

# NHS Pensions

## Retirement Guide



For members of the  
NHS Pension Scheme

## Welcome

**Welcome to the NHS Pension Scheme Retirement Guide. We understand that retiring is an important decision and we hope this guide provides you with the right information and answers any questions you may have about claiming and receiving your NHS pension benefits.**

It is really important that you read this guide before completing the relevant retirement application form, more on which we will explain later. By doing this you will be best placed to make decisions about your future.

Rules and regulations regarding pensions change so we regularly update the information in this guide. The most up to date version can always be found on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions).



## How does this guide work?

**This guide is for all members of the NHS Pension Schemes and uses different colours to identify the rules and provisions dependent on which section/scheme you are a member of. Each part of this guide has important information that is relevant to you.**

**Where there are different rules and provisions for different sections/schemes these are explained in separate coloured boxes, orange for the 1995 Section, blue for the 2008 Section and purple for the 2015 Scheme.**

This guide contains information that you need to know once your NHS pension is in payment. Please also tell your family and dependants about this guide as it contains important information they will need to know in the event of your death. Recording your personal details and keeping them in a safe place will help if you or your dependants need to contact us.

### **Important**

This guide is provided by the NHS Business Services Authority (NHSBSA), who administer the NHS Pension Scheme on behalf of the Secretary of State for Health.

## The small print

This Retirement Guide is intended to provide you with a general overview of the Schemes' retirement benefits. We have taken great care to get the details right at the time of publication but it does not give a complete or legally binding statement of the law and regulations which govern the Schemes. Nothing in this guide can override the regulations which set out the conditions of entitlement and determine the rate at which benefits are payable. In the event of any conflicting information, the Regulations will prevail.

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# What do I need to know before applying?

This section answers the key questions you may have prior to completing your application form.

There are different benefits within the NHS Pension Schemes dependent on which section/scheme you are a member of, and the type of role that you held. A brief summary of retirement benefits and provisions are shown in the table below. If you are unsure which section/scheme you belong to please use the member identifier on the homepage of our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

Feature or benefit	NHS staff, practice and approved employer staff (officers)		Practitioners		All NHS workers and approved employer staff
	1995 Section	2008 Section	1995 Section	2008 Section	2015 Scheme
<b>Pension</b>	An annual pension worth 1/80th of best of last 3 year's pensionable pay per year and pro rata for any part year of membership	An annual pension worth 1/60th of reckonable pay per year and pro rata for any part year of membership	An annual pension worth 1.4% of total uprated annual earnings	An annual pension worth 1.87% of total uprated annual earnings	A pension worth 1/54th of each year's pensionable earnings, revalued at the beginning of each following scheme year in line with a rate set by Treasury plus 1.5 % whilst in active membership
<b>Retirement lump sum</b>	3 x pension. Option to exchange part of pension for more cash at retirement, up to a limit	Option to exchange part of pension for cash at retirement, up to a limit. Some members may have a compulsory amount of lump sum	3 x pension. Option to exchange part of pension for more cash at retirement, up to a limit	Option to exchange part of pension for cash at retirement, up to a limit. Some members may have a compulsory amount of lump sum	Option to exchange part of pension for a lump sum up to a limit
<b>Normal pension age</b>	60	65	60	65	Equal to your State Pension Age or age 65 if that is later
<b>Minimum pension age</b>	55 (50 if you joined before 6 April 2006)	55	55 (50 if you joined before 6 April 2006)	55	55
<b>Pensionable pay</b>	Normal pay and certain regular allowances		Pensionable earnings from NHS work		Pensionable earnings from NHS Employment
<b>Uprated earnings</b>	Not relevant		The final value of pensionable earnings after adding all years' revalued earnings.*		

\* Revaluation factors are a way of increasing the recorded value of each year's pensionable earnings to maintain their buying power by reference to current earning values (also called Indexation Factors and Dynamising Factors)

Nurses, midwives, health visitors, physiotherapists and mental health officers in the 1995 Section and in post on or before 6 March 1995 (which we describe as having 'Special Class Status') have the right to retire from a normal pension age of 55 without a reduction applied to their pension, subject to certain criteria being met. Further information about these criteria can be found in the Special Class and Mental Health Officer (MHO) information available on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

More detailed information about retirement benefits and examples of calculations can be found in the Member Guides available on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)



## Can I exchange some of my pension for a lump sum payment?

Most members are able to take some of their benefits as a retirement lump sum. You may be able to take up to a maximum lump sum of 25% of your capital value normally up to the tax free amount. The capital value is the value placed on your NHS Pension Scheme benefits by HMRC and is calculated by multiplying your reduced pension by 20 and adding the value of any lump sum. The criteria for lump sum payments in each section/scheme is set out below:

### 1995 Section

You will automatically receive a retirement lump sum which is normally three times your annual pension. If you have membership on or after 1 April 2008 then you also have the option of receiving a larger retirement lump sum in exchange for a smaller annual pension. If you choose to do this you will receive £12 of additional lump sum for every £1 of pension exchanged.

Your capital value is determined by HMRC rules and is calculated by multiplying your reduced pension by 20 and adding your total retirement lump sum. In the majority of cases the maximum lump sum you can take works out at approximately 5.36 times your 1995 Section pension.

### 2008 Section

There is no automatic lump sum entitlement in the 2008 Section (unless you opted to transfer your 1995 Section benefits to the 2008 Section during the Choice exercise), but you do have the option of receiving a retirement lump sum by exchanging part of your pension. If you choose to do this you will receive £12 of retirement lump sum for every £1 of pension exchanged.

Your capital value is determined by HMRC rules and is calculated by multiplying the pension you will receive by 20 and adding your total retirement lump sum. In the majority of cases the maximum lump sum you can take works out at approximately 4.28 times your 2008 Section pension.

### 2015 Scheme

There is no automatic lump sum entitlement in the 2015 Scheme but you do have the option of receiving a retirement lump sum by exchanging part of your pension. If you do this you will receive £12 of retirement lump sum for every £1 of pension exchanged.

Your capital value is determined by HMRC rules and is calculated by multiplying the pension you will receive by 20 and adding any retirement lump sum. In the majority of cases the maximum lump sum you can take works out at approximately 4.28 times your 2015 Scheme pension.

## Important

Most members can access their Annual Benefit Statement (ABS) through the online Total Reward Statement (TRS) facility to get an overview of their NHS pension benefits. This will help you to understand what your pension is currently worth. Statements are available online for you to view at any time and are refreshed once a year with the information your employer provides to us. Your employer will let you know when your statement is ready to view. For more information about the statements and how to access them please visit the TRS website at:

**[www.nhsbsa.nhs.uk/total-reward-statements](http://www.nhsbsa.nhs.uk/total-reward-statements)**

If you can't access your Annual Benefit Statement it is advisable to obtain an estimate of your benefits before you complete the relevant retirement application form. This will show an estimate of the maximum lump sum you may be able to take (this amount may exceed the tax free amount) and how much your pension would be reduced to. You can choose the amount of lump sum you would like to receive, up to a maximum limit, as long as it is wholly divisible by 12 and does not cause an unauthorised payment. If the maximum lump sum after commutation exceeds the Pension Commencement Lump Sum (PCLS), then not all the lump sum may be tax free.

## What if the amount of my pension benefits is very small?

If you retire:

- on ill health at any age; or
- on any grounds on or after age 55 (or age 50 if you have a protected minimum pension age); and
- have built up a very small amount of benefits within the NHS Pension Scheme and with any other pension providers and the capital value of all your benefits added together is less than £30,000

then you may be able to have your pension and retirement lump sum from us paid as a one off payment, subject to HMRC conditions. The capital value is calculated by multiplying your pension by 20 and adding any retirement lump sum. This, however, is not the amount that will actually be paid.

If the capital value of your NHS benefits is less than £6,000 we will write to you to explain the amounts payable and confirm the details needed to be able to have your benefits from us paid as a one off payment.

If you believe the capital value of your NHS benefits is more than £6,000 but less than £30,000, you may be able to have your NHS pension and any retirement lump sum paid as a one off payment. If you would like your NHS benefits to be paid as a one off payment then please attach a letter confirming your request to your retirement application form.

If the capital value of your NHS benefits and any other pension benefits you have built up with any other providers is more than £30,000 it may still be possible to pay your NHS benefits as a one off payment if that one off payment is less than £10,000. If this is possible we will write to you to explain the amounts payable and confirm the details needed to be able to do this.

## Further information

More information about the limits on tax free pensions is available on our website at:

**[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)**



## Can I allocate part of my pension?

Allocation is giving up a part of your pension to provide a pension for somebody else (your beneficiary) when you die, for example, a member of your family or a close friend. If you choose to do this it means your pension will be reduced at your retirement and if you die before your beneficiary they will get the part of your pension you have allocated to them for life. You can allocate to anyone you choose as long as they are at least partially dependent on you. If you allocate to your spouse, civil partner or nominated qualifying partner they will get the allocated pension as well as their adult dependant's pension from this Scheme. The pension that you give up does not count against the standard lifetime allowance. This is the limit on the value of retirement benefits that you can draw before tax penalties apply.

### When can I allocate?

A separate application form to allocate must be completed and sent to NHS Pensions with your retirement application form.

#### Important

Once your benefits have been put into payment an application to allocate cannot be accepted. You can only cancel or change an application to allocate before we accept the application. You cannot cancel it once we have accepted it. This means that even if your beneficiary dies before you, you will never be able to get back the part of your pension you have given up. We will only change or cancel an application to allocate if you or your beneficiary dies before we have accepted it.

### Further information

Please read the Allocation factsheet before completing the application form. These can be found in the 'Applying for your pension' section of our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)



## Will I still get a State Pension?

The NHS Pension Scheme is completely separate from the State Pension arrangements and any other pension schemes you may have. This means you will normally get a separate basic State Pension as well as your NHS pension. As the NHS Pension Scheme was contracted out of the State Pension arrangements, it may affect the amount of State Pension you receive.

The State Pension Scheme changed to a single tier system from 6 April 2016. This change only applies to you if you reach your State Pension Age on or after 6 April 2016.

Before 6 April 2016 the State Pension Scheme had two tiers: the basic State Pension and the Additional State Pension. Scheme members paid a lower rate of National Insurance contributions because they contributed to this Scheme instead of the Additional State Pension. This is known as contracting out.

A single tiered State Pension means that contracting out ended and members no longer benefited from paying a lower rate of National Insurance.

## What does Guaranteed Minimum Pension mean?

For membership up to 5 April 1997, the Scheme guarantees its benefits will be at least as much as the 'additional pension' part of the State Pension scheme. This guaranteed amount is called the Guaranteed Minimum Pension (GMP) and is part of your NHS pension, not an extra pension.

The Scheme also guarantees that:

- if a male member dies leaving a surviving opposite gender spouse, their NHS pension for membership up to 5 April 1997 will be at least half of the member's GMP
- other male members who leave a surviving same gender spouse, civil partner or nominated qualifying partner, and all female members who leave a surviving spouse, civil partner or nominated qualified partner, their pension will be at least half of the member's GMP for membership from 6 April 1988 only.

All GMPs ceased from 6 April 1997.

If you have a GMP up to 5 April 1997 the Department for Work and Pensions will write to you at State Pension Age to say how much it is. This is to help check that your NHS pension is at least as much as the GMP. If it is not, your GMP will be paid from your State Pension Age. This will not affect the amount of the mandatory lump sum paid under the 1995 Section.

## Can I make voluntary deductions to the British Health Care Association from my pension?

You can make voluntary deductions from your NHS pension to the British Health Care Association.

If you wish deductions to be made you must complete the voluntary deductions part on the retirement application form with the amount you wish to pay and the appropriate codes. These are shown in the table below. The decision you make must remain firm as it is costly to alter arrangements at a later date.

Details of voluntary deductions currently made from your pay can be found on your latest pay slip. These deductions will normally be made up to the calendar quarter in which you retire i.e. 31 March, 30 June, 30 September, 31 December by deduction from your final salary. Deductions will then start from your pension in the following quarter.

### Code numbers and names of organisations

This list shows the organisations for which voluntary deductions from your pension may be made.

Code No.	Organisation - British Health Care Association
242	BHCA - Bedford Provincial Hospital Services Association - Medicaid
243	BHCA - Birmingham Hospital Saturday Fund
244	BHCA - Bolton and District Hospital Saturday Council
245	BHCA - Bradford Sovereign Health Care
251	BHCA - Coventry and Warwickshire - Mercia Health Benefits
252	BHCA - Crewe and Cheshire Hospital Contributory Scheme
280	BHCA - Gwent (Newport)
256	BHCA - Hull - Humberside Contributory Health Scheme
281	BHCA - National Industrial Orthopaedic Society (Manor House)
257	BHCA - Leeds Hospital Fund
258	BHCA - Leicester and County Convalescent Home Society
282	BHCA - National Physiotherapy Service (formerly LAMPS)
261	BHCA - Manchester and Salford Hospital Saturday Fund
259	BHCA - Merseyside - Medicash
270	BHCA - Western Provident Health Services Ltd
265	BHCA - Anglia Health Care - Norwich
264	BHCA - Northampton and District Hospitals Guild
266	BHCA - Nottingham and District Health Fund
272	BHCA - Sheffield - Westfield Contributory Health Scheme
275	BHCA - Wakefield and District Hospitals
276	BHCA - Wakefield Mobile Physiotherapy Association
249	BHCA - Welsh Hospitals and Health Services Association - Cardiff
283	BHCA - Crewe Transport Hospital Fund
277	BHCA - Wolverhampton Patients Aid Association

## Can I make other voluntary deductions from my pension?

If you wish to make deductions from your pension to an organisation, such as a charity, that you have not previously contributed to, you must firstly join that organisation. This cannot be done for you.

Deductions cannot be made from your pension for:

- staff associations or trade union subscriptions
- National Insurance contributions for which you may be liable if you become self employed
- contributions to saving schemes (including Save As You Earn (SAYE)).

If you subscribe to SAYE you should contact their office immediately so that they can make alternative arrangements for collecting your payments.

Any enquiries about:

- benefits
- increasing or ceasing your subscriptions
- conditions of membership

should be made direct to the organisation.

### **Remember:**

No responsibility can be accepted for any lack of cover caused by a deduction not being made from your pension or by it being passed incorrectly to any organisation. You may, if you wish, make separate arrangements with the organisation instead of having deductions made from your pension.



## I am a Pension Credit member. What will I be entitled to receive?

A Pension Credit member is someone who received pension benefits from their former spouse or civil partner as part of a divorce or dissolution settlement.

**Pension Credit benefits do not provide any dependant benefits.**

### 1995 Section

You will normally receive a pension and lump sum. You may exchange some of your pension for a bigger lump sum payment (see page 6). If your Pension Sharing Order came into effect after the retirement of your former spouse or civil partner you will only receive a pension.

You may also have the option to:

- take early payment of benefits with an actuarial reduction from the minimum pension age, or
- commute trivial benefits. If the Pension Credit is very small we may be able to convert it into a one off payment (see page 8) or
- take early payment of benefits if permanently incapable of any regular employment because of ill health, or
- take early payment of benefits on the grounds of serious ill health converted into a one off payment.

### 2008 Section

You will receive a pension. If your Pension Sharing Order came into effect before the retirement of your former spouse or civil partner, you may exchange some of your pension for a retirement lump sum (see page 6).

You may also have the option to:

- take early payment of benefits with an actuarial reduction from the minimum pension age, or
- commute trivial benefits. If the Pension Credit is very small we may be able to convert it into a one off payment (see page 8), or
- take early payment of benefits if permanently incapable of any regular employment because of ill health, or
- take early payment of benefits on the grounds of serious ill health converted into a one off payment.

### 2015 Scheme

You will receive a pension. If your Pension Sharing Order came into effect before the retirement of your former spouse or civil partner, you may exchange some of your pension for a retirement lump sum (see page 6).

You may also have the option to:

- take early payment of benefits with an actuarial reduction from the minimum pension age, or
- commute trivial benefits. If the Pension Credit is very small we may be able to convert it into a one off payment (see page 8), or
- take early payment of benefits if permanently incapable of any regular employment because of ill health, or
- take early payment of benefits on the grounds of serious ill health converted into a one off payment.

# Tax information

## What is a Pension Commencement Lump Sum?

A Pension Commencement Lump Sum (PCLS) is the maximum tax free retirement lump sum you can receive under HMRC rules. It is the lower of:

- 25% of your available standard lifetime allowance (LTA); or
- 25% of the capital value of your NHS Pension benefits being paid.

The actual amount of tax free lump sum available at retirement will depend on your individual circumstances and may be:

- higher if you hold certain types of protection or have a protected lump sum from HMRC; or
- lower if you already have benefits in payment (either from the NHS Pension Scheme or another pension provider) which reduces your available lifetime allowance.

## Can I take a lump sum that exceeds the Pension Commencement Lump Sum?

Yes. Up to 5 April 2023 the amount of lump sum that exceeds the Pension Commencement Lump Sum is known as a LTA Excess Lump Sum and carries a tax charge of 55%. From 6 April 2023, the excess lump sum will be taxed as income tax at your marginal rate. It may be possible to elect to take this excess lump sum and pay the associated tax charge if you do not hold certain types of HMRC Protection.

Normally, the Scheme will not pay a lump sum that has a tax charge, please tell us if you would like to receive a LTA Excess Lump Sum by attaching a letter to your retirement application form. If you are eligible to receive a LTA Excess Lump Sum we will then automatically pay it after deduction of the tax charge.

## Recycling of Pension Commencement Lump Sum

HMRC does not allow an individual to invest all or part of their tax free retirement Pension Commencement Lump Sum back into a registered pension scheme, automatically generating further tax relief on the amount reinvested. This is known as 'recycling lump sums' and will result in a tax charge of up to 55%.

If you recycle your Pension Commencement Lump Sum then you or your representative must notify HMRC.

## What is the lifetime allowance?

The lifetime allowance (LTA) is the maximum amount of tax free pension saving that HMRC allow you to build up during your lifetime. Pension savings are tested against a standard lifetime allowance when you retire and take your pension benefits. If you build up pension savings worth more than the standard lifetime allowance you will pay a tax charge on the excess.

For most people this increases their opportunities for tax efficient savings at retirement. Only consistently higher earners with long Scheme membership and/or substantial other pension savings are likely to be adversely affected.

The lifetime allowance is currently £1,073,100.

The government has announced that the lifetime allowance will be removed from 6 April 2023 and abolished from 6 April 2024. If you retire on or after the 6 April 2023 there will be no lifetime allowance charge on the pension benefits paid to you.

The maximum retirement lump sum, known as the pension commencement lump sum you will be able to take tax free is £268,275 unless you have lifetime allowance protection from HMRC.

If you think you may be affected by the lifetime allowance, have substantial pension savings outside the NHS Pension Scheme or you have a HMRC protection certificate (Enhanced, Primary, Fixed 2012, Fixed 2014, Individual 2014, Fixed 2016, Individual 2016 or Protected Lump Sum) you should read the information about the limits on tax free pensions on our website at:

**[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)** before completing your application form.

## What is the annual allowance?

The annual allowance is the maximum amount of growth in your pension savings that HMRC allow you to receive tax relief on each tax year. The current standard annual allowance is £40,000 and will be increased to £60,000 from 6 April 2023. Your annual allowance may be tapered down to a lower limit from 6 April 2016 if you have a taxable income of more than £240,000 or £260,000 from 6 April 2023. Your annual allowance may be lower if you have flexibly accessed any defined contribution scheme provisions. This includes the NHS Money Purchase AVC Scheme.

The majority of NHS Pension Scheme members will not be affected by annual allowance. However the following may impact on the growth of your pension savings:

- Significant increase in membership (e.g. a change from part time)
- Additional pension purchases (especially by lump sum payment)
- A significant pay rise, possibly due to promotion
- Receiving a Clinical Excellence Award
- Ill health retirement with an enhancement to your benefits including when we agree to waive the remaining cost of purchasing additional pension and other additional benefits
- Contributions paid to other pension savings arrangements, including the NHS MPAVC Scheme.

Any pension savings growth above the annual allowance is taxable at your marginal rate. You may be able to reduce the amount of tax by carrying forward any unused annual allowance from previous years.

## What is scheme pays?

If you have a tax charge you can pay this via self-assessment directly to HMRC by completing form SA101. There is more information on HMRC's website.

Alternatively, you may be able to ask NHS Pensions to pay all, or part, of your annual allowance charge to HMRC on your behalf by permanently reducing your NHS Pension Scheme benefits. This is called scheme pays.

For scheme pays to be accepted on a mandatory basis the following conditions must be met:

- Your tax charge must be greater than £2,000.
- The growth in your NHS pension benefits exceeds the standard annual allowance.

Applications for voluntary scheme pays will also be considered - more information is available on the website.

To ask NHS Pensions to pay your annual allowance charge you must complete the 'scheme pays election notice' (SPE2) available on our website, and if possible, return this to us by HMRC's deadline.

Information about the lifetime allowance, annual allowance and scheme pays can be found on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

## Important: Submitting a scheme pays election if you reach age 75 or you're about to retire

If you're about to reach 75 or retire, you should try to submit your scheme pays election before your retirement or birthday. This allows us to consider your election under the mandatory scheme pays facility or a combination of the mandatory and voluntary scheme pays facilities. You can read more about the differences between mandatory and voluntary scheme pays on our website.

If it isn't possible to submit your scheme pays election before, we will accept scheme pays elections after you've reached 75 or retired, as long as your election is received before the relevant voluntary scheme pays deadline for the tax year in question.

Any scheme pays elections submitted after age 75 or retirement will only be considered under the voluntary scheme pays facility. As a result, you will remain responsible for the charge and any interest charges if the payment is received by HMRC after its tax bill deadline of 31 January.

Your benefits will reduce because of any acceptance of an election after retirement. We may also need to put in place arrangements to recover any pension overpayments that have been caused because of your scheme pays election being accepted after retirement. We will write to you to confirm your reduced benefits.



# How do I apply for my pension?

**When you are retiring you need to apply for your NHS pension using the appropriate application form.**

You will need one of the following:

<b>Retirement benefits claim form (AW8)</b>	If you are an active member of the NHS Pension Scheme or have opted out of the Scheme but remain in NHS employment and are retiring directly from NHS work, your employer should give you this form. Please complete the form and return it to your employer as soon as you can. To take your benefits in full you must retire for a minimum of 24 hours.
<b>Deferred benefits claim form (AW8P)</b>	If you have left NHS employment completely and are claiming deferred pension benefits or have some retained NHS pension rights a deferred benefits claim form (AW8P) form can be downloaded and printed from our website at: <a href="http://www.nhsbsa.nhs.uk/nhs-pensions">www.nhsbsa.nhs.uk/nhs-pensions</a> . Please complete the form and return it to us at the address on the form.
<b>Application form for Pension Credit members (AW8PC)</b>	If you are a Pension Credit member an application form (AW8PC) can be downloaded and printed from our website at: <a href="http://www.nhsbsa.nhs.uk/nhs-pensions">www.nhsbsa.nhs.uk/nhs-pensions</a> . Please complete the form and return it to us at the address on the form.

## When should I apply for my retirement benefits?

NHS Pensions require your application form to be submitted three months before your retirement date. This allows us enough time to calculate and authorise payment of your benefits so that they can be put into payment for you on your date of retirement.

## Important

Most members can access their Annual Benefit Statement (ABS) through the online Total Reward Statement (TRS) facility to get an over view of their NHS pension benefits. More information is available at: [www.nhsbsa.nhs.uk/total-reward-statements](http://www.nhsbsa.nhs.uk/total-reward-statements)

If you cannot access your Annual Benefit Statement (ABS) it is advisable to obtain an estimate of your NHS pension benefits before claiming them. An estimate can be requested from your current employer or directly through NHS Pensions.

If you are in receipt of a NHS Permanent Injury Benefit you must inform the NHS Injury Benefits Team that you are claiming your NHS pension. The Injury Benefit helpline is 01253 774957. If you do not do this an overpayment may occur, which you will have to pay back.



# How will my pension be paid?

**When we receive your application form we will work out your pension benefits and tell you how much they are and when your pension will be paid into your account.**

We may need to write to tell you that your pension benefits have been changed. This could happen if your former employer notifies us of amended pay or membership details for you, or because you have retired from the NHS again after a further period of membership. If your NHS pension benefits change, we will pay you the new amounts.

## When will my pension be paid?

Your pension will be paid monthly in arrears (one twelfth of the yearly rate, to the nearest penny), on the same date each month. We will tell you when your payment date is which may not be the last day of the month.

When the payment date falls on a weekend or on an English and Welsh public holiday, the payment will go into your account on the last working day before the weekend or the holiday.

A “pension month” is the period between one payment date and the next. The number of days in each pension month varies, as in a calendar month, and determines the amount of any part month payment. If a pension starts during a pension month the first payment will be for the amount due for the number of days in that part pension month.

You will not be sent details of your pension each time a payment is made, but we will write to you when your pension begins and each time there is a change in your tax code or in the yearly rate, for example because of Pensions Increase (PI).

## Where will my pension be paid into?

Your benefits can only be paid directly into a bank or building society account, as this is the safest method of payment.

It is important that the UK bank or building society account you wish to receive payment into is able to accept electronic payments by the Bankers Automated Clearing Services (BACS) method. Your bank or building society will be able to advise you on this. If the account details you provide cannot accept BACS payments, your payment will be rejected and this may lead to a delay in payment of your pension benefits.

The account can be at a bank or building society with a branch:

- in the United Kingdom (but not National Savings and Investments (NS&I))
- in the Channel Isles, Isle of Man or Republic of Ireland
- overseas provided it is capable of receiving secure electronic payment of funds in local currency. Currently such arrangements exist with banks in the following countries:

Antigua and Barbuda	Guyana	Philippines
Australia	Hong Kong	Poland
Austria	India	Portugal
The Bahamas	Indonesia	Qatar
Bangladesh	Ireland	Saudi Arabia
Barbados	Israel	Singapore
Belgium	Italy	South Africa
Bulgaria	Jamaica	Spain
Canada	Kenya	Sri Lanka
Cyprus	Liechtenstein	St Kitts and Nevis
Czech Republic	Luxemburg	St Lucia
Denmark	Malta	St Vincent and the Grenadines
Dominica	Malaysia	Sweden
Dominican Republic	Mauritius	Switzerland
Egypt	Mexico	Thailand
Finland	Nepal	Trinidad and Tobago
France and Monaco	Netherlands	Tunisia
Germany	New Zealand	Turkey
Ghana	Nigeria	United Arab Emirates
Gibraltar	Norway	USA
Greece	Oman	Vietnam
Grenada	Pakistan	Zimbabwe
Guinea Bissau	Peru	

If you are planning to retire to a country that is not listed, you will need to make arrangements to have your pension paid into a bank in one of the countries listed. Your chosen bank will be able to assist you in arranging for the funds to be forwarded to you.

If required you will need to complete a mandate form for payment to be made to an overseas bank. You can download the appropriate form for the country you need from our website at:

[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions) or by writing to NHS Pensions. Complete it and attach it firmly to your retirement application form.

## What changes should I tell NHS Pensions about?

You should tell us if:

- you change your address
- your bank or building society account details change
- you marry, remarry, form a civil partnership or wish to nominate a qualifying partner for an adult dependant's pension
- you become re-employed in the NHS, or with a body that has access to the NHS Pension Scheme
- there are any changes in your job if you are re-employed (see section 'What if I want to work after I retire?' on page 27 for more information)
- a child for whom you are receiving a children's pension goes to live on their own
- you qualify for the Permanent Injury Benefit.

### Important

Failure to tell NHS Pensions of any of the changes listed above may lead to suspension of your pension payments, or cause an overpayment which you will have to repay.

## What happens when I die?

When you die, your spouse, civil partner, qualifying Scheme partner, nominee or personal representative must tell us straight away, quoting your pension reference number. They will be sent an application form so that they can claim any death benefits that may be due to them. In the event that an overpayment or a mistaken payment was made into your account after your death, your bank will be approached directly to reclaim such payment. A letter will only be sent to the person in charge of your finances to advise them of the error. We understand that most banks normally assist with the process without consulting the person controlling the account. This is to minimise any inconvenience caused to your loved ones at a difficult time. If the mistaken transaction cannot be resolved directly with your bank, we will then contact the person controlling your account.

## What if my pension is overpaid?

If your pension or lump sum is overpaid for any reason the money will have to be repaid. We may recover this overpayment by reducing your pension, however if this is the case, you or your personal representative will be contacted by us.

## Will I pay income tax on my pension?

For tax purposes pension benefits are treated as earned income. At first we will deduct tax under a temporary code until we get the correct code from HMRC, it is HMRC who will confirm what your tax code will be.

If you want to query your tax code, please contact HMRC at the details below telling them your National Insurance number and your pension reference number.

The address is: HM Revenue & Customs  
Pay As You Earn  
BX9 1AS

Or telephone 0300 200 3300

If tax has been deducted from your pension, we will send you a P60 form after the end of each tax year to show the total pension paid and the amount of tax deducted in that year.

When we send payments to your bank or building society it includes details of any income tax deducted, but not your tax code. Most banks will show on your statement the tax deducted from your pension payments.

If you prefer details of your tax deductions not to be included with the payment information sent to your bank, please say so in a covering letter and attach it firmly to the payment details part of the benefits application form.



# Will my pension be increased?

Pensions are reviewed annually and are increased, as appropriate, to keep pace with rises in the cost of living by the application of Pensions Increase (PI). Increases are paid in April and reflect any rise in the rate of inflation in the 12 month period up to the end of September in the previous year. The measure by which all public sector pensions are increased is determined by the Government. All pensioners will receive notification of the rate applied within the Annual Pensioners Newsletter, distributed in April each year.

Most pensions qualify for increases straightaway, though there are exceptions. The table below details the differences:

Retirement pension	When will the increases begin?	Notes
<b>Age</b>	Normally from the April after your pension begins	
<b>Ill Health</b>	Normally from the April after your pension begins	
<b>Early retirement, Redundancy and Interest of Efficiency</b>	At age 55. Your pension can be increased before age 55 if the Scheme's medical advisor agrees that you have become permanently incapable of work because of ill health.	<p>When you reach age 55 your pension will get all the increases made since it began.</p> <p>If you are a woman with a dependant child the increase will apply as follows:</p> <p>The part of your pension based on your membership;</p> <ul style="list-style-type: none"> <li>before 1 January 1993 will start to increase from April after it begins.</li> <li>from 1 January 1993 will be increased when you reach 55.</li> </ul> <p>If you are a man with a dependant child the increase will be as follows:</p> <p>The part of your pension based on your membership;</p> <ul style="list-style-type: none"> <li>between 17 May 1990 and 31 December 1992 will start to increase from the April after it begins.</li> <li>before and after these dates will be increased when you reach age 55.</li> </ul>

<b>Deferred</b>	As soon as your pension begins it will be given all the increases made since your last pay period ended provided you have reached your normal pension age. If you claim deferred benefits before normal pension age increases will not be paid until you reach age 55, unless the Scheme's medical advisor agrees that you have become permanently incapable of work because of ill health.	
<b>Pensionable re-employment</b>	When you retire again the benefits for your later membership will be paid as a separate pension.  You will keep the Pensions Increase you already have on your existing pension and your new pension will get any increases from the April after it begins if you are age 55 or over, or at age 55.	
<b>Dependants</b>	Your dependant's pension, including any allocated pension will be increased as if it had begun on the same date as your own pension.	
<b>Pension Credit - Age</b>	The April after your pension begins, if you are claiming your pension immediately because you are over the normal pension age, or as soon as your pension begins if your Pension Credit was awarded before your normal pension age.	
<b>Pension Credit - Ill Health</b>	Normally from the April after your pension begins.	
<b>Pension Credit - Voluntary Early Retirement</b>	Your pension can be increased before age 55 if the Scheme's medical advisor agrees that you have become permanently incapable of work because of ill health.	When you reach age 55 your pension will get all the increases made since it began.



## Will my pension always get the full increase?

Yes, but increases are normally paid from April, so in the first year the amount of Pensions Increase (PI) you get will depend on when your pension started. For example, if the full increase is 4% but your pension has only been in payment for six months, the increase you will get will be 2%.

A part month of 16 days or more, from the pension payable date to the last day in the month, will count as if it was a full month, but a part month of 15 days or less will not count. A pension that begins 15 days or less before the increase date in April will not get an increase until the following year.

Pensions Increase dates in April will often fall part way through your pension month. Where this happens your pension for April will be partly at the rate before the increase and partly at the new rate. Your pension for the following month will be all at the new rate.

## Are increases applied to the whole of my pension?

Pensions Increases are applied to the amount you are getting including any previous increases, less any Guaranteed Minimum Pension (GMP).

## Who will pay the increases?

If your pension includes a Guaranteed Minimum Pension (GMP), the cost of paying increases is met by the NHS Pension Scheme between your GMP age (60 for women and 65 for men) and your State Pension Age. From State Pension Age the cost of paying increases on a GMP is shared between the NHS Pension Scheme and the Department for Work and Pensions (DWP) as explained in the table below. The Scheme's share of the increases will be paid with your NHS pension; DWP will pay their share of GMP increases with your State Pension.

For GMPs based on Scheme membership	Who pays the increases from State Pension Age?
Up to 5 April 1988	DWP pay all of the increases
Between 6 April 1988 and 5 April 1997	Increases up to 3% will be paid by the NHS Pension Scheme; any increase over 3% will be paid by DWP
From 6 April 1997 (all GMPs ceased from this date)	All the increases based on membership that does not include a GMP will be paid by the NHS Pension Scheme

## Will the DWP always pay their part of GMP increases?

Sometimes the DWP may be unable to pay their part of the increase on a GMP. This can happen if you live in certain foreign countries, or if you retire from the NHS before you qualify for the State Pension. If this happens you will not be worse off. The full increase will be paid by the NHS Pension Scheme on the whole of your pension.

## If I receive a lump sum will it attract Pensions increase?

Only if your pension benefits are based on pay for membership that ended 16 days or more before payment was due, for example, deferred benefits. The lump sum is increased by the same percentage as the pension. If you claim deferred benefits early (before age 55) you may have to wait until age 55 before you are paid the extra amount.

HMRC has confirmed that any increase in your lump sum due to Pensions Increase is a Benefit Crystallisation Event. This means we will contact you again, either to confirm the extra percentage of lifetime allowance, or if you were a high earner to confirm your current lifetime allowance position. This is to ensure that you have enough lifetime allowance remaining to allow payment of this increase without a lifetime allowance charge.

If you have protection from HMRC and we do not contact you please write to this office enclosing a copy of your current certificate or notice of protection from HMRC asking for your lifetime allowance position to be checked. If you have Fixed Protection please confirm you have checked for and not had Benefit Accrual. Please enclose a copy of your current protection certificate.



# What if I want to work after I retire?

**If you are claiming your NHS Pension in full, you must have a 24-hour break in your contract of employment. This includes work with the NHS in Scotland or Northern Ireland. However, if you are a self-employed practitioner you must cease your contract for services.**

If you are returning to an employer who has access to the NHS Pensions Scheme, you should read the information about working after retirement available on our website at:

**[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions).**

Your pension may be affected, depending on your earnings. It may be reduced or stopped altogether while you are working (we call this abatement). You must tell your employer that you have a pension from this Scheme and write to us, before you go back to work in the NHS, with the details. Your pension may be suspended until we receive confirmation of your re-employment.

Abatement of special class status members who retire and return to work between age 55 to 60 is currently suspended to 31 March 2025.

If you are in receipt of a Tier 2 ill health pension and become re-employed anywhere, including outside the NHS, you must inform us. You should also read the information about returning to work following ill health retirement available on our website: **[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)**. This gives further details of the effects of working after retirement.

In all cases your pension will not be abated if you return to NHS work before your normal pension age as a result of a compulsory transfer of a non NHS post.

## Important

If you return to NHS work after retirement, you may be eligible to rejoin the 2015 Scheme and build up further pension benefits. From 1 April 2023 this includes members who have retired with 1995 Section benefits. If you are not eligible, your employer may have to automatically enroll you in another scheme. You can get more information about this from the employer you will be working for.

We will let you know the amount that you can earn each year without affecting your pension payments. This figure is called your Annual Earnings Margin. In all cases, the gross pension amount used in the calculation is the amount of pension before reduction to pay for any optional bigger lump sum on retirement.

## What if abatement applies to me?

When your NHS work begins your expected actual pay for the year will be compared with your earnings margin and if necessary your pension payments will be adjusted. This is done so that overpayments of pension can be avoided wherever possible.

Dependant on your actual earnings at the end of each financial year, your employer (or you) may be asked how much you were paid during the year from 1 April to 31 March. This will be compared with your earnings margin and the pension you received for the year. If you have been retired for less than a full year any monies earned prior to retirement will not be included.

Comparing your actual pay against your earnings margin will show whether you were paid more or less than expected during the year. The amount of pension that you are paid may be adjusted in order to avoid an overpayment or shortfall of pension during the coming year.

If you have been paid too much pension for the year you will have to pay the overpayment back. If your pension has been underpaid, arrears will be paid to you to make up the shortfall. Your pension payment will be reviewed immediately if your expected pay for the year changes due to:

- a pay rise
- a change in your grade
- a change in the number of hours you work
- a backdated award that increases your pay from the day your NHS work started
- a change in your surgery partnership share (medical and dental practitioners only).

### **If your pay and/or hours vary**

We will let you know the amount you can earn without affecting your pension payments. Because your pay/hours vary it is difficult to forecast whether your pension will be affected.

At the end of each financial year your pay for the whole year will be compared with your Annual Earnings Margin.

The amount of pension you are paid each year may be adjusted in order to avoid an overpayment or shortfall of pension during the coming year.

## What changes should I tell NHS Pensions about?

The pension you are entitled to while you are working may change if you have:

- an increase in your pay
- a pay rise backdated to when you started work, or carried on working, in the NHS
- a change in the conditions of your work (including promotion)
- a change in the number of hours you work
- a change in your partnership share (medical and dental practitioners only).

### Important

Failure to notify any change in your pay or hours whilst re-employed in the NHS may result in an overpayment which you will be required to pay back.



# Will my family benefit after I die?

The Schemes provide pension benefits to your dependants in the event of your death. The benefits payable will depend on which section/scheme you were a member of and your circumstances at the time of your death.

The table below gives you a summary of the benefits your dependants may receive after you die in retirement. If you have Pension Credit benefits only the lump sum on death information applies. There are no dependent benefits payable.

Benefit	1995 Section	2008 Section	2015 Scheme
Lump sum on death	The lesser of: 5 x annual pension less amount of pension already paid, or  2 x actual pensionable pay (from the year that was used to calculate benefits when you retired) less the total retirement lump sum already taken	The lesser of: 5 x annual pension less amount of pension already paid, or  2 x actual reckonable pay (from the year that was used to calculate benefits when you retired) less the total retirement lump sum already taken	The lesser of: 5 x annual pension less pension already paid, or  2 x the lump sum payable had you been an active member on the date of death, less any retirement lump sum (if you have exchanged any pension for lump sum) already taken
Adult dependant's pension	A continuing adult dependant's pension of 50% of your pension in payment* based on all your membership  If you are the qualifying Scheme partner of a member the pension will not include any membership prior to 6 April 1988  Plus a short term pension equal to the rate of your pension in payment for the first 3 months, or 6 months if there is at least one eligible dependent child	A continuing adult dependant's pension of 37.5% of your pension in payment*  Plus a short term pension equal to the rate of your pension in payment for the first 3 months, or 6 months if there is at least one eligible dependent child	A continuing adult dependant's pension of 33.75% of your pension in payment*  Plus a short term pension equal to the rate of your pension in payment for the first 3 months, or 6 months if there is at least one eligible dependent child
Children's pension	A children's pension of 25% of the pension** for 1 child (50% shared equally for two or more children)***  A short term pension equal to the rate of your pension in payment may be payable for the first 3 or 6 months****	A children's pension of 18.75% of the pension** for 1 child (37.5% shared equally for two or more children)***  A short term pension equal to the rate of your pension in payment may be payable for the first 3 or 6 months****	A children's pension of 16.875% of the pension** for 1 child (33.75% shared equally for two or more children)***  A short term pension equal to the rate of your pension in payment may be payable for the first 3 or 6 months****

The table above does not include re-employed and partial retirement pensioner members.

\*will not include any additional pension being paid unless dependent's cover has been purchased with it  
\*\*the pension will be based on a minimum of 10 years pensionable membership  
\*\*\* higher rates may be payable if there is no adult dependant's pension payable  
\*\*\*\*3 months where the child is not dependent on the adult receiving the adult dependant's pension, or 6 months where there is no adult dependant's pension payable; otherwise no short term pension is payable

1995 Section only - Where your marriage or civil partnership took place after you left pensionable employment/retired the adult dependant's pension will be based on membership from 6 April 1978 only.

Where you started a partnership after you left pensionable employment/retired, in qualifying cases, the adult dependant's pension will be based on membership from 6 April 1988 only.

If you bought additional pension with dependants cover there will be extra benefits payable. More information is available on our website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

The lump sum on death benefit must be paid within two years of the date upon which the Scheme Administrator was first notified of the member's death otherwise it will be subject to a HMRC tax charge of up to 45%. NHS Pensions has no discretion and must deduct this tax charge from the lump sum payment.

### Important

Tell Us Once is a service offered by 95% of local authorities. It allows people to notify a number of organisations, including NHS Pensions, of a bereavement in a single interaction. The service is available online, over the telephone or face to face with a registrar.

More information about Tell Us Once is available at: [www.gov.uk](http://www.gov.uk)

## Will a lump sum on death benefit be payable?

Any lump sum on death benefit payable after retiring is different to when death occurs 'in pensionable service'. Whether a lump sum on death benefit can be paid, and how much it may be, depends on the total amount of retirement benefits or Pension Credit benefits you had up to the date of your death.

A lump sum on death benefit is not included in an Inheritance Tax assessment if paid to your spouse or a registered civil partner. A lump sum on death benefit paid to a nominated person (or persons), qualifying Scheme partner or the Estate is included in an Inheritance Tax assessment; the nominated person and qualifying Scheme partner should check their own tax position with HMRC. A lump sum on death benefit may be subject to a Lifetime Allowance charge. Information about the limits on tax free pension benefits is available on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions).

Any lump sum on death benefit payment due will be automatically paid to your spouse, registered civil partner or qualifying Scheme partner unless you have nominated someone else on form DB2. If you do not want this to happen and your membership:

- extended to or beyond 1 April 2008, then you can change your instruction and complete a new form DB2 at any time, or
- ended before 1 April 2008

then you can cancel an earlier nomination or request not to pay to a legal spouse or civil partner on form DB1, but you cannot make a new nomination unless you rejoin the Scheme.

You can get these forms from our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions).

If you are a Pension Credit member any lump sum on death payment will be automatically paid to your estate or legal spouse, registered civil partner or qualifying partner if you have one, unless you have nominated someone else on form DB2 instead. The same rules for Scheme members also apply to Pension Credit members, however, this is dependent on the date your pension sharing order was implemented. See form DB2PC for more information, which is available on our website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions).

If you are single, divorced or have dissolved a civil partnership, the lump sum on death benefit will automatically be paid to your estate unless you have a qualifying Scheme partner or nominated someone on form DB2PC.

If you have nominated a person (or persons) or one organisation to receive the lump sum on death benefit then it will be paid automatically to this nominee, without waiting for Grant of Probate or Letters of Administration.

### Important

The lump sum on death benefit must be paid within two years of the date upon which the Scheme Administrator was first notified of the member's death otherwise it will be subject to a HMRC tax charge of up to 45%. NHS Pensions has no discretion and must deduct this tax charge from the lump sum payment.

### Important

It is important that you keep your legal representative up to date with your circumstances.

If you die after reaching age 75 and you were 75 on or after 6 April 2011 a lump sum on death benefit is payable, subject to an HMRC lump sum death benefit charge of 55%. This tax charge is deducted from the lump sum before payment.

### Further information

Information about limits on tax free pensions is available on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)



## What about the payment of an adult dependant's pension?

This benefit is payable to your surviving spouse, registered civil partner or qualifying Scheme partner from the date of your death. If you are not in a legally recognised relationship, NHS Pensions would encourage you and your partner to register your relationship by jointly completing the partner nomination form (PN1). This only applies if the member has pensionable employment on or after 1 April 2008. Regardless of whether you jointly complete a partner nomination form, if your partner survives you they would be required to provide documentary evidence that you were living in an exclusive relationship and that you were both free to marry or enter into a civil partnership and that you were financially interdependent, or your partner was financially dependent on you.

If your membership extended to or beyond 1 April 2008, an adult dependant's pension is payable for life regardless of whether the recipient remarries, forms a civil partnership or lives with someone else as a spouse or partner.

If your membership ended before 1 April 2008, an adult dependant's pension will normally end if the recipient remarries, forms a civil partnership or lives with someone else as a spouse or partner.

### Important

It is important that you keep your nominations up to date to ensure that your pension benefits are paid as swiftly as possible to who you want to receive them. Forms are available on the NHS Pensions website to nominate who you wish to receive any lump sum on death benefit and also to register your partner for a pension.



## Can I nominate a partner to receive a pension when I die?

Yes if you have been an active member of the Schemes on or after 1 April 2008. You can nominate a partner to receive an adult dependant's pension. All of the following conditions must be satisfied at the date of death and have existed for a continuous period of at least two years:

- neither person has a legal partner i.e. a spouse or registered civil partner
- they are not related to each other in a way which would prevent marriage/registered civil partnership
- they are living together in an exclusive relationship as if they were husband and wife or civil partners
- the partner is financially dependent on the member or they are financially interdependent on each other.

Form PN1 is available from our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions), or you can ask your local Pensions Officer to download one for you. It needs to be completed and signed by both parties and sent to NHS Pensions. It is recommended a DB2 form is also completed to confirm your preference in the event a lump sum on death benefit is payable.

If an adult dependant's pension is authorised your nominated partner will also receive any lump sum on death benefit unless you have completed form DB2 in favour of one or more nominees or an organisation.

In the event of a claim from a partner it will be necessary for them to provide evidence that, for a continuous period of at least two years ending with your death, you were living together in an exclusive relationship as if you were husband and wife or civil partners, and that you were both free to marry or enter into a civil partnership.

A lump sum on death benefit paid to a qualifying Scheme partner will need to be included in an Inheritance Tax assessment.

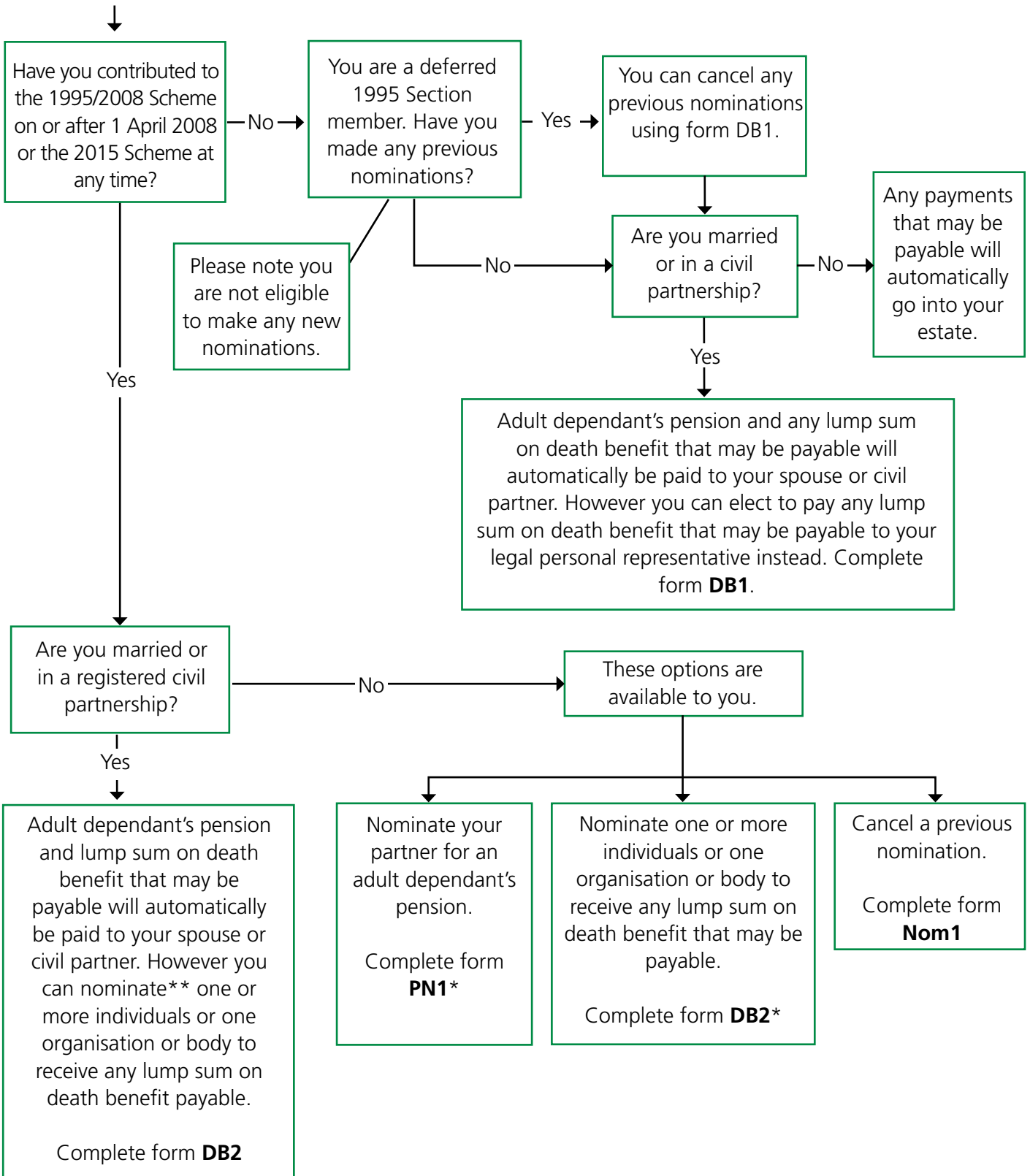
### Important

Members who are in a relationship which is not legally recognised, are encouraged to register their relationship using the partner nomination form (PN1), although it is not essential.

Use the nominations guide flowchart on the next page to see which forms you may need to keep your records up to date.

# Nominations guide

Start here



\* By completing this form any previous nominations are cancelled.

\*\* If you made a new lump sum on death benefit nomination before you were married, formed a civil partnership, or started to live with a new partner and you now want your new spouse/new civil partner/qualifying scheme partner to automatically receive any lump sum on death benefit payable, you should complete and send us a NOM1 form.

## What if I marry, form a civil partnership or form a partnership after I retire?

If you marry, form a civil partnership or form a partnership after you have retired or left this Scheme, your spouse, civil partner or qualifying Scheme partner (if they meet the required criteria) will receive a short term pension for three months after your death (or six months if you have one or more eligible dependent children) at the same rate as your pension.

The permanent adult dependant's pension for:

### 1995 Section

- Where your marriage or civil partnership took place after you left pensionable employment the adult dependant's pension will be based on membership from 6 April 1978 only.
- Where you started a partnership after you left pensionable employment/retired, in qualifying cases, the adult dependant's pension will be based on membership from 6 April 1988 only.

### 2008 Section

- 37.5% of your pension for all your membership.

### 2015 Scheme

- 33.75% of your pension for all your membership.



## What if I have dependent children?

If you have an eligible dependent child or children a children's pension may be payable on your death. This benefit can also cover a number of other possible child dependants, not just your own children.

"Child dependants" can include:

- biological children
- children of your civil partner or nominated qualifying partner
- step children and adopted children
- a brother or sister of you, your spouse, civil partner or nominated qualifying partner
- a nephew or niece of you, your spouse, civil partner or nominated qualifying partner
- a grandchild
- a half brother, half sister, step brother, or step sister of you, your spouse, civil partner or nominated qualifying partner
- children born before you left the Scheme with deferred benefits
- children born within 12 months of the date you retired.

Please ensure that your dependants or their representative is aware of this benefit and the date you stopped paying Scheme contributions, to enable them to make an application after your death. The application form is available on our website at: **[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)**

Where your Scheme membership extends to or beyond 1 April 2008 a children's pension may be paid if the child is dependent on you, both at retirement and on death, and they are:

- under age 23, or
- aged 23 or over and incapable of earning a living due to permanent physical or mental infirmity from which he/she was suffering at the time you died.

Where your Scheme membership ended before 1 April 2008 a children's pension may be paid if the child is dependent on you, both at retirement and on death, and they are:

- under age 17, or
- aged 17 or over but has not reached the age of 23 and is continuing in full time education or training, or
- aged 17 or over and incapable of earning a living due to permanent physical or mental infirmity from which he/she was suffering at the time you died.

# Help and general information

## NHS Pensions contact details

You can contact us at:

NHS Pensions  
PO Box 2269  
Bolton  
BL6 9JS

Telephone: 0300 330 1346

Website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

If you live outside the United Kingdom the telephone number is 0044 191 279 0571.

The helpline is open from 8am to 6pm Monday to Friday. We are closed on Public Holidays.

If you have a NHS Pension Scheme membership number (it begins with "SD") it will help if you quote it. If you do not have a membership number please quote your National Insurance number.

The NHSBSA enquiry system 'Ask Us' enables you to get answers to questions you may have about the Pension Scheme by going to the NHS Pensions website homepage and clicking on the 'Ask Us' button. The facility can be used to get an answer to queries 24 hours a day, seven days a week without the need to call the helpline.

Find us on Twitter at [@nhs\\_pensions](https://twitter.com/nhs_pensions)

Contact details for NHS Stakeholder Pensions and other organisations you may find useful can be found on our website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

## Further information

For details on how to make a Freedom of Information request please go to:  
[www.nhsbsa.nhs.uk/contact-us/freedom-information](http://www.nhsbsa.nhs.uk/contact-us/freedom-information)

For information about our complaints and disputes procedure please go to:  
[www.nhsbsa.nhs.uk/member-hub/members-contact-us](http://www.nhsbsa.nhs.uk/member-hub/members-contact-us)

For informations about our data protection policy please go to:  
[www.nhsbsa.nhs.uk/our-policies/data-protection](http://www.nhsbsa.nhs.uk/our-policies/data-protection)

## How we use your information

The NHS Business Services Authority – NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS pension, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law. For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at [www.nhsbsa.nhs.uk/yourinformation](http://www.nhsbsa.nhs.uk/yourinformation)

## Notice about data given to NHS Pensions

We have a duty to protect the public funds we administer. To this end we may use the information provided to us for the prevention and detection of fraud and share it with other bodies administering public funds solely for these purposes.

NHS Pensions is currently participating in an anti fraud initiative organised by the Audit Commission and being carried out under Section 6 of the Audit Commission Act 1998. Under this initiative we are providing details of occupational pensioners to the Commission so that they can compare them with information provided by other public bodies to ensure that:

- no pensions are being paid to persons who are deceased
- occupational pension income is being declared by housing benefit claimants
- re-entry to NHS employment is disclosed.

While the main purpose of the exercise is the detection of fraud, these exercises help ensure the best use of public funds.

## Some general points

### Scheme rules

The rules of the NHS Pension Scheme are laid down in regulations agreed by Parliament. They are the National Health Service Pension Scheme Regulations 1995 and subsequent amendments, National Health Service Pension Scheme Regulations 2008 and subsequent amendments, and the National Health Service Pension Scheme Regulations 2015 and subsequent amendments. You can view these on our website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

The Schemes are “registered” under the Finance Act 2004.

### Scheme Administrator

The Scheme Administrator is the NHS Business Services Authority, a Special Health Authority. You can contact the Scheme Administrator using the contact details on page 38 of this guide.

### Pension Scheme Fund

The NHS Pension Schemes do not have invested pension funds but as statutory schemes benefits are fully guaranteed by the Government.

Contributions from both members and employers are paid to the Exchequer, which meets the cost of the Schemes’ benefits.



## The NHS Retirement Fellowship

The Fellowship is a national charity of around 9,000 members with regional branches all over the country. And if there isn't one that is really local to you, you can become a postal member or work with us to set up a new branch.

### The Fellowship provides:

- Social, leisure, educational and welfare activities for current and retired NHS and social care staff and their partners
- Opportunities to meet and spend time with other like-minded people, to enjoy existing friendships, make new friends and enjoy shared experiences together
- Trips to a wide variety of places including local and regional places of interest, the theatre and exhibitions.
- A variety of interesting guest speakers
- Social events

### What are the benefits of being a member?

As a member of the NHS Retirement Fellowship you qualify for a number of benefits.

These include:

- Worldwide travel insurance
- Discounts with holiday providers
- Eligibility to join clubs
- A benevolent fund for members in need
- Access to a variety of estates planning, insurance, legal, tax and financial services
- Shopping discounts
- A new pharmacy service offering free NHS prescriptions and pharmacy advice direct to your door
- A quarterly newsletter packed with information about what is happening within the Fellowship nationally. Some branches also produce newsletters and other information.

You can visit our website at [www.nhsrf.org.uk/](http://www.nhsrf.org.uk/) to find out more or have a look at our Facebook page (search for NHS Retirement Fellowship) to see what activities members and groups across the country are doing.

### How do I join?

To join the Fellowship, you can:

- Call our membership team free of charge on 0800 915 1455 and they can put you in contact with a local branch
- Email [info@nhsrf.org.uk](mailto:info@nhsrf.org.uk) and our central office team will help you out
- Sign up via our website at [www.nhsrf.org.uk/](http://www.nhsrf.org.uk/)

### How much does it cost?

Membership costs £20 a year with some branches making an additional minor charge to cover local activity costs.

### Contact details

If you have any questions about joining the NHS Retirement Fellowship or our benefits, please contact our Central Office on 01305 361 317 or email [info@nhsrf.org.uk](mailto:info@nhsrf.org.uk)