**FAQs to support 1 July EPN 545 Defined Contribution Transition Project**

AVC Scheme Members

1. *If a staff member asks to stop contributions to their L&G AVC and then at a later date asks to start contributing again, will we need to submit a new joiner entry to restart contributions? For clarity, they are not leaving service.*

No you don’t need to submit another new joiner file. The process should be as follows:

1. Submit a new joiner file when the staff member asks to join the AVC.
2. Monthly contributions files should be submitted whilst the staff member wishes to contribute. The file will show the monthly contribution amount.
3. Submit a contribution file with a ‘contribution holiday’ marker on the first month after the staff member tells you they want to stop contributions.
4. When the staff member wishes to restart contributions, then a monthly contribution file showing the contribution amount should be submitted.

Please note that this process differs to that for the Partnership scheme. See Question four for more details.

1. *When do we need to submit a New Joiner File for an AVC scheme member?*

New Joiner files need to be submitted:

1. As part of the September 2018 payroll process for members who joined the scheme before 31 May 2018 and who are contributing in September 2018.
2. When an AVC scheme member who was not contributing in September 2018 subsequently asks to start contributing.
3. When a staff member asks to join the AVC scheme for the first time.
4. When a staff member has an AVC and leaves service and then subsequently re-joins service and asks to join the AVC scheme again.

In essence, a new joiner file needs to be submitted when a staff member joins the scheme with L&G for the first time or restarts having left the service.

1. *If a staff member enters a nil pay period during maternity leave and ceases contributions then how is this reflected in the contribution file?*

You should submit the monthly contribution file with a ‘contribution holiday’ marker or a maternity leave marker.

Partnership Scheme Members

1. *If a staff member asks to stop their contributions to the Partnership scheme and then at a later date asks to start contributing again, will we need to submit a new joiner entry to restart contributions? For clarity, they are not leaving service.*

No, you don’t need to submit another new joiner file. The process should be as follows:

1. Submit a new joiner file when the staff member asks to join Partnership.
2. Monthly contributions file should be submitted reflecting both the employee and employer contributions.
3. When the staff member asks to stop making employee contributions, the monthly contribution file should be changed to show employer contributions only.

Please note that this process differs to that for the AVC scheme, as explained in Question one.

1. *When do we need to submit a New Joiner File for a Partnership scheme member?*

New Joiner files need to be submitted:

1. As part of the September 2018 payroll process for members who are receiving contributions in the September 2018 payroll.
2. When a staff member asks join the Partnership scheme for the first time.
3. When a staff member is a member of the Partnership scheme and leaves service then subsequently re-joins service and asks to join the Partnership scheme again.

In essence, a new joiner file needs to be submitted when a staff member joins the scheme with L&G for the first time or restarts having left service.

1. *If a staff member enters a nil pay period during maternity leave and all contributions cease, how is this reflected in the contribution file?*

You should submit the monthly contribution file with a ‘contribution holiday’ marker or a maternity leave marker.

General Queries

1. How do we complete the Service Entry Date field on the New Joiner file?

For current members in the Partnership schemes and AVC scheme, the new joiner file for the September 2018 payroll run will hold the date 01/09/18.

For members who join the scheme for the first time with Legal & General, this field will need to show the first day of the pay period in which the member will make their first contribution. For more information, please see the interface guide published with EPN533.

1. *How do we complete the single lump sum contribution column of the contribution file if there are regular monthly contributions only?*

The lump sum column can either be left blank or have a zero contribution.