# EPN8

## Partnership pension account: impact on payroll

**Issue**

Changes required to payroll to handle the partnership pension account – the stakeholder pension option which will be available to new entrants from 1 October 2002.

**Action**

Employers' payroll change managers are asked to:

(i) note the regulatory requirements for employers resulting from the introduction of the partnership pension account;

(ii) note the implications for payroll of the introduction of the partnership pension account;

(iii) commission their payroll provider to make the changes which will be required before 1 October 2002;

(iv) note that the pension providers plan to run workshops for payroll providers starting in the week beginning 10 June to ensure that they understand the changes required. The pension providers and Civil Service Pensions will contact payroll change managers of selected employers to arrange these for the major payroll providers (listed in paragraph 27). **Payroll change managers and by-analogy scheme employers whose payroll provider is not listed must contact Civil Service Pensions to book a place on a seminar (details in paragraph 28);**

(v) advise Civil Service Pensions if payroll providers are unable to transmit data electronically (paragraph 23 refers)

**Timing**

Payroll changes must be delivered to enable the partnership pension account arrangements to operate from 1 October 2002

**References** Derek Pain’s letter to Personnel Directors of 27 April 2001 (PDG(Main)(01)70, (Small)(01)64, (NDPB)(01)20)

Derek Pain’s letter to Personnel Directors of 2 April 2002 (PDG(Main)(02)63, (Small)(02)46, (NDPB)(02)12)

Employer Pensions Notice EPN 1

## Background

1. New entrants joining the Civil Service (or a body which is covered by the Civil Service pension arrangements) from 1 October 2002 will have a choice of pension arrangements. They will be asked to choose between:

- the **premium** pension scheme: the new final salary pension scheme
- a **partnership** pension account: a stakeholder (personal) pension with an employer contribution.

Note that some new entrants will only be given the option of a partnership pension account. Civil Service Pensions will provide further information on eligibility criteria in due course.

2. New entrants will receive a pensions pack providing details of the options. We will provide advice on new entrant procedures in a future Employer Pensions Notice.

3. New entrants will have up to 3 months to record their pensions choice with their employer. During this choice period, the new employees will be treated as members of the premium pension scheme, and employers should arrange for payroll to deduct contributions at 3.5% of pensionable earnings and pay these and scheme ASLCs to the Civil Superannuation Vote in the normal way. If the employee has not registered a choice with their employer by the end of the 3-month period, we will assume that they wish to remain in the premium scheme – ie, the premium scheme is the default position.

4. Derek Pain’s letter to Personnel Directors of 27 April 2001 (PDG(Main)(01)70, (Small)(01)64, (NDPB)(01)20) gave details of the types of payroll changes that would be required for “designated” and “concurrency” stakeholder arrangements and on the introduction of the partnership pension account. Employer Pensions Notice EPN 1 covered the payroll implications of the premium scheme. **This EPN deals with the payroll implications of the partnership pension account only.**

## Employers’ regulatory responsibility

5. The partnership pension account is covered by regulations relating to the recording and timing of contributions to stakeholder pensions. These regulations require an employer to:

- have in place appropriate procedures for the recording of payments made to pension providers for or on behalf of employees;
- make the necessary changes to payroll to allow employees to have pension contributions deducted from salary; and
- pay contributions to the relevant pension providers within a prescribed timescale.

6. The pension providers have responsibility for reporting employers to the regulator, the Occupational Pensions Regulatory Authority (OPRA), if they fail to comply with these rules (see paragraph 20 below for further details). **It is therefore essential that employers and their payroll providers make the necessary changes to their systems and procedures in time for the launch of the partnership pension account on 1 October 2002.**

## What happens where someone chooses a partnership pension?

7. New entrants opting for a partnership pension account (or those who are only eligible for this option) must choose one pension provider from the panel selected by Civil Service Pensions:

- AMP Corporate Pensions
- Scottish Widows
- Standard Life[1]
- TUC/Prudential

An application form will be included in the pension provider's information pack, which the new entrant must request direct from the provider.

8. It is the employer's responsibility to make sure that the new entrant processes are carried out correctly. Employers may decide that some or all of the actions are better carried out on their behalf by their APAC, particularly in relation to the handling of the pension providers' application forms. In that event employers must agree with their APAC processes for taking appropriate payroll action in a timely fashion. For the purposes of this guidance note only, the following paragraphs assume that the employer carries out the whole of the new entrant process.

9. All new entrants should be instructed in their letter of appointment to return their pension choices form (see paragraph 3 above) to their employer. The employer will check that the employee is eligible for the option they have chosen (guidance on how to do this will be issued in due course). Those opting for a partnership pension will return with their pension choices form a completed application form for their chosen provider. The employer will check that the employee has filled in the required fields of the provider's application form and has signed it. The employer will also:

(i) add the following details to the application form:

- the percentage level of employer contribution (see paragraphs 11 and 12 below);

[1] Note that the existing "designated" and "concurrency" stakeholder arrangements with Standard Life are unaffected by the changes announced in this EPN.

- code numbers indicating who the employer and payroll provider are (a list will be provided by Civil Service Pensions before 1 October);

- the date of the first payroll run in which contributions will be deducted;

- the employee's annual salary figure (for tax purposes);

(ii) send the application form to the chosen provider. Separately (preferably by e-mail), the employer should send each provider a weekly schedule listing the forms being sent;

(iii) send the new entrant's pension choices form (including their death benefit nomination) to their APAC for registering details on PenServer;

(iv) instruct their payroll to make the necessary deductions from the new entrant's salary and undertake any unscrambling action (see paragraph 18 below), and to pass the money to the provider together with the relevant employer contribution. (The payroll extract to PenServer will need amending to identify employees who opt for partnership. A specification has been issued to payroll providers).

10. Note that, having opted for a partnership pension account, the employee must be treated as contracted-in to SERPS/S2P and employee and employer NICs must be deducted and accounted for accordingly.

## Calculating employer and employee contributions

11. Employer contributions to partnership pensions come in two parts:

(i) the employer pays an age-related contribution, regardless of whether or not the employee chooses to contribute

(ii) the employer matches the employee's gross contribution up to a maximum of 3%

12. Age-related contributions will be calculated according to the employee's age at the beginning of the current tax year (ie, on 6 April last), in line with the following table[2]. Systems need to ensure that contributions increase in April for those employees changing age bands. It is possible that the contribution scale could change in the future, and systems should also be sufficiently flexible to handle this:

[2] In some cases employers may wish to pay a higher contribution than the standard rate. Employers have discretion to make higher contributions provided that these are justified on a case-by-case basis as necessary for recruitment or retention purposes, and that **cases are reported to Civil Service Pensions**. Employers contemplating making higher contributions should be aware of the limits set by the Inland Revenue.

| Employee's age at start of current tax year | % of pensionable earnings |
|---|---|
| under 21 | 3.0 |
| 21-25 | 4.5 |
| 26-30 | 6.5 |
| 31-35 | 8.0 |
| 36-40 | 10.0 |
| 41-45 | 11.5 |
| 46 and over | 12.5 |

"Pensionable earnings" will be as defined for the **premium** pension scheme. Remember that it may include non-cash items such as uniforms or accommodation (see paragraph 11 of EPN 1). Further guidance will be issued on how to treat maternity and sick pay under both premium and partnership (it is expected that employer contributions under partnership in these circumstances will be based on the same earnings figure as ASLCs under the classic, classic plus and premium schemes).

13. Employee contributions are calculated **after deduction of basic rate tax,** currently 22%, (regardless of the tax status of the employee) and are deducted from the employee's net pay. (Note that this is completely different from the tax treatment of contributions to occupational schemes such as the PCSPS). The provider then claims basic rate tax relief from the Inland Revenue and credits it to the employee's pension fund; higher-rate tax payers claim their additional tax relief via their annual tax return.

14. Employer contributions are calculated and paid **gross**. Care must be taken in calculating "matching" contributions, as the aim is to match on a gross basis. What this means is that the amounts paid to the provider as (a) the employee contribution and (b) the matching employer contribution are not in fact the same. See Annex A for further guidance on the calculation, and the examples below.

<u>Example 1: employee does not contribute</u>

Sam has pensionable earnings of £1,000 (gross) in the month. Sam was aged 20 at the beginning of the tax year. Sam has not opted to pay any contributions.

Employer's age-related contribution = 3% x £1,000 = **£30**

<u>Example 2: employee contributes up to 3%</u>

Sue has pensionable earnings of £1,500 (gross) in the month. Sue was aged 28 at the beginning of the current tax year. Sue has chosen to pay contributions of 2%.

Sue's net contribution = 2% x 0.78 x £1,500 = **£23.40** *(grossed up to £30 by the provider) The 0.78 factor reflects the deduction of basic-rate tax.*

Employer's age-related contribution = 6.5% x £1,500 = £97.50
Employer's matching contribution = 2% x £1,500 = £30
Total employer contribution = **£127.50**

**Total payment to the provider = £127.50 + £23.40 = £150.90**

<u>Example 3: employee contributes over 3%</u>

Ian has pensionable earnings of £2,000 (gross) in the month. Ian was aged 40 at the beginning of the current tax year. Ian has chosen to pay contributions of 5%.

Ian's net contribution = 5% x 0.78 x £2,000 = **£78** *(grossed up to £100 by the provider)*

Employer's age-related contribution = 10% x £2,000 = £200
Employer's matching contribution = 3% x £2,000 = £60 *(employer matching contribution is restricted to 3%)*
Total employer contribution = **£260**

**Total payment to the provider = £260 + £78 = £338**

15. Employer matching contributions will only apply to regular (ie periodical) contributions paid by the employee. If an employee decides to make a one-off lump sum contribution, this will not attract matching contributions, and the employee should deal with the provider direct.

16. The Inland Revenue limits the amount of contributions that can be paid in any tax year by the employee and employer together. It is the pension provider's responsibility to ensure that these limits are not breached. Where it appears that contributions are excessive, the provider will contact the employee to check on exact levels of pay in the current or previous relevant tax years.

17. In addition to the above, the employer is required to pay a mini-ASLC of 0.8% of pensionable earnings to cover the cost of risk benefits arising on death-in-service or ill-health retirement. This mini-ASLC should be paid to the Civil Superannuation Vote in the normal way, but accounted for as a separate figure.

## Unscrambling the pre-option period

18. Where the employer has received a partnership application form from a new entrant within 3 months of them starting work, the payroll will need to backdate the choice to the first day. This will mean:

(i) refunding to the employee any **premium** pension employee contributions paid in earlier months, less income tax, and less the employee's Contributions Equivalent Premium (CEP) for that period

(ii) recovering overpaid premium scheme ASLCs from the Civil Superannuation Vote

(iii) paying a back-dated mini-ASLC (0.8% of pensionable earnings) to the Civil Superannuation Vote to cover risk benefits (death and ill-health)

(iv) calculating the employer's CEP and reinstating the employee into SERPS/S2P from their first day by paying the employer's and employee's CEP to the Inland Revenue (NICO)

(v) calculating employee and employer partnership pension contributions from the first day, and remitting these backdated contributions to the pension provider with the first payroll run following their joining the scheme (date to be advised on application form by the employer - see paragraph 9 above).

19. The accounting for the various cash flows is as in the table below:

| | **Paid to** | **How cost is met** | **Action by** |
|---|---|---|---|
| Refund of **premium** contributions | Employee (via payroll) | offset against employee contributions remitted to Civil Superannuation Vote | Employer/payroll |
| Refund of **premium** ASLCs | Employer | offset against **premium** ASLCs remitted to Civil Superannuation Vote | Employer/payroll |
| mini-ASLC | Civil Superannuation Vote | Employer | Employer/payroll |
| Employee's CEP | NICO | Employee (via payroll) | Payroll |
| Employer's CEP | NICO | Employer | Payroll |
| Backdated partnership contributions (e'ee) | Pension provider | Employee (via payroll) | Payroll |
| Backdated partnership contributions (e'er) | Pension provider | Employer | Payroll |

Example:

Imran, who is 26, starts work in the Civil Service on 18 April and, in common with all new entrants, pays 3.5% contributions into the premium pension scheme. He decides to opt for the partnership pension account and sends in his application form just before the 3-month time limit expires. The payroll receives notification from the employer on 20 July, just after the payroll close date, so payroll action is not taken until August. Imran elects to make contributions of 1.5% to his partnership pension.

Imran's pensionable earnings and upper band earnings for the period when he was contributing to premium were as follows:

| | Pensionable earnings | Upper-band earnings |
|---|---|---|
| April | 500 | 400 |
| May | 1,250 | 940 |
| June | 1,250 | 960 |
| July | 1,250 | 900 |
| **Total** | **4,250** | **3,200** |

*Effect on Imran*

(a) Imran's contributions paid to **premium** = 3.5% x £4,250 = £148.75. These are refunded to Imran through the payroll and will be taxed as income in the normal way.

(b) Imran must pay the employee's CEP = 1.6% x £3,200 = £51.20. This is deducted from net pay and paid to NICO.

(c) Imran's backdated contributions to **partnership** = 1.5% x £4,250 x 0.78 = £49.73 to be deducted from his net pay.

*Effect on employer*

(a) The employer's CEP is due = 3.5% x £3,200 = £112 *(paid to NICO)*

(b) Employer's overpaid ASLCs (in this case all will have been in the lowest band)

= 12% x £4,250 = £510 *(recovered against other ASLC payments)*

(c) Employer's backdated contributions to **partnership**:

age-related contribution = 6.5% x £4,250 = £276.25

matching contrbution = 1.5% x £4,250 = £63.75

total employer contribution = £340

(d) Employer's mini-ASLC due on partnership membership = 0.8% x £4,250 = £34
*(paid to the Civil Superannuation Vote)*

*Payment to NICO*

Total CEP paid over = £51.20 + £112 = £163.20

*Payment to pension provider*

Imran's backdated contributions + employer's backdated contributions

= £49.73 + £340 = £389.73

## Regular monthly processing

20. On a monthly basis, payrolls must calculate employee and employer contributions and remit these promptly to the employee's chosen pension provider. The pension provider is obliged to comply with a number of regulatory requirements. In particular, OPRA requires providers to notify them of any pension contributions **expected but not received** from an employer within the statutory time limit of 19 days from the end of the month in which payroll was run. OPRA will then "name and shame" the transgressor employer on its website [and recurrent breaches may lead to a fine].

21. Employers need to understand that, unless the provider knows why a regular contributor has "disappeared", they will report the contribution as "not received". This means that the employer/payroll must inform the provider of all cases where contributions stop, for whatever reason. These reasons could include:

- Moved to new Civil Service employer
- Left the Civil Service
- Contribution holiday (ie where contributions have temporarily ceased but employment continues eg career breaks, unpaid leave etc)
- Retirement
- Change of pension provider
- Deceased
- Switched to the premium pension scheme

This communication must form part of the routine monthly processing as noted in the following paragraph.

22. The pension providers have agreed a common template for data, including contribution amounts, to be provided to each of them on a monthly basis. Full details are contained in the payroll specification contained in Annex B. A "status code" will be used to identify cases where contributions have ceased or are due to cease (see paragraph 21 above). Payroll centres must transmit data to each pension provider each month in the form of a schedule. Each schedule must include data for one employer only.

23. The pension providers would prefer if data was transmitted to them from payroll centres by e-mail or secure internet. Alternatively, transmission by disk or CD

would be acceptable. If this is not feasible, employers must contact Civil Service Pensions as soon as possible indicating the form of media their payroll provider can support.

24. Funds should be transferred to each provider via BACS. Employer cheques should only be used as a last resort in cases of emergency. Each payment should correspond to the total contributions on a single schedule.

25. Employers should aim to transmit data and funds within the current service standard for AVCs, namely within 3 working days of the payroll date. The allocation date for investment purposes will be when the provider is in receipt of complete data, contribution details and money for each member.

## Next steps

26. We are running training seminars for employers in the second half of June (Derek Pain's letter to Personnel Directors of 2 April – PDG(Main)(02)63, (Small)(02)46, (NDPB)(02)12 refers). These seminars will provide general details about how to treat new entrants, and the implications of the new partnership pension account. They will not cover payroll changes in any detail.

27. More technical assistance will be available to payroll providers in the form of workshops by the pension providers starting in the week beginning 10 June. These will take the form of visits by the pension providers to the following major payroll providers:

ADP Chessington
MOD (non-industrial)
MOD (industrial)
DWP (FAMIS)
Inland Revenue (PPMIS)
Home Office (CMG)

28. Seminars will be held for payroll change managers and by-analogy scheme employers whose payroll provider is not listed above (or who are expecting to change to one not listed above). Payroll change managers may wish to attend with a representative from their payroll provider. These will be on the following dates in London (location and time to be confirmed):

Wednesday 12 June am
Thursday 13 June am
Thursday 13 June pm
Friday 14 June am

There will also be a seminar held in July for anyone not able to attend one of the above.

**Payroll change managers and by-analogy scheme employers must notify Civil Service Pensions to arrange attendance at one of these payroll seminar.**

29. We will issue further guidance for employers over the next months. This further guidance will cover issues such as checking eligibility, changing levels of employee contribution, switching providers, switching into premium and so on.

**Contacts:** Enquiries about content:

Peter Spain
Peter.spain@cabinet-office.x.gsi.gov.uk
01256 846428

To arrange attendance at payroll training seminar:

Penny Alexander
Penny.alexander@cabinet-office.x.gsi.gov.uk
01256 846414

Enquiries about distribution
Judith Hornby
Judith.hornby@cabinet-office.x.gsi.gov.uk
01256 846271

**Date: 27 May 2002**

**Annex A**

# Calculating the contributions

## Step 1 – fact gathering

Determine:

(i) pensionable earnings for the pay period, **P**. These will be the same earnings as would be pensionable if the employee were a member of the PCSPS (and can include non-cash items).

(ii) employer age-related contribution rate based on employee age as at the last 6 April, **a**%

(iii) employee's chosen contribution rate, **b**%

(iv) basic rate of income tax, **t**%

## Step 2 – calculate employee contribution (net), Ee

$$Ee = P \ x \ \frac{b}{100} \ x \ \frac{(100 - t)}{100}$$

*(Note: this contribution is grossed up by the pension provider reclaiming tax from the Inland Revenue)*

This contribution must be deducted from the employee's **net pay after tax**

## Step 3 – calculate employer contribution, Er

$$Er = P \ x \left( \frac{a + \min(b,3)}{100} \right)$$

**Annex B**

# Monthly transfer of data to pension providers

## Format

Employers may choose to send data to each pension provider every month as either

(i) a spreadsheet; or
(ii) a CSV (comma separated value) file.

Decisions are likely to be affected by size of payroll and expected take-up of the new arrangements. Employers may wish to start with one approach and then switch to the other format later on when volumes build up.

Appendix 1 to this annex provides an example of the spreadsheet format, and Appendix 2 provides the specification for the CSV file format.

## Data requirements

Whichever format is chosen, the following data will be required each pay period:

### *General data (generally all mandatory):*

| Title | Description | Comment |
|---|---|---|
| Pension Provider | The Pension Provider Code | NP – AMP NPI<br>PR - Prudential<br>SL - Standard Life<br>SW - Scottish Widows |
| Scheme Reference | The number assigned to each scheme by the pension provider | |
| Payroll Provider Number | The number assigned to each Payroll Provider | This will be a 3-digit reference and will be issued by Cabinet Office. |
| Employer number | The number assigned to each Employer | This will be a 4-digit reference and will be issued by Cabinet Office. |
| Employer Contact Name | The contact person at each Employer | Only required on the spreadsheet |
| Employer Phone number | The phone number for each Employer | Only required on the spreadsheet |
| Currency | Indicator showing the currency used throughout the file | GBP for sterling |
| Payroll Date | The effective date for the payroll run | |
| OPRA Due Date | The 19th of the month following the month of deduction from employees salary | |

## *Data for each member:*

| Field Name | Description | Mandatory / Optional |
|---|---|---|
| Member Surname | Surname | **M** |
| Member First name | First name (or initials) | **O** |
| NI Number | National Insurance number. Used to identify individual. Format is XX999999X | **M** |
| Contract Number | Provided by Panel Provider – only required on spreadsheet | **O** |
| Employer Regular Contribution (Gross) | The employer regular pension contribution (as a gross amount.). This will include both the age-related contribution and any contribution matching employee contributions. Shown as £ to 2 decimal places. | **M** |
| Employee Regular Contribution (Net) | The employee regular pension contribution (as an amount net of tax). Shown as £ to 2 decimal places | **O** |
| Employer Arrears (Gross) | Any backdated employer contribution (gross). Will generally arise only when the employee first chooses the partnership pension option. Shown as £ to 2 decimal places | **O** |
| Employee Arrears (Net) | Any backdated employee contribution (shown net of tax). Will generally arise only when the employee first chooses the partnership pension option. Shown as £ to 2 decimal places | **O** |
| Total Contribution | Total of all Employer Gross and Employee Net contributions included in this schedule | **M** |
| Status Code | A Status Code should be provided whenever an employee has ceased to be eligible for employer contributions (or, alternatively, is about to become ineligible).<br><br>Codes are as follows:<br>1 Moved to New Civil Service Employer<br>2 Left Civil Service<br>3 Contribution Holiday<br>4 Retirement<br>5 Change of Pension Provider<br>6 Deceased<br>7 Switched to Premium Pension Scheme | **M (where relevant)** |

| Field Name | Description | Mandatory / Optional |
|---|---|---|
| Date of Event | Date corresponding to the event above (only relevant where there is a status code). | **M (if entry in status code)** |
| New Civil Service Employer | If employee is changing employers within the Civil Service enter the new employer's code. "Civil Service" includes all employers who belong to the Civil Service pension arrangements, but not those who operate pension arrangements "by analogy" to the Civil Service. | **M (if change of employer)** |

**Appendix 2 to Annex B**

## CSV file structure

## File naming convention

1. The file should be named as follows:

Pension provider_Scheme Reference_Payroll Provider_Employer Number_Payroll Date_OPRA date

| |
|---|
| **Example**: Employer 0004 is sending a file to AMP in respect of the May 2002 payroll. The payroll provider reference is 001. AMP has allocated (for this example only) a scheme reference number of ABC123456. The law requires contributions to be paid over by the 19th of the month following the payroll, so the OPRA due date will be 19 June 2002.<br><br>File reference will be: NP_ABC123456_001_0004_31052002_19062002 |

## File structure

2. Each field should be separated from its neighbour by a comma (“,”) delimiter.

3. Optional fields do not need to be supplied. However, the comma delimiter that delineates the field must always be provided. A comma is not required after the last field, but a carriage return <CR> should be used as a record delimiter. The field lengths identified in the tables below are maximum field lengths**.**

## Field formats

4. The notation used for the formatting information included in the tables below, is as follows :

| Format | Required Data |
|---|---|
| Format : X(n) | Alphanumeric data with a length of n characters |
| Format : 9(n) | Numeric data with a length of n characters |
| Format : 9(n).99 | Numeric data with a length of n characters followed by a decimal point followed by 2 digits |
| Format : DDMMYYYY | Date data in the format day, month and Year (including century) |
| Format : AA999999A | Format of National Insurance Number |

## File layout

5. The file layout is as follows :

| Record Type | Notes |
|---|---|
| Header record | 1 record only. The first record in the file<br>Its inclusion is mandatory |
| Detail Records | 1 or more records per employee<br>1 or more employees per file |
| Trailer record | 1 record only. The last record in the file<br>Its inclusion is mandatory |

All the records between a Header and Trailer record must be Detail records.

## Header Record

6. The layout is as follows (**see also comments in Annex B**) :

| Field Name | Field Length / Format | Mandatory / Optional |
|---|---|---|
| Record Type | Length : 1<br>Format : X | **Mandatory**<br>'H' (Header) |
| Pension Provider | Length : 2<br>Format : X(2) | **Mandatory** |
| Employer number | Length : 4<br>Format : 9(4) | **Mandatory** |
| Payroll Number | Length : 3<br>Format : 9(3) | **Mandatory** |
| Currency | Length: 3<br>Format: X(3) | **Optional.** "GBP" assumed if not entered. |
| Payroll Date | Length : 8<br>Format : DDMMYYYY | **Mandatory** |
| OPRA date | Length : 8<br>Format : DDMMYYYY | **Mandatory** |

## Detail Record

7. The layout is as follows :

| Field Name | Field Length / Format | Mandatory / Optional<br>Expected Values |
|---|---|---|
| Member Surname | Length : 30<br>Format : X(30) | **Mandatory**<br>Surname |
| Member First name | Length : 30<br>Format : X(30) | **Optional**<br>First Name |
| National Insurance number | Length: 9<br>Format: AANNNNNNA | **Mandatory** |

| Field Name | Field Length / Format | Mandatory / Optional Expected Values |
|---|---|---|
| Employer Regular Contribution | Length : 10<br>Format : 9(7).99 | **Mandatory**<br>The employer contribution amount (gross) |
| Employee Regular Contribution | Length : 10<br>Format : 9(7).99 | **Optional (see note 1)**<br>The employee contribution amount. Tax relief should have been deducted from this value. The value in the field will be considered to be the net amount. |
| Employer Arrears | Length : 10<br>Format : 9(7).99 | **Optional (see note 1)**<br>The value should only be entered if an employer arrears is being made. |
| Employee Arrears | Length : 10<br>Format : 9(7).99 | **Optional (see note 1)**<br>The value should only be entered if an employee arrears is being made. Tax relief should have been deducted from this value. The value in the field will be considered to be the net amount. |
| Total Contribution | Length : 10<br>Format : 9(7).99 | **Mandatory**<br>This value will be the sum of the preceding four entries |
| Employee Status Code | Length : 1<br>Format : 9 | **Optional (see note 2)** |
| Employee Status Code Date | Length : 8<br>Format : DDMMYYYY | **Optional (see note 2)**<br>**Must be supplied if there is a status code entry** |
| New Civil Service Employer | Length : 8<br>Format: 9(4) | **Optional (see note 3)**<br>The code of the NEW Civil Service Employer if the employee is moving within the Civil Service |

**Notes :**

1 This amount may be zero (or omitted).

2 These codes must be entered if there is no contribution at all

3 A code must be entered if the employee is moving between employers whose staff are eligible for Civil Service pension arrangements. Note that moves to a scheme “by analogy” to the PCSPS should be treated as “leaving the Civil Service”

## Trailer Record

8. The layout is as follows :

| Field Name | Field Length / Format | Mandatory / Optional Expected Values |
|---|---|---|
| Record Type | Length : 1<br>Format : X | **Mandatory**<br>'T' (Trailer) |
| Total Number of Records | Length : 6<br>Format : 9(6) | **Mandatory**<br>The number of Detail records in the file |
| Total Contribution Amount | Length : 12<br>Format : 9(9).99 | **Mandatory**<br>The total of all contributions in the file (i.e. both employee contributions and employer contributions) |

**Example** (cont'd): Employer 0004's return to AMP relates to contributions in respect of 3 employees. They have the following characteristics:

Andrew Aardvaark is a long-standing member. He does not pay contributions, but his employer is contributing £166.67 on his behalf.

Bernard Bear only joined recently and this is the first month for contributions to his partnership pension account. Bernard has elected to pay contributions and this month he is paying £50 net of basic rate tax. His employer is contributing £193.34. On top of this, the contributions arising from backdating to Bernard's first day of service amount to £100 for Bernard and £386.68 for his employer.

This is Caroline Cat's last month with employer 0004; she is moving to a new post with employer 0123 with effect from 1 June. Caroline doesn't contribute, but her employer is paying £210.11 this month.

The CSV file could look like this:

```
H,NP,0004,003,,31052002,19062002<CR>
Aardvaark,Andrew,AA123456A,166.67,,,,166.67,,,<CR>
Bear,Bernard,BB123456B,193.34,50.00,386.68,100.00,730.02,,,<CR>
Cat,Caroline,CC123456C,210.11,,,,210.11,1,01062002,0123<CR>
T,3,1106.80
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