

Training Guide

PruRetire: A Guide to Scheme Administration

Introduction to this guide

This booklet is aimed at pensions scheme administrators and provides a step by step guide to help you with all aspects of scheme administration. Prudential are committed to making the administration of your plan(s) as simple and streamlined as possible and getting the process right is vitally important. Ensuring correct data is held on payroll systems will mean members aren't financially disadvantaged when payments are processed. Ensuring correct information is held on hr systems will mean accurate content for welcome packs, scheme reports and benefit statements.

Any questions about managing
your scheme?

Call us on **0345 301 3009**

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1. Using Pruretire

1.1 Dashboard

When you initially log in, you'll be taken to the Dashboard page. From there you can navigate easily around the site. Some of these items you may not see depending on your level of access.

Members section

Shows the scheme you're viewing and the option to download the HR file report.



The screenshot shows the 'Members' section of the dashboard. It features a header with the title 'Members' and a download icon for the 'HR file'. Below the header, there is a sub-header with a tree icon and the text 'Scheme number: 5189' and 'Bitterhead Ltd Scheme'.

HR file section

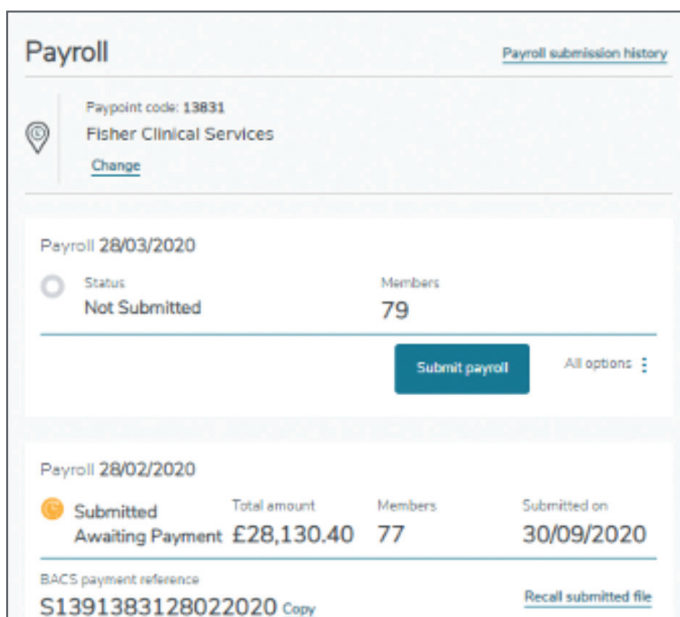
Shows you the status of the last HR file uploaded and any relevant validation reports. You can also upload an HR file and view your HR file submission history.



The screenshot shows the 'HR file' section of the dashboard. It features a header with the title 'HR file' and a link for 'HR submission history'. Below the header, there is a section for 'Latest file upload status' with a red error icon and the text 'Error' and 'Uploaded on: 01/10/2020 12:43'. To the right, there is a link for 'Validation report' and the file name 'S139.B..01102020..ThermoFich.csv'. At the bottom right, there is a button labeled 'Upload HR file'.

Payroll section

Here you can view the latest payroll uploaded for that paypoint and any relevant error reports; view previous payroll file submissions and change the paypoint if you have access to more than one.




The screenshot shows the 'Payroll' section of the dashboard. It features a header with the title 'Payroll' and a link for 'Payroll submission history'. Below the header, there is a section for 'Paypoint code: 13831' and 'Fisher Clinical Services' with a 'Change' link. Below this, there is a table showing payroll submissions for '28/03/2020' and '28/02/2020'. The table has columns for 'Status', 'Total amount', 'Members', and 'Submitted on'. The '28/03/2020' row shows 'Not Submitted' status and '79' members. The '28/02/2020' row shows 'Submitted' status, a total amount of '£28,130.40', '77' members, and a submission date of '30/09/2020'. At the bottom, there is a 'BACS payment reference' section with the reference number 'S1391383128022020' and a 'Copy' link, and a 'Recall submitted file' link.

Announcements

This section shows any announcements relevant to schemes and employers.

Announcements



System maintenance
This is system announcement.

[Details](#) | [View all](#)

Announcements

Long broadcast example
In posuere vel venenatis sit. Nisi aliquam elementum eget urna dapibus laoreet purus ut. Id convallis id pretium ultrices justo, eget quam. Enim consequat elementum...

Today 8:56 AM

System maintenance due
We'll be performing system maintenance from 9 PM, Saturday, 17/05/2020 to Sunday, 3 AM 18/05/2020.

22 April 2020 10:04 AM

Long broadcast example
In posuere vel venenatis sit. Nisi aliquam elementum eget urna dapibus laoreet purus ut. Id convallis id pretium ultrices justo, eget quam. Enim consequat elementum...

22 April 2020 16:28 PM

Notifications

This section shows any notification relevant to you.

Latest notification



HR submitted
Individual Members...

[Details](#) | [View all](#)

Notifications

Last 30 days

LATEST Showing 12 1 - 7 of 7 items < >

HR submitted
Individual Members
Submitted on 22 July 2020 01:11 AM
Re:
Today 01:11 AM

Due date reminder
Parker Home (H) M006
Parker Home (H) S453
Due date: 01/05/2020
16 June 2020 11:01 AM

Due date reminder
Parker Home (H) M006
Parker Home (H) S453
Due date: 01/05/2020
16 June 2020 10:01 AM

Due date reminder
Parker Home (H) M006
Parker Home (H) S453
Due date: 01/05/2020
16 June 2020 09:01 AM

2. HR Files

2.1.1 Status Types

Joiner – represented with a status of 'J' in the HR file (column AB), this type of file will create a new membership and join members into the default fund.

Non-member/Member joining into a self-selected fund choice – this code is for selected schemes only and you will be aware if this code is relevant to the scheme. These members are represented with a status of 'C' in the HR file (column AB).

Updates/Existing members – represented with a status of 'X', this type of file will update member details (dependant on what changes via an HR file the scheme allows) such as address, salary, contributions and paypoints. Please note that no dates can be updated via the HR file

Leaver – For Stakeholder & GPP Schemes only – represented with a status of 'D', this type of file will remove the member from the scheme's 'Employer' group and place them in a 'Leavers Employer' group. As a result of the change, contribution and salary will also need to be set to 0, with the option to restart contribution immediately or at a later date. For MPP, any D lines on the HR file are ignored and a warning message is provided to the user.

Contribution Holiday – represented by a status of 'H'. When the member resumes contributions, this will be signified by the existing 'X' status. You'll also need to include the contribution rates/amounts. All updates for members on a contribution holiday (such as a change of address), will need to show a status of 'H' until their contribution holiday has ended. You can have a mixture of all these statuses within the one file.

A member must only be submitted as a leaver once their final contribution has been submitted to Prudential. Any contributions received after the member has been made a leaver of the scheme, could result in a refund of contributions.

2.1.2 Field Format

The link below defines the fields, in order, that can be populated in the HR file. Fields are marked 'C' for Compulsory and 'O' for Optional. The figure in brackets in column 4 gives the maximum number of characters for that field. Please note there are some columns that are applicable only to certain schemes.

The list also denotes which fields are required for each file format, and which fields are compulsory or optional for each of the HR file types being the following:



Non AE & SS HR
File data table.docx

2.1.3 File name format

The HR file needs to be saved as a CSV (comma delimited) file and with a specific naming convention. In the file name field, this should be as follows:

“nnnn_B_DDMMYYYY_name.pru” or “nnnn_B_DDMMYYYY_name.csv”

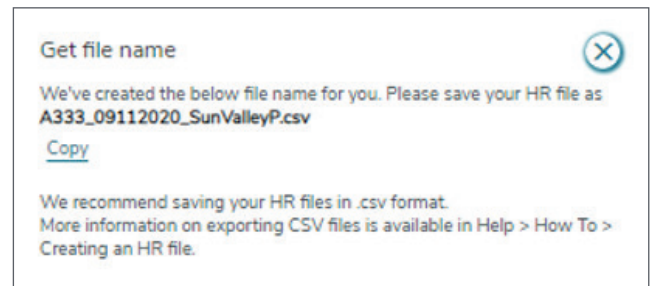
where

- nnnn is the scheme number (provided by Prudential)
- B denotes file format
- DDMMYYYY is the date (typically the date on which the file was submitted.)
- 'name' is text to describe the file (eg company's name) – max 10 letters
- the file must end with either .pru or .csv

When saving a .pru file in Excel, the file name must include inverted commas (“.”) to stop the .csv extension adding to the file.

Please note, no spaces are permitted in the file name.

You can retrieve a file name by selecting [Get file name](#)

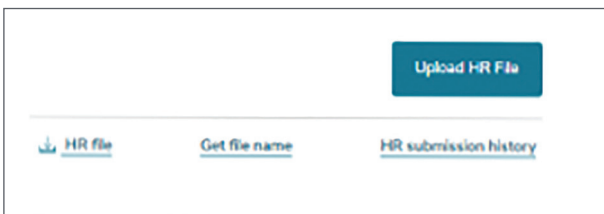


2.2 HR file upload process

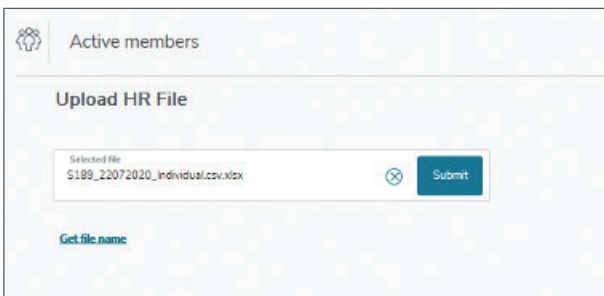
2.2.1 Upload HR file

When submitting an HR file, this will process directly onto BaNCS and member records will be updated immediately.

Step 1 Either from the main Dashboard page, in the 'HR file' section, or in the Members page, click 'Upload HR file':



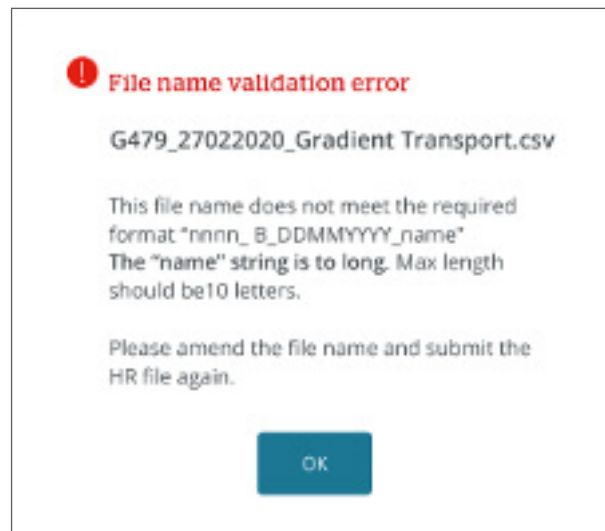
Step 2 Select the file you want to upload from your browser and click 'Submit'



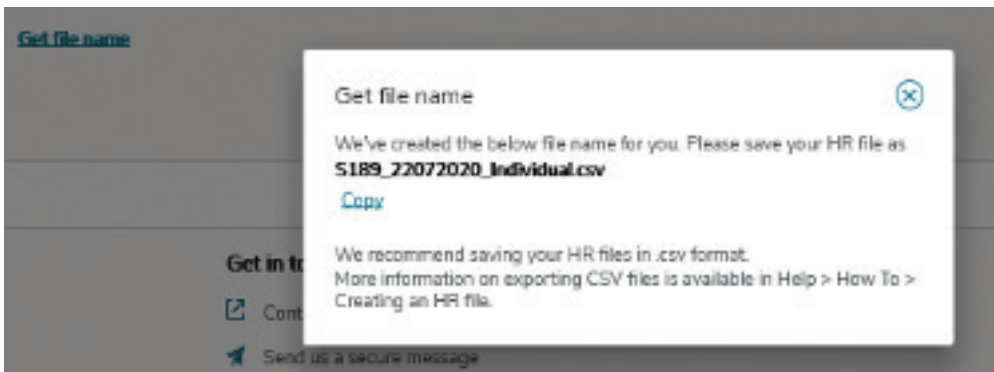
When processing an HR file, there are three levels of validation that will take place to ensure the file is correct and the right member records are processed.

Stage 1 – File name

If there's an error in the file name, the following message will appear on screen, confirming what format the file name should be in.



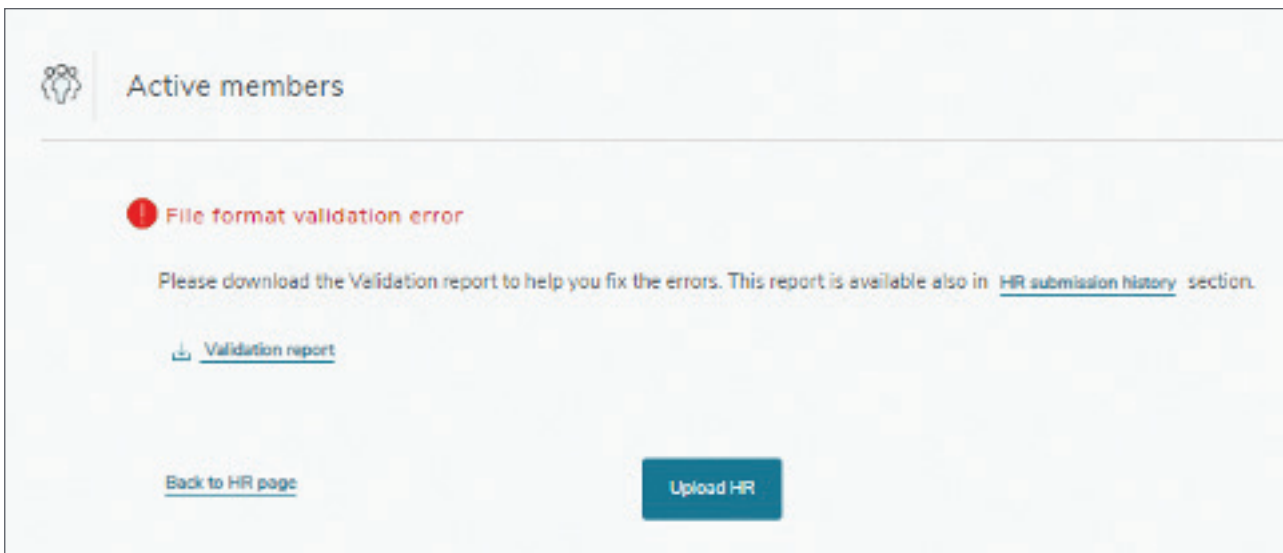
You can retrieve a file name by selecting [Get file name](#)



Stage 2 – File format

If there are any errors in the format of the HR file, the following screen will appear, detailing at a high level the number of errors and warnings.

A detailed validation report is available to download to see the exact errors.





Stage 3 – Data validation

If there are any errors in the member data in the HR file, the following screen will appear, detailing at a high level the number of errors and warnings.

A detailed validation report is available to download to see the exact errors.

Scheme number: S139
Polleniferous Ltd Scheme

 Data Validation error	11 errors	
 Warnings	1 warning	<input type="checkbox"/> Ignore Warning
	Download Validation report	<input type="checkbox"/> Submit partial

[Upload HR File](#) [Back to members page](#)

Warnings

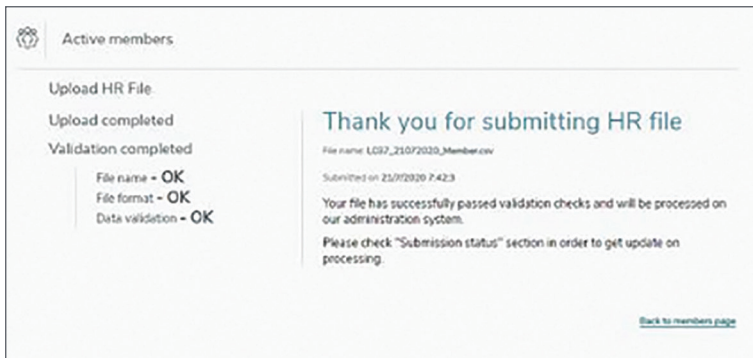
Warnings won't stop the file from being processed, but they will highlight discrepancies or data on the file that aren't required or don't match our systems. Therefore, it's beneficial to review and correct these prior to submitting the file.

Warning messages can be viewed on the validation report which can be downloaded.

It's also possible to ignore these by clicking on 'Ignore warning' and then 'Submit HR file.'

Successful submission

Once the file has processed successfully with no errors, the below screen will appear:



2.3 Download HR file

To assist you on the administration of a scheme, we've created a report that can be used to create an HR file. This contains all active members of an employer.

From the Dashboard page, on the 'Member' tile, click '↓HR file'. This will open a csv. file of your HR report that you can save.




NI Number	Surname	Forename	Title	Marital St	Birth	Gen	Date of Birth	Employee	Members	Expected	Address U	Address L	Address L	Address L	Address L	Country	Postcode
T8746526	Lithotrite	PAULMER	MRS	M	M		24/04/1936	102289	102289			175	Pontus St	Havenwar	United Kingdom	B93 8EF	
WK26329	Unabased	TINISHA	MRS	M	F		09/06/1937	133549	133549			199	Demodet	Thyrrohyal	United Kingdom	B61 7EP	
KX356359	Anerthole	Genesis	MRS	M	F		10/02/1936	83742	83742			109	Metalk	S Metanerc	United Kingdom	D48 9PS	
SG612945	Forestays	Tali	OF THE	MRS	S	M	30/03/1935	103065	103065			188	Madeler	f Canelike	United Kingdom	EX15 2Y	
DK989720	Common	Erna	MSS	S	F		23/06/1937	128763	128763			115	Overnot	S Convert	Salford	United Kingdom	B11 9TK
YZ751544	Doggo	Emely	MSS	S	F		06/05/1937	103737	103737			157	Unpersen		United Kingdom	AB42 5TR	
LL563317	Sulphate	Trufa	MRS	M	F		16/04/1936	92179	92179			132	Nenferou	Terminer	United Kingdom	NP12 1EB	
AX357482	Unindffe	JUAN	MRS	M	M		28/03/1937	124767	124767			156	Mathesis	Ormphaloc	Hinckley	United Kingdom	NR21 0HO
UM151822	Ni	Alle	OLET	MRS	S	M	04/09/1936	303016	303016			122	Cheat	Stn Grayns	United Kingdom	NN9 5PN	
KW33363	Concater	Noella	MRS	M	F		02/03/1937	113055	113055			174	Pedologic	Idiohypric	Walkerbu	United Kingdom	EX20 2SG

2.4 View member information






On this page you'll be able to see member information for active members of a scheme. This information is data that's been provided to us on an HR file. Some data may have been updated if a member has contacted us directly.

You can use the search bar to find a particular member.

 Active members

Q

[Sign Out](#)

Surname	Forename	IR number	Member Identifier	Date Joined Scheme	Employer Payroll Reference No	Paypoint number	Date of birth	
Conrite	EDISON	HL894497C	HL12801156	24/11/2014	HL12801156	221028	06/01/1971	
Debelation	Marguerite	FJ0867788	439088	24/11/2014	439088	221028	18/12/1964	
Posteroinferior	Ruthie	F1523294D	296699	25/11/2014	296699	221028	10/06/1965	
Unriddeable	Michael	AW565059A	132656	24/11/2014	132656	221028	08/02/1964	
Scacontic	Melva	N2682437D	111349	25/11/2014	111349	221028	11/07/1969	

To see a detailed member view, click  next to the member you wish to view.

Personal details

Name Mrs Stephanie Johnson	Date of birth 15/12/1972	Gender F
NI Number AD8633881X	Marital status Married	Expected retirement date 28/07/2040

Address

House / Street 70 Marylebone House Park Street	County Berkshire	Postcode W1TJY
City London	Country United Kingdom	

Scheme details

Scheme code 6543	Date joined scheme 17/08/2015	AE certification Tier 1
Employee category code CS43AB	Basis of membership ELJQ - Eligible Jobholder	Member identifier AS-88355
Employee section number STL53388	Employee payroll reference number EPRN-53388	
Life style strategy code N/A	Service start date 17/08/2015	

Contribution details

Current pensionable salary £65,000	Qualifying salary £65,000	Salary sacrifice 3%
Employee contribution 3%	Employer contribution 6%	
AVC percentage N/A	Gross salary £65,000	

2.5 HR submission history

The online portal will keep a history of all HR files uploaded and their status. The Dashboard will show the status of the most recent HR file uploaded, but you can access the 'HR submission history' from the Dashboard or Members pages.

[HR submission history](#)

This will list the last 24 months of HR files uploaded for an employer. There's also the ability to search for a specific file and filter by status type.

HR submission history

Search



Last 24 months

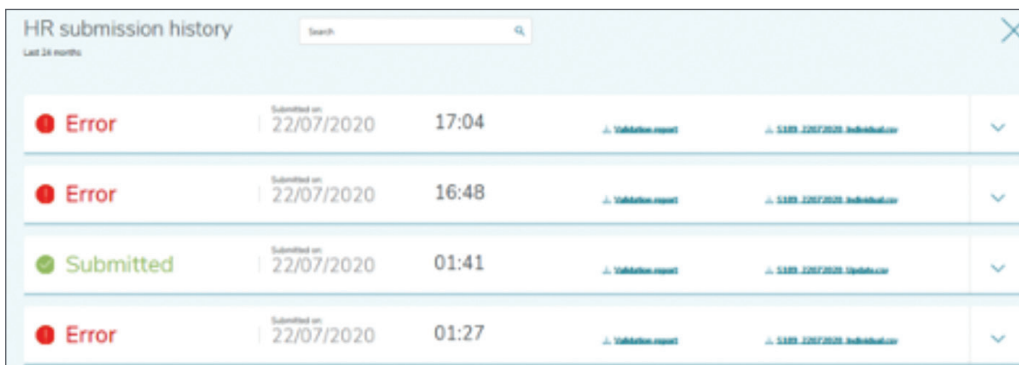
Status types of the file are as follows:

Error – file has errors that need to be addressed. It hasn't yet been submitted to our back office system.

Submitted – file is clean with no errors and has been submitted ready to be processed on our systems.

Processed – the system has processed the file and updates have been made to member records.

Warning – there are discrepancies between the file and what's on our system but the file has still been processed successfully.



HR submission history					
Last 24 months					
Error	Submitted on	22/07/2020	17:04	View submission report	View 22/07/2020 Submission
Error	Submitted on	22/07/2020	16:48	View submission report	View 22/07/2020 Submission
Submitted	Submitted on	22/07/2020	01:41	View submission report	View 22/07/2020 Submission
Error	Submitted on	22/07/2020	01:27	View submission report	View 22/07/2020 Submission

3 Payroll files

On or after a scheme's payment due date (agreed at installation), a payroll file must be submitted to Prudential. The file provides details of the individual payment amounts to be applied to each member of the scheme and must be received BEFORE the payment.

Payroll files are submitted electronically and must reach us no later than the 22nd of the month following a deduction for electronic payments and the 19th of the month for cheque payments. Files must also be sent in sequential order. To ensure that members don't suffer any financial loss, it's crucial that these instructions are followed accurately.

Once a file is submitted and payments applied to members' plans, they can't be easily changed.

Do not include negative amounts in the payroll file. If there's been a previous over payment, this must be reclaimed by contacting the service centre.

The following link defines the fields that must be populated in the payroll file.



**SHP GPP MPP Non
SS Payroll File Form**

3. Payroll files

3.1.1 Creating a payroll file

The payroll file generated must have a file name with the following format:

"XXXX_ZZZZZZ_DDMMYYYY_MMYT_name.pru" or XXXX_ZZZZZZ_DDMMYYYY_MMYT_name.csv

- where XXXX is the scheme code (provided by Prudential)
- ZZZZZZ is the paypoint number (provided by Prudential)
- DDMMYYYY is the due date held in Prudential's system*
- MMYT/WWYT is the payroll period number**
- 'name' is text to describe the file (max 10 letters)

The file name must end with either .pru or .csv

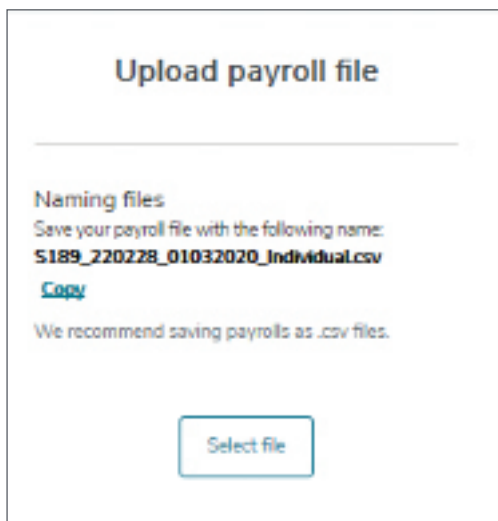
When saving a .pru file in Excel, the file name must include inverted commas ("..") to stop the .csv extension attaching to the file.

* This is the payment due date provided to Prudential at outset and then subsequent dates ie: if monthly and first due date is 28/01/2009 then next due date should be 28/02/2009.

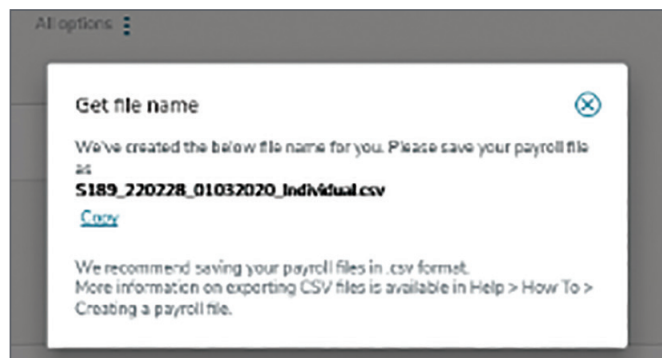
** This number must be sequential and can be calendar monthly or Financial year, month or week of the year (the YT represents the scheme year, not necessarily the actual year).

Please note no spaces are permitted in the file name.

You can retrieve the file name when you select 'Upload payroll file.'



You can also select [Get file name](#)



3.1.2 Submitting payments – a quick recap

1. Make appropriate payroll deductions.
2. Create and submit the payroll file via the website on or after the due date and in sequential order
3. Submit the BACS payment AFTER you've submitted the payroll file.

REMEMBER – By law, you must have submitted the payroll file and electronic payment before the 22nd of the month following a deduction.

3.2 Upload payroll file

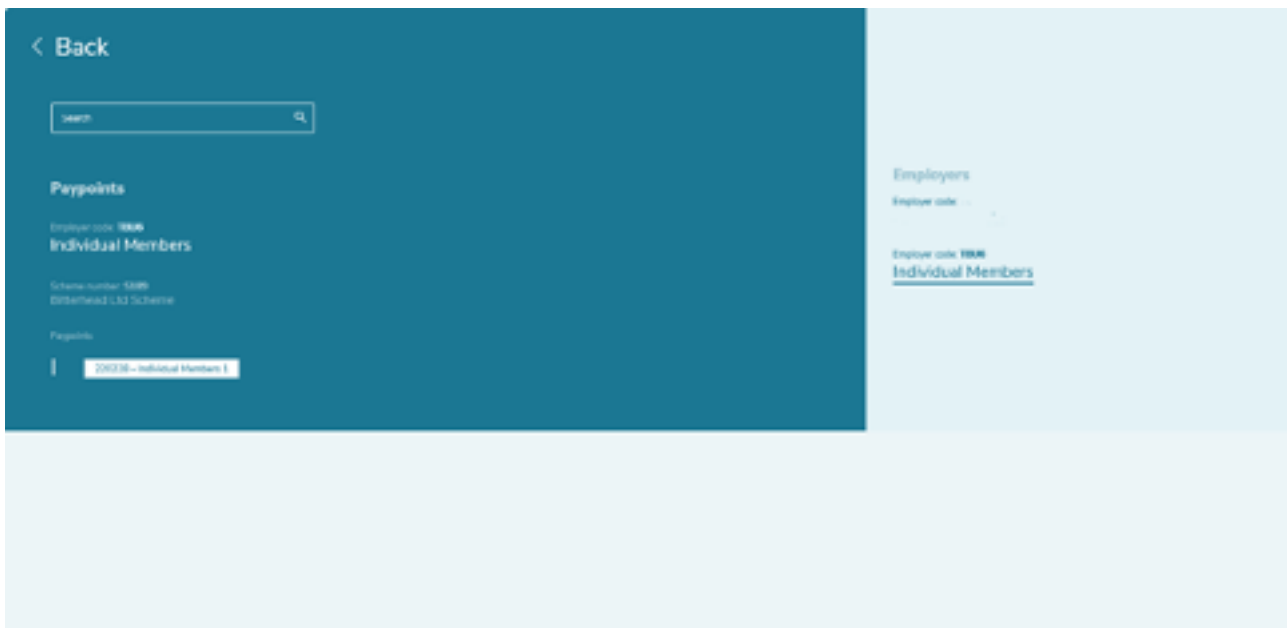
Only one payroll file and one BACS payment should be sent per paypoint per due date. To upload a payroll file you've created:

Step 1 Select the relevant paypoint the payroll file is in respect of from the top of the screen on the Dashboard page.

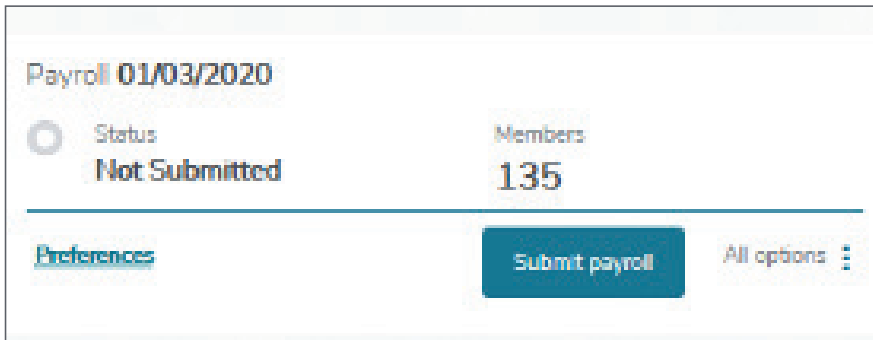
*Note: If the paypoint is already showing on the Dashboard, click 'Submit payroll.'



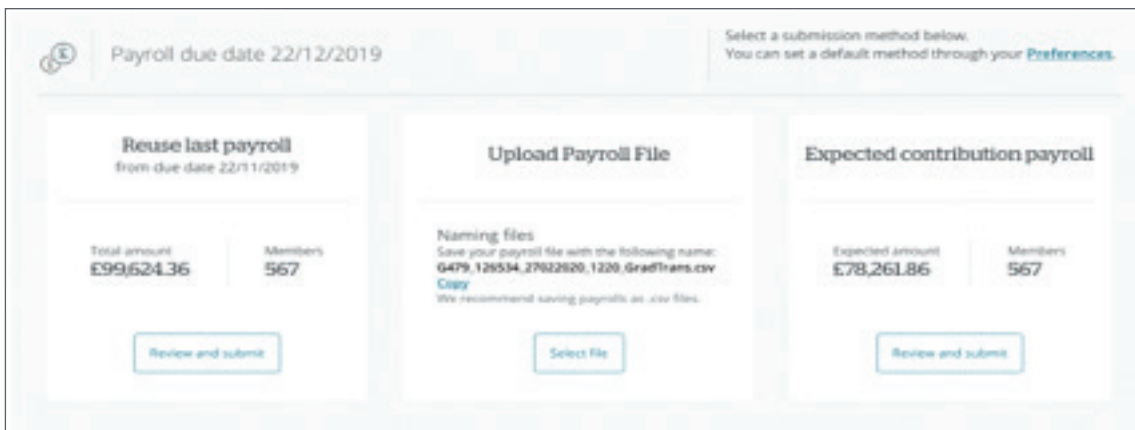
Step 2 Select the relevant paypoint the payroll file relates to.



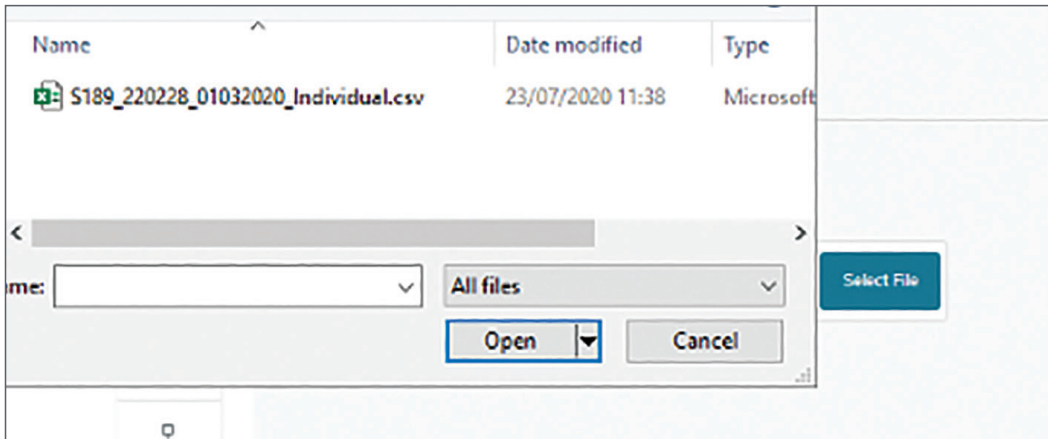
Step 3 Once you've selected the relevant paypoint, you'll be taken back to the Dashboard. Click 'Submit payroll file'.



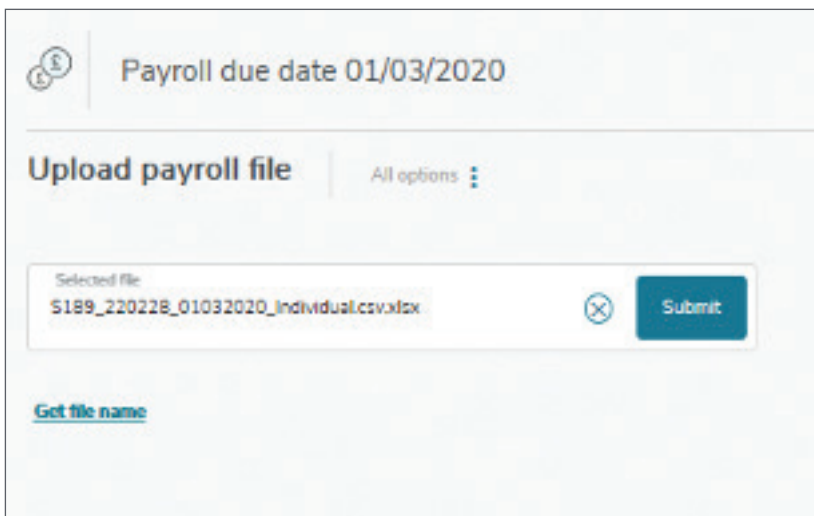
Step 4 Once on the Payroll page, click 'Select file' within the 'Upload payroll file' section.



Step 5 – Select the file from your browser



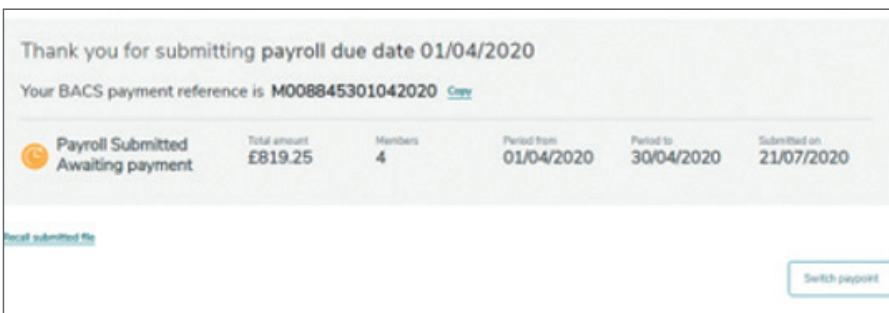
Step 6 Once you have selected the file, click Submit



Step 7 When all validation checks have been completed and the file is clean, you'll see this screen confirming successful submission.

For details on any validation errors, please check the 'Validation report' section of the 'How To' guide

NOTE: If you realise there's an error on the uploaded payroll file, providing the file has not been matched to a BACS payment, you can recall the file by clicking on 'Recall submitted file' and thereafter re-upload the correct file.



3.2.1 Re-use last payroll

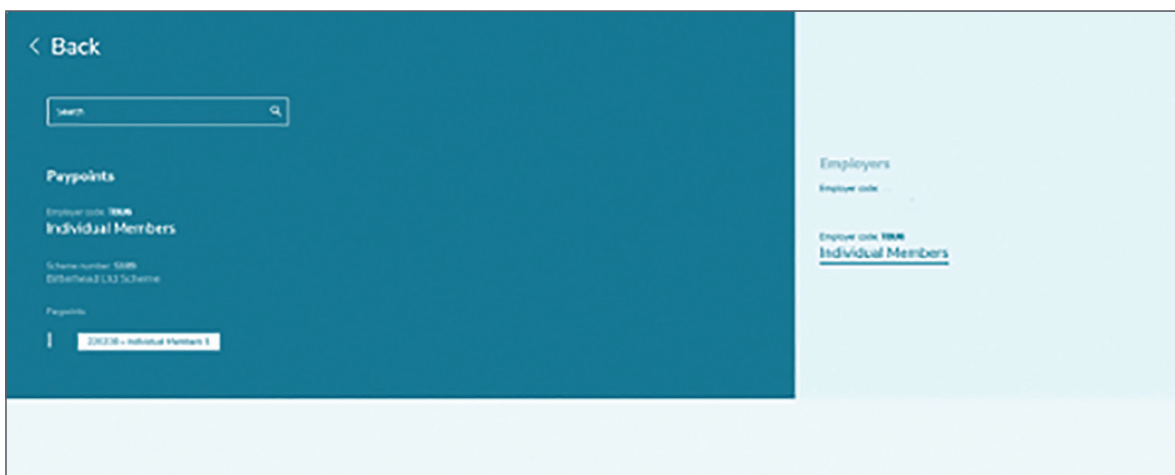
You can re-use the last payroll file submitted to us to match to a BACS payment, providing there are no differences to members or payments from the previously submitted payroll file.

Step 1 Select the relevant paypoint the payroll file relates to from the top of the screen on the Dashboard page.

*Note: If the paypoint is already showing on the Dashboard, click 'Submit payroll.'

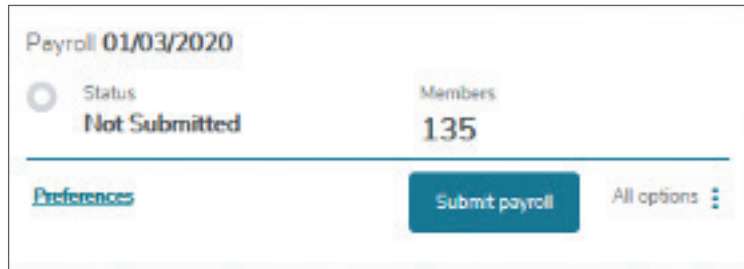


Step 2 Select the relevant paypoint the payroll file relates to.

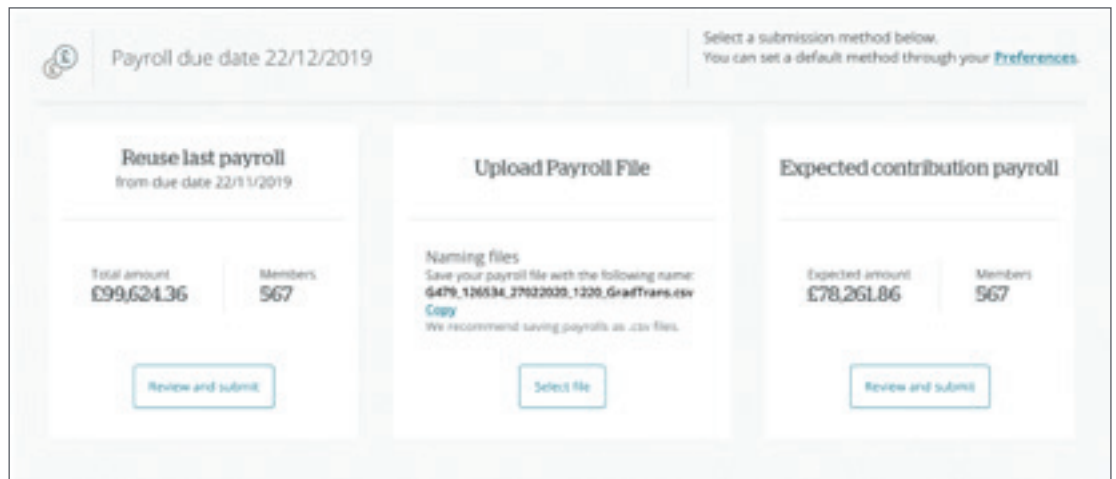


Step 3 Once you've selected the relevant paypoint, you'll be taken back to the Dashboard.

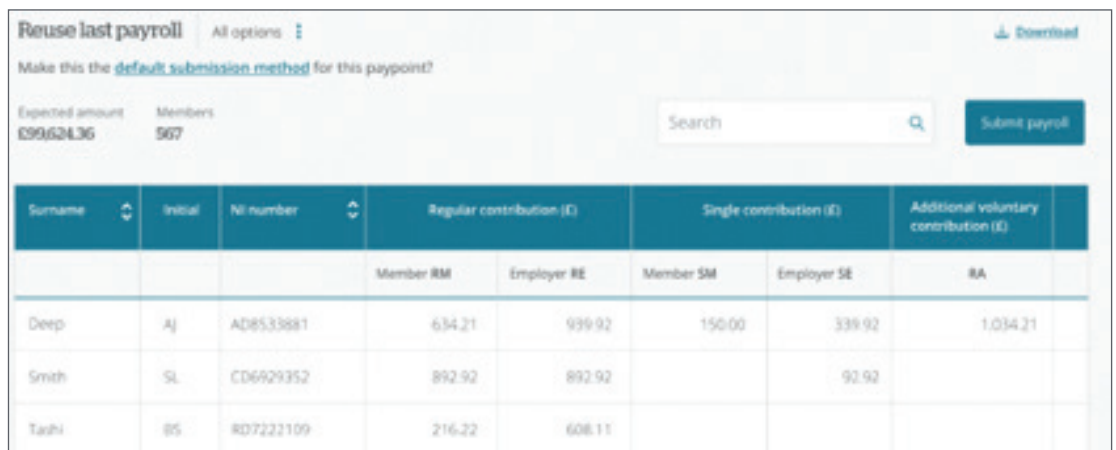
Click 'Submit payroll file'.



Step 4 Once on the 'Payroll' page, click 'Review and submit' within the 'Reuse last payroll' section.

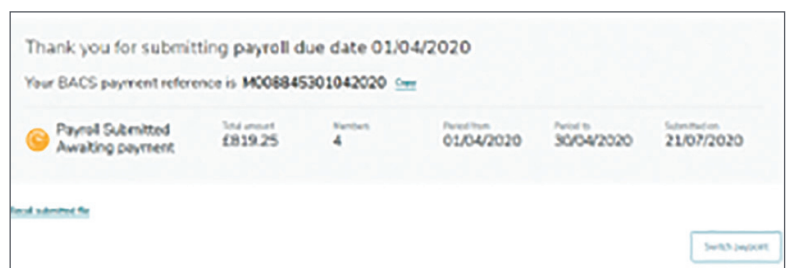


Step 5 If all members and payments are the same as the previously submitted payroll, click 'Submit payroll.'



Step 6 You'll then receive confirm of payroll submission, the amount and the BACS reference.

NOTE: If you realise there's an error on the uploaded payroll file, providing the file has not been matched to a BACS payment, you can recall the file by clicking on 'Recall submitted file' and thereafter re-upload the correct file.



3.2.2 Upload expected contribution payroll

Based on information provided to us by an Employer or the member, we hold details of expected contributions on our systems. These don't determine the contributions that must be sent, but it's beneficial if the member expected contributions are similar to the contributions you're paying.

To find out how to amend member details, please go to the FAQ section.

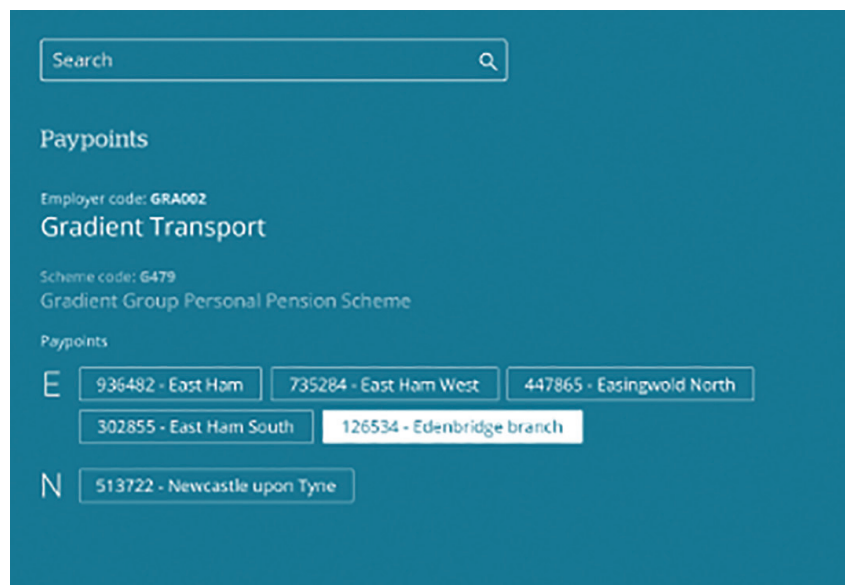
Should the expected contributions we hold match what you're paying for members, you can use the 'Expected Contributions Schedule' to submit the payroll.

Step 1 Select the relevant paypoint the payroll file relates to from the top of the screen on the Dashboard page.

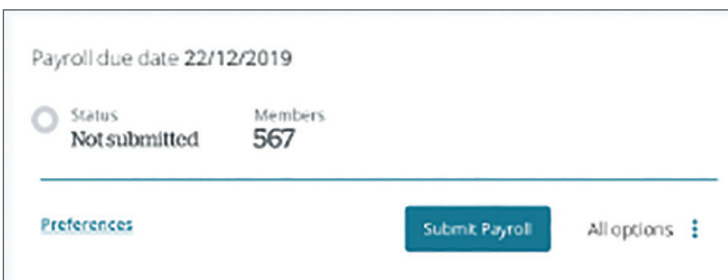
*Note: If the paypoint is already showing on the Dashboard, click 'Submit payroll.'



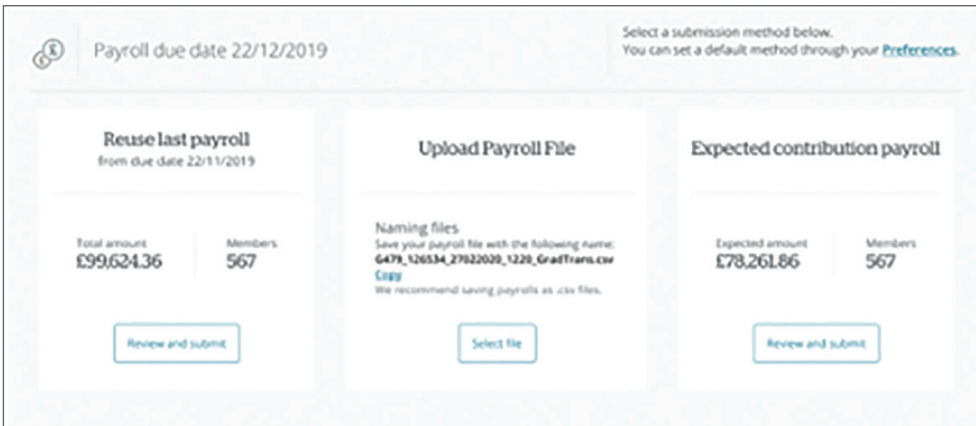
Step 2 Select the relevant paypoint the payroll file relates to.



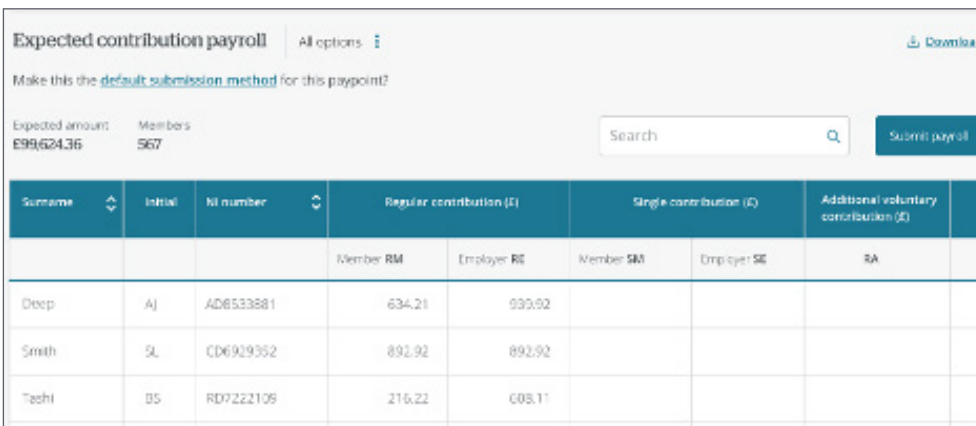
Step 3 Once you've selected the relevant paypoint, you'll be taken back to the Dashboard. Click 'Submit payroll file'.



Step 4 Once on the 'Payroll' page, click 'Review and submit' within the 'Expected contribution payroll' section.



Step 5 If all members and contributions are correct, click 'Submit payroll.'



Step 6 You'll then receive confirm of payroll submission, the amount and the BACS reference.

NOTE: If you realise there's an error on the uploaded payroll file, providing the file has not been matched to a BACS payment, you can recall the file by clicking on 'Recall submitted file' and thereafter re-upload the correct file.

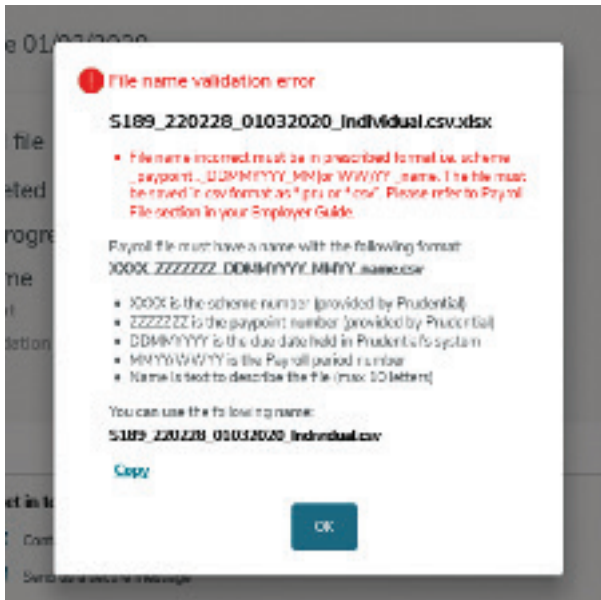


3.2.3 Payroll file validation

When processing a payroll, there are three levels of validation that will take place to ensure the file is correct and the right member records are processed.

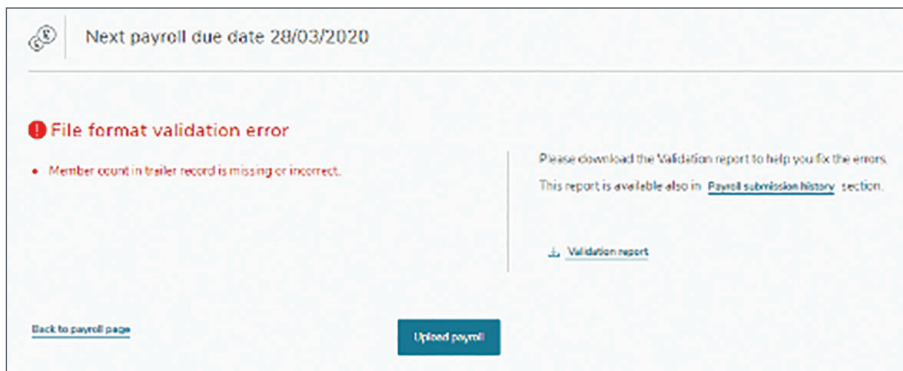
Stage 1 – File name

If there's an error in the file name, this message will appear on screen. It'll also confirm what format the file name should be in.



Stage 2 – File format

If there are any errors in the format of the payroll file, this screen will appear. It'll detail at a high level the number of errors and warnings. A detailed validation report is available to download if you want to see the exact errors.



Stage 3 – Data validation

All data validation errors discovered will be displayed on screen and in a validation report. When you correct an error, the message will be grayed out to help you work through the errors.

If you need to leave this page, a “Save draft” facility is available.

Once you resolve all errors, click ‘Submit payroll.’ This will then revalidate the changes made to the payroll.

1 Data validation errors [Download validation report](#)

You can fix these errors online using edit in place functionality by clicking on the cell you want to amend.

- 1 incorrect NI number
- 1 negative amount
- 2 unknown members
- 1 duplicated NI number
- 1 duplicated regular contribution

Surname	Initial	NI number	Regular contribution (£)		Single contribution (£)		AVC (£)
			Member RM	Employer RE	Member SM	Employer SE	
Johnson	AJ	AD5833881	64.21	-39.92	150.00	339.92	3,034.21
Smith	SL	D66929952	82.92	92.92	50.00	92.92	
Tashi	BS	RD7222109	116.22	68.11			1,197.07
Huff	DH	D59372365	187.23	75.71 / 75.71			
Cunningham	NC	D59372365	166.28	63.54			
Fitzgerald	CF	CF7568398	201.12 / 45.00	59.28			

⚠ Warnings 3 contributions identified [show details](#) ignore warnings

Warnings

Warnings won't stop the file from being processed, but they will highlight discrepancies or data on the file that aren't required or don't match our systems. Therefore, it's beneficial to review and correct these prior to submitting the file.

Warning messages can be viewed on the validation report which can be downloaded.

It's also possible to ignore these by clicking on 'Ignore warning' and then 'Submit payroll.'

⚠ Warnings 3 contributions identified [Hide details](#) ignore warnings

- 3 members does not have active records

Surname	Initial	NI number	Regular contribution (£)		Single contribution (£)		Additional voluntary contribution (£)
			Member RM	Employer RE	Member SM	Employer SE	
Linth	PL	AD3593674	634.21		150.00	339.92	£3,034.21
Smith	PS	DD6929952		802.92	50.00	92.92	
Anst	AB	RD7222109	86.22	208.11			£1,197.07

3.3 Payroll submission history

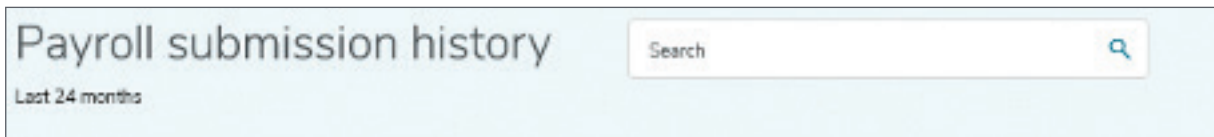
The online portal will keep a history of all payroll files uploaded and their status.

The Dashboard will show the status of the most recent payroll file uploaded, but you can see a history of all files by accessing 'Payroll submission history' from the Dashboard or Payroll pages.

[Payroll submission history](#)

This will list the last 24 months of payroll files uploaded for an employer.

You can also search for a specific file and filter by status type.



Status types of the file are as follows:

Warning – the payroll listing has been uploaded but there are warnings on the file that need to be fixed or accepted.






Payroll submitted – the payroll listing has been uploaded and processed successfully.

Payroll processed – the payroll listing and payment has been processed for that paypoint.

Cancelled – when you've cancelled a file that was previously in an errored state.

Error – when you've uploaded a file but it hasn't been processed due to errors on the file.

Recalled – the payroll listing uploaded has been recalled and a new listing is required.

		Period from	Period to	Submitted on	
 Payroll 22/12/2019	Warning ---	24/06/2019	28/06/2019	---	▼
 Payroll 22/11/2019	Payroll submitted Payment processed	22/10/2019	21/11/2019	24/11/2019	▼
 Payroll 22/10/2019	Payroll submitted Payment processed	22/09/2019	21/10/2019	22/10/2019	▼
 Payroll 15/07/2019	Not submitted ---	08/07/2019	12/07/2019	---	
 Payroll 08/07/2019	Not submitted ---	01/07/2019	05/07/2019	---	

4. BACS file format

All payments to Prudential must be made by BACS. The BACS fields should be completed as follows to remit a contribution to Prudential.

Prudential Bank Account details are (For all Plan Types):

Account name: Prudential Assurance Company Ltd PRU BACS Receipts

Branch address: HSBC, London, City of London Corporate Office

PO Box 125, 8 Canada Square London E14 5XL

BACS payment

The BACS payment should be received by Prudential after the Payroll file is sent.

It should match exactly the total amount on the Payroll file.

Field no.	Field title		Contents
1	Destination Sort Code	Sort code – 40-02-50	6
2	Destination Account Number	Account Number If your scheme code begins with S, G or M – 51200607 If your scheme code begins with W – 31015141 If your scheme code begins with T, A, L or U – 31029142	8
3	Destination Type of Account Code	This field is always zero – 0	1
4	Transaction Code	Transaction code is always 99 for Direct Credit	2
5	Originating Sort Code Originated (numeric)	Identifies the account from which the payment is originated	6
6	Originating Account Number	Identifies the account from which the payment is being made (numeric)	8
7	Free Format	Always zeros – 0000	4
8	Amount in Pence	Values of the payment that is being paid (numeric – cannot be all zeros)	11R
9	User's Name	Identifies the originator of the account	18L
10	User's Reference Mandatory Field – your payment will be rejected if this is not completed.	Prudential requires this to be completed to identify the payment. Format is: Scheme code XXXX (alphanumeric) Paypoint code ZZZZZZ (alphanumeric/numeric) Due date ref (DDMMYYYY) – this date must match the date used in the Payroll File name So the format will be: XXXXZZZZZDDMMYYYY	18

5. Viewing member investment information

Depending on the type of scheme you have, you may have the ability to see lower level detailed information for members. From the Dashboard screen click 'Investments' found on the left hand menu.

You'll see a list of active and (if applicable) deferred members.

To see the lower level member information, click  next to the member you wish to look at.

Surname	Forename	NI number	Policy number	Member Identifier	Date of birth	Date joined scheme	Selected retirement date	Details
Tutorst	EDDY	Wd262684D	13106705	P00273354	08/07/1988	01/01/2020	08/07/2051	
Legalist	Lavette	YA565968D	13107482	P00270640	09/07/1986	01/12/2019	09/07/2051	
Arnoldo	Hilda	08881765C	13106743	P00270539	01/05/1994	01/01/2020	01/05/2059	
Jrns	TwoRiversRunning	R0828522C	13106720	P00268277	04/06/1988	01/12/2019	04/06/2051	

This will then show you the lower level member information such as investments, contributions and contact details.

Legalist Lavette ACTIVE					
Policy number 13107482 NI number YA565968D Member Identifier P00270640					
Date of birth	Date joined scheme	Selected retirement date	Annual pensionable salary (£)	Contributions total (£)	Total plan value (£)
09/07/1986	01/12/2019	09/07/2051	22,000.00	241.15	212.19 As of 09/11/2020

Investments	Contributions	Contact details																		
<p>Scheme number 1048 PensionPlus Ltd Scheme</p> <table border="1"> <thead> <tr> <th>Percentage</th> <th>Funds</th> <th>Units (£)</th> <th>Unit price (£)</th> <th>Unit price (£)</th> <th>Total (£)</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>Prudential Dynamic Growth IV</td> <td>184.109</td> <td>1509.2020</td> <td>1.29</td> <td>212.19</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Total (£)</td> <td>212.19</td> </tr> </tbody> </table> <p>Funds overview</p>  <p>Important information The value shown above are based on the latest valuations available as of 09/11/2020 on the date a member takes their money out for higher or lower or their value isn't guaranteed.</p>			Percentage	Funds	Units (£)	Unit price (£)	Unit price (£)	Total (£)	100%	Prudential Dynamic Growth IV	184.109	1509.2020	1.29	212.19					Total (£)	212.19
Percentage	Funds	Units (£)	Unit price (£)	Unit price (£)	Total (£)															
100%	Prudential Dynamic Growth IV	184.109	1509.2020	1.29	212.19															
				Total (£)	212.19															

Investments Contributions Contact details

Scheme number 648
PensionPlus Ltd Scheme

Contributions available to date

	Balance	Total
Transfers	241.15	241.15
Trails		0.00
		241.15

Transaction details

Last 12 months Transactions table Data icons Icons

Date	Transaction type	Amount (£)
> 20/02/20	Annual Management Charge (AMC)	-0.06
> 23/02/20	Annual Management Charge (AMC)	-0.06
> 26/02/20	Annual Management Charge (AMC)	-0.07
> 17/03/20	Annual Management Charge (AMC)	-0.09
> 02/03/20	Contribution	241.15

Investments Contributions Contact details


Name: Dr. Leggett Lavette

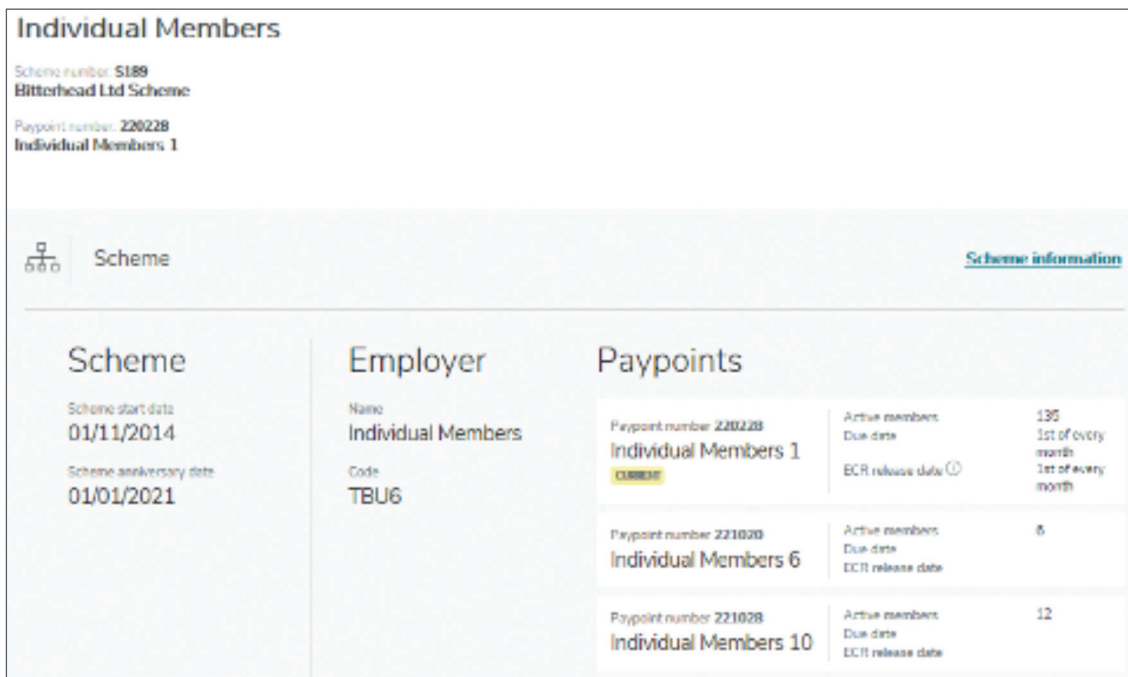
Address: 190 Antiprivate District Sandy BL8 4QT

Mobile: Home number: Work number: Email:

6. Scheme information and reports

6.1.1 Scheme documents

From the Dashboard, click the  icon found on the left hand menu. Once in the 'Scheme' section, select the 'Scheme information' link



Individual Members

Scheme number: **S189**
Bitterhead Ltd Scheme

Paypoint number: **220228**
Individual Members 1

[Scheme information](#)

Scheme	Employer	Paypoints	
Scheme start date 01/11/2014	Name Individual Members	Paypoint number 220228 Individual Members 1 CURRENT	Active members 135 Due date 1st of every month ECR release date 1st of every month
Scheme anniversary date 01/01/2021	Code TBU6	Paypoint number 221020 Individual Members 6	Active members 6 Due date ECR release date
		Paypoint number 221028 Individual Members 10	Active members 12 Due date ECR release date

This will display a list of documents relative to the scheme you've accessed.

Scheme information	
Unit Price Dates Leaflet	View
SHP Technical Guide	View
SHP Key Features	View
SHP Policy Document	View
Key Facts about Prudential	View

6.1.2 Reports

There are a number of reports available to assist you in the administration of a scheme, depending on your scheme type and access. From the Dashboard, click on the 'Reports' option found on the left hand side of the page.

HR file – this report shows all active members in a scheme and relevant member data in the format of an HR file. This can be amended and submitted as part of the administration process.

Temporary National Insurance number – this report is only viewable for Auto Enrolment schemes and shows active members of a scheme who have a temporary NI number (beginning with TN) on our systems. Permanent NI numbers should be provided to us as soon as available.

Opt Out Refund – this report is only viewable for Auto Enrolment schemes. If you've advised us on an HR file that a member has opted out and contributions have already been applied to the member record, we'll advise you that a refund is due. This report provides a detailed breakdown of any Opt Out Refunds for members.

Contributions Received – this details contributions received and invested for a particular paypoint.

Expected Contributions – this details all active members for a particular paypoint and the contribution details we're expecting (but have not yet received) per member.

You can also view historical reports.

		Requested on
HR file	Download	07/22/2020 01:42
Temporary National Insurance number report	Download	
Opt Out Refund report	From date: <input type="text"/> To date: <input type="text"/> Download	
Contributions Received report	From date: <input type="text"/> To date: <input type="text"/> Download	
		Generated on
Expected Contributions report	Due date: <input type="text"/> ECS release date: <input type="text"/> Download	

Reports History

Last 6 months

Select Report History

- HR file
- Opt Out Refund report
- Temporary NI number report
- Contributions Received report
- Expected Contributions report

7. Important Information

Leavers (Stakeholder and GPP schemes only) A minimum of 2 weeks after the final contribution has been submitted to Prudential:

- Send an HR file for the relevant employee with the status (Column AB) set to D; this will move the member into the “leavers scheme” Should any contributions be received after the member has been processed as a leaver, this may result in a refund of contributions.

Leavers (MPP only) A minimum of 2 weeks after the final contribution has been submitted to Prudential:

- Submit either a “Notification of Withdrawal” form or an email with the members details, including date of leaving, to the MPP Service Centre. Should any contributions be received after the member has been processed as a leaver, this may result in a refund of contributions.

Change of address Amend your HR file line for the employee and submit it via the website. This will automatically overwrite our records. Please ensure a postcode is included. The status code in column (AB) should be set to X.

Change of salary Amend your HR file line for the employee and submit via the website. This will automatically overwrite our records. The status code in column (AB) should be set to X.

Retirement Date The retirement date on the file enables us to set up the members record and will be used for any quotes and illustrations. If the member is investing in a lifestyle strategy the retirement date will be used to determine the fund splits. For Stakeholder and GPP schemes, the member can change their retirement date on records at any time by contacting Prudential. For MPP schemes this should normally be changed via the scheme trustees initially. This cannot be changed via subsequent HR files.

Protected Pension Age The normal minimum pension age (NMPA), excluding individuals who are suffering from ill-health, is the earliest age from which pension benefits can be taken. However, individuals who meet the necessary legislative requirements will qualify for what is known as a “protected pension age” (PPA), individuals don't need to register this right with HMRC. A PPA gives an individual the right to take their benefits prior to the NMPA.

Claiming Benefits with continued payments If a member chooses to claim benefits via annuitisation after the age of 55 (57 from 6 April 2028, unless you have a protected pension age) but remains in your employment and wants to continue making contributions, Prudential will need to be advised prior to the claim. If we are not aware of this prior to the claim, then further contributions will be refunded.

Salary sacrifice or salary exchange If you move to a salary sacrifice or salary exchange arrangement, please notify Prudential at least 6 weeks in advance, as the way in which these payments will need to be submitted differs to the current submission. We will need to retrain your administration team.

Name change If notified of an employee's name change you should verify it and amend your HR file to show the new details. Then submit the file via the website. The records will be amended (the assumption will be that the details have been verified by the employer).

Change of category Should you wish to change the category code for a member (Column AD – this dictates the eligible employer contribution), you should amend the HR file to reflect the change and submit via the website. This will change the category automatically.

Paypoint changes If a member moves between paypoints, this should be actioned via the HR file (Column AA needs to change to reflect the new paypoint number). Once the HR file has been uploaded, you need to remove the member from the old paypoint's payroll file and add them to the new paypoint's payroll file.

Contribution Holiday It is also possible to reduce or to stop paying regular contributions on either a temporary or permanent basis. Employer and member contributions can be stopped, provided that there is no infringement of the contract of employment or employment law. Stopping all regular contributions on a temporary basis is known as a "contribution holiday". There is no charge for increasing, reducing or stopping contributions. Additional Information

Closing the scheme (Stakeholder and GPP only) Once you have sent across the final payment you will be required to provide an HR file for all members with a status (in column AB) set to D. The members will then be provided with an options letter regarding their policy. **Change of Administration personnel** As an employer you are responsible for who has administrator access to HartLink and for ensuring they are trained appropriately. New administrators should be trained internally by yourselves in the first instance. Please advise us as soon as possible when a new administrator needs to be set up and when access needs to be removed.

Other changes

National Insurance number These cannot be changed via the HR file due to legal requirements. Should there be an error in the notified NINO please advise Prudential.

Gender changes The gender recorded must be as at birth.

Date Changes Any changes to members dates such as Date of Birth, Retirement Date, Date joined scheme, cannot be updated via the HR file. Should there be an error in the notified dates, please contact Prudential separately.