



McCloud tax and contributions calculator: input and output specification

Inputs

Inputs are loaded into the calculator by importing from a CSV template. Imported values can be edited within the calculator before running or after running to make any required change.

The fields below form the columns of the input section of the calculator.

For members where calculations are required for more than one scheme year, each scheme year is added as a new row. However, the output for each member is grouped together on the output.

If a calculation is being carried out monthly, a new row is required for each month. The output in these cases is similarly grouped.

For tapered members where the taper date fall part way through a tax year, please use monthly inputs for this period.

For tapered members where the taper date falls in the middle of the month the taper date should be rounded to the end of the month which is more beneficial to the member.

For members on contribution holidays during any period, if the start/end of the contribution holiday does not coincide with the Scheme Year please use monthly inputs for this period. The start/end of the contribution holiday should be rounded to the nearest month in the member's favour.

We are in discussions with home office as to the procedure if monthly data is not available in such cases.

Input field	Description
Member ID	Unique identifier (text string) for each member that is consistent between schemes/sections
Global ID	Additional optional field for identifying members



Input field	Description
Payroll provider	Used to assist tracing back the data in the case of member queries; not used for calculations
Date of calculation	Date interest is calculated up to
Data input type	Annual or monthly, depending on availability of data for the member
Scheme Year	Scheme year beginning 1 April (eg 2015 is the year 1 April 2015 to 31 March 2016)
Month	Month number within the scheme year the data corresponds to (eg 1 is April, 2 is May, etc) Only required if data input type is monthly; if annual, ignore this input
Scheme	The scheme the member is in (Fire or Police)
Contribution section	Section of the scheme the contributions were paid into Police: 1987, 2006, 2015 Fire: 1992, 2006, Special 2006, 2015
Legacy section	The legacy section the member is entitled to take benefits in Police: 1987, 2006 Fire: 1992, 2006, Special 2006
Jurisdiction	En for England, Wa for Wales, NI for Northern Ireland or Sc for Scotland
Legacy Scheme salary information	
Legacy Scheme – Wholetime Equivalent Pensionable pay	Wholetime Equivalent pensionable pay in member's legacy scheme in the period
Legacy Scheme – Actual Pensionable pay	Actual pensionable pay in the member's legacy scheme in the period
CARE Scheme salary information	
CARE Scheme – Wholetime Equivalent Pensionable pay	Wholetime Equivalent pensionable pay in CARE scheme in the period

Input field	Description
CARE Scheme – Actual Pensionable pay	Actual pensionable pay in the CARE scheme in the period
Tax information	
Taxable pay	Total taxable pay received by the member in the period (e.g. pensionable pay plus non-pensionable bonuses)
Actual tax paid	Tax paid by the member in the period
Tax due in legacy scheme	Optional: Total tax due assuming contributions paid in line with the relevant legacy scheme in the period. If not available this will be calculated
Tax due in 2015 scheme	Optional: Total tax due assuming contributions paid in line with the 2015 scheme in the period. If not available this will be calculated
Tax code	Tax code for the period, where available and monthly data is provided - optional field
Contribution information	
Actual contributions paid	Pension scheme contributions paid by the member to the in the period
Contributions due in legacy scheme	Optional: Total contributions due for benefits in the relevant legacy scheme in the period. If not available this will be calculated
Contributions due in 2015 scheme	Optional: Total contributions due for benefits in the 2015 scheme in the corresponding period. If not available this will be calculated
Contribution holiday	Enter “Yes” if member on a contribution holiday during the period
Contribution holiday start date	Enter start date of contribution holiday if applicable
Added pension information	
Added pension (all beneficiaries) - lump sum payments	Lump sum contributions paid in the period to buy added pension for member and death benefits

Input field	Description
Added pension (all beneficiaries) - periodical payments	Periodical contributions paid in the period to buy added pension for member and death benefits
Added pension (member only) - lump sum payments	Lump sum contributions paid in the period to buy added pension for member benefits only (only applicable to Police)
Added pension (member only) - periodical payments	Periodical contributions paid in the period to buy added pension for member benefits only (only applicable to Police)
Notes	This a free text field that will not affect the calculations but will appear on outputs

Outputs

Outputs are exported to a CSV file and are available to view in the calculator.

The fields below form the columns of the output section of the calculator.

Each member appears once in the outputs.

The calculator is set up to handle both the roll back into the legacy schemes (Option 1) and for member electing CARE benefits (Option 2).

Where an output field has the label 'total and by scheme year', the output is split into eight fields: one for each scheme year in the option period and a total across all the years.

Where an output field is described as 'owed to the member', **a negative value represents money owed by the member to the scheme** (1992 / 1987 members)

To assist with answering member queries, an additional output sheet is included in the calculator that shows the outputs and relevant inputs and calculation steps for a specified member.

Output field	Description
Member ID	Member ID as provided in the inputs
Global ID	Global ID as provided in the inputs
Payroll Provider	Name of payroll provider as provided in the inputs
OPTION 1 – Used for most members who are being moved back into legacy schemes. The amounts in this section are the values net of actual amounts paid.	
Option 1 Contribution adjustment (Legacy 7 years) [Total and by scheme year]	Amount of contributions owed to the member assuming service in the relevant legacy scheme for the whole option period
Option 1 PAYE tax adjustment (Legacy 7 years) [Total and by scheme year]	Tax adjustment owed to the member assuming service in the relevant legacy scheme for the whole option period
Option 1 Contribution adjustment less PAYE tax adjustment (Legacy 7 years)	Total amount of contributions owed to the member (after tax relief) assuming service in the relevant legacy scheme for the whole option period Sum of above two outputs
Option 1 Interest (Legacy 7 years) [Total and by scheme year]	Amount of interest on contributions (net of tax relief) owed to the member assuming service in the relevant legacy scheme for the whole option period
Option 1 total amount owed (Legacy 7 years)	Total amount owed to the member. Sum of the two outputs above

Output field	Description
Option 2 – member electing to take CARE benefits for the whole period. The amounts in this section are the values net of actual amounts paid.	
Option 2 Contribution adjustment (CARE 7 years) [Total and by scheme year]	Amount of contributions owed to the member assuming service in the CARE scheme for the whole option period
Option 2 PAYE tax adjustment (CARE 7 years) [Total and by scheme year]	Tax adjustment owed to the member assuming service in the CARE scheme for the whole option period
Contribution adjustment less PAYE tax adjustment CARE	Total amount of contributions owed to the member (after tax relief) assuming service in the CARE scheme for the whole option period Sum of above two outputs
Option 2 Interest (CARE 7 years)	Amount of interest on contributions (net of tax relief) owed to the member assuming service in the CARE scheme for the whole option period
Option 1 total amount owed (CARE 7 years)	Total amount owed to the member Sum of the two outputs above
Summary of contributions paid – this is a summary of the contribution inputs for each year. They are outputted so they can be used in communications.	
Contributions on Legacy (Actual) [Total and by scheme year]	Actual contributions paid to the relevant legacy scheme by the member This will be zero for members who transitioned in 2015
Tax on Legacy (Actual) [Total and by scheme year]	Actual tax paid on contributions paid to the relevant legacy scheme by the member This will be zero for members who transitioned in 2015
Contributions on CARE (Actual) [Total and by scheme year]	Actual contributions paid to the CARE scheme by the member This will be zero for fully protected members
Tax on CARE (Actual) [Total and by scheme year]	Actual tax paid on contributions paid to the CARE scheme by the member This will be zero for fully protected members
Added pension – summary of results for the refund of added pension	

Output field	Description
Refund of contributions net of tax relief on Added Pension [Total and by scheme year]	Amount of Added Pension contribution refunds owed to the member (after accounting for tax relief) assuming service in the CARE scheme for the whole option period
Interest on Added Pensions [Total and by scheme year]	Amount of interest on Added Pension contribution refunds owed to the member assuming service in the CARE scheme for the whole option period
Total added pension refund	Total amount owed in respect of added pension refunds Sum of above two outputs
Output in RSS format (to be finalised)	These items will be repeats or sums of above
Contributions member has paid	
If you choose to move you will need to pay more/receive a refund of:	
Tax adjustment	
Interest	
Total owed / due	