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Understanding the basics of your pension as a GP

This presentation is for information only and does not constitute personal financial advice. Pension, investment and tax rules may change, and benefits depend on individual circumstances.

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Today's agenda

- The Legacy Scheme (1995/2008 Sections)
- The NHS Pension Reforms (McCloud)
- 2015 NHS Pension Scheme
- Pension Tax for GP's
- Is your income sufficiently protected?
- NHS Pension and Tax Planning
- About Chase de Vere
- Our service
- Questions and Answers

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The Legacy Scheme closed on the 31st March 2022

Final salary or Dynamising

1/80th for Officers

1.4% accrual rate for GPs

Retirement age 60

Automatic lump sum of 3x pension

Added Years

Final salary or Dynamising

1/60th for Officers

1.87% accrual rate for GPs

Retirement age 65

No automatic lump sum

Additional Pension

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How does the Legacy Scheme work?

For **GPs (practitioners) in the 1995/2008 NHS Pension Scheme**, **dynamising** is the process used to increase your historical pensionable earnings so that earlier years' income keeps its value when calculating your pension.

In simple terms:

•Each year's pensionable GP earnings are recorded separately.

•Those earnings are then increased each year by a **dynamising factor**, which is generally **Pensions Increase (inflation) + 1.5%**. By retirement, all of your past earnings have been "uprated" (dynamised).

•Your 1995 section GP pension is then calculated as **1.4% (1.87% in the 2008 section) of your total revalued (dynamised) career earnings**.

The current inflation figure used is CPI.

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Example of GP Dynamising

If you earned **£50,000** as a pensionable GP income in 2000, that £50,000 would be increased each year by the dynamising factors. By retirement it might be worth, for illustration, **£90,000+** in dynamised terms, and that higher figure would be used in the pension calculation.

The key benefit is that **your pension is protected against inflation and receives an additional 1.5% uplift each year**, making the 1995 GP pension particularly valuable for long-serving practitioners.

No further pensionable income has been added since April 2022 however if the GP remains an active member of the 2015 scheme the existing pension will continue to receive an uplift on top of inflation of 1.5%. The measure for inflation is currently CPI.

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Public Service Pension Schemes: changes to the transitional arrangements to the 2015 scheme

How will this impact GP's

Often referred to as 'the McCloud Judgement'

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The McCloud Remedy

The McCloud remedy removes the age discrimination that was judged to have arisen in public service pension schemes, including the NHS Pension Scheme. The discrimination resulted from allowing older members to remain in their legacy (1995/2008) scheme rather than being moved to the 2015 Scheme when it was introduced.

The remedy is made up of two parts:

- To ensure equal treatment from 1 April 2022, all active members of the NHS Pension Scheme are now in the 2015 Scheme.
- To address the inequality that has already occurred, affected staff will be offered a choice about their pension benefits for the period over which the inequality occurred. (1st April 2015 to 31st March 2022)

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How are members affected?

- Affected members are those who were serving on or before 31 March 2012 and still serving on or after 1 April 2015.

- This includes those members who are currently active, deferred or retired, and those with a qualifying break in service of less than 5 years.

- If a member chooses to keep their existing 1995/2008 scheme benefits rolled back, no changes will be needed. If a member chooses to receive 2015 pension benefits for the remedy period, adjustments will be made to their pension payments accordingly. Any changes will be backdated to the date of retirement.

- A retrospective choice will also be offered to members that have taken ill health retirement and to the families of members that have died during the remedy period.

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Affected members will make their choice at retirement

- Members retiring now will be offered the choice of receiving either 1995/2008 Section or 2015 Scheme benefits for the remedy period.

- For those members opting for partial retirement the choice is made on their initial retirement and not on their final retirement date

- NHS Pensions will provide personalised information setting out the two options to help members make the best decision for their individual circumstances.

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Annual Allowance Taxation

The most pressing concern for members is likely to be for those who have transitioned to the reformed 2015 pension scheme during the remedy period and will therefore need to adjust their Annual Allowance tax charge for this period.

Whilst the significant majority of members will likely see a reduction, it is not the case for all and does not remove the administrative burden created in adjusting the tax position.

It's not as straight forward to think that if you were a fully protected member that you are not affected by the Judgement. For example, some members drawing their pension later than their schemes standard retirement age you may be entitled to a higher pension from the 2015 Scheme.

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Annual Allowance Taxation

HMRC has introduced a digital service, that enables affected members who have new, increased, or decreased annual allowance charges, as well as other tax charges such as lifetime allowance charges and unauthorised payments charges to:

correct these for tax years 2019/20, 2020/21, 2021/22 and includes 2022/23

apply for compensation for any tax charge overpayments for tax years 2015/16, 2016/17, 2017/18 and 2018/19

pay any tax due for the tax year 2022/23.

*From 1 October 2023, any pensionable service you have between 1 April 2015 and 31 March 2022, has been placed in your legacy scheme – in the NHS, this is the 1995/2008 Scheme. This is called rollback.

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Remediable Pension Savings Statements for the remedy period

- If you're a member who is affected by rollback and annual allowance, you will have been or will be sent a remediable pension savings statement for the tax years in the remedy period if you have exceeded the Annual Allowance for any of these years or 2022/23 tax year.
- The statement will include your recalculated pension input amount for the remedy period tax years and 2022/23, and confirmation of the pension input amounts for the previous 5 tax years, 2014/15, 2013/14, 2012/13, 2011/12 and 2010/11.

This will allow members to use HMRC's new digital service to:

- reassess any previous annual allowance charges during the remedy period tax years
- make an application for a refund of any previously overpaid annual allowance charges for tax years, 2019/20, 2020/21, 2021/22
- make an application to claim compensation for any previously overpaid annual allowance charges for tax years 2015/16 to 2018/19
- Pay any underpaid annual allowance charges for tax years 2019/20, 2020/21, 2021/22
- Pay any annual allowance charge for tax year 2022/23

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2015 Scheme

- Therefore, from 1st April 2022 everyone will have joined the reformed Career Average Scheme for future service

- So how does the reformed Career Average Scheme work?

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The 2015 NHS Pension Scheme explained

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2015 NHS Pension Scheme Explained

Build up rate

- The amount of pension you earn each year is determined by what is known as the ‘build up rate’ which is usually shown as a fraction of your pensionable earnings.
- In this Scheme the build-up rate is 1/54th, so you earn a pension each year of 1/54th of your pensionable earnings. For example, if you earn £81,000 in a year you would earn a pension for that year of 1/54th of £81,000, which is £1,500. This is the pension you would build up for that year.

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2015 NHS Pension Scheme Explained

Annual revaluation

- Your pension earned each year will be increased each year by a rate, known as ‘revaluation’, in the period before you retire or leave.
- The revaluation rate is currently Consumer Prices Index (CPI) plus 1.5% each year. For example, if CPI was 2% then the pension would be revalued by 3.5% at the beginning of the following scheme year.
- If you leave this Scheme before becoming entitled to claim your retirement benefits, annual revaluation stops and is replaced at retirement by the addition of Pensions Increase. Pensions Increase is used to maintain the value of your pension against rises in the cost of living.

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Retirement in the 2015 NHS Pension Scheme

- Retirement is in line with State Pension Age. Anyone born 6th April 1978 onwards has a state Pension Age of 68
- You can continue to build up pension rights in this Scheme until age 75 with no limit to the number of years' pensionable earnings.
- Anyone can choose to receive an Actuarially Reduced Early Retirement (ARER) after reaching the normal minimum pension age (NMPA)* and before the Normal Pension Age,
- Pension benefits will be reduced because they are being paid early and less contributions would have been paid
- The reduction is based on how many years and months you have retired before your Normal Pension Age (NPA). For example, 1 year early is approximately a 6% reduction, 5 years 24% and 10 years 40%

*NMPA will increase to age 57 from age 55 from 6 April 2028. The legislation will protect members of registered pension schemes who before 4 November 2021 have a right to take their entitlement to benefit under those schemes at or before the existing NMPA

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2015 Scheme - Pension Lump Sum

- No compulsory lump sum. ·
- If, at the date of retirement, you decided to give up some of your pension to provide a lump sum retiring allowance, we will deduct £1 from your annual pension (including any additional pensions) for each £12 of lump sum retiring allowance you choose to receive
- The maximum lump sum is approximately 4.28 times your pension.
- In all three sections, the tax-free amount is capped at the Lump Sum Allowance amount of £268,275, or your protected amount if you have previously arranged pension protection.
- If you exchange some of your pension for a lump sum Dependant's benefits remain unaffected and suffer no reduction.

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Annual Benefit Statements

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After the end of each Scheme year (31 March), an Annual Benefit Statement of the pension benefits you have earned will be available for you to view:

- In England and Wales, the NHSBSA provides members with an annual Pension Benefit Statement through **https://mynhspension.nhsbsa.nhs.uk/.** It can also be viewed as:
    - Part of your Total Reward Statement (TRS) which will also provide you with information about your pay, annual leave and any local benefits offered by your employer; or
    - If requested a standalone statement covering pension benefits only.
- In Scotland, the SPPA provides members with an annual Pension Benefit Statement. These statements are made available through **https://mypension.sppa.gov.uk/** which is currently being replaced by the Engage Pension Portal **https://pensions.gov.scot/engage-pension-portal**
- In Northern Ireland, The Member Self Service website can be accessed via **https://mypension.hscni.net/**

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Costs and contributions

The cost of providing the NHS Pension Scheme is shared between members and employers.

As a member you pay a contribution towards your pension based upon your pensionable earnings; the more you earn, the higher your contribution rate may be. Employers pay the rest.

There are several rates of member contribution, which are set against nationally agreed full time pay rates. You can see a table of the rates on the following slide

Pension contributions are taken from your pay before tax, so you receive tax relief on any amount you pay. This can reduce the net amount that you pay depending on your contribution rate, earnings level and personal rate of tax

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NHS Pension basics

- Membership is not compulsory – however usually recommended.
- Doctors CAN opt out.
- Basic contribution rate is based on a percentage of pensionable income.

  NHSPS : between 5.2% and 12.5%. (England and Wales)

  HSC : between 5.2% and 12.7%

  SPPA : between 5.7% and 12.7%

- The current level of employer's contribution is 23.7%.* (An amount of 9.4% is centrally met for employers)
- An 0.08% admin fee is charged in addition and is used to fund the running of the England and Wales scheme

* (This figure is 22.5% in Scotland and 23.2% in Northern Ireland)

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Annualisation

- As a result of annualising your income, you are expected to pay a pension contribution rate determined by the amount of income you would have earned over the whole scheme year.
- If you have Type 1 or Type 2 roles for the whole year than you will not need to annualise.
- If you are solely a GP locum, then only the days which you work count as pensionable service and unless this is for the entire pension scheme year you will need to annualise your income.
- It is the annualised rate and not the actual rate which will determine the pension contribution tier.
- This is essentially a regulation that will result in certain members having to tier their pension contributions at a higher rate based on their annualised earnings rather than their actual earnings. This is dependent on if you have taken breaks within the pension scheme year (1 April to 31 March).

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Should I opt out of the NHS Pension Scheme

Despite the cost for most GPs, **opting out of the NHS Pension Scheme is usually not recommended** because it is one of the most valuable workplace pension schemes in the UK, offering:

- A guaranteed, inflation-linked pension for life.
- Employer contributions that are much higher than most private-sector pensions.
- Valuable benefits such as ill-health retirement and dependants' pensions.

However;

- Paying off debt may be a priority.
- You may have ongoing Annual Allowance tax issues.
- Other priorities which outweigh the benefits of remaining a member of the scheme.

In short: **for most GPs, staying in the scheme is financially beneficial and opting out would likely leave you worse off in retirement however advice should always be sought on the best course of action for your circumstances.**

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Transferring your pension

You can usually transfer pension benefits into or out of the NHS Pension Scheme, but strict rules and time limits apply.

Transfer in: Typically, you must apply within **12 months of joining** (or becoming eligible for) the NHS Pension Scheme. Exceptions can apply.(Scotland will consider transfers outside of 12 months so long as it is before your Normal Pension Age)

It’s possible to transfer in private pensions and other public sector pension schemes

Transfers from other public service schemes may qualify for special "Public Sector Transfer Club" terms.

Transfer out: Generally possible **before your Normal Pension Age**, but for members with preserved benefits, transfers are usually only allowed to another **defined benefit pension scheme** or certain qualifying overseas schemes.

NHS Scotland and HSC Northern Ireland have their own schemes. Your pension benefits will not transfer automatically if you move to an NHS employer in England and Wales. You'll need to apply to transfer them.

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Advice is always recommended due to the complexity of pension transfers.

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Pension Tax - The Key Facts

Annual Allowance

£60,000

Annual allowance increased from £40,000 on 6th April 2023

Reduced for those with higher taxable incomes

Carry forward of 3 years of unused allowance

Tax can be paid via self-assessment or scheme pays

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What is the Annual Allowance?

- The annual allowance is a threshold which restricts the amount of pension savings or in respect of defined benefits schemes such as the NHS Pension Scheme the amount of pension growth you are allowed each year before tax charges apply.

- The amount tested against the annual allowance is called the ‘pension input amount’.

- The limit applies to everything that you save towards your pension and pension benefits, not just your NHS Pension Scheme benefits.

- Your state pension doesn’t count towards your annual allowance.

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The Tapered Annual Allowance

From 6th April 2023, the adjusted income has increased when calculating the Tapered Annual Allowance

'threshold income'

(Gross income from all sources on which income tax is charged* less pension contributions and some charitable deductions**)

exceeds £200,000

(2016/17 to 2019/20 £110,000)

'adjusted income'

(Threshold income plus pension accrual i.e. growth in your NHS Pension plus private pension contributions)

exceeds £260,000

(2020/21 to 2022/23 £240,000)

(2016/17 to 2019/20 £150,000)

If **both** criteria are met

the individual will have their annual allowance tapered down.

For every £2 of adjusted income more than £260,000 the annual allowance will be reduced by £1 down to a minimum of £10,000.
In other words, anyone with adjusted income of £360,000 or more will have a reduced annual allowance of £10,000***.

*Refer to Income Tax Act 2007

**Typically gifts of property or shares, please refer to your accountant

***2016/17 to 2019/20 adjusted income of £210,000 or more will have a reduced annual allowance of £10,000.
2021/22 to 2022/23 adjusted income of £312,000 or more will have a reduced annual allowance down to a minimum of £4,000.

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Lump Sum Allowance (LSA)

This is set at £268,275 with any Pension Commencement lump Sum (PCLS) or tax-free parts of an Uncrystallised Funds Pension Lump Sum (UFPLS) tested against the allowance.

Any lump sum more than this allowance will be subject to income tax.

Individuals who hold LTA transitional protections will maintain their protection and increase the LSA.

For benefits already crystallised prior to 6 April 2024, a transitional calculation will be completed to work out the available allowance. These individuals may need to apply for a Transitional Tax-Free Amount Certificate to increase the available LSA.

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Transitional Tax-Free Amount Certificate (TTFAC)

This will be beneficial for individuals who have crystalised benefits prior to 6 April 2024 who have not taken the maximum Pension Commencement Lump Sum (PCLS) previously, or who have used up their Lifetime Allowance (LTA) and wish to regain some of the Lump Sum Allowance (LSA) and Lump Sum and Death Benefits Allowance (LSDBA).

The transitional tax-free amount certificate confirms the amount of PCLS used previously.

- To apply for a transitional tax-free amount certificate, full records of the previous PCLS, and other tax-free payments received will be required.
- The tax-free amount certificate will be issued by registered pension schemes when an application is made.
- The scheme needs to be satisfied with the amount of LSA and LSDBA that has been used with benefits already taken. The application needs to be made prior to the Relevant Benefit Crystallisation Event (RBCE).

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Flexible Retirement

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Pension Flexibility - Retire and Rejoin

- From April 2023, all members now have the option to Retire and Re-Join the pension scheme If you're not ready to stop work altogether
- You can retire and take your full pension, then return to work after a break of at least 24 hours and re-join the 2015 NHS Pension Scheme to earn further benefits.
- This was already available to members of the 2008 Section or 2015 Scheme and the changes took effect on 1 April 2023 and now includes members who have retired with 1995 Section benefits.
- You can return to the NHS or increase your working commitments without having your pension payments reduced or stopped (known as 'abatement').
- You can return and earn 2015 Scheme benefits even if you have 45 years of service in the 1995 and 2008 Sections, as long as you're under 75.
- If you decide to re-join the NHS, you can work as many hours as you choose straightaway – previously, members of the 1995 Section were limited to working 16 hours a week in the first month after retirement to avoid their pension payments being affected.

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Pension Flexibility – Partial Retirement

- It's now simpler to take partial retirement, meaning you can claim your pension and work in a more flexible way without having to leave your job.
- From age 55, you are now able to take between 20% and 100% of all your pension benefits in one or two drawdown payments, without having to leave your current job.
- Members of the 1995 Section who have a protected minimum pension age of 50 are also able to claim pension benefits without leaving their job. To do this between the ages of 50 and 55, you'll need to take 100% of your pension benefits.
- You can continue building your pension in the 2015 Scheme. You don't need to take a break or change jobs. You can carry on working if you want. **You just need to reduce your pensionable pay by 10% for 12 months to avoid abatement on your pension**

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The NHS Pension is not just about the Pension itself

Membership of the 2015 Pension scheme provides excellent additional benefits

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Additional benefits

Life Insurance

- The NHS Pension Schemes provide lump sum and pension benefits to eligible dependants in the event of the member's death.
- As an active member of the pension scheme the benefits payable will be approximately 2 x relevant pensionable earnings.

Dependants' Benefits

- These are payable to a spouse, registered civil partner, nominated qualifying partner or dependent child or children from the date of the member's death

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What happens if I’m sick and can’t work?

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Ill Health Retirement Pension (For members of the NHS Pension Scheme)

There is a two-tier system **dependent on the severity of the condition or illness, which must be of a permanent nature**

Tier 1

assessed as being unable to
undertake current duties

Tier 2

assessed as being unable to
undertake any regular employment

(i.e. unable to undertake current duties AND could not do any other job across a general field of employment to the same extent as they were undertaking in their own job)

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Ill Health Retirement Pension

Tier 1 - Pension already earned paid without reduction.

Tier 2 - Tier 1 plus the ‘tier 2 addition’ which is pro rata enhancement based on 1/2 of prospective pension to Normal Pension Age. (State Pension Age)

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Tax Planning

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Tax rates 2026-27 (England and wales)

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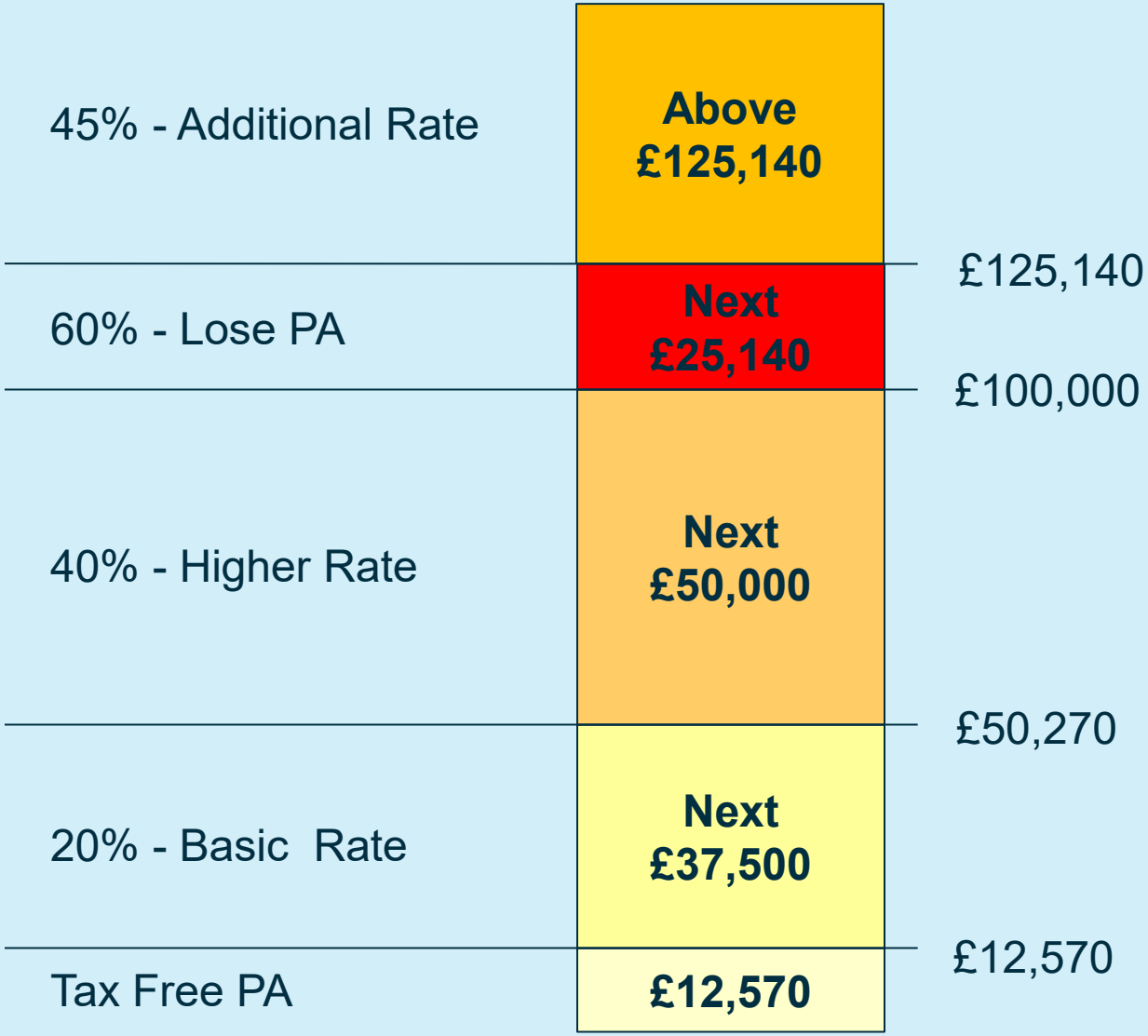
Income Tax



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Thresholds to be aware of

- £100,000 to £125,140 – Personal Allowance
- £100,000 – Tax Free Childcare and 15/30 Free Childcare Hours
- £200,000 – Threshold Income (Annual Allowance Tax)

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Mitigating Strategies for Doctors

How can a GP reduce Net Adjusted Income / Threshold Income?

- Setting up a Limited Company for private or locum work can **improve tax efficiency** by allowing you to take income as a mix of **salary and dividends**, potentially reducing National Insurance and giving more control over when income is drawn. the benefits depend on your income level and circumstances.
- Income paid to a limited company for locum or private work must go into an alternative private or workplace pension scheme instead of the NHS pension scheme

Other potential options:

- Maximise expense claims – P87 claim or Self Assessment
- Personal pension contributions or additional NHS pension contributions
- Gift aid donations (affects Net Adjusted Income NOT Threshold Income)

Professional tax advice is recommended before incorporating. Tax treatment depends on individual circumstances and may be subject to change, and this information does not constitute personal tax advice.

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Our service

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Why use a financial adviser?

Saves time

There’s so much information out there: and you've got better things to do than wade through it all.

Reduces noise

A financial adviser will cut through all the noise and the sheer weight of information to get the information or advice that is right for you.

Quantify goals

Knowing how much is enough is half the battle. Financial advisers are skilled at taking your dreams and goals and quantifying them.

Straight talking

A financial adviser has the objectivity to help stop your heart from ruling your head, to make rational decisions.

Hints & tips

Financial advisers have a wealth of practical hints and tips to help improve your finances.

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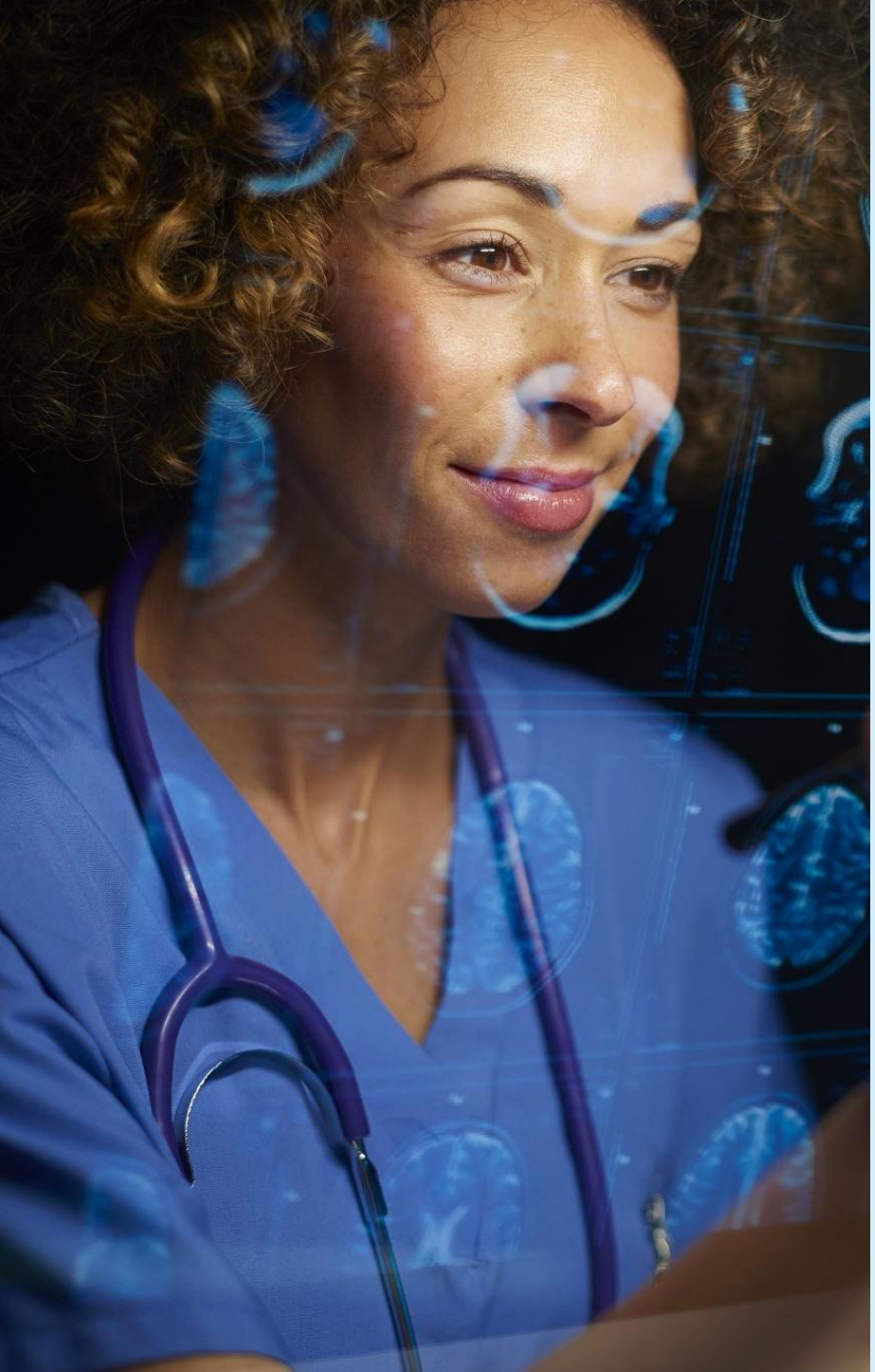

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What makes our service different

Bespoke

Your goals and circumstances are unique to you, so is our financial advice we provide.

Independent

We're not tied to any provider and so have the marketplace at our disposal to find the best solutions to suit you.

Specialist

We empower doctors to make well informed financial decisions. Our expertise is truly specialised to your profession.

Comprehensive

From investment planning and wealth preservation to insurance protection and providing for retirement – we can help.

Award-winning

We are often recognised for our unparalleled standards by fellow professionals and independent judges.

Trusted

Over 14,000 doctors have entrusted their personal finances to our advice.

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What to expect from your complimentary meeting

You will meet with one of our specialist advisers by phone, video or in-person – your choice.

Typically between 60 and 90 minutes.

Together, we will build a picture of where you are now, where you want to be in the future, and start thinking about how best to get there.

We will be clear about how we can help, and what our fees might be. It's then up to you whether you instruct us – no pressure.

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Questions and answers

Please scan the QR code for your complimentary health check:

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- The information contained within this presentation is for guidance only and does not constitute advice which should be sought before taking any action or inaction
- The information is based on our understanding of legislation, whether proposed or in force, and market practice at the time of writing. Levels, bases and reliefs from taxation may be subject to change.
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- The value of investments can go down as well as up
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Thank you

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