

## April split submissions quick guide

HMRC requires all pension schemes to be in line with the tax year.

We require the service submissions for the month of April to be split into two lines: one covering 1-5 April, and one covering 6-30 April.

### Full-time member

For full-time members their 'Annual Full-Time Salary' will stay the same on both April lines, any 'Overtime' earned in April will need to be split over the two lines and should include any overtime they've been paid in the period.

### Example

#### Joe earns £45,000 a year. In April he earned an extra £60 in overtime.

Joe's 'Annual Full-Time Salary Rate' will remain the same on both lines - £45,000, but his 'Overtime', 'Actual Pensionable Pay in the Pay Period' and 'Pensionable Overtime Paid in the Pay Period' amounts will need to be split. His contributions will not need to be split; they can be included on one line at their full amount. His 'Overtime' and 'Pensionable Overtime Paid in the Pay Period' will be the same figures for both lines, so you'll only need to calculate this split once.

To calculate Joe's overtime/pensionable overtime you'll need to look at when he completed his overtime within the pay period. In this example, Joe earned £20 between 1-5 April and £40 between 6-30 April, so our overtime values for him are:

#### Joe's overtime/pensionable overtime

- 1-5 April = £20
- 6-30 April = £40

If you don't know when overtime was earned within the pay period, you'd need to divide the full overtime value by 30, as there are 30 days in April. This will give you a daily overtime/pensionable overtime rate. You'd then need to multiply the daily rates by 5 to cover the 1-5 April, and then by 25 to cover 6-30 April, as shown below.

#### Joe's overtime/pensionable overtime

- Full overtime value = £60 divided by 30 for the number of days in April = £2
- Daily overtime value = £2 multiplied by 5 days from 1-5 April = £10
- Daily overtime value = £2 multiplied by 25 days from 6-30 April = £50

If overtime is greater than 50% of earning for a full-time member this will produce a notification when you check the data to confirm if this is correct, please review the lines and if it's correct then you can proceed.

To calculate Joe's actual pay, you'd need to divide the actual pay in the pay period by 30. You'd then need to multiply the daily rates by 5 to cover the 1-5 April, and then by 25 to cover 6-30 April, as shown below.

### Joe's actual pay

Actual pensionable pay = £3,750 divided by 30 for the number of days in April = £125

Daily actual pensionable pay = £125 multiplied by 5 days from 1-5 April = £625

Daily actual pensionable pay = £125 multiplied by 25 days from 6-30 April = £3,125

You'd then need to create two lines in your MCR file for Joe, the only difference between the two lines will be:

- the 'Start Date' which will be '01042026' on the first line and '06042026' on the second,
- the 'End Date' which will be '05042026' on the first line and '30042026' on the second,
- the 'Actual Pensionable Pay in the Pay Period' which in Joe's case will be '£625' for the first line, and '£3,125' for the second,
- the 'Overtime' amounts, which in Joe's case will be '£20' on the first line, and '£40' on the second (or £10 on the first line and £50 on the second if you've had to calculate a daily overtime amount).

His contributions only need including on one of the two lines. A full example is shown below:

Start Date	End Date	Withdrawal Confirmation	Days Excluded	Full-time/Part-time Indicator	Annual Full-time Salary	Part-time Earnings	Overtime	Additional Pensionable Payments	Status Indicator	Calc Method for Contribution Tier	Contribution Calculation date	Actual Pensionable Pay in the Pay Period	Pensionable Overtime Paid in the Pay Period	Notional Pensionable Pay in the Pay Period	Employer Contributions	Member Contributions	Member Contribution Tier (%)
01042026	05042026			FT	45000.00		20.00					625.00	20.00				
06042026	30042026			FT	45000.00		40.00					3125.00	40.00		1092.71	333.03	8.30

## Part-time member

For part-time members their 'Annual Full-Time Salary Rate' will stay the same on both April lines, any 'Overtime' earned in April will need to be split over the two lines.

## Example

**Sally's annual full-time salary is £45,000 year, but in April she earned £1,875. In April she also earned £60 in overtime.**

Sally's 'Annual Full-time Salary' will remain the same on both lines - £45,000, but her 'Part-time Earnings', 'Actual Pensionable Pay in the Pay Period', 'Overtime' and 'Pensionable Overtime Paid in the Pay Period' amounts will need to be split. Her 'Part-time Earnings' and 'Actual Pensionable Pay in the Pay Period' will be the same amounts on both lines, as will the 'Overtime' and 'Pensionable Overtime Paid in the Pay Period'. So, you only need to complete one calculation for these figures.

To calculate Sally's overtime/pensionable overtime you'll need to look at when Sally completed her overtime within the pay period. In this example, Sally earned £20 between 1-5 April and £40 between 6-30 April, so our overtime values for Sally are:

## Sally's overtime/pensionable overtime

- 1-5 April = £20
- 6-30 April = £40

If you don't know when overtime was earned within the pay period, you'd need to divide the full overtime value by 30, as there are 30 days in April. This will give you a daily overtime/pensionable overtime rate. You'd then need to multiply the daily rates by 5 to cover the 1-5 April, and then by 25 to cover 6-30 April, as shown below.

## Sally's overtime/pensionable overtime

- Full overtime value = £60 divided by 30 for the number of days in April = £2
- Daily overtime value = £2 multiplied by 5 days from 1-5 April = £10
- Daily overtime value = £2 multiplied by 25 days from 6-30 April = £50

If overtime is greater than 90% of earnings for a PT member this will produce a notification when you check the data to confirm if this is correct, please review the lines and if it is correct then you can proceed.

To calculate Sally's actual pay, you'd need to divide her part-time earnings by 30. You'd then need to multiply the daily rates by 5 to cover the 1-5 April, and then by 25 to cover 6-30 April, as shown below.

## Sally's part-time earnings/actual pay

Part-time earnings/Actual pensionable pay = £1,875 divided by 30 for the number of days in April = £62.50

Daily actual pensionable pay = £62.50 multiplied by 5 days from 1-5 April = £312.50

Daily actual pensionable pay = £62.50 multiplied by 25 days from 6-30 April = £1,562.50

You'd then need to create two lines in your MCR file for Sally, the only difference between the two lines will be:

- the 'Start Date' which will be '01042026' on the first line and '06042026' on the second,
- the 'End Date' which will be '05042026' on the first line and '30042026' on the second,
- the 'Part-time Earnings' which in Sally's case will be '£312.50' on the first line and '£1,562.50' on the second,
- the 'Actual Pensionable Pay in the Pay Period' which in Sally's case will be the same as her part-time earnings,
- the 'Overtime' amounts, which in Sally's case will be '£20' on the first line, and '£40' on the second (or £10 on the first, and £50 on the second if you've had to calculate a daily overtime amount),
- the 'Pensionable Overtime Paid in the Pay Period', which in Sally's case will be the same as the overtime figures.

Her contributions only need including on one of the two lines. A full example is shown below:

Start Date	End Date	Withdrawal Confirmation	Days Excluded	Full-time/Part-time Indicator	Annual Full-time Salary	Part-time Earnings	Overtime	Additional Pensionable Payments	Status Indicator	Calc Method for Contribution Tier	Contribution Calculation date	Actual Pensionable Pay in the Pay Period	Pensionable Overtime Paid in the Pay Period	Notional Pensionable Pay in the Pay Period	Employer Contributions	Member Contributions	Member Contribution Tier (%)
01042026	05042026			PTR	45000.00	312.50	20.00					312.50	20.00				
06042026	30042026			PTR	45000.00	1562.50	40.00					1562.50	40.00		554.36	140.19	7.40

Please note that if you need to make any corrections to April in future submissions you MUST submit both of the April lines again even if only one part needs corrective activity.