

To: Salaries and Wages
Human Resources
Pension Contacts
At: All Employing Authorities

Circular 14/2025
13 October 2025

Dear Colleagues,

Submission of Prudential AVC contributions – process for failed submissions and support materials

This Circular provides employing authorities who submit Additional Voluntary Contribution ('AVC') data to Prudential with information about changes to Prudential's processes regarding failed contribution submissions. It also provides a link to Prudential's hub of training materials to support you in submitting AVC contribution data correctly.

Background

Circular 07.2025 issued in April 2025 outlined Prudential's changes in working toward making AVC submissions as efficient and standardised as possible, and why this was needed. These changes include the intention to migrate to online submission via 'Straight through Processing' (STP). Prudential carried out several Employer Forum training sessions during May-June 2025 and would like to thank NILGOSC employers for strong attendance at these.

Changes to Prudential's approach for failed submissions

From 1 January 2026, Prudential will be adopting a firmer approach to payroll files and payments they receive from employers and payroll administrators. Where there is a query, or outstanding information that prevents the investment of member contributions, Prudential will implement the following procedures:

- A chaser process to obtain the missing information from the employer or payroll administrator, consisting of four emails and three phone calls from Prudential over a 30-day period.
- Informing NILGOSC as the Administering Authority if there is no response to the chaser process and seeking assistance to make contact.
- Should the required information not be received within the 30-day period, the contributions will be returned to the employer. The employer will then be required to resubmit the payment and rectified payroll file as soon as possible. **Prudential will not process any further payments until the outstanding issue has been resolved.**

Additional resources

Prudential have produced training materials to help support you in providing AVC submissions that are in the correct format. This includes a training guide, a sample csv file and Q&As. You can find all of these materials at the following link:

[Simplifying the administration of your scheme.](#)

Action

We recommend that you communicate Prudential's new process, and the consequences of a failed submission with your teams, prior to its commencement in January 2026. We encourage you to engage with the training materials available at the above link. Please be aware that Prudential are providing 1:1 support between October and December 2025 to employers and payroll administrators who continue to experience difficulties with their submissions. Please get in touch with Prudential directly if you feel you require 1:1 support.

Please do not hesitate to contact the Pensions Development Team or myself if you have any queries regarding this circular.

Yours sincerely,

Sinead Heath
Chief Pensions Officer