**Bedfordshire Pension Fund** 

**Local Government Pension Scheme**

**Guidance notes for completing *contpost* and *care* spreadsheets**

The LGPS regulations which came into effect from 1 April 2014 changed the scheme from a final salary scheme to a career average revalued earnings (CARE) scheme but also provided a number of protections for members who were contributing to the scheme before 1 April 2014.

The regulatory changes have resulted in detailed data requirements for the annual returns which are submitted by employers who participate in the LGPS.

In order to be able to update each individual member record with contributions and pay information for the year, employers need to submit two spreadsheets: one which lists member pension contributions and final salary information (*contpost*) and one which provides actual pay details for the CARE section of the scheme (*care*).

Data must be submitted on both spreadsheets for each member of the scheme who has contributed to the LGPS during the period 01/04/2023 to 31/03/2024. **If a member has more than one job for which they are paying LGPS contributions, each job should have a separate entry on the spreadsheets.** The number of entries on the *contpost* spreadsheet should be the same as the number of entries on the *care* spreadsheet.

All employers will be required to submit the data in the same format as specified by Bedfordshire Pension Fund. **It is essential that the information is provided in this format, with no variation, or the submission will be returned for correction.**

The *contpost* and *care* spreadsheets follow the standard specifications of Bedfordshire Pension Fund’s software provider.

All information is required in order for Bedfordshire Pension Fund to maintain accurate pension records and to be able to provide annual statements of benefits to all members. If you foresee any problems with being able to supply any of the requested information or with meeting the deadline of 30th April 2024, please contact Emma Bassett on 01234 276154 at Bedfordshire Pension Fund as soon as possible.

Detailed information on the requirements for each spreadsheet is set out below.

All data is mandatory, if any of this information is incomplete the spreadsheets will be returned for correction.

The completed *contpost* and *care* spreadsheets should be returned to Emma Bassett at emma.bassett@bedford.gov.uk If you have any queries please email Emma or phone 01234 276154.

**Spreadsheet c*ontpost***

* If a member has more than one job, each job should be recorded on a separate line of the spreadsheet. Pension contribution amounts from different jobs should not be combined.
* Do not amend the order or the headings of columns
* Dates should be DD/MM/YYYY
* All text should be in UPPER CASE
* If a member has had a change of pension contribution rate during the financial year, then the amount of pension contributions paid at each rate must be recorded in the relevant columns of the spreadsheet. Examples of how to record changes in contribution rates are provided below.

|  |  |  |
| --- | --- | --- |
| **Column** | **Heading** | **Notes on data required** |
| A | NI Number | NI Numbers should not be temporary NI numbers. If for any reason you are submitting a temporary NI number because the correct NI number is unknown, please provide an explanation in a covering note, to avoid further query. If any NI numbers are missing, the spreadsheet will be returned for correction. |
| B | Surname | Upper case |
| C | Forenames | Upper case |
| D | Payroll Ref\*\* | Please provide your payroll reference. Where you have an employee who contributes to the scheme for more than one job, ideally the payroll reference should be unique to each job so that it can be used as a reference in any query and can be matched to the correct pension record. **Please contact emma.bassett@bedford.gov.uk if you want to discuss which reference to use** |
| E | Employment No | If a member has more than one job, please use this column to indicate (by inputting 1, 2, 3 etc.) if the data in that line is for job 1, job 2, job 3 etc. |
| F | Date of Birth | Please provide in format DD/MM/YYYY |
| G | Sex | Please enter M or F, in upper case |
| H | Date Joined Employer | Please provide in format DD/MM/YYYY |
| I | Date left | If the member left the LGPS during the year, please input the date of leaving in column I, using format DD/MM/YYYY |
| J | Employer | Please enter the relevant five digit employer code from the list provided. If you are a payroll provider who pays more than one employer, the code will vary from employer to employer. |
| K | Cont Rate | Please enter the basic % rate of contributions that the member was paying as at 31/03/2024. It should be one of the following rates and recorded as a number not a percentage:  If in the main scheme:  5.5, 5.8, 6.5, 6.8, 8.5, 9.9, 10.5, 11.4, 12.5  If in the 50/50 section:  2.75, 2.9, 3.25, 3.4, 4.25, 4.95, 5.25, 5.7, 6.25  Any other rate is invalid and if an invalid rate appears in this column the submission will be returned for investigation and correction. |
| L | Pension Conts | This should be the amount of pension contributions that the member paid at the rate input in column K. If the member changed contribution rates during the year, this will need to be recorded in columns O-W-. If only columns K and L are completed, it will be assumed that the member was on the same rate throughout the year. Examples of how changes in contribution rate should be input on the spreadsheet are shown below. |
| M | Added Years | **Mandatory unless the employee has not paid any additional contributions.** Please input the amount of pension contributions the member has paid towards either an Added Years contract, an Additional Regular Contributions (ARCs) contract, or an Additional Pension Contributions (APCs) contract. Do not include Additional Voluntary Contributions (AVCs) in this column. |
| N | Pens Rem Amount | The figure input in column N will be used on annual benefit statements for the calculation of member benefits built up before 1 April 2014. The figure should be the pensionable pay amount for the period 01/04/2023 to 31/03/2024 and should be a full time amount (for part time members the figure needs to be scaled up to reflect the pay of an employee working full time, e.g. 37 hours a week for 52 weeks per year). The figure should be an average of the full time rates of pay received during the year, not the rate of pay as at 31/03/2024. It should also include any additional pensionable amounts that the member has received in 2023/24 but should not include any non-contractual overtime payments as the Pens Rem Amount to be provided should be based on the 2008 LGPS definition of pensionable pay. The figure should not be reduced if the member has had any periods of reduced or no pay due to sickness absence or child-related leave. If a member has not worked a full 12 months in the last financial year this figure should be scaled up to take this into account. |
| O | Member Conts Period End date 2 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| P | Member Conts Paid 2 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| Q | Member Conts Rate 2 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| R | Member Conts Period End Date 3 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| S | Member Conts Paid 3 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| T | Member Conts Rate 3 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| U | Member Conts Period End Date 4 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| V | Member Conts Paid 4 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |
| W | Member Conts Rate 4 | To be used if member paid pension contributions at more than one rate during the year. Please see examples, below |

Examples of how to record changes in contribution rate on the *contpost* spreadsheet:

**Example 1**

A member of the LGPS works for an employer who has decided to change contribution rates during the year if an employee has a change in rate of pay.

A member’s contribution rate is set at 5.5% at the start of the year (April). On 1st September they have a pay rise which means their contribution rate is changed to 5.8%. In the period April – August the member paid £300.51 in contributions and from September to March the member paid £750.60 in contributions. This would be recorded in the spreadsheet as follows:

Column K: 5.8

Column L: 750.60

Column O: 31/08/2023

Column P: 300.51

Column Q: 5.5

**Example 2**

A member pays contributions at four different rates during the year. The rates and amounts are as follows:

**01/04/2023 – 31/05/2023: £109.60 paid at 5.5%**

**01/06/2023 – 31/08/2023: £215.35 paid at 5.8%**

**01/09/2023 – 31/12/2023: £468.66 paid at 6.5%**

**01/01/2024 – 31/03/2024: £594.99 paid at 6.8%**

These amounts would be entered in the spreadsheet as follows:

Column K: 6.8

Column L: 594.99

Column O: 31/12/2023

Column P: 468.66

Column Q: 6.5

Column R: 31/08/2023

Column S: 215.35

Column T: 5.8

Column U: 31/05/2023

Column V: 109.60

Column W: 5.5

**Spreadsheet *care***

* If a member has more than one job, each job should be recorded on a separate line of the spreadsheet. Pensionable pay amounts from different jobs should not be combined.
* All members of the scheme are contributing to either the ‘MAIN’ section or the 50/50 section so all the members who appear on *contpost* should also appear on *care*
* Do not amend the order or the headings of columns
* Dates should be DD/MM/YYYY
* All text should be in UPPER CASE

|  |  |  |
| --- | --- | --- |
| **Column** | **Heading** | **Notes on data required** |
| A | NI Number | NI Numbers should not be temporary NI numbers. If for any reason you are submitting a temporary NI number because the correct NI number is unknown, please provide an explanation in a covering note, to avoid further query. If any NI numbers are missing, the spreadsheet will be returned for correction. |
| B | Surname | Please use upper case |
| C | Forenames | Please use upper case |
| D | Employer | Please enter the relevant five digit employer code from the list provided. If you are a payroll provider who pays more than one employer, the code will vary from employer to employer. |
| E | Employment Number | If a member has more than one job, please use this column to indicate (by inputting 1, 2, 3 etc.) if the data in that line is for job 1, job 2, job 3 etc. |
| F | Ident2 | Please provide your payroll reference. Where you have an employee who contributes to the scheme for more than one job, ideally the payroll reference should be unique to each job so that it can be used as a reference in any query and can be matched to the correct pension record. Please contact emma.bassett@bedford.gov.uk if you want to discuss which reference to use |
| G | Ident3 | If you have any additional identifiers which may assist with annual return reconciliation, please provide these under Ident3 |
| H | LGPSMAIN From Date | **Mandatory unless the member has contributed to the 50/50 section only**. If the employee was already a member of the scheme at the start of the year, please enter 01/04/203 as the ‘from’ date, unless they were in the 50/50 section at the start of the year. The ‘from’ date should not be before 01/04/203. If the member joined the main section of the scheme during 2023/24 then the ‘from’ date should be the date the member joined the main section of the scheme. |
| I | LGPSMAIN To Date | **Mandatory unless the member has contributed to the 50/50 section only**. Please enter the end date of the period when the member was paying into the main section of the scheme. If the member was in the main section of the scheme for the whole of the financial year, or at the end of the financial year, then the ‘To’ date will be 31/03/2024. |
| J | LGPSMAIN Pay | **Mandatory unless the member has contributed to the 50/50 section only**. Please enter the **actual** pensionable pay the member received while paying into the main section of the scheme. If you have calculated an Assumed Pensionable Pay (APP) figure for any part of the period (e.g. if the member had a period of reduced or no pay due to sickness or paid additional child-related leave) then the APP should be included in this pay figure. |
| K | LGPS5050 From Date | **Mandatory unless the member has contributed to the main section only**. If the employee was already a member of the scheme at the start of the year, please enter 01/04/2023 as the ‘from’ date, unless they were in the main section at the start of the year. The ‘from’ date should not be before 01/04/203. If the member joined the 50/50 section of the scheme during 2023/24then the ‘from’ date should be the date the member joined the 50/50 section of the scheme. |
| L | LGPS5050 To Date | **Mandatory unless the member has contributed to the main section only**. Please enter the end date of the period when the member was paying into the 50/50 section of the scheme. If the member was in the 50/50 section of the scheme for the whole of the financial year, or at the end of the financial year, then the ‘To’ date will be 31/03/2024 |
| M | LGPS5050 Pay | **Mandatory unless the member has contributed to the main section only**. Please enter the **actual** pensionable pay the member received while paying into the 50/50 section of the scheme. If you have calculated an Assumed Pensionable Pay (APP) figure for any part of the period (e.g. if the member had a period of reduced or no pay due to sickness or paid additional child-related leave) then the APP should be included in this pay figure. |