i-Connect newsletter

January 2026

Welcome to our i-Connect newsletter about your March 2026 i-Connect submission and other i-Connect related information. Please forward this newsletter to any of your colleagues who might find it relevant. This newsletter includes information on:

- year end training sessions
- further information on how we use the data you send us
- CARE pay
- full time equivalent (FTE) final salary pay
- data checks
- additional information and support.

Year end training sessions

Every monthly return you submit must be accurate and sent on time. However, we use the pay figures in your March return to calculate pension pots and provide members with their annual benefit and pension saving statements. Our actuary also uses this data to determine future employer contribution rates. Therefore, errors or delays with your March return can prove very costly. To help you provide accurate data for your March submission and resolve any year end queries, we are delivering several year end training sessions.

The importance of your March i-Connect submission 2026

In February and March, we will deliver online training events about the importance of your March 2026 i-Connect submission. This training session is suitable for new employers or employers wishing to have a refresh on i-Connect. The dates and times of these events are shown. Use the links below to book onto one of the events.

Tuesday 10 February 2026 at 14:00

Wednesday 25 February 2026 at 11:00

Thursday 12 March 2026 at 14:00

Managing your year end queries

Following feedback from employers last year, we will also be delivering three online training events about managing your year end queries. In these events, we will explain the different types of year end queries and what action you need to take. This training session is recommended for all employers. The dates and times of these sessions are shown. Use the links below to book onto one of the events.

Thursday 19 February 2026 at 11:00

Tuesday 3 March 2026 at 15:00

Wednesday 18 March 2026 at 11:00

Our aim is to ensure your March return is correct and you receive few or no queries from us once you have submitted. Attendance on the above events will assist with this.

Colleagues from the Employer Data team will also be on hand to answer any questions you have in each of these events. We strongly recommend you attend one of the 'Managing your year end queries' events and consider if you require attending one of 'The importance of your March i-Connect submission 2026' events.

Assumed pensionable pay and notional pay
In addition, we will deliver online training about assumed pensionable pay (APP) and notional pay. These are the two areas where employers often supply incorrect figures.

[Wednesday 28 January 2026 at 10:00]

[Monday 23 February 2026 at 10:00]

To book a place on these events, or other events, click on the link below. You will need to log in to the Employers area of our website for this link to work.

Further information about how we use the data you send us

To calculate members annual CARE pension
We use the pay figures you provide on your March return to calculate the CARE pension a member has earned during the year. We credit this to their GMPF pension account. We revalue this amount each year in line with inflation to retain its value. If the amount of pension earned is incorrect, the total value of the member's pension will be wrong, and eventually, the amounts we pay will be wrong. The original error will be compounded each year when we revalue it for inflation. It could also affect the amount of employer contributions you pay. So, for pension benefits to be correct, you need to ensure every pay figure you provide is accurate.

To provide members with a timely and accurate annual benefit statement
We have a statutory duty to provide all members with an annual benefit statement, and we use the pay figures you supply to 31 March on your March i-Connect submission to do this. We use the pay figures to calculate members pension benefits as of 31 March and to forecast their pension benefits to their normal retirement age. If the pay figures are incorrect, the pension amounts on these statements will also be incorrect.

The LGPS Regulations require us to provide timely and accurate statements to members. If we fail to do this by the statutory deadline of 31 August each year, we may need to report a breach of law to the Pensions Regulator.

To provide pension savings statements for tax purposes
The annual allowance is the amount by which the value of a member's pension benefits can grow in any one year without the member having to pay a tax charge. You can find more information about annual allowance at The current pension tax limits - GMPF. To calculate a member's pension savings and measure it against the annual allowance, we work out the value of the member's pension pot at the beginning of the tax year and compare it against its value at the end. We use the final pay and CARE pay provided on your 31 March i-Connect submission to calculate these values.

GMPF must provide all members who have exceeded the annual allowance with a pension savings statement by 6 October each year. Members who exceed their annual allowance limit may incur a tax charge payable to HMRC. Therefore, these figures must be correct.

CARE pay

The CARE pay you provide in your March submission must include all the pensionable pay each member has received during the year. The CARE pay figure must be the actual amount of pensionable pay the member received during the period 01 April 2025 to 31 March 2026 (or from the date the member joined the fund if this is after the 01 April 2025), including any overtime or backdated pay received during the year. The exception to this is where APP applies.

Key messages
We use this figure to calculate the pension pot for each member, so it is important that this figure is correct.

Reduced/no pay (CARE)
If a member is on reduced or no pay, for example, due to sickness or paid child related leave, the CARE pay figure you provide on your monthly return must include APP. APP is a common area where we find issues and continues to be an area of confusion for employers and can significantly affect the data we hold for your members. You can find further information about APP on our Notional pay and assumed pensionable pay page.

Key messages
Ensure all staff attend the training provided by GMPF to understand the complex rules on APP. Register for our online training event on 28 January 2026 or 23 February 2026 if you need more information about APP.

Check your March i-Connect file to ensure all APP has been included. Ensure your payroll system calculates APP correctly, if not ensure you have an effective manual workaround.

Full Time Equivalent (FTE) final salary pay

You need to provide the FTE final salary pay figure for each member for the last 365 days to 31 March, using the final salary definition of pensionable pay - Final salary pay - GMPF. The FTE pay figure provided to 31 March should not be the annual rate of the job on that date. Instead, you should use the same calculation that you would use if you were completing a leaver or retirement form.

Term time
If a member works term time only, their final salary pay figure should be the amount they would have received if working full time during term time only. You must not equate it up to 52 weeks.

New starters in the year
Members who started during the last year will not have 365 days of pay. In these cases, you must equate the FTE final salary pay to the amount they would have received if they had worked the full year.

Reduced/no pay (FTE final salary pay)
If a member is on reduced or no pay, for example, due to sickness or child related leave, the FTE final salary pay figure you provide must include notional pay (the amount they would have received had they been in work) - Notional pay.

Key messages
We need to collect final salary pay for **all** members even if they have only recently joined your employment as they may have previous membership with another employer related to pre 2014. Check your i-Connect submission to ensure all members have the correct figure.

Check to ensure that the figure you are providing looks reasonable and is not zero or too low.

If you are unsure how to calculate final pay, please attend one of our training sessions.

Data checks

You must perform checks on the data before submitting it to us, as follows:

- reasonableness checks - does the data look correct, are there any CARE pay figures or FTE final salary pay figures that look too high or low?
- do the payment values on the i-Connect file agree with the amount of the payment you are making? If not, do you understand the reason, and is this correct?

- have you included APP for all relevant members?
- do the employer contributions calculate correctly for each member using the CARE pay listed on the file?

Please check all warnings and validation errors on the i-Connect dashboard and clear these so your submission is as accurate as possible. If you have any i-Connect queries outstanding, please contact the Employer Data team straight away to resolve these.

Key messages

Check your i-Connect submission to ensure the values entered are correct.

If any members pay additional contributions (AVC, ARC, APC or added years), please check you have recorded these in the correct place on your submission. Where a member has a salary sacrifice Shared Cost AVCs (SCAVCs), the full AVC contribution (employer and employee share) should be entered.

Checklists

We have created an Excel checklist for you, containing all the checks you should make before your March 2026 i-Connect submission.

We have also created a Word document to advise of the checks you should make with every i-Connect upload. There are separate versions for the single csv upload and the MPP version (where you upload data for several employers on one file).

These advise on how to:

- check that the information on the file looks reasonable
- identify where there are more or less members than there should be
- check for commas (this will stop the file from uploading)
- filter columns to check data is correct (this is important to reduce errors and queries)
- check for blank lines (the file sometimes has some characters below the active data, which isn't immediately obvious)
- ensure the file is saved as a csv (rather than an Excel spreadsheet).

You may have been uploading i-Connect files for a long time, but you may still find this useful.
We will be undertaking validation checks on your data and may contact you to query the data if something does not look right. We will send any queries using Barracuda secure email, so look out for this in your inbox. Please respond to any queries we raise straightaway.

Additional information or support

We will pass on the costs of any additional work we have to undertake because you have sent us inaccurate or incomplete data (including any costs we incur if we need to issue revised annual benefit statements).

We may also issue fines in line with our Pension Administration Strategy if we identify any area of non-compliance. Therefore, please contact us if you have any questions or need further support - we are always happy to help. You can contact the Employer Data team on **0161 301 7040** or by email at iConnect@gmpf.org.uk.