

NHS Pensions

What to do next...

... if you receive a Remediable Pension Savings Statement (RPSS).

We will send you an RPSS as soon as possible if your service has moved back to the 1995/2008 Scheme and:

- you went over your annual allowance limit in any tax year from 2015/16 to 2021/22,
- or you are over the standard annual allowance limit in the tax year 2022/23
- and you have not claimed any of your pension benefits yet, or you retired after 30 September 2023



What you need to do



What HMRC will do



What NHS Pensions will do

From October 2024

If you get an RPSS, it shows your revised pension growth for the tax years from 2015/16 to 2021/22, plus your pension growth for the 2022/23 tax year.



Your pension growth figures are called 'pension input amounts'.

Make sure **you** read your RPSS, so you know what to do next.



Once you have reviewed your RPSS



You will find detailed support information on our [Understanding the effect of rollback on annual allowance page](#).

Using the HMRC tool

Complete the first section of the HMRC tool

You need to use the HMRC public service pension adjustment tool to check your pension tax position for tax years 2015/16 through to 2021/22, and 2022/23.



Visit the [HMRC 'Calculate your public service pension adjustment' tool](#) and answer a maximum of 10 questions to understand if you need to continue and complete it in full.

If you need to complete the HMRC tool in full

It's a good idea for **you** to sign in to the HMRC tool using your government gateway user ID first. This means you can save your information and return to it later. If you don't have one, visit [HMRC's website](#) to create one.

HMRC

Completing it yourself

You will need to put in figures shown in your RPSS to the HMRC tool. HMRC will also ask you for your SA302 tax calculation for each tax year. To request these, visit HMRC's [SA302 support page](#) or email publicservicepensionsremedy@hmrc.gov.uk make sure you put 'SA302 request' in the subject line of your email HMRC will also ask you to put in figures for any other pensions outside of your NHS Pension.

You will need a pension savings statement from them for each tax year affected, so contact your other pension providers if you don't have these.

Asking an accountant or independent financial adviser (IFA) to complete it for you

They will need access to information in your RPSS, your SA302 for each affected tax year, and pension input amounts for any pensions outside the NHS Pension Scheme for those tax years.

After using the HMRC tool

You have an annual allowance charge to pay for tax years 2019/20 to 2022/23

HMRC will ask you how you want to pay the charge.

If **you** want to pay the charge yourself, HMRC will explain how to do this. Or if you are signed into the HMRC tool using your government gateway ID and want to use Scheme Pays, you don't need to do anything else as **HMRC** will automatically update NHS Pensions. **We** will then pay the charge and write to you to confirm your Scheme Pays arrangement has been updated.

If you didn't sign in and have used an accountant or IFA to use the HMRC tool and have an annual allowance charge to pay, **you** will need to complete a [Scheme Pays Election form \(SPE2\)](#) and send this to NHS Pensions. **We** will then contact you about this.

You have overpaid an annual allowance charge

HMRC will show you whether you are due a refund or an adjustment to your Scheme Pays arrangement.

This depends on the tax year the overpaid charge was in and whether you paid the charge yourself to HMRC. **HMRC** will explain if there is anything you need to do next. If your Scheme Pays arrangement is amended, **HMRC** will automatically update NHS Pensions, and we will write to you to confirm the change.

NHS Pensions Cost Claim Back Scheme



If you need the help of an accountant or IFA to use the HMRC tool **in full**, you can apply to the [NHS Pensions Cost Claim Back Scheme](#) to have your costs reimbursed up to the eligible limit.

Read the scheme webpage for details of what can be claimed and evidence you need to provide.

Most members who use the first section of the tool – and are told that their tax position is not affected – are unlikely to need professional support.

This means applications for costs for support with the first section of the tool may not be accepted, but all claims will be individually considered.



Help with using the HMRC tool

HMRC has set up a dedicated support team to help with queries about updating your pension tax for the Public Service Pensions Remedy.

You can reach them at publicservicepensionsremedy@hmrc.gov.uk or by phoning 0300 123 1079 and choosing option 1.