

Welcome to the NHS Pension Scheme

This booklet aims to answer most of the questions you will probably want to ask about the NHS Pension Scheme. It also contains the Scheme Members' Charter and the Complaints and Disputes Procedure.

Most informed opinion recognises that people will nearly always be better off if they belong to their employer's occupational pension scheme.

The Scheme is an important and valuable staff benefit for people working in the NHS. As a member you get an excellent package of pension benefits, which are **guaranteed** by law to be there when you become entitled to them.

The Scheme provides:

- ◆ a pension and a tax free lump sum when you retire
- ◆ life assurance cover
- ◆ voluntary early retirement benefits
- ◆ ill-health retirement benefits

- ◆ redundancy benefits
- ◆ family benefits
- ◆ options to increase your benefits

When you join the Scheme you will receive life assurance cover of twice your annual pay from the day you join.

All pension benefits are based on salary and length of membership of the Scheme. They are worth around 20% of pay overall but only cost around 3.5% of pay for most members, which is extremely good value for money.

This booklet is intended as a general guide to the Scheme. It is not a full statement of the law which governs the Scheme.

If you are thinking about joining the NHS Scheme please make sure you read the section entitled 'Choosing your pension' first.

*Please complete the **checklist** on **page 47** if you have been in the NHS Scheme before, then hand it to your employer's pension officer.*

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Choosing your pension

This section contains information to help you compare the Scheme with alternative options. Please read it and seek independent financial advice if you are in *any* doubt about your pension choice.

The essential thing to remember is that you should make your pension arrangements as early as possible in your working life. Delay will make it more expensive to ensure adequate arrangements later.

NHS Pension Scheme

What does it provide?

- ◆ A retirement pension based on 1/80th of your pay at retirement for each year and part year of Scheme membership.
- ◆ A tax free lump sum on retirement equal to 3 times your pension.
- ◆ Life assurance of 2 years' pay while you are working.

- ◆ Pensions and allowances for your husband or wife and children if you die.
- ◆ Benefits if you have to leave work because of permanent ill-health after 2 years membership, which may be increased after 5 years' membership.

Pensions and allowances are fully index linked to protect their value.

Benefits are guaranteed and are based on your pay and membership of the Scheme.

From age 50 you can choose when to retire.

You do not pay administration costs.

Pension benefits can be transferred into and out of the Scheme, but if you change jobs in the NHS your membership will normally continue.

You can increase your contributions to get bigger benefits.

Important time limits: There are time limits for certain ways of increasing your NHS Pension Scheme benefits. If you have been a member of the Scheme before, were paying additional contributions, or are currently contributing to a Personal Pension, please complete the checklist on page 47 or tell your employer.

What does it cost?

The contribution rate for most members is 6% of pay; manual workers pay 5%. **But the real cost is normally around 3.5% because:**

- ◆ you get tax relief on your contributions, and
- ◆ you pay a lower rate of National Insurance contributions because you are contracted out of the State Earnings Related Pension Scheme.

The Benefits of the NHS Scheme are valuable. **Actuaries have assessed them as being worth around 20% of overall pay.**

Your employer and the Government pay the extra required to meet the total cost of the benefits.

You can compare the benefits and cost of Scheme membership by looking at the following pages which give some information about alternatives.

You should think very carefully about Scheme membership. If you decide other pension arrangements offer better value for money or for some other reason are more suitable, please tell your employer.

Personal Pensions

You can choose to take out a Personal Pension through an insurance company, bank, building society, unit trust or friendly society. The money you pay during your working life is invested to build up a cash fund at retirement which is used to buy a pension.

Up to 25% of the fund can be taken as a tax free lump sum at retirement. You can take Personal Pension benefits at any time from age 50.

You do not need to transfer your pension arrangement if you move to new employment outside the NHS. But you should remember that a Personal Pension will:

- ◆ depend on investment performance and the state of the Stock Market at the time you retire - neither can be guaranteed.
- ◆ be significantly reduced if you want family benefits or index linking.

You will get tax relief on the payments you make, but your employer will normally only pay the minimum contributions required by law.

Commission and administration charges may reduce the amount actually invested to provide your pension. These costs vary but can be considerable.

The Pensions and Investment Authority (PIA), which regulates the Personal Pensions Industry, has stated that employees will nearly always be better off if they belong to their employers Pension Scheme.

What do they cost?

Contributions vary according to the level of retirement benefits wanted. The lower the contributions the lower the retirement benefits, so you need to make sure that you have some idea of the level of retirement benefits you are aiming for.

Personal Pension providers will give you projected estimates.

You may vary your payments, but they are subject to Inland Revenue maximum limits according to age.

Current limits are:

Percentage of relevant earnings

Age at start of tax year	Personal Pension scheme
Under 36	17.5
36 to 45	20
46 to 50	25
51 to 55	30
56 to 60	35
61 or over	40

More information about Personal Pensions is given in the booklet PM4 "Personal Pensions - Your Guide" which you can get from your local office of the Department of Work and Pensions or view it on their website at **www.pensionguide.gov.uk**

Stakeholder Pensions

Stakeholder Pensions are low cost private pensions that offer a further alternative to membership of the NHS Scheme.

Stakeholder Pensions operate in a very similar way to Personal Pensions, see page 5, but have no commission charges on start-up and administration charges are a maximum of 1% p.a. of the value of the fund you build up.

Stakeholder Pensions are not normally recommended to anyone who is able to join a good occupational pension like the NHS Scheme. But if you are prevented from joining the NHS Scheme because you are already receiving Scheme benefits and are aged 50 or over, a NHS employer **must** offer you one of the designated NHS Stakeholder Pensions. You are also free to choose a Stakeholder Pension from an independent provider.

Many members of occupational pensions like the NHS can also use a Stakeholder Pension to top up their benefits from the main Scheme, see page 30.

What do they cost?

You can vary your contributions like a Personal Pension, see page 5, according to the level of retirement benefits you want and they will all attract tax relief. You will be able to pay at least £3,600 per year gross before tax relief. Stakeholder contributions are always paid net of basic tax relief, so as at 6 April 2001, your maximum net payment will be £2,808 per year. Higher rate tax payers can claim relief over the basic rate through their tax returns.

If you are thinking of choosing a Stakeholder Pension **instead** of membership of the main NHS Scheme, you are strongly recommended to seek independent financial advice first.

You can get more **general** information about Stakeholder Pensions in booklet PM8, "Stakeholder Pensions - Your Guide", which you can get from your local office of the Department of Work and Pensions or you can view it on their website at **www.pensionguide.gov.uk**

You can find out more about **NHS** Stakeholder Pensions from the following NHS providers:

Standard Life
Corporate Tele Advice (NHS)
Sales Direct
FREEPOST SCO6428
Edinburgh
EH74XT

www.standardlife.co.uk
Telephone 0800 33 33 06

TUC/Prudential
FREEPOST LON 12558
TUC Stakeholder Pensions for
NHS
London
NW1 2YZ

www.pru.co.uk/nhs
Telephone 0845 070 6666

State Pension

You can also choose a bigger State Pension in place of the NHS Scheme. This has 2 parts:

A Flat Rate Basic Pension

This is paid to everybody at State Pension age, currently 60 for women and 65 for men. However, State Pension age will change between April 2010-2020 to 65 for everybody.

The basic pension you get depends on your National Insurance contribution record. The maximum weekly rates for 2002/2003 are £75.50 for a single person and £120.70 for a married couple (where a married woman is not entitled to a full single pension in her own right).

An Additional Earnings Related Pension

This is known as SERPS (State Earnings Related Pension Scheme). The amount you get depends on your earnings since April 1978 on which you have paid NI contributions. State pensions are, like NHS pensions, fully index linked.

Remember that:

- ◆ all NHS staff get a flat rate basic pension based on their contribution record.
- ◆ by opting out of the NHS Scheme you will add **only** the earnings related pension.
- ◆ this offers benefits which are likely to be far lower than those of the NHS Pension Scheme.

What does it cost?

You will pay the full rate of NI contributions. The effective cost to you is 1.6% of your pay.

You will not get any tax relief on this higher rate of NI contributions.

Relying on the State for your pension is only slightly cheaper than joining the NHS Pension Scheme.

You will find more information about the State Pension Scheme in booklet NP46 - "A Guide to Retirement Pensions". You can get a copy from your local office of the Department of Work and Pensions.

Joining the NHS Pension Scheme

Who can be a member of the Scheme?

- ◆ Any NHS employee aged between 16 and 70. (This does not include general dental practice staff).
- ◆ NHS medical, dental and ophthalmic practitioners, including trainees, some locums and assistants. If you are a practitioner thinking of joining, please read the separate Scheme Booklet SDP first.
- ◆ General Medical Practice Staff from 1.9.97. If you are thinking of joining a GP Practice please read the separate Scheme booklet SDGP - *A Guide to the NHS Pension Scheme for GP Practice Staff*.
- ◆ Some Scheme members who leave the NHS to work for approved organisations outside the NHS, for example hospices. These organisations are known as Direction Employers.

Private hospitals and nursing homes are not included in this category.

There are time limits for joining in these circumstances.

You should get in touch with the Agency for details. The address is on page 46.

Membership of the Scheme is voluntary. When you start work in the NHS you automatically become a member, except freelance locum medical practitioners (see booklet SDP). But you can opt not to join and you can leave the Scheme at any time.

If you have been a member of the Scheme before you can normally rejoin at anytime but there are exceptions, see page 36.

Retirement benefits

What benefits will I get when I retire?

When you retire you will get a pension and a tax free lump sum.

Your annual pension will be 1/80th of your final year's pensionable pay for each year of Scheme membership. Part years of membership will also count towards your pension. This will usually be paid monthly for the rest of your life.

Your lump sum will normally be 3 times the amount of your yearly pension, but married men with membership before 25.3.72 may get a smaller lump sum. This is because membership before that date is only worth one third of the value of later membership when the lump sum is worked out.

There are some limits on the amount of membership that can count for benefits.

These are:

- ◆ not more than 40 years at age 60 (55 for special classes)

- ◆ not more than 45 years altogether

- ◆ you cannot be a member after age 70 (65 for special classes)

Special classes are Scheme members in certain employments who joined the Scheme before 6.3.95. Page 38 gives more information about this.

You can use the ready reckoner on the next page to work out what your pension is likely to be when you retire.

Practitioners' benefits are calculated on a different basis. Booklet SDP gives full details. You can get a copy from your HA, PCT or the DPB.

If you are living abroad we can usually arrange to pay your benefits to you there.

Pension ready reckoner

Look along the final pensionable pay column at the top of your own pensionable pay figure, then down that row to the column for the number of years'

membership you will have when you retire. This gives you the pension you would get if you were retiring today with that length of membership.

		Pensionable Pay £													
		50	100	500	1000	2000	3000	4000	5000	10000	15000	20000	30000	40000	
Membership - Number of years	1	1	1	6	13	25	38	50	63	125	188	250	375	500	
	2	1	3	13	25	50	75	100	125	250	375	500	750	1000	
	3	2	4	19	38	75	113	150	188	375	563	750	1125	1500	
	4	3	5	25	50	100	150	200	250	500	750	1000	1500	2000	
	5	3	6	31	63	125	188	250	313	625	938	1250	1875	2500	
	6	4	8	38	75	150	225	300	375	750	1125	1500	2250	3000	
	7	4	9	44	88	175	263	350	438	875	1313	1750	2625	3500	
	8	5	10	50	100	200	300	400	500	1000	1500	2000	3000	4000	
	9	6	11	56	113	225	338	450	563	1125	1688	2250	3375	4500	
	10	6	13	63	125	250	375	500	625	1250	1875	2500	3750	5000	
	20	13	25	125	250	500	750	1000	1250	2500	3750	5000	7500	10000	
	30	19	38	188	375	750	1125	1500	1875	3750	5625	7500	11250	15000	
	40	25	50	250	500	1000	1500	2000	2500	5000	7500	10000	15000	20000	

Remember - your pension will be based on your pensionable pay when you retire - not what you are paid now. Pensionable pay is your normal pay and certain regular allowances. Payments like overtime above the weekly standard hours and travelling expenses are not included.

There is an Inland Revenue limit on pensionable pay for anyone joining an occupational pension scheme for the first time on or after 1.6.89. The limit for the 2002/2003 tax year is £97,200. This limit is reviewed each year.

What if I only work part time?

Members who work part time have their membership and final year's pay changed to the equivalent full time amounts. The full time equivalent membership and pay are then used to work out their pension.

What if my final year's pay is reduced?

For most members their final year's pay will be the highest of their working life. If it is not, we will normally take the best of the last 3 years' pay instead.

Membership and pay	Full time equivalent
3 years at full time	= 3 years full time membership
6 years at half time	= 3 years full time membership
	<hr/>
	6 years for pension
Half time final pay £7,500	= £15,000 pay for pension calculation
Using the full time equivalent years and pay and the ready reckoner on page 12, this will give a pension of £1,125 a year, and a lump sum of £3,375.	

For example, if you worked 3 years full-time then 6 years half-time, and your final year's pensionable pay was £7,500, we will work out your pension using the full-time equivalent figures as shown.

What if my pay goes down?

If your pay goes down,

- ◆ through no fault of your own (for example because of reorganisation, ill health or injury), or
- ◆ because you would like to do a less demanding job or work part time*

* see the Department of Health booklet "Working Lives - Flexing Retirement"

you may, **if your employer agrees**, be able to have your period of membership at the higher rate of pay, preserved - see page 34.

If you want this to happen you should ask your employer in writing, normally before your pay goes down. You **must** ask within three months of it going down. If your employer has agreed, we will work out your benefits in 2 ways when you come to retire:

1. We will work out your benefits separately for the two periods of higher and

lower pay.

2. We will work out your benefits using your pensionable pay at retirement for all your membership.

We will use whichever method gives the bigger pension.

Will I get a State pension as well?

Yes, if you have paid enough National Insurance contributions. The State Pension Scheme has 2 parts:

1. A flat rate retirement pension (sometimes called an old age pension).
2. A State Earnings Related Pension (SERPS).

Members of the NHS Pension Scheme do not pay anything to the earnings related part of the State Pension Scheme. This means that you will only get the flat rate retirement pension from the State, unless you have contributed to SERPS in another employment.

The benefits you will get from your NHS pension will normally be much higher than those from SERPS. The Scheme is contracted out of SERPS under the 1995 Pension Act which took effect from 6.4.97. This requires the Scheme to meet a 'statutory standard' by giving benefits that are broadly equivalent to, or better than, those in a reference scheme.

Prior to 6.4.97 the NHS Pension Scheme guaranteed that your NHS pension would be at least as much as the SERPS part of the state pension would have been. This was called the Guaranteed Minimum Pension.

Index linking

Your NHS pension will be fully index-linked to protect it against inflation. This means that we will increase it each year in line with the cost of living, for as long as it is paid. But if you are made redundant, see page 22, or choose to retire, see page 26, from age 50 your pension will not normally attract cost of living increases until you reach age 55. Then your pension will be increased to take account of the rise in the cost of living since the date it was awarded. The increases are paid from April. In the first year of your retirement the amount of increase you get will depend on the date you retire.

Ill-health retirement pensions are increased each year in line with inflation from *whenever* they start to be paid.

There are special provisions for the payment of pension increases for members who were, at some time, members of certain insurance policy based schemes.

These include:

The Federated Superannuation Scheme for Nurses and Hospital Officers, and

The Federated Superannuation System for Universities.

If you think this may apply to you, you can get more information from the NHS Pensions Agency. You should make any claim for pension increases under these special provisions **within 6 months** of joining or rejoining the Scheme.

Life assurance and family benefits

You are automatically covered by the Scheme's life assurance benefits from the day you join.

The benefits payable will depend on your circumstances when you die. But there are some things which will not vary:

Lumpsums:

- ◆ are tax free when paid to a spouse
- ◆ If you are legally married or separated, your surviving spouse will automatically get the lump sum. If you do not want this to happen, you should tell us on form DB1, which you can get from your Pension Officer. The lump sum will then be paid to your estate. If you later decide that you *do* want the lump sum to go to your legal spouse, you can tell us on a new form DB1. A new form DB1 replaces any earlier form DB1, and any form AW237 you completed asking us not to pay your spouse.

- ◆ If you are single or divorced the lump sum will be paid automatically to your estate.
- ◆ **If you want someone else to get the lump sum, you can nominate (name) one person, including a child, or one organisation, including a bank, trustee or firm of solicitors.** The lump sum will then be paid automatically to your nominee, without waiting for Grant of Probate or Letters of Administration. If you nominate *a person* they may wish to check their own tax position.
- ◆ If you are a current Scheme member in NHS employment, you can change your instructions on form DB1 **at any time**. If you have only preserved benefits, or have taken a pension for all your membership, you can cancel an earlier nomination or a request not to pay your legal spouse, but you **cannot make a new nomination** unless you rejoin the Scheme.

A pension is paid to your legal spouse if you are married or separated, but normally it

will stop if your spouse remarries or begins living with someone as their spouse.

If stopping the pension in these circumstances would cause hardship, it may be continued in full or in part.

Where the pension has stopped and remarriage has ended, the pension may be restarted in full or in part if it would otherwise cause hardship.

A widower's pension will normally be based on his wife's membership from 6.4.88 unless:

- ◆ she bought extra widower's cover for any membership before 6.4.88, or
- ◆ her husband was financially dependent on her and she successfully nominated him for full widower's cover.

Nomination for full widower's cover should not be confused with nomination for the life assurance lump sum described on page 17.

Child allowances are based on your pension and membership. The amount of the allowance depends on the number of dependent children,

and whether there is a surviving parent who will get a Scheme widow or widower's pension.

The allowances are normally based on membership of at least 10 years provided you could have reached 10 years membership by age 65. If there is a surviving parent getting a widow or widower's pension from the Scheme the allowance is:

- ◆ for 1 child - one quarter of the pension
- ◆ for 2 or more children - one half of the pension.

If there is no surviving parent or the survivor is not getting a widow or widower's pension from the Scheme, the allowance is:

- ◆ for 1 child - one third of the pension
- ◆ for 2 or more children - two thirds of the pension.

Where there are 2 or more children, the child allowance is divided between them.

What if I die before I retire?

If you die in pensionable employment we will pay a

lump sum equal to 2 years' pensionable pay. For general medical, ophthalmic, locum and dental practitioners the lump sum will be twice the annual average of the uprated pensionable pay earned throughout their career. You can normally increase this lump sum, see booklet SDAVC.

How much would my spouse's pension be?

If you have less than 2 years' membership when you die, your spouse will get a short term pension for 3 months. The pension will be at the same rate as your pensionable pay at the time of your death. If there is at least one dependent child, the pension will be paid for 6 months.

If you have at least 2 but less than 5 years' membership when you die, your spouse will get the short term pension for 3 months, or 6 months if there is at least one dependent child. They will then get a pension of half the amount you would have got if you had retired on the date of your death. If you have 5 or more years' membership when you die, your spouse will get the short term pension for 3 months, or 6

months if there is at least one dependent child. They will then get a pension of half the amount you would have got if you had retired because of ill-health on the date of your death. Page 24 explains how ill health pensions are worked out.

A pension is **not** payable to the surviving partner of a common law relationship.

Allocation

If you are in good health for your age you can give any dependant a pension when you die, by applying to allocate (give up) part of your own pension. You can also do this to give a husband, wife, or child a bigger pension. But you cannot change your mind afterwards, even if the chosen person dies before you. There are time limits on when you can apply. So if you are thinking about this you should contact the Pensions Agency before you retire.

What are the childrens' allowances?

A child's allowance is based on the pension you would have got if you had retired on the date of

your death, but your membership will normally be increased to make the allowance bigger.

What if I die after I retire?

Your spouse will get a short term pension for 3 months, 6 months if there is at least one dependent child, at the same rate you were getting when you died. They will then get a pension of half that amount. If you married after you retired, your spouse may get a smaller pension. A lump sum is not normally paid when a Scheme pensioner dies, but if the pension has only been in payment for a short time the lump sum will be either:

- ◆ 5 times the pension less the amount of pension already paid, or
- ◆ twice the member's pensionable pay less the retirement lump sum paid,

whichever is the smaller amount.

Widower's pension

The widower of a woman who retired before 6.4.88 will not get a pension unless she successfully

nominated her husband, see page 18.

The widower of a woman who retired on or after 6.4.88 will get a short term pension for 3 months, 6 months if there is a dependent child. The short term pension will be at the rate in payment when the member died.

After this the Scheme will pay a widower's pension of half the pension his wife would have got for membership after 6.4.88.

What if I have left the Scheme but not yet retired?

The Scheme will normally pay a lump sum when any former member dies within 12 months of leaving pensionable employment or with preserved benefits. The lump sum will not be paid if the member had received a refund of contributions or transferred their benefits to another Scheme.

The lump sum will be three times the annual pension the member would have got if they had retired on the day they died.

Widow or widower's pension

The amount of pension depends on when the member left the Scheme and whether they were married at the time of leaving.

For members who married before they left the Scheme, no short term pension will be paid, but the widow or widower will get a pension from the day after the date of death.

For members who die within 12 months of leaving the Scheme, the widow or widower's pension will be worked out as explained in booklet SDF which you can get from your Pension Officer.

For members who die with preserved benefits

a widow will get one half of the preserved pension her husband would have got if he had retired on the day he died.

a widower will get one half of the preserved pension his wife would have got for any membership since 6.4.88 if she had retired on the date she died. But there will be a bigger widower's pension if the member paid for widower's cover before 6.4.88 or successfully nominated her husband - see page 18

For pensioners who married after retirement, there will be a short term pension payable for 3 months, 6 months if there is at least one dependent child.

a widow will get one half of the pension her husband was getting on the day he died for any membership from 6.4.78 only.

a widower will get one half of the pension his wife was getting on the day she died for any membership from 6.4.88 only.

For former members who married after leaving the Scheme, no short term pension will be paid. But from the day after the date of death,

a widow will get half of the pension her husband would have got for any membership since 6.4.78 if he had retired on the day he died.

a widower will get one half of the pension his wife would have got for any membership since 6.4.88 if she had retired on the day she died.

If you want more details about life assurance or family benefits, ask for booklet SDF.

Please tell your next of kin about the benefits they may get.

Redundancy

If your employer decides you are redundant and **must** retire early (for example following a reorganisation) we can pay you a pension for life and a lump sum, provided

- ◆ you are aged 50 or over, and
- ◆ you have at least 5 years' membership.

How much will I get?

These benefits are worked out in the same way as normal retirement benefits. But your membership will be increased to improve the pension you get. The increases do not normally apply to members working for Direction Employers - see page 10, but for all other members they are:

If you have up to 10 years' membership

Your membership will be doubled, subject to the maximum you could have had by age 65 or any earlier retirement age written into your contract of employment.

If you have 10 or more years' membership

Your membership will be increased by 10 years, subject to the maximum you could have had by age 65 or any earlier retirement age written into your contract of employment.

Total membership cannot be increased to more than 40 years and if some of this is part time it will reduce the size of the increase you get.

Pensions awarded from age 50 onwards do not normally attract cost of living increases until age 55. At age 55, pensions are increased to take account of rises in the cost of living since the date they were awarded.

Any redundancy payment you get from your Employing Authority may be reduced, depending on the amount of extra membership awarded by the Scheme.

If you are buying added years, they may reduce any membership increase due on redundancy, see booklet SDAVC.

If you have more than one NHS job

You have 2 choices.

You can either:

1. take redundancy benefits for Scheme membership in the redundant job only, and still be a member of the Scheme in your other jobs, or
2. take redundancy benefits for Scheme membership in all your jobs. You would have to leave the jobs for at least one day before you could claim your redundancy benefits. But if the jobs you wish to keep add up to 16 hours a week or less, you do not need to have a day's break in those jobs.

If you choose the first option

- ◆ further movements in and out of the Scheme are permitted. However, redundancy benefits may be affected when future retirement benefits are re-assessed. It is essential that you contact your Pension Officer or the Agency for more information.

If you choose the second option

- ◆ you must leave the Scheme in all your jobs, and
- ◆ you will not be able to rejoin the Scheme if you return to NHS work.

If you are a practitioner you should read booklet SDP which you can get from your HA, PCT or the DPB.

If you return to NHS work after redundancy, your pension may be subject to abatement - see page 28 for details.

Booklet SDER gives more information about redundancy. You can get a copy from your Pension Officer.

Ill-health retirement

If you are a *current* member and become permanently incapable of doing your present NHS job because of ill health we may be able to pay you a pension. If you think this applies to you, contact your employer.

But remember that you *must* be leaving work because of permanent ill health. If your employer makes you redundant or dismisses you for any reason you cannot qualify for an ill health pension.

We may also be able to pay you an ill health pension if you are a *former* member with preserved benefits, see page 34 and become too ill to do **any** regular work. Contact the Pensions Agency if you think this applies to you, our address is on page 46.

We will ask our medical advisers, in every case, to confirm that you are permanently incapable of working because of ill health. If they confirm this and we are satisfied that you meet the

rules for ill health retirement, we can pay you a pension for life and a tax free lump sum.

If you are currently working in the NHS;

- ◆ you must have been a member for at least 2 years, or
- ◆ have chosen to leave the Scheme, but have at least 2 years *preserved* membership, and
- ◆ no longer be able to carry out your present NHS job.

If you no longer work in the NHS;

- ◆ you must have at least 2 years preserved membership, and
- ◆ no longer be able to do **any** regular work.

Ill-health retirement benefits are worked out in the same way as normal retirement benefits, but if you are a *current* Scheme member and have at least 5 years membership when you have to retire, it may be increased to improve the pension you get.

If you have between 5 and 10 years membership

Your membership can be doubled, subject to the maximum you could have had by age 65.

If you have more than 10 years membership

Either,

- ◆ your membership can be increased to 20 years, subject to the maximum you could have had by age 65, **or**
- ◆ your membership can be increased by $6\frac{2}{3}$ years, subject to the maximum you could have had by age 60.

We will use whichever method gives you the larger pension.

Your total membership cannot be increased to more than 40 years and if some of this is part time, it will reduce the size of the increase you get. There are *no* increases if you have chosen to leave the Scheme or have left the NHS.

Serious Ill Health

If you are seriously ill you may be able to have a bigger lump sum instead of a pension.

You can apply for a bigger lump sum if

- ◆ you are a member of the Scheme on or after 6.3.95, and
- ◆ you are so ill that you do not expect to live longer than one year, or
- ◆ you are a former Scheme member with preserved benefits, who left NHS employment on or after 6.3.95, and
- ◆ you are so ill that you do not expect to live longer than one year.

Your dependants will still get any pension they are entitled to in full.

Booklet SDER gives more information about ill health retirement. You can get a copy from your Pension Officer.

Retirement age

When can I retire?

The normal retirement age for most Scheme members is 60 but you can choose to retire before or after that age.

Retirement benefits are paid because you are retiring, not simply taking a break in employment. If you retire and then return to work in the NHS within one month, your pension will normally be suspended and you will have to repay any pension you have received.

You need to apply for your retirement benefits. Your Pension Officer will give you the form.

Members of the special classes have special retirement rights. They are members in certain employments who joined the Scheme before 6.3.95. Page 38 gives more information about this.

What if I want to retire early?

You can choose to take voluntary early retirement and get your benefits at anytime from age 50. We will work out your benefits in the normal way but they will be reduced to cover the extra cost of being in payment longer. The reduction will also apply to those members with special class retirement rights if they retire before age 55.

You can use the ready reckoner on page 12 to work out the *full* value of the benefits you will have earned. Then use the following table to find out what proportion of your benefits will be payable if you retire early.

The benefits payable will vary between the exact ages shown. In the unlikely event that your reduced pension is less than the Guaranteed Minimum Pension, for membership up to 5.4.97, you will not be able to take Voluntary Early Retirement. Page 15 explains Guaranteed Minimum Pension.

Age	Pension	Lump sum
59	94%	97%
58	89%	94%
57	84%	92%
56	80%	89%
55	75%	86%
54	72%	84%
53	68%	82%
52	65%	79%
51	62%	77%
50	60%	75%

Your employer may be prepared to meet the extra cost of paying your benefits early. If they are, your benefits will not be reduced.

Your Personnel Officer will be able to advise you about this. This arrangement does not apply to practitioners.

Pensions awarded from age 50 onwards do not normally attract cost of living increases until age 55. At age 55 pensions are increased to take account of rises in the cost of living since the date they were awarded.

Your dependants will still get any pension they are entitled to in full.

What if I have more than one job?

If you are working in more than one NHS job, you would normally have to leave them all before you could claim your retirement benefits. Your benefits would be based on **all** your membership up to your date of retirement, and

- ◆ you would have to leave the Scheme in all your jobs, and
- ◆ you would not be able to rejoin the Scheme if you return to NHS work.

If you have other NHS employment(s) you wish to keep which total 16 hours a week or less, you do not need to have a break from that employment. If you are a practitioner you should read booklet SDP.

What if I return to NHS work after retirement?

Early retirement benefits are paid because you are retiring not simply taking a break in employment.

This means that if you retire and then return to work in the NHS within one month your pension will normally be suspended and you will have to repay the pension you have received.

If you return to NHS employment after one month and **before age 60** your pension will be reduced, so that your NHS earnings and pension after retirement are not more than your NHS earnings before you retired. *This is called abatement.* The reduction will apply up to age 60 or until you stop working if this is earlier.

But, If you return to NHS employment **at or after age 60** or have a voluntary early retirement or preserved pension, which has been reduced because of early payment, abatement will *not* apply.

There are 2 booklets you can get from your Pension Officer which give more information about working in the NHS after retirement.

1. 'Notes for pensioners and their dependants'
2. 'Working Lives - Flexing Retirement'.

Finally, please be aware that you cannot be a member of the NHS Pension Scheme once you have been paid Scheme benefits **unless**

- ◆ you retired because of ill health, **and**
- ◆ you return to NHS work before you reach age 50.

Cost

How much will all this cost me?

This depends on the type of job you do. Most members pay 6% of their pay. Manual workers pay 5%

Do I really pay that much?

No. You will get full tax relief on the contributions you pay. You also pay a lower rate of National Insurance contribution.

This means the actual cost to most members is nearer 3.5% of pay.

Your employer contributes an amount equal to 7% of your pensionable pay and the Government pays for the cost of full index linking.

In total the value of Scheme benefits comes to around 20% of overall pay.

Your contributions are based on your pensionable pay. This includes your normal pay and certain regular allowances. Payments like overtime and travelling expenses are not included.

Maternity Leave

Whilst on maternity leave your contributions will be based on the pensionable pay you will receive during the period of paid maternity leave.

If you take unpaid maternity leave, your contributions will continue to be charged on the pensionable pay you receive immediately prior to the period of unpaid maternity leave.

This example is based on a person with tax code 461L and an annual salary of £19,500, using 2002/2003 Tax and National Insurance rates.

	Member	Non Member
Salary	£1625.00	£1625.00
6% NHS Pension Contributions	£ 97.50	NIL
Tax	£ 232.43	£ 253.99
National Insurance	£ 104.33	£ 124.20
Net take-home pay	£1190.74	£1246.81
Net difference in take home pay	£56.07	(3.5% of £1625.00)

Increasing benefits

Can I increase my benefits?

Normally yes, by making Additional Voluntary Contributions (AVCs) or by taking out a Stakeholder Pension.

How do AVCs work?

There are four options. Contributions for all of them attract tax relief.

Guaranteed added years

These will increase your benefits which are based on how long you have been a member of the Scheme. There are limits on how many years you can buy depending on your circumstances. If you received a refund of contributions for membership before April 1978 you can normally buy membership up to that amount at **half** cost.

Important: Added years do not count when working out the minimum membership needed to qualify for early retirement benefits. If you leave the

Scheme with less than 2 years membership you still have to take a refund of your contributions, including AVC's.

Guaranteed increased lump sum

Married men with membership before 25.3.72 will get a smaller retirement lump sum for that membership, but can pay additional contributions to stop this happening. If you are a practitioner you should also read booklet SDP.

Money Purchase benefits

Contributions are invested on your behalf to build up a supplementary retirement fund. This is used to buy you an annuity (an additional pension for yourself or your spouse) when you retire, or later.

If you wish you can also make money purchase contributions to increase the Scheme's life assurance lump sum.

There are 3 money purchase AVC providers who offer NHS terms.

Alternatively, you can if you wish, pay money purchase AVCs to a 'Free Standing' provider.

Stakeholder pensions

Stakeholder pensions are an alternative to AVCs for topping up your main Scheme benefits. Unlike an AVC, you can opt, when you retire, to take some of your fund as a tax free cash sum and you can always transfer a Stakeholder pension to a different provider without penalty.

How much extra can I pay?

Under Inland Revenue rules:

- ◆ depending on the level of benefits you will have at retirement you can contribute up to a maximum of 15% of your pay to AVC pension arrangements. This includes your normal 5% or 6% Scheme contributions and any additional contributions you may wish to make.

- ◆ any guaranteed added years you buy must not take your total Scheme membership above 40 years.

Note: If you find you will have 40 years membership by age 60, you may still be able to pay to a Money Purchase AVC Contract.

- ◆ for a Stakeholder pension you can pay up to £3,600 per year for 5 years providing your pay is less than £30,000 in the first year.

Where do I find out more?

You are recommended firstly to seek independent financial advice, see page 44.

Booklet SDAVC gives more details about increasing your benefits. You can get a copy from your Pension Officer.

Important: Time limits apply to some AVCs. If you are thinking of buying guaranteed added years or an unreduced lump sum, read booklet SDAVC as soon as possible.

Transferring benefits

What if I have been a member of another pension scheme?

If you have previously been a member of another pension scheme (including a personal pension plan, stakeholder pension arrangement or annuity contract) other than a retirement annuity approved under Section 620 (formerly section 226) of the Income and Corporation Taxes Act 1988, you may be able to transfer the value of those benefits to buy extra membership in the NHS Pension Scheme.

If you want to find out more about this ask your Pension Officer for a transfer pack.

Applications to transfer benefits into the Scheme must be made WITHIN 12 MONTHS of joining the Scheme AND before age 60.

You do not need to apply for a transfer if you have been a member of the NHS Pension Scheme in England and Wales in your last NHS employment and move to another NHS employment in England and Wales.

You do need to apply if you were a member of the NHS Pension Scheme in Scotland, Northern Ireland or the Isle of Man.

Can I transfer my benefits out of the NHS Pension Scheme?

If you leave the NHS or the Scheme, you may be able to transfer your benefits, out of the Scheme to:

- ◆ the NHS Pension Scheme in Scotland, Northern Ireland, or the Isle of Man,
- ◆ another occupational pension scheme,
- ◆ a personal pension plan including a stakeholder pension arrangement,
- ◆ an insurance company to buy an annuity contract (a Section 32 Buy Out Bond),

or possibly a combination of these.

If you are aged 59 or over, you may not be able to transfer your benefits out of the Scheme.

Booklet SDK gives more details about transfers. You can get a copy from your Pension Officer.

How is a transfer payment worked out?

A transfer payment is worked out by converting the value of your pension rights to a current cash equivalent using factors supplied by the Government Actuary's Department in relation to your age at the date of calculation. The transfer calculation takes account of fluctuations in the stock market.

Can I transfer my NHS AVC benefits?

New changes to the AVC Scheme allow you greater freedom when transferring your NHS Scheme benefits. You may now choose to transfer your AVC benefits independently of your main Scheme benefits.

Leaving

What if I decide to leave the Scheme or the NHS?

If you are considering leaving the Scheme but staying in the NHS, please make sure that you fully understand what you are giving up. Before making your final decision speak to your Pension Officer and read the following page. **If you are still sure you wish to opt out you will need to ask your Pension Officer for leaflet SD502 and booklet SDK.** If you are still not sure you should seek independent financial advice. Page 44 gives some information about this.

If you leave the NHS or decide to leave the Scheme:

- ◆ if you have been in the Scheme for less than 2 years you can have a refund of the contributions you have paid provided you are under age 60 when you leave. Tax and National Insurance contributions will be deducted from the refund before it is paid to you. Refunds are not available to members leaving the Scheme on or after age 60 but a retirement benefit will be paid.
- ◆ if you have been in the Scheme for 2 or more years you can leave your benefits with the Scheme. These are called preserved benefits and their value is fully index linked. You need to apply for these benefits which are normally paid to you at age 60. Your benefits may be payable before age 60 in certain circumstances. Please read booklet SDK.
- ◆ you may be able to transfer the benefits you have earned in the NHS Scheme, including any NHS AVCs, to another pension arrangement *even if you have less than 2 years membership*. See page 32 for details.

If you have reached retirement age and decide to leave the Scheme but carry on working in your NHS job, you will not be able to claim your retirement benefits, including any NHS AVCs until your employment ends. If you change your job but stay in the NHS you can stay in the Scheme and your benefits will continue to build up.

If you are thinking of leaving

Think carefully

If you leave or do not join the NHS Pension Scheme, you would be giving up much more than a good pension. Your benefits may be payable before age 60 in certain circumstances. Please read booklet SDK.

From the day you join

Life assurance cover and family benefits if you die.

After 2 years membership

A pension payable for life and a tax free cash sum if you are forced to give up work because of ill health.

After 5 years membership

A pension payable for life and a tax free cash sum if you are made redundant at or after age 50.

On retirement

A pension payable for life and a tax free cash sum.

Cost

See page 29 for further details.

Other information to consider

If you leave the Scheme you will still have to pay into a Personal Pension, including a Stakeholder Pension or the State Scheme.

If you compare those alternatives with the Scheme you will see that in terms of value for money the Scheme is hard to beat, and it's benefits are guaranteed.

Most informed opinion, including that of the Pensions and Investment Authority, recognises that all employees will nearly always be better off if they belong to their employer's occupational pension scheme.

If you do opt out of the Scheme after your first pay period, we may have to refund any contributions you have paid from the Agency.

Rejoining

Would I be able to rejoin the Scheme?

If you are working for the NHS you can rejoin the Scheme at any time unless you are:

- ◆ on sick leave
- ◆ absent from duty for any other reason
- ◆ receiving Scheme benefits (unless you retired on ill health grounds and would be rejoining the Scheme before age 50).

If you rejoin the Scheme with preserved benefits (see page 34), we will work out your benefits in one of two ways:

Either

1. Your periods of membership will be added together and your total membership and final pensionable pay will be used to work out your benefits.

or

2. The benefits you have earned for each period of membership will be worked out separately. They will be based on the pensionable pay you were

earning at the end of each period, plus any cost of living increases. The benefits will then be added together.

We will use whichever method gives you more.

What if I am already receiving Scheme benefits and am prevented from rejoining?

If you are aged 50 or more, receiving NHS Scheme benefits and are *prevented* from rejoining the Scheme, a NHS employer **must** offer you a NHS or other designated Stakeholder Pension. You can also choose a Stakeholder Pension from an independent provider. You can get more information about NHS Stakeholders from the following providers.

Standard Life
Corporate Tele Advice (NHS)
Sales Direct
FREEPOST SCO6428
Edinburgh EH74XT

Telephone 0800 33 33 06
www.standardlife.co.uk

TUC / Prudential
FREEPOST LON12558
TUC Stakeholder Pensions
for NHS
London NW1 2YZ

Telephone: 0845 070 6666
www.pru.co.uk/nhs

Important: If you rejoin the Scheme on lower pay within 12 months of leaving, all your benefits will normally be worked out on the lower pay. You may be able to avoid this, see page 14.

What if I have had a refund?

If you rejoin the Scheme within 12 months of leaving you can repay your refund. We can then link your previous membership to your new membership. If you want to do this you must repay your refund **WITHIN 6 MONTHS** of rejoining the Scheme. Your Pension Officer can tell you more about this.

If you rejoin after 12 months you cannot repay your refund. You will then be treated as a new member with no previous pension rights.

Special classes

Certain groups of staff who were members of the Scheme before 6.3.95 are known as the special classes. They are:

1. Nurses, midwives, physiotherapists, occupational health nurses and health visitors.

Female members of the special classes are entitled to retire with benefits from age 55, provided that their last 5 years membership is in one of these jobs.

Men in any of these jobs can retire from age 55 provided that their last 5 years membership is in one of these jobs, but their benefits will only be based on their membership from 17.5.90. Benefits for membership before that date will not be paid until age 60 unless they choose to retire early - see page 26.

2. Mental Health Officers (MHOs)

Mental health officer means a person, **male** or **female**, who

- ◆ is working in an approved place used for the treatment of patients suffering from mental disorders, and

- ◆ is employed for the whole or almost the whole of their time in the direct treatment or care of those patients.

A MHO with at least 20 years MHO membership may:

- ◆ retire with benefits from age 55, and
- ◆ count each year of MHO membership over 20 years as 2 years for benefit purposes.

These special rights only apply to Scheme members who were in any of these jobs before 6.3.95, and who

- ◆ have not had a break of 5 or more years in any pensionable NHS employment, and
- ◆ satisfy the special class or MHO conditions.

Special class status will not apply to anyone who starts working in one of these jobs for the first time on or after 6.3.95.

Injury benefits

What if I am injured at work?

If you are temporarily off work without pay or on reduced pay because of an injury or a disease caused by your NHS employment, you may be entitled to a temporary injury allowance.

How much you get will depend on how much your income is (ie pay, relevant pension including SERPS and Department of Work and Pension benefits) while you are off work. If your income is at least 85% of your average pay you will not receive a temporary injury allowance. If your income is less than 85%, a temporary injury allowance can be paid. The amount you get will bring your income up to 85% of your pay.

When you return to work the temporary injury allowance will stop. You may, however, qualify for permanent benefits if your earning ability has been permanently reduced by 11% or more as a result of the injury or disease.

Your Pension Officer can tell you more about Temporary Injury Allowance. More detailed information on permanent injury allowance is available in booklet SDIB. You can get a copy from your Pension Officer.

Note: The Injury Benefits Scheme is not part of the NHS Pension Scheme. It is governed by different rules, and it covers all NHS employees, except GP Practice staff (see booklet SDGP) and locum practitioners (see booklet SDP) whether they are Scheme members or not.

Members working for Direction Employers - see page 10 are not normally covered by the NHS Injury Benefits Scheme.

Members' charter

1. The NHS Pensions Agency aims to provide a prompt, efficient and helpful service to all members of the NHS Pension Scheme.

This Charter is our public commitment to the standards of service you have a right to expect throughout your employment with the NHS and when you have retired.

2. When you join the NHS:

You will automatically become a member of the Scheme unless you are a freelance locum GP, see booklet SDP. But you can choose to make other arrangements. Your employer will give you a detailed Guide about the NHS Scheme and your pension choices.

3. As a Scheme member:

- ◆ You can ask your employer or us for the estimated value of your Scheme benefits.
- ◆ You can ask your employer or us for other information about your pension rights.
- ◆ You can get in touch with us at any time. We will deal with your queries quickly, accurately and politely.

- ◆ If you write to us we aim to send you a full and clear reply within 15 working days of the date we get your letter.

- ◆ If we need to get more information before we can give you a full reply, we will let you know. We will also tell you when you can expect a full reply.

4. If you leave the Scheme:

We will tell you about the choices. If you are entitled to a refund of contributions or wish to consider transferring your Scheme benefits, we will deal with your application quickly.

We aim to:

- ◆ pay a refund within 5 weeks of the date we get your application.
- ◆ issue transfer value details within 19 days of receiving all the required information, or within 13 weeks of the date we get the request, whichever is the earliest. These details are then guaranteed for 3 months. This is called the guarantee period.

- ◆ issue the transfer payment within 19 days of the date of the request.

Normally your transfer details and the payment we make will be the same if you apply to go ahead within the guarantee period.

5. When you retire:

We will let you know how much your pension and lump sum will be. Provided you give us 6 weeks notice we will normally work out your payments accurately, within 10 working days of receiving your application, and aim to:

- ◆ get your lump sum into your bank account on your first day of retirement and,
- ◆ notify your bank of your first pension payment during the following month.

All other pension payments will be issued to reach you on the date they are due.

If you make enquiries about your pension, you will receive a prompt and helpful reply.

6. When you die

Whether you die before or after

you receive your pension, we aim to pay any death benefits within 10 working days of establishing who payment should go to.

7. Payment of interest

If we pay your benefits more than 1 month after they are normally due, we may pay you interest. Payment is automatic, you **do not** need to apply.

8. Improvements

We have a policy of continuous improvement and look to develop our aims each year. You can ask your Pension Officer or us for our latest service targets.

If you have a suggestion for improving the services we provide contact the Agency.

We will consider all suggestions made by members and we will regularly ask for your views about the standard of service we provide in relation to this Charter.

Every year we will include a statement about our Charter performance in our Annual Report, which you can view on the Agency's website, see page 46.

Complaints and Disputes

Who can complain?

Anyone who:

- ◆ receives, or expects to receive, benefits from the Scheme,
- or
- ◆ wishes to join the Scheme,
- or
- ◆ is nominated by the above to represent them.

If we have made a mistake please tell us. We will apologise and put things right as quickly as possible.

If you are not satisfied, we have a Complaints and Disputes procedure which complies with pensions legislation and Citizen's Charter guidelines. This is a two stage process, the first of which asks you to write to the Disputes Officer who will review your case afresh and let you have a response within 4 weeks unless we require further information from a third party. We are required by law to reply within 2 months.

You are entitled to have your case looked at a second time if you remain dissatisfied. If you want to do this please write within 6 months to the person

who gave you the first decision. The second review will be by a Scheme Manager who will normally reply within 4 weeks. They must give you a decision within 2 months.

If you are still not satisfied you can get advice from the Occupational Pension Advisory Service (OPAS). You may also take your case to the Pensions Ombudsman. The address for both of these is:

11 Belgrave Road
London, SW1V 1RB

But the Pensions Ombudsman will expect any complaint to have been looked at under our Complaints and Disputes procedure and by OPAS first.

The Occupational Pensions Regulatory Authority (OPRA) is responsible for the oversight of pension scheme administration and for granting certain time limit extensions and for complaints about non disclosure of information. OPRA's address is:

Invicta House
Trafalgar Place
Brighton
East Sussex, BN1 4DW

Data Protection

The NHS Pensions Agency is a Data Processor under the Data Protection Act 1998. The Data Controller, for the purposes of the Act, is the Department of Health.

The Agency holds information provided by your employer for NHS pension purposes and in relation to the NHS Injury Benefit Scheme and certain other statutory functions assigned by Parliament. The information we hold may be used for any of the Agency's functions.

We may get information about you from other sources. If we do, it will only be as the law allows, for instance to:

- ◆ check accuracy of information
- ◆ prevent or detect crime
- ◆ protect public funds

We may check information we receive about you with what is already in our records. This may include information provided by you as well as by others such as other government departments, agencies and overseas authorities. We will not give information about you to anyone

outside the Pensions Agency unless the law allows us to do so.

The NHS Pensions Agency has a legal duty to protect the confidentiality of information about NHS employees. We take appropriate precautions to protect any information you give us, whether by our website or by other means because of legislation such as the Data Protection Act 1998. Any data which we use here is protected in accordance with Government standards.

You have the right to ask for details of any data which the Agency holds about you. If you wish to do this you can write to us at the address on page 46. Your letter should include:

- ◆ your name and address
- ◆ your National Insurance number
- ◆ your Pension Scheme membership (SD) number.

If information held about you has been provided by a separate authority, the Agency may require their permission for its contents to be disclosed.

Some general points

This section gives a few items of general interest about the Scheme and your pension.

Pension Scheme Registrar

Information about the Scheme has been given to the Pension Schemes Registry under the management of the Occupational Pensions Regulatory Authority. The address for the Pension Schemes Registry is:

PO Box 1NN
Newcastle upon Tyne
NE99 1NN

Pension Scheme Fund

The NHS Pension Scheme does not have a real pension fund, but as a statutory scheme, benefits are fully guaranteed by the Government. Contributions from both members and Employers are paid to the Exchequer which meet the cost of Scheme benefits. The Exchequer also pays for the cost of increasing benefits each year by the rate of inflation. This extra cost is not met by contributions from Scheme members and Employers.

Independent Financial Advice

If you are in any doubt which arrangement will be the best one for you, you should seek independent financial advice.

Under the Financial Services Act of 1986 all financial advisers have to decide whether to be “independent” or “tied”.

A financial adviser who is “independent” can offer a range of financial services and products, whereas a financial adviser who is “tied” can only offer the products of one company. Before you ask for advice, make sure you know which type of adviser you are dealing with.

Most financial advisers will charge for their advice.

The charge may be in the form of a fee payable by you or commission payable by any company which you decide to invest in. If the adviser you choose charges on a commission basis, you should ask how your investments will be affected by the charges.

Your Pension Officer may be able to help you find a source

of independent financial advice
or you can contact:

IFA Promotions Limited
17-19 Emery Road
Brislington
Bristol
BS4 5PF

Telephone: 0117 971 1177

Fax: 0117 972 4509

or

Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

Telephone: 020 7676 1000

Fax: 020 7676 1099

Scheme Administration

The NHS Pensions Agency at
Fleetwood is an Executive Agency
of the Department of Health.
Our address and telephone
number are on page 46.

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
amendments 1998 and 2000.
You can view these on the
Agency's website.

The Scheme is regarded as a
statutory scheme by the
Inland Revenue and is covered
by section 22 of chapter 24 of
the 1970 Finance Act. The
Scheme's Money Purchase
AVC arrangement is also
approved by the Inland
Revenue.

The Scheme is, from April
1997, contracted out of the
State Earnings Related
Pension Scheme (SERPS)
under the Pensions Act 1995.
This requires schemes to meet a
'statutory standard' by giving
benefits that are broadly
equivalent to, or better than,
those in a 'reference scheme'.

More information

If you need more information your Pension Officer will be able to help you. Or you can view the range of Scheme booklets and other information on the Agency's website at: www.nhs.gov.uk

If you have an 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.

You can also write to us at:

NHS Pensions Agency
Hesketh House
200/220 Broadway
Fleetwood
Lancashire
FY7 8LG

You will find more information about the Scheme in these booklets and leaflets. You can get copies from the website or your Pension Officer.

or e-mail us via the website.

Ring us on 01253 774774

The switchboard is open from 8.30am to 5.00pm Monday to Thursday and to 4.30pm on Fridays (except Public Holidays).

There is also a number which you can dial direct and get through to the person dealing with your case. You will find this on any form or letter we send you.

Or fax us on 01253 774860 or on the fax number on our forms and letters.

- SDAVC Increasing your Benefits
- SDF Family Benefits and Life Assurance
- SDK Leaving the Scheme
- SD502 If you are thinking of leaving the Scheme
- SDP Benefits for Practitioners
- SDER Early Retirement
- SDIB NHS Injury Benefits Scheme
- SDPD Pensions on Divorce (only available from the Pensions Agency or website)

Your Checklist

Study the list carefully and tick any boxes which apply to you.

1. Does your current employment **overlap** any previous NHS employment?
2. Are you presently employed elsewhere in the NHS (inc. Bank Work), and paying NHS pension contributions?
3. Are you already receiving a NHS pension?
4. Are you purchasing guaranteed added years?
5. Are you purchasing an Unreduced Lump Sum for pre 1972 Scheme membership? (Married men only)
6. Are you paying Free Standing or NHS Money Purchase AVCs?
7. Have you ever had a refund of contributions for any NHS membership **before** to 5.4.78?
8. Do you have any previous pension arrangements that you are considering transferring into the NHS Pension Scheme? This includes NHS Scotland, Northern Ireland and the Isle of Man. (You must see your Pension Officer within 12 months of joining our Scheme if you wish us to investigate this option)
9. Do you have any other pension arrangements from another occupational pension scheme?
10. Do you have, or are you currently contributing to, a Personal Pension Plan?
11. Do you wish to opt out of the NHS Pension Scheme? (If so, please ask for form SD502)
12. If you wish to nominate someone to receive your life assurance lump sum, or if you are legally married but do not wish your spouse to receive the lump sum, do you wish to complete form DB1? (You can get this form from your Pension Officer)

If you have ticked any of the boxes please fill in the details below and contact your Pension Officer.

Surname

Other names

NI No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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NHS Employer

Post held

Work contact telephone number