

To: Chief Executives
Salaries and Wages
Human Resources
Pension Contacts

Circular 04/2025

21 February 2025

At: All Employing Authorities not currently using i-Connect

Dear Colleagues,

Annual Return specification for year ending 31 March 2025

This Circular and Specification Document confirms the requirements for annual returns for the year ending 31 March 2025. The deadline for submitting your annual return is **30 April 2025**.

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1. Deadline

The deadline for the annual return is defined under Regulation 90 of the Local Government Pension Scheme Regulations (NI) 2014 and **cannot be extended**.

Charges will apply to all late submissions including any incomplete returns submitted before the deadline. Your annual return must be submitted to annual.returns@nilgosc.org.uk, fully completed and in the correct format, by **30 April 2025**. This applies whether you submit your return to NILGOSC directly, or via an outsourced payroll bureau. As each part of the return contains personal data, you must send it to NILGOSC in a secure format, in line with your obligations under the Data Protection Act 2018.

2. Actions employers can take now

Although your return does not have to be submitted until 30 April 2025 there are several actions that employers can take now to make the process smoother and avoid unnecessary queries:

- Email annual.returns@nilgosc.org.uk with the contact details of the intended recipient of this year's annual return (see section 3 below).
- Watch the virtual Annual Return training session that is available on the employer's section of the NILGOSC website. This video is for employers who submit their annual return via a Pre-Populated spreadsheet.
- Check your pre-populated spreadsheet(s) when you receive it and reconcile it against your payroll records.

- Ensure you have advised NILGOSC of all new members and continue to do so promptly for any new members up to 31 March 2025. **Annual returns with missing NILGOSC member numbers will be automatically returned and you will be required to resubmit.**
- Ensure that you have the correct NILGOSC member numbers recorded against all member records and posts.
- Check that you have forwarded all outstanding leavers' forms for all leavers up to 31 March 2025.
- Ensure Forename and Surname are correct.

3. Annual Return Format

NILGOSC can only accept an annual return on a pre-populated spreadsheet (or on a previously agreed alternative spreadsheet which conforms to the same specification) or in a single text file per employer.

Pre-Populated spreadsheet and early checking

NILGOSC will use secure email to send every employer a pre-populated spreadsheet listing all its employees who were active Scheme members during the year, along with their member number(s) and other information from our records.

Please email annual.returns@nilgosc.org.uk by 3 March 2025 with the name of the employer, the name of the recipient and their email address so that this spreadsheet can be issued securely. This recipient should be a known signatory of NILGOSC for that employer and must be registered with our secure email portal (<https://nilgosc.login-uk.mimecast.com>).

Please note that NILGOSC will only send a pre-populated spreadsheet to a third party, including an outsourced payroll bureau, upon confirmation that a current data sharing agreement is in place.

As a pre-populated spreadsheet is an annual return that has been partially completed by NILGOSC, in most cases you will only need to enter your employees' pay and contribution details to complete this part of your return.

For Councils not yet moved to i-Connect NILGOSC will issue two pre-populated spreadsheets, one for members and one for Councillors.

Last year many Annual Returns were sent back to employers as they had omitted to include new joiners during that year and this delayed processing. As this is a scheme valuation year, it is even more important to ensure that the return is submitted on a timely basis and is accurate. Please ensure you reconcile the members NILGOSC holds against your own payroll records. If any LGPS (NI) member is missing from your pre-populated spreadsheet, please add their details to the Annual Return and complete and forward a New Member Spreadsheet (SS1) to NILGOSC for each of these entries. NILGOSC staff are always available to answer any queries.

The late submission to NILGOSC of LGS15 leavers' forms also creates a problem. LGS15 forms must be submitted to NILGOSC within 20 working days of the date of leaving. The pre-populated spreadsheet shows those members that have left pensionable service according to our records. If no leaving date is shown against an employee that has actually left, your employment, please forward the LGS15 leaver's form immediately and add the leaving date to the spreadsheet.

Text File

A text file is exported directly from an employer's software system. Text files reduce manual input and increase the accuracy of the data submitted. The text file contains both pay and CARE data in a **single file**. Submitting your return by text file should be easier and quicker for you and for NILGOSC.

If you would like to use this method for the first time this year, please contact our IT Department (Tel: 0345 3197 320) for assistance.

4. Notes on the completion of the Annual Return

Your annual return must be submitted securely to annual.returns@nilgosc.org.uk by 30 April 2025. Upon receipt of the fully completed annual return NILGOSC will validate it and if any information is missing or incorrect your return will be sent back to you for completion and/or query. A Specification Document is attached and should be referred to before and during completion of the 2024/25 Return. This document has been created to assist employers and will answer many of the common questions or errors that NILGOSC has identified over previous Annual Return exercises. An “Annual Return” checklist is included within the Specification Document and this should be updated along the process and kept for employer reference only.

Bearing the following key points in mind when completing your annual return will reduce the number of queries you receive from NILGOSC after submission.

- **Submission Checklist** – This is the first tab of the pre-populated spreadsheet and this checklist must be completed by all employing authorities. This checklist acts as confirmation that the information submitted on the annual return has been checked and is correct. You must also check the validation columns (AT and AU) and provide an explanation for any warnings.
- **Contributions reconciliation** – this must be completed by all employing authorities. If there are any differences, these must be explained in the comments box on the reconciliation tab.
- **NILGOSC Member Number** – you should already have this information, but you can find any missing numbers on your pre-populated spreadsheet. The numbers must be entered exactly as shown on the pre-populated spreadsheet.
- **Scheme** – you should enter 001 for all members except councillors. For councillors you should enter 101.
- **Main CARE from** – this date must be 01/04/2024 or date joined pension scheme if later.
- **Main CARE to** – this date must be 31/03/2025 or date left pension scheme- **payroll run date cannot be used**. Members on a career break are still classified as active therefore CARE to date should be 31/03/2025.

- **MAIN CARE Pay** – this is the CARE pay received during the 2024/25 year while the member was in the main section of the Scheme. This pay includes APP, non-contractual overtime, additional hours payments and arrears relating to post 01/04/2015 membership **(final salary pre-01/04/2015 arrears must not be included)**.
- **50/50 CARE Pay** – this is the CARE pay received during the 2024/25 year while the member was in the 50/50 section of the Scheme. In the 50/50 section a member pays half the contributions. This pay includes APP, non-contractual overtime, additional hours payments and arrears relating to post 01/04/2015 membership **(final salary pre 01/04/2015 arrears must not be included)**.
- **FTE Final Pay** – this is the full-time equivalent (FTE) pay that is used to calculate the value of final salary benefits built up before 1 April 2015 and for underpin calculations for the period from 1 April 2015 to 31 March 2022, where relevant. This pay figure excludes non-contractual overtime and additional hours payments. For a part-time member of staff, the full-time equivalent pay is the pay that they would have received had they worked the full-time hours for that post. This field must not be blank.
- For Classroom Assistants and Nursery Assistants who signed up to the Collective Agreement this should be a 36 hour pay. The FTE Final Pay figure for those classroom assistants and nursery assistants who did not sign up to the Collective Agreement should be a 32.5 hour pay.
- **Career Breaks** – you must include these members on the annual return and provide a FTE pay for any members who have had a period of authorised unpaid leave. **Do not record a date of leaving on the annual return.**
- **Casual Members** – you only need to provide a FTE final pay for any casual members who have pre-1 April 2015 membership.
- **Pensionable Remuneration received** – this is the actual pensionable remuneration received by the member during the year to 31 March 2025. For **part-time** employees, this must be the **part-time rate**, and not a full-time equivalent figure. It must include all arrears paid during the year as well as non-contractual overtime and additional hours payments. **It excludes APP**. This figure is used to reconcile member contributions to pensionable pay.

- **Assumed Pensionable Pay (APP)** - This is a notional pay figure that is used to ensure members are not affected by reduction to, or suspension of, pensionable pay due to a period of sickness, relevant child related leave or reserve forces leave. For any members that have been absent during the year and APP has been calculated, this notional figure must be included in either the Main CARE or 50/50 CARE column. Please remember that members pay contributions on the pay received including statutory pay, but employers pay contributions on APP while the member is on reduced or no contractual pay.
- **Multiple contribution rates** – information on each member's contribution rate changes during the year must be shown in reverse chronological order, with the first field showing the most recent rate/date/amount, and so on, up to a maximum of four contribution rate changes. The contribution rate for members who are in the 50/50 section should be shown as half the normal contribution rate.
- **Total Main Contributions** – This is the total employee contributions paid during the 2024/25 year that relate to the main CARE scheme. For many members this will be the total of the sum of employee contributions under columns Y+AB+AE+AH.
- **Total 50/50 Contribution** – This is the total employee contributions paid during the 2024/25 year that relate to the 50/50 CARE scheme. For many members this will be the total of the sum of employee contributions under columns Y+AB+AE+AH.
- **Arrears paid during the year relating to a period before 1 April 2015** – Please detail any arrears paid during the 2024/25 year that relate to a period before 1 April 2015. Any arrears relating to post 01 April 2015 should be included in either the Main CARE or 50/50 CARE column.
- **Movement between Main and 50/50 sections during the year** – please provide the dates in each section and the pay received. If a member has had more than two changes in a year you will need to record this on the next line on the spreadsheet. They should be recorded in chronological order with the oldest dates on the first line and the more recent dates on the second line.
- **New members** - if any LGPS (NI) member is missing from your prepopulated spreadsheet, please add their details to the bottom of the spreadsheet and provide all the required information for that member. If you have not already done so, please also complete and forward a New Member Spreadsheet (SS1) to automatic.enrolment@nilgosc.org.uk.

- **‘Left’ members** - if any of your employees have left the Scheme during the year please input their leaving date in the “Date left Pen Serv.” column and send a completed Leaver’s Form LGS15 to NILGOSC. Any members who have opted out should also have been notified to NILGOSC on the optout spreadsheet.
- **Employee and employer contribution check**- the pre-populated spreadsheet has a basic check (columns AT and AU) to enable employers to ensure that some of the information that they have input is correct before the annual return is submitted. The checks cannot cover all possible circumstances and in some cases the indicator will not be correct. Please refer to the list of exceptions for columns AT and AU in Section 2 of the Specification Document. Where possible, the explanation for any ‘warnings’ should be entered in the comments box.
- **CARE contribution check** - the pre-populated spreadsheet has another basic check (column AV) to enable employers to identify where the total Main and total 50/50 contributions do not match the data held in the contributions columns. The checks cannot cover all possible circumstances and in some cases the indicator will not be correct. Please refer to the list of exceptions for columns AV in Section 2 of the attached Annual Return Specification Document. Where possible, the explanation for any ‘warnings’ should be entered in the comments box.
- **Sample spreadsheet** - a sample spreadsheet, showing some example members and their data, is available in the Annual Returns information in the Employers’ section on our website. It is called [‘Sample Preformatted Spreadsheet and Reconciliation Form’](#).

5. Reminder of Banded Contribution Rates

2024/25 Employee Contributions

Band	01/04/2024 – 31/03/2025 Pensionable pay range for an employment (based on actual pensionable pay and not fulltime equivalent)	Contribution rate for that employment MAIN section	Contribution rate for that employment 50/50 section
1	Up to £18,000	5.5%	2.75%
2	£18,001 to £27,700	5.8%	2.90%
3	£27,701 to £46,300	6.5%	3.25%
4	£46,301 to £56,300	6.8%	3.40%
5	£56,301 to £111,700	8.5%	4.25%
6	More than £111,700	10.5%	5.25%

6. Councillors

Councils are reminded that we still require a separate return for councillors. The entry for 'Scheme' for councillors should be recorded as 101 and not 001. Councillors will only have a CARE Main section pay as they cannot participate in the 50/50 section. They also will not have any FTE final pay (column T) details as the final salary scheme did not apply to them.

7. Annual Allowance Pay Details

Once NILGOSC has the annual returns posted it will run an annual allowance calculation across all the Scheme members using the pay provided in the annual return. This calculation will provisionally identify all members who may have exceeded the standard annual pension savings amount of £60,000 and could also be liable for a tax charge. In these cases, we will contact you for further accurate pay information including for the period 1 April 2025 to 5 April 2025. Please give these requests your urgent attention as NILGOSC has a statutory obligation to issue pension savings statements to affected members by **6 October 2025** and individual calculations will be needed in each case.

8. Charges for Late Submission

The Purpose of the Pension Administration Strategy (PAS) is to highlight the responsibilities and performance levels required by both NILGOSC and employers to enable and provide a framework for the delivery of a cost-effective and high-quality pension administration service.

Under Regulation 76 of the Local Government Pension Scheme Regulations (Northern Ireland) 2014, NILGOSC will recover from the employer any additional costs that are incurred because of the data quality being inadequate or submitted after the deadline.

Employers are asked to submit their return promptly on or before the statutory deadline of 30 April 2025. NILGOSC will continue to issue charges for late submission or poor-quality. A late submission of the annual return will now incur a £250 charge (excluding VAT) plus £100 for each subsequent week the return is outstanding.

9. i-Connect

Over the past three years NILGOSC has been in the process of transitioning employers from a once yearly annual return to monthly returns. Recent [Circular 02/2025](#) provided employers with a progress update and advised the 36 employers not yet moved of their new Go Live date. This process of onboarding employers to use i-Connect will now run until March 2027.

Those employers who have already transitioned across to i-Connect no longer have to complete and submit an annual return.

10. Shared Cost AVC's via My Money Matters

We are aware that an increasing number of employers are now using My Money Matters (formerly AVC Wise). Employers are reminded that the total employee and employer contributions are to be included in relation to additional voluntary contributions (AVC's). This total should be included on the Annual return under column AN. AVC's payable to Prudential should also be included under column AN.

If you need more information on the completion of your 2024/25 annual return, please contact our pensions administration team (Tel: 0345 3197 325) and ask to speak to myself or Jacqueline Marner.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Jenna Fisher', with a stylized, cursive script.

Jenna Fisher

Head of Pension Services