK address e.g. a BFPO address, then the status should be set as non-UK resident and then the system will accept other formats e.g. for BFPO addresses*

## Audit & governance

### 7. Can we take prints of the Manage Submissions portal for audit purposes?

*Yes, an authorised user can take prints from the portal once they are logged in.*

### 8. Will L&G check the contribution received on Partnership accounts to see if it matches the contribution schedule?

*No, L&G will not check that the contribution amount is correct. The employer is responsible for ensuring the correct contribution amount is paid.*

## Training

### 9. Will you provide training on the use of the portal itself?

*Yes, training will be arranged and details will be provided in due course. We expect the training to take place in August*

### 10. Would the Scheme Manager (Cabinet Office) consider advising members to ensure their employer or payroll provider has the most up-to-date personal data for migration and list the requirements? For example, home address, title etc.?

*The Scheme Manager, will write to all members in July 2018 and will include this request in our letters.*

## Which members are included?

### 11. We currently have an employee who was previously in AMP Corp (now Phoenix Life) for the partnership scheme. Will they be captured to transfer to L&G?

*The Phoenix Life scheme is not part of the Civil Service pension arrangements and is not included in the project. The member can transfer to the new scheme should they wish to but would need to contact L&G directly after the transition to discuss this option.*

### 12. The Scheme Manager (Cabinet Office) has stated that not all members will have their contributions switched to L&G. When will you tell us which members these are?

*We are currently looking at the member populations and will confirm the groupings in April 2018. We expect to be able to provide an exceptions report by 31 July 2018 to confirm the members whose contributions will not be switched.*

### 13. What personal information will members be allowed to change via the member's portal; will they allow members to change e.g. name when newly married? If it does but the member does not advise HR, this could lead to an error on the submission. Will L&G system have reminders?

*It is the member's responsibility to tell L&G about a change of name and L&G will require appropriate evidence before doing so.*

*If a member's name on the contribution file does not match what is on the L&G system (perhaps because the member has informed the employer but not L&G), then there is a "match member facility" in the L&G system, which allows contributions to be accepted in the new name.*

The Scheme Manager (Cabinet Office) will ensure that the Civil Service Pensions website includes reminders to members to advise both their employer and L&G of changes to critical information such as the name & address.

### 14. Will the member be able to close their scheme via L&G without telling the employer?

*Once members are age 55 (or age 50 if they have a Protected Retirement Age under the CSAVCS), they can take their benefits in full without telling the employer (although they are encouraged to do so in the communications).*

*If an employer tries to submit a contribution for a person who has taken their benefits in full, this will result in an error, which can be corrected by the employer submitting a new joiner file. The same will apply if a member decides to transfer out whilst still an active member.*

## Refund of contributions

### 15. How will L&G tell the employer to cease pay overs and how would L&G refund employers?

*Employers will be advised through liaison with the named L&G scheme owner (administration contact). Contact details will be provided in due course.*

*L&G will refund employers directly to the bank account that the contributions were deducted from.*

## System resilience & security

### 16. Is there a contingency if the portal is unavailable for employers?

*We have mechanisms for dealing with this scenario as part of our business resumption and disaster recovery policies; however L&G report that the system is very rarely unavailable for any significant length of time.*

### 17. Can we be certain that the portal is secure and member data will not be at risk?

*The Scheme Manager (Cabinet Office) is undertaking a data assurance process and will advise employers on progress via an Employer Pension Notice.*