

Annual Return Example Members

The example spreadsheet below covers a number of common scenarios. See the examples below for details on how each of the scenarios should be calculated and shown on your annual return file.

EMPLOY EEMEMB ERSHIP	NO	NINO	Surname	Forenames	Gender	DateofBirth	EMPLOY EEPAYR OLLNO	DateJoined Scheme	EffectiveDate	SchemeSection	ContRate	MainSection PensionablePay	BasicPensionContribs	5050Section PensionablePay	5050PensionContribs	PensionablePay	APCsEmployeeRegular	APCsEmployeeLumpSum	AVCs	ARCs	AddYrsContSum	EmployeeNIEarnings	EmployerConts	APCsEmployeeRegular	APCsEmployeeLumpSum	EmployerAVCs	JobTitle	PartTime BuyBack Conts	PartTime Hours	FullTime Hours	PartTimeEnd
1	AB123456A	Test	MemberA	F	01/09/1973	1234A	01/04/2016	31/03/2017	1	550	8355.40	459.55	0	0	12761.63							2255.96					Admin Assistant		28	37	P
2	CD123456A	Test	MemberB	M	13/12/1958	4567B	01/04/2016	31/03/2017	1	650	24000.00	650	0	0	24000.00							6720					Administrator			37	F
3	EF123456A	Test	MemberC	F	22/04/1997	5678C	01/01/2017	31/03/2017	1	850	12000.00	1020	0	0	48000.00							3360					Manager			37	F
4	GH123456A	Test	MemberD	F	12/12/1969	6789D	01/04/2016	31/08/2016	1	580	10000.00	650	0	0	24000.00							2800					Administrator			37	F
5	IJ123456D	Test	MemberE	M	01/04/1960	8901E	01/04/2016	31/03/2017	2	650	10000.00	650	7000	227.5	24000.00							6720					Administrator			37	F
6	KL123456D	Test	MemberF	M	12/12/1956	1112F	01/04/2016	31/03/2017	1	1140	130000.00	14870	0	0	128500.00	1200						27279	1200				Director			37	F
7	MN123456A	Test	MemberG	M	01/01/1965	1314G	01/04/2016	31/03/2017	1	650	24000.00	650	0	0	24000.00				2000			6720					Administrator			37	F
8	OP123456A	Test	MemberH	F	26/07/1991	4826H	01/04/2016	31/03/2017	1	580	14480.31	839.86	0	0	17058.24							4054.48					Administrator		30	37	P
9	QR123456D	Test	MemberI	F	09/12/1943	8426I	01/04/2016	31/03/2017	1	650	34372.97	2234.25			32100.00							9624.44					Administrator		32.5	37	P

Member A – AB123456A

Member who works Term Time receiving no extras

Rate of Pay on 01/04/2016: £14733.00 * **Formula 190/230**
 Rate of Pay on 01/09/2016: £15,550.00 * **Formula 195/230**

FTE Final Pay Examples (2008 definition) *

Date From	Date To	Contractual FTE rate of pay £	Hours/FTE	Months/Days Weeks/Days	Part-time Pay £	Full-time equivalent Pay £
01/04/16	31/08/16	£12,170.74	18.50/37.00	5	£2,535.57	£5,071.14
01/09/16	31/03/17	£13,183.70	28.00/37.00	7	£5,819.83	£7,690.49
Total Basic Pay					£8,355.40	£12,761.63(A)
Plus Contractual Extras						NIL (B)
Total Full Time Equivalent Pay A + B						£12,761.63

CARE pay calculation – actual pay is

PT salary received during the year **£8,355.40**

Member B – CD123456A

Member who has been on reduced or nil pay due to sickness, child related leave or reserve forces. – Therefore APP must be applied.

Where a member has been on reduced or no pay due to sickness, child related absence or reserve forces then the Main Section Pensionable Pay (Column M) should be include what is known as Assumed Pensionable Pay (APP).

APP is covered in the attached Payroll Guide under 4.2 but a simple example is given below:-

Member earns £24'000.00 per annum full time. Member goes on half pay sick from 1 June 2016 and then no pay 1 December 2016. Their Pay would therefore be as follows:-

	Actual Pay	APP Adj	Total Pay	Employee Conts (6.5%)	Employer Conts (28%)
Apr-16	£2,000.00	£0.00	£2,000.00	£130.00	£560.00
May-16	£2,000.00	£0.00	£2,000.00	£130.00	£560.00
Jun-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Jul-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Aug-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Sep-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Oct-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Nov-16	£1,000.00	£1,000.00	£2,000.00	£65.00	£560.00
Dec-16	£0.00	£2,000.00	£2,000.00	£0.00	£560.00
Jan-17	£0.00	£2,000.00	£2,000.00	£0.00	£560.00
Feb-17	£0.00	£2,000.00	£2,000.00	£0.00	£560.00
Mar-17	£0.00	£2,000.00	£2,000.00	£0.00	£560.00
	£10,000.00	£14,000.00	£24,000.00	£650.00	£6,720.00

When determining the main scheme pay the actual pay needs adding to the APP. Therefore the main scheme pay and Pensionable Pay (Columns M and Q) would be £24000.00 (£10'000.00 + £14'000.00).

Note that whilst the member will only pay contributions on the actual pay they are receiving (so if on no pay would pay no contributions) employer contributions are due on the total pay including the APP.

Member C – EF123456A

New Joiner within the year.

Where a member joins the LGPS after the 1 April 2016 then the date of entry into the fund should be identified in Column I.

Whilst the Main Section Pensionable Pay (Column M) should only reflect the earnings for the actual period in the scheme when calculating the Pensionable Pay (Column Q) then this figure should be uprated to the FTE for the year. For Example.

Member joins the LGPS 1 January 2017. Salary £48'000.00 – Full Time.

Main Section Pay (Column M) = **£12'000.00** (3 month's salary)

Pensionable Pay (Column Q) = **£48'000.00** (The Full Time Equivalent for the year)

Member D – GH123456A

Member has left

Where a member has left then a date of leaving needs to be entered in Column J.

The figures you enter in Columns M, N and Q should be the same that have been entered on the leaver form you will have sent.

Member E – IJ123456D**Member in 50/50 scheme at the end of the year**

Where a member has gone into the 50/50 scheme then you should NOT provide details on a separate line. All the information is still provided on one line. In Column K you should also enter the number 2 rather than 1 if they are in the 50/50 scheme at the end of the year.

Example – Member starts the year in the main scheme but opts to enter into 50/50 from 1 September 2016. Member salary £24'000.00 per annum.

	Actual Pay	50/50 Pay	Employee Conts (6.5%)	Employee Conts (3.25%)	Employer Conts (28%)
Apr-16	£2,000.00	£0.00	£130.00	£0.00	£560.00
May-16	£2,000.00	£0.00	£130.00	£0.00	£560.00
Jun-16	£2,000.00	£0.00	£130.00	£0.00	£560.00
Jul-16	£2,000.00	£0.00	£130.00	£0.00	£560.00
Aug-16	£2,000.00	£0.00	£130.00	£0.00	£560.00
Sep-16	£0.00	£1,000.00	£0.00	£32.50	£560.00
Oct-16	£0.00	£1,000.00	£0.00	£32.50	£560.00
Nov-16	£0.00	£1,000.00	£0.00	£32.50	£560.00
Dec-16	£0.00	£1,000.00	£0.00	£32.50	£560.00
Jan-17	£0.00	£1,000.00	£0.00	£32.50	£560.00
Feb-17	£0.00	£1,000.00	£0.00	£32.50	£560.00
Mar-17	£0.00	£1,000.00	£0.00	£32.50	£560.00
	£10,000.00	£7,000.00	£650.00	£227.50	£6,720.00

Member F – KL123456D**Member Paying – Additional Pension Contribution's - APC's**

Where a member wants to purchase additional pension then they can do this by paying APC's. Alternatively where a member is absent from work due to industrial action, authorised unpaid leave and unpaid additional child related leave then they can pay APC's to buy back the pension lost during this time.

This can be done by paying in instalments over a period of time or by lump sum.

Where a member has opted to pay APC's then you should enter the relevant figures in Column R (instalments) or Column S (Lump Sum).

If the member elected to cover the break within 30 days of returning to work (or such longer period as the employer may allow) then the employer will meet two thirds of the cost, unless the absence is due to industrial action.

Where the employer has paid APC's then the amounts need to be entered in Column Y (instalments) and Column Z (lump sum)

Member G - MN123456A**Member Paying AVC's (Prudential)**

Where a member is paying AVC's to the ERPF's in house provider – Prudential then you need to enter the total deductions in Column T

Member H – OP123456A

Part-time member with extras

Rate of Pay on 01/04/2016:	£16,300.00 *
Rate of Pay on 01/09/2016:	£16,700.00 *
Extras received	Contractual Weekend Work - £420.50 *
	First Aid Allowance £104.40 *
	Non Contractual Overtime - £550.00

FTE Final Pay Examples (2008 definition) *

Date From	Date To	Contractual FTE rate of pay £	Hours/FTE	Months/Days Weeks/Days	Part-time Pay £	Full-time equivalent Pay £
01/04/16	31/08/16	£16,300.00	30.00/37	5	£5,506.76	£6,791.67
01/09/16	31/03/17	£16,700.00	30.00/37	7	£7,898.65	£9,741.67
Total Basic Pay					£13,405.41	£16,533.34(A)
Plus Contractual Extras						£524.90(B)
Total Full Time Equivalent Pay A + B						£17,058.24

CARE pay calculation – actual pay including all extras

PT salary received during the year	£13,405.41
Contractual Extras	£524.90
Non Contractual Extras	£550.00
Total CARE pay	£14,480.31

Member I – QR123456D

Part-time member (change of hours during the year) with extras

Rate of Pay on 01/04/2016: £20,000.00 *
Rate of Pay on 01/08/2016: £24,000.00 *
Rate of Pay on 01/12/2016: £30,000.00 *

Extras received
20% Shift Allowance (added into rate of pay)*
Contractual Overtime £500.00 *
Non Contractual Overtime £6,500.00
Performance Related Pay for financial year £2,000 *
(Assume contractual PRP)

Date From	Date To	Contractual FTE rate of pay £	Hours/FTE	Months/Days Weeks/Days	Part-time Pay £	Full-time equivalent Pay £
01/04/16	31/07/16	£24,000.00	35.00/37.00	4	£7,567.57	£8,000.00
01/08/16	30/11/16	£28,800.00	28.00/37.00	4	£7,264.86	£9,600.00
01/12/16	31/03/17	£36,000.00	32.50/37.00	4	£10,540.54	£12,000.00
Total Basic Pay					£25,372.97	£29,600.00(A)
Plus Contractual Extras						£2,500.00(B)
Total Full Time Equivalent Pay A + B						£32,100.00

FTE Final Pay Examples (2008 definition) *

CARE pay calculation – actual pay including all extras

PT salary received during the year £25,372.97
Contractual Extras £2,500.00
Non Contractual Extras £6,500.00

Total CARE pay **£34,372.97**

CARE pay is greater than FTE Final Pay as the member as earned so much in non contractual overtime.