

Pension Update – December 2025

MCR (Monthly Reconciliation) MDC (Monthly Data Collection) Prudential AVC

During regular meetings with Teachers' Pensions, West Midlands Pension Fund, and AVC Prudential, concerns have been raised regarding outstanding files and payments that have yet to be received.

Additionally, it was noted that where payments have been received, the amounts often do not correspond with the values in the data files, and vice versa.

To ensure compliance with the requirements, we kindly remind you to follow and adhere to the procedures outlined below.

LGPS MDC

The Monthly Submission Interface should be completed accurately, with all relevant fields filled in correctly. Please submit the MDC Data File to externalpensions@birmingham.gov.uk by the 1st of each month, along with a copy of the remittance that matches the payment. The corresponding payment should also be made to the BCC account at the same time.

For clarity, one remittance per school is required.

Please note that failure to provide the above information correctly and within the specified timeframe may impact all staff employed by BCC – not just those at the individual school – and may result in fines for schools that do not comply with these statutory regulations.

TPS MCR

The Monthly Contribution Reconciliation should be completed accurately, ensuring all relevant fields are filled in correctly. Please submit the MCR Data File to externalpensions@birmingham.gov.uk by the 1st of each month, along with the corresponding payment to the BCC account.

If you provide services for multiple schools, please also include a spreadsheet detailing the breakdown of payments per school.

Below are some of the most common and recurring issues identified in MCR submissions that can easily be avoided, along with clarification on the next steps should any errors still occur:

- The Employer box on the MCR template should include the correct month and the employer establishment number: 330/0000
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18 August 2025

Teachers' Pensions

Monthly Contributions Reconciliation

Service and Contribution Period:	10/2025
Employer:	330/0000

- Please ensure the respective establishment number of the school is entered in Column “R” of the template.
- Role Identifiers should normally be recorded as 1/1, unless an employee has multiple records at the same establishment – in that case, additional roles can be listed as 2/1, and so on.
- Any Red Errors will be returned to Payroll Providers for correction via their payroll systems. These typically include incorrect National Insurance numbers, missing Teachers’ Pension reference numbers, or incorrect dates of birth.
- Any Orange Warnings/Errors will be emailed back to Payroll Providers for correction. The updated information should be included as an “Updated” line in the following month’s submission.
- If Red Errors or Orange Warnings are not corrected, BCC will be unable to upload the MCR Data File.
- Providing accurate information within the timeframe helps avoid potential fines and ensures smooth processing for all schools.
- Any fines incurred will be forwarded to the schools, who will then liaise directly with their providers.

Prudential AVC

Employees with AVC Prudential (AVC/SCAVC) arrangements should complete the [AVC template](#). There are two separate forms: one for Support Staff and one for Teachers.

Once completed, please email each form to externalpensions@birmingham.gov.uk and mark.williams@birmingham.gov.uk, and ensure the corresponding payment for each schedule is sent to the BCC account by the 1st of each month.

Payments

When sending payments, please use the following narratives:

- **MDC** – “LGPS [name of school/provider] & month”
- **MCR** – “TPS [name of school/provider] & month”
- **AVC** – “AVC Pru [name of school/provider] & month”

To ensure smooth processing, payments should match the Data Files and reach the BCC account by the 1st of each month.

BCC Account

Bank Name:	Barclays Bank plc		
Address:	15 Colmore Row Birmingham B3 2BH		
Account Name:	BCC-General Fund		
Sort Code:	20-07-90	Account Number:	53552667

Retirements and Ill Health Retirements – Schools

Alongside completing the exit interface, schools should also obtain the completed RB1 and RB1(D) forms, as well as any relevant certificates noted on the RB1 form, from the employee.

For ill health retirement cases, please include the completed M1 form together with the RB forms and certificates.

All paperwork listed above should be sent to the Pensions Team, rather than directly to the West Midlands Pension Fund. Please email these documents to localgovernmentpensions@birmingham.gov.uk.

Festive Period

We appreciate that during the Christmas period it may be challenging to submit Data Files and payments by 1 January 2026. For this period only, we are happy to accept submissions up to 5 January 2026.

If you have any concerns or need assistance, please contact Vipul Mistry, Payroll and Pensions Account Manager, at Vipul.Mistry@birmingham.gov.uk.

On behalf of the Payroll and Pensions Team we wish you a Happy Christmas and best wishes for the New Year 2026.

Thank you for your continued support and collaboration in helping us ensure these processes run smoothly for everyone.