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NHS Pensions - Limited company annual certificate of pensionable income 2015/16

Guidance notes for the completion of the certificate incorporating frequently asked questions

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Introduction

This booklet is issued by NHS Pensions to give guidance on the completion of the Limited Company Annual Certificate of Pensionable Profits 2015/16 (the 'Ltd certificate'). The Ltd certificate is subject to changes each year, and these guidance notes are aimed specifically at the 2015/16 certificate only. Copies of guidance notes and frequently asked questions from earlier years are available on the NHS Pensions website.

In completion of the Ltd certificate you must be mindful of the overall requirements, rules, regulations and legislation surrounding the NHS Pension Scheme. 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 ("NHSPS Regulations") and subsequent amendments, the National Health Service Pension Scheme Regulations 2008 and subsequent amendments and the National Health Service Pension Scheme Regulations 2015 and subsequent amendments. You can view these on the NHS Pensions website at: www.nhsbsa.nhs.uk/pensions

You should also have regard to tax law and Companies Act legislation.

This booklet does not seek to offer definitive guidance in any of these areas of legislation, and specialist professional advice must always be sought in the event of any uncertainties.

Similarly, NHS Pensions cannot offer any specific advice on the completion of the Ltd certificate.

Background information on the NHS Pension Scheme can be found in the current versions of the Scheme Guides to the NHS Pension Scheme and in employer newsletters (TNs) which can also be found on www.nhsbsa.nhs.uk/pensions.

Purpose of the certificate and levels of contributions

The purpose of the certificate is to calculate a provider's pensionable NHS earnings, the rate of contribution due and the balance of the contributions payable or repayable for the year in respect of that provider's income derived as a shareholder in a company holding a GMS, PMS, SPMS or APMS contract.

Levels of tiered rate contributions charged can be found in the members' hub area of the website at www.nhsbsa.nhs.uk/pensions.

Important note – members of the 2015 Scheme may have their employee pension tier rate determined by their 'annualised' earnings. Please read the guidance at Annex H to assist you with determining the correct percentage to use.

The certificate can only be completed **after** your 2015/16 personal (and, if applicable, partnership) income tax return has been completed.

Who should complete this certificate?

From 1 April 2006 dividends received from a company (limited by shares) that qualified to hold a GMS, PMS, SPMS or APMS contract and satisfies the NHS Pension Scheme Employing Authority criteria may be pensioned subject to the dividends being wholly in respect of NHS work.

Where a GMS, PMS, SPMS, or APMS practice/centre operates as a limited company the limited company version of the certificate (Ltd certificate) must be completed. A shareholder will also have to complete the main 2015/16 GP provider (and non GP provider) Certificate of Pensionable Profits if they are also a partner or single hander elsewhere.

A GP provider who is/was a salaried GP (or long term fee based GP) in 2015/16 will also have to complete the Type 2 Practitioner self-assessment form to ensure they have paid tiered contributions in 2015/16 at the correct rate.

Where a contract is held by a limited company and the provider receives a salary from the company, that salary must not be entered in box 3 or box 22 of the main 2015/16 certificate as such a salary will be included in this Ltd certificate instead.

For guidance on multiple contracts please refer to the notes to box G.

What happens after I have completed the certificate?

Once you are happy the details contained in the Ltd certificate are correct, you should sign the relevant declaration on pages 9 and/or 10 and submit the signed certificate to Primary Care Support England (PCSE), the Local Health Board (LHB) or the delegated Clinical Commissioning Group (dCCG).

The deadline for submission of the certificate is **29 February 2017**.

Completing the certificate: Boxes A - N

Box A: Your name

Enter the shareholder's (i.e. provider's) full name; do not use initials. If your surname has changed in 2015/16 please also provide your previous surname.

Box B: National Insurance number or NHS Pension Scheme reference number

Enter the shareholder's National Insurance number or individual NHS Pension Scheme reference number. This is often known as your 'SD' number and begins with SD followed by two digits representing your year of birth (i.e. 1957 is 57) then six further digits.

Box C: Company's full name

Specify the name of the company as it is registered with Companies House.

Box D: Company's Employing Authority code

The NHS Pension Scheme Employing Authority code is a letter followed by three digits; i.e. A123. Your practice/payroll manager should know this code, however if it is difficult to obtain enter the name of the practice.

Box E: Company's registered number

Specify the company's number as it is registered with Companies House.

Box F: Type of contract

Specify the type of contract that this certificate relates to – GMS, PMS, SPMS or APMS.

Box G: Host PCSE, LHB or dCCG

GP providers should be aware that their 'commissioning' host may be different from their 'listing' PCSE/LHB/dCCG.

In respect of a GP provider the host PCSE/LHB/dCCG is the PCSE/LHB/dCCG on whose performers list the GP provider is registered (or has been during the year) or the PCSE/LHB/dCCG with whom the GP provider has a contract. In respect of a non GP provider the host PCSE/LHB/dCCG is the PCSE/LHB/dCCG that the non GP provider is (or has been) contracted with.

Where changes of practice and/or PCSE/LHB/dCCG occur, there will be implications for your ltd certificate and you may need to complete more than one ltd certificate as described below.

Follow these instructions to determine how many ltd certificates you are required to complete:

a) Change of practice, but remain within the same PCSE/LHB/dCCG.

In this situation, two ltd certificates will be required and the references in boxes D, & F may be different on each.

b) Change of practice, also with a change of PCSE/LHB/dCCG.

In this situation, two ltd certificates will be required and the references in boxes D, F, & G may be different on each.

The host PCSE/LHB/dCCG is in this instance are the PCSE/LHB/dCCG on whose performers list you are registered (or contracted with) either before the change in practice or at the year end, depending upon which ltd certificate is being completed.

c) Change of PCSE/LHB/dCCG (i.e. due to a merger), but remain with the same practice.

In this situation, one ltd certificate only should be completed, with the entry at box G relating to the host PCSE/LHB/dCCG upon whose performers list you appear at the end of the relevant year (i.e. 31 March 2016).

d) One limited company holds two or more contracts, whether GMS, PMS, SPMS or APMS. Strictly, to ensure compliance with the NHSPS Regulations, separate ltd certificates are required for limited company income (salary and dividends) from each contract. In practical terms, however, it is accepted that, where the number of contracts held by the limited company is exceptionally high, it would be difficult to extract the salary and dividends pertaining to each contract. In these circumstances, please contact NHS Pensions to agree a format for submission of the necessary ltd certificates.

Box H: Tax and NHS Pensions Scheme year end

This box is pre-filled.

Box I: Date you became a shareholder

Where you became a shareholder during the year ended 31 March 2016, enter that date here. If your shareholding merely changed during the year, no entry needs to be made.

Box J: Date you ceased to be a shareholder

Where you ceased to be a shareholder of the company, please enter the date of cessation here. Where you left the NHS Pension Scheme, but retained ownership of your shares, such as when you become a deferred member or have disposed and reacquired shares for 24 hour retirement purposes, enter the date of leaving the Scheme and describe what has happened at box 96.

Box K: Added Years cap

Prior to 1 April 2008, members who first joined the Scheme on or after 1 June 1989 were subject to the pensionable earnings cap; i.e. the member could only pension NHS earnings in the NHS Scheme up to a prescribed limit. If a member joined before 1 June 1989 but had a break in pensionable employment of more than a year after 1 June 1989 they were also subject to the cap.

With effect from 1 April 2008, the earnings cap has been removed and mainline employer and tiered employee contributions are to be based upon full NHS pensionable earnings.

However, if an NHS Pension Scheme member, who was previously subject to the cap, is buying Added Years under an agreement that started before 1 April 2008, those Added Years remain subject to the cap. Contributions in respect of the earnings subject to the Added Years cap are still limited to £149,400 for 2015/16 (see Employer Newsletter 1 February 2015).

Any Added Years agreements starting on or after 1 April 2008, are NOT subject to the earnings cap and contributions will be payable on the full actual NHS pensionable earnings. Do NOT enter 'Yes' in box K if this is the case.

Further information and guidance on the operation of the earnings cap can be found in Newsletters TN5/2011, TN17/2008 and TN3/2014 on www.nhsbsa.nhs.uk/pensions and also in an Earnings Cap factsheet on the website.

Box L: Provisional accounts

Note your 2015/16 personal tax return will not necessarily need to have been completed to enable you to make the entries on your 2015/16 ltd certificate. It will, however, be beneficial to have done so to cross reference the entries extracted from the company records.

There is no reason why the figures for salary and dividend from two sets of accounts should be provisional as they are taxed on a receipts/paid basis and definite figures will be known for the tax year. The entries on the ltd certificate should not, therefore, be from provisional personal tax return figures.

It is possible, however, that the accounts for the year end falling after 5 April 2016 may not have been prepared by the time you need to submit the limited company certificate. In these circumstances, an estimated figure will be required in box 5A and box L should be ticked. An adjustment to pensionable pay will then be required on your 2016/17 ltd certificate to correct the position.

See also the guidance for box 5A below.

Boxes M and N: 2015 Scheme

Some GPs may have joined the 2015 Scheme in the pension year 2015/16. If so, their tiered contribution rate may be based upon annualised earnings if they have had any breaks or started or retired during the pension year.

If you have moved into the 2015 Scheme in 2015/16, tick box M and enter the relevant date in box N.

Further guidance is available at Annex H and on the NHS Pensions website.

Calculating your pensionable pay: Boxes 1 - 94

Important notes regarding the following guidance:

Any comments made for boxes 1, 2, 3 etc. apply equally to boxes 1A, 2A, 3A etc. Unless otherwise stated, all instructions are relevant to figures for each particular year end being considered. Separate guidance will be provided in specific instances where differences are required.

Pensionable limited company income for the year ended 31 March 2016 is based upon the employment income and dividends received from the company in the tax year 2015/16, i.e. the year ended 5 April 2016. Dividends and salary paid in the 5 days from 1 April 2016 to 5 April 2016 will therefore be included in the 2015/16 pensionable pay.

In looking at the payment of dividends, only legal dividends as per section 830 of the Companies Act 2006 will be considered to be pensionable. Section 830 says that a company may only make distributions out of profits available for the purpose. A final dividend will require full accounts to be prepared to determine whether such a dividend can be paid. A final dividend will be treated as paid when it is declared by ordinary resolution.

It is feasible that the limited company may pay a GP provider a commercial fee, which is an expense within the company, for services or work done over and above that required of him/her by the shareholder agreement. This may be allowable as a deduction in the company accounts in line with HMRC guidance at page BIM38110 of their business income manual. Such income is not income derived as a shareholder of the limited company and plays no part in the certificate to which these notes refer.

It is likely that a 'Type 2 medical practitioners self-assessment form' will be required for such income, with the appropriate GP SOLO forms having been completed for payments to the GP.

Full accounts do not need to be prepared to pay an interim dividend. This may be authorised by the directors and will be treated as paid when the entry is made in the company records.

Documentation and records should not be backdated to retrospectively declare a dividend.

NHS Pensions confirms that there can be no carry forward of undistributed pensionable dividend income. Only dividends legally paid and declared for an accounting period can be

pensionable. Pensionable NHS dividends will be treated as the first slice of dividends paid for the accounting period, to the limit of the maximum pensionable amount of dividend (see more in the notes to box 2 and annex D). Any dividends paid in excess of the maximum pensionable amount, no matter to what tax year they relate, will not be pensionable.

Box 1: Accounting Year End

Salary and dividends paid in 2015/16 may be paid from two or more accounting year ends. Enter these accounting year ends in boxes 1 and 1A.

For 31 March year ends, enter 31 March 2016 in box 1 and 31 March 2017 in box 1A. The other procedures are exactly the same as for any other year ends.

Where the company only started in 2015/16 and therefore has no accounting period ending in 2015/16, enter the first accounting period end date in both boxes 1 and 1A, with the corresponding total income and non-NHS income figures for that period in both sides of page 1.

Box 2: Share of total income

The figure in box 2 should be your share of the company's total medical related (NHS and non-NHS) income as calculated for, say, shareholder 1 in annex D.

Annex E (June year end) and annex F (March year end) provide diagrammatic illustrations of how the dividends in respect of these different accounting years would be pensionable on the ltd certificate based upon dividend figures as per Annex D.

NHS Pension Scheme regulations allow for pooling of certain outside appointment income. Examples of this may include CCG positions, appraisal income or salaried hospital appointments.

The figure in box 2, (step 1 from annex D) for the company's total income and non-NHS income, must exclude GP SOLO or NHS GP locum income (recorded on locum forms A or B) paid to the limited company. Such income is generally deemed to be private income with superannuation contributions already deducted and should **not** be paid into the company.

Should such income be paid to the company and pooled with other income, it should be paid gross **plus** the employer contribution.

Where GP SOLO income (e.g. some CCG, appraisal, appointment income) has been paid into a company's bank account net, i.e. after the deduction of SOLO superannuation contributions, this income should **not** form part of the company's income.

Similarly, employment income is also private income and should be retained privately. The administrative practice (HMRC Employment Income Manual EIM03000 to EIM03004, also Business Income Manual BIM40350 to BIM40360 and Extra Statutory Concession A37) of including certain employment professional fees as professional fees within the trading income rules does not apply, other than in very restrictive circumstances, to receipts by a

limited company. Any salaried appointments that have traditionally been paid into a partnership and pooled between partners should not be paid into a limited company. Where the shareholders' agreement stipulates that such salaried appointment income is pooled between shareholders, that income should not appear in the company accounts. Effect may be given to the 'pooling' by allocating additional salary or dividends to the non salary earning shareholders appropriately.

Box 3 – Non-NHS income

State your share of the amount in box 2 that was in respect of non-NHS medical related work. This includes private income, insurance reports and medicals, etc.

Box 4 - NHS income

Box 4 will state your share of the company's total NHS income and must not include SOLO, GP locum, or employed NHS income. Box 4 must not include any private income.

Box 5 – NHS income ratio

The figure in box 5 is the NHS income/non-NHS income ratio for the purposes of calculating the element of company salary and dividends that are 'NHS pensionable'. It is recognised that the accounts for the year end falling **after** 5 April 2016 may not have been prepared by the deadline for submission of this certificate. Where this is the case, no entries are required at boxes 1A, 2A, 3A and 4A and an estimated figure only is required at box 5A. You should use your knowledge of your affairs to make a best estimate for the ratio that is entered in box 5A.

Alternatively, if the ratio of NHS to total income for the accounts to which box 5A relates is expected to be in line with those for box 5, then it is acceptable to utilise the same percentage in box 5A.

Where a different percentage is used, please describe in box 94 how this has been determined.

Where an estimated figure was used in box 5A of the 2014/15 ltd certificate, then an adjustment is required to the pensionable pay in 2015/6. Further entries will be required at box 82 onwards, and then boxes 10 and 19 as a result.

Where an estimated percentage figure has been utilised in box 5A for 2015/16, then correcting figures will be required on the 2016/17 ltd certificate.

Box 6 – Accounting Year End

These boxes must reflect the company year ends from boxes 1 and 1A.

Box 7 – Salary received

You must enter your gross limited company salary, i.e. before the deduction of tax and National Insurance, paid in the year 2015/16 that relates to the accounts referred to at box 6 above. Such a company salary should not have had superannuation deducted at source as it is the purpose of this certificate to collect this superannuation. Where, however, such a salary has incorrectly been pensioned through the payroll, the salary gross of tax, NIC and superannuation should be entered in box 7 and the contributions deducted entered in boxes 56 to 59 and 73 to 76.

Where personal expenses have been incurred and are claimed on the employment pages of your tax return at boxes 17 to 20, enter in box 7 the net figure after the deduction of these expenses. This is a different approach to the calculation of officer pensionable pay, but is required by NHSPS Regulations for GPs and non GP providers.

Box 8 – NHS element of salary received

The purpose of box 8 is to calculate what element of your company salary is in respect of NHS income.

Box 9 – Total pensionable salary for 2015/16

The purpose of box 9 is to total the two elements of pensionable salary paid by the company that falls into 2015/16.

Box 10 – Adjustment for 2015/16 pensionable salary

The figure in box 10 is the result of the calculations on page 7 and is used to amend the pensionable salary figure for 2015/16 to compensate for over/under statement of the 2014/15 figure.

Box 11 – Adjusted total pensionable salary for 2015/16

This provides the total pensionable salary figure for 2015/16.

Box 12 – Share of profit after tax

The narrative beside box 12 on the certificate states that pensionable dividends will be treated as the first slice of dividends paid for the accounting period. In order to determine the maximum pensionable dividend you must first determine the company's overall income, expenses and corporation tax and hypothetically allocate these to each shareholder to whom dividends have been paid during the company's accounting year.

The company income, expenses and corporation tax are allocated in the ratio of the scheme member's personal dividend income for the year to the total dividends paid in that year. In this way each shareholder is apportioned at box 12 a maximum theoretical share of profit after tax. On no account should brought forward undistributed profits from earlier years be included in this calculation. See annex D for an illustration.

Box 13 – Maximum potential NHS pensionable dividend

This maximum theoretical dividend from box 12 is then apportioned between the maximum **potential NHS dividend** and the remaining non-NHS dividend. See annex E and F for an illustration.

Box 14 – Net dividend received

This reflects the actual net dividend paid in respect of the respective accounting years at boxes 6 and 6A above. This is the full dividend paid as per the company accounts.

Box 15 – Maximum actual pensionable dividend

Box 15 is the lower of 1) the maximum potential NHS dividend from box 13 and 2) the actual dividend paid from box 14.

Box 16 – Dividend paid before 6 April 2015

NHS dividends are deemed to be the first slice of dividend payments made. Box 16 is therefore the amount of total dividend relating to the accounting year in box 6 that was paid before 6 April 2015. This figure also represents how much of the box 15 maximum pensionable dividend was used up by the pre 6 April 2015 dividends.

Box 17 – NHS pensionable dividend for 2015/16

Box 17 is the result of subtracting box 16 from box 15. This is the amount of dividends paid after 6 April 2015 and in respect of the accounting year shown in box 6 which are pensionable. If the company has made a loss in the accounting year the figure in box 15 could be nil, therefore by subtracting box 16 a negative result may arise. Where this is the case the figure in box 17 should be restricted to nil.

Box 16A – Dividend paid before 6 April 2016

Box 16A is the total amount of dividends paid before 6 April 2016 but in the company accounting year end shown in box 6A. As pensionable dividends are deemed to be the first slice of dividends paid, all of these will be pensionable in 2015/16, provided they don't exceed the maximum level of pensionable dividends per box 15A.

Box 17A – Lower of boxes 16A and 15A

Box 17A is the lower of boxes 16A and 15A. This reflects the actual pensionable dividend for 2015/16 that relates to the accounting year end shown in box 6A.

Box 18 – Pensionable dividend for 2015/16

The purpose of box 18 is to total the two elements of pensionable dividend paid by the company that fall into the year ended 5 April 2016.

Box 19 – Adjustment for 2015/16 pensionable dividend

The figure in box 19 is the result of the calculations on page 7 and is used to amend the pensionable dividend figure for 2015/16 to compensate for over/under statement of the 2014/15 figure.

Box 20 – Total pensionable dividend for 2015/16

This provides the total pensionable dividend figure for 2015/16.

Box 21 - Total pensionable pay for 2015/16

Box 21 totals the pensionable salary and pensionable dividend for 2015/16. This is your total limited company pensionable pay for 2015/16.

Box 22 – Pensionable pay for Added Years purposes

Also see notes to box K. Only enter a figure in this box if you are capped **just** for Added Years purposes. From 1 April 2008 a cap does not apply to mainstream pensionable pay.

The figure in this box would normally be the earnings cap relevant to 2015/16 (£149,400).

However, care should be taken when entering a figure here if you also have income pensioned separately (e.g. salaried appointments or GP locum income) or pensionable income derived from a GMS/PMS contract. Under these circumstances the correct amount may not be the full value of the cap as an amount of the cap may have been allocated against these other sources.

Where the cap applies to your added years contract, your **total** NHS pensionable income from **all** NHS sources in the year ending 31 March 2016 cannot exceed £149,400.

NHS Pensions cannot advise on the application of the cap to any particular source of NHS income.

Professional assistance should always be sought on this issue from an appropriately qualified Independent Financial Adviser.

Box 23 – Seniority for 2015/16 from each accounting year end

Seniority payments (if applicable) have to be separately identifiable in the certificate in accordance with the Statement of Financial Entitlements mainly for the purposes of the calculation of average adjusted superannuable income.

The figures in these boxes should be the amount of seniority received by the company for you in the company accounts in the year ended 31 March 2016. No adjustment should be made for employer superannuation contributions.

Where the company accounting year end is not 31 March, each box will reflect one, two or three quarters of the seniority paid to the company for you in the year ended 31 March 2016.

Seniority payments are made in the practice statements of June, September, December and March. If the accounting year end were, for example, 30 June, box 23 would contain the seniority payment for June 2015 from the accounts for the year ended 30 June 2015 and box 23A would contain the seniority payments for the three quarters ended 30 September 2015, 31 December 2015 and 31 March 2016 from the accounts for the year ended 30 June 2016.

Box 24 - Total seniority

This is the sum of the four quarters of seniority for the year ended 31 March 2016.

Box 24A – Excluded income for seniority purposes

The Department of Health have confirmed what constitutes superannuable income for seniority purposes. This includes mainstream GP income from GMS, PMS, APMS practice, out of hours, GP with Special Interest income, CCG income etc. Specifically excluded, however, are income from honorary board posts, salaried clinical positions (other than bed fund posts) and salaried community medical officer posts.

The purpose of box 24A is to identify any amounts that the PCSE/dCCG/LHB may have to deduct from the pensionable pay declared at box 21 that are not relevant for pensionable pay for seniority purposes.

Usually no entry should be required in this box on the Ltd certificate because any excluded income is generally in the form of a salaried PAYE position and would therefore be personal income that appears on an individual's personal tax return and would not be paid into a limited company. However, this box is present on the certificate, to enable the exclusion of a shareholder's share of excluded income paid to the company that may have been paid on a fee basis.

Box O and boxes 25 - 32 – Establishing tier rates for employee contributions

Employee contributions in 2015/16 range from 5% to 14.5% as stated on page 4 of the certificate. These tiered rates are absolute and should not be time apportioned for anyone who is a member of the scheme for less than 12 months.

The purpose of these boxes is to determine the employee tiered rate that is to apply to practitioner pensionable pay for 2015/16 and which appears in boxes 48 and 65.

Tick Box O if you have been in an NHS Pension Scheme throughout the year, or at least were a member from the start of the year to leaving prior to the end of the year and not returning

i. GP Providers

The tier rate payable in 2015/16 may be determined differently to previous years, depending upon the provider's circumstances, particularly where they have moved to the 2015 Scheme. Previous aggregation rules for assessing tiered levels may not be appropriate in 2015/16.

Different rates may apply to 1995/2008 pensionable pay than to 2015 pensionable pay, and having different 'annualised' sources of 2015 pensionable pay may mean higher rates apply.

Where a GP Provider is a member of the 1995/2008 Scheme throughout year 2015/16, their tiered rate is based upon their total NHS GP income even if they have had breaks.

Where a GP is a member of the 2015 Scheme during year 2015/16 and they have had breaks in service, their tiered rate is based upon their total NHS GP income.

Where a GP Provider is a member of the 2015 Scheme during year 2015/16 and they have had breaks in 2015 Scheme service, their tiered rate is based upon their 'annualised' 2015 Scheme GP income. Refer to Annex H for further guidance.

In assessing the tiered rate, GP Providers must account for all their global NHS GP pensionable income. This includes:

- Type 1 (principal) practitioner income/certified profits
- Type 2 (assistant) practitioner income
- Pensionable GP locum (practitioner) income (i.e. 90% of the gross)
- SOLO income (i.e. OOH, appraisal, CCG etc.)
- Salaried bed fund posts, which are treated as practitioner positions
- Pensionable pay from the limited company certificate of pensionable profits

Income from PAYE salaried officer (i.e. clinical assistant/hospital) posts should be excluded from the aggregation above and should be allocated a contribution tier separately according to the rules governing officers within the scheme in 2015/16. Salaried bed fund posts are, however, considered to be practitioner positions and should be included.

Members should refer to Annex H and the accompanying examples.

ii. Non GP Providers

Non GP providers can only pension income from one source and therefore tiered allocation will be based on their pensionable earnings from that single source.

Important note – GP Locum work and employed practitioner posts

Where it transpires that, following assessment and allocation to a tier, the incorrect percentage of employee contributions have been paid on 2015/16 GP Locum income through forms A & B, salaried practitioner or bed fund posts, the GP must contact PCSE/dCCG/LHB to correct any arrears/apply for a refund. Any arrears or refunds in respect of such contributions are outside the scope of this certificate. Please refer to the notes on the 'Type 2 medical practitioner self assessment form' and 'GP Locum form B' for further information.

In the rare circumstance the organisation no longer exists and there are tier adjustments to the contributions, please contact NHS Pensions for further advice using the following email address: nhsbsa.practitioners@nhs.net

Boxes 32A and 32B

It is also necessary to determine the pensionable pay separately where one will have membership in two different schemes in the year. Pensionable pay will have to be allocated to the correct scheme record. For limited company pensionable pay, this will involve a time apportionment of the figure from box 21. Despite the fact that it will be possible to identify the pay dates of salary/dividend, and thus allocate actual pay to certain periods and schemes, NHS Pensions has taken a pragmatic approach and will time apportion all limited company income round the transition date to the 2015 Scheme.

Box P and boxes 33 to 47: Contribution tiered rates continued

If you have ticked Box P, please use the information above and that provided in Annex H, with the worked examples, to complete boxes 33 to 47. This will entail apportioning the income between schemes at boxes 33A and 33B, together with the 'annualisation' of 2015 income. These boxes are being completed as the tiered rate for each scheme is assessed differently. Boxes 33A to 40, where applicable, will all have income relating to the period when 1995/2008 membership ceased. Similarly, boxes 33B to 40A will only contain income from the date of joining the 2015 Scheme.

Please follow the explanations and examples in Annex H to assist you in completing these boxes. Most situations will be straightforward, but locum income can pose particular problems.

Boxes 42 to 46 calculate the 'annualised' income with which to allocate the tiered rate for the 2015 pensionable pay. Box 42 takes the pensionable pay from box 40A and 'annualises' it. The number of days from entry into the 2015 Scheme up to 31 March 2016 is entered in box 43 and the pensionable earnings, excluding any locum income, are time apportioned on that basis.

Following the guidance in Annex H, the 'annualised' version of the locum income is then added to the above to produce a total at box 46 which then sets the tiered rate to use.

Boxes 48-51 and 65-68: Contribution rates

These boxes state the percentages at which the varying classes of contribution are paid.

Tiered employee contributions:

Please see the notes above and the guidance at Annex H regarding the calculation of the appropriate tier.

Added Years

No new added years contracts should have been commenced after 31 March 2009.

Money Purchase AVCs

The figure in box 50A is your provisional NHSPS Money Purchase AVCs if you have a NHS Money Purchase AVC contract with the Prudential, Standard Life, or Equitable Life. This is generally based on a percentage of your pensionable pay, however it can be a fixed amount. Where it is a fixed amount, the annual amount should be entered in box 50B rather than box 50A. The amount in box 50B should then be copied into box 54.

Do not enter details in respect of any free standing AVCs.

Additional Pension purchase

Where an Additional Pension contract exists in 2015/16, it will be necessary to enter the contributions due in box 50C for the period from 1 April 2015, or commencement if later, to 31 March 2016.

Contributions for Additional Pension can be made either by a single lump sum or regular monthly payments. For single lump sum payments made during 2015/16 enter this sum in box 50C. Where payments are made monthly, enter the monthly amount multiplied by the number of whole months paid during the year ended 31 March 2016.

Early Retirement Reduction Buy Out (ERRBO)

Where an ERRBO agreement exists in 2015/16 it will be necessary to enter the contributions due in box 67D for the period from 1 April 2015.

Where your agreement has been completed in 2015/16, an apportioned percentage for the days to the end of the contract should be calculated.

If you terminated or suspended your ERRBO agreement during 2015/16 any ERRBO contributions that you have paid during 2015/16 should have been returned for this year only. Please enter zero in boxes 67D.

Employer contributions

Employer contributions are 14.3% for 2015/16.

Where a limited company is providing GMS, PMS, sPMS, or APMS services, the NHS Pension Scheme employer contributions must be treated as an expense of the company.

Boxes 52-55 and 69-72 - Contributions due

Multiply the pensionable pay figure from box 32A or 32B and/or 33A and 33B as appropriate, or, if the cap applies for your added years purchase, an apportioned amount of the figure from box 22, to the relevant percentage figure from boxes 48 to 51 (65-68).

Where you have an NHS money purchase AVC paid as a fixed amount, the figure in box 54 (71) will match that in box 50B (67B).

Where you have an additional pension contract, the figure in box 54 (71) will match that in box 50C (67C).

Where you have a combination of arrangements under money purchase percentages/fixed amounts and additional pension purchase, the amount at box 54 (71) will reflect the total amount due for all such arrangements.

Boxes 56-59 and 73-76 – Contributions already paid

These boxes must state the company based contributions already paid that relate to 2015/16 (i.e. not including payments made in respect of a previous year) for the particular Scheme alone that the page relates to.

These figures should include payments already made to PCSE/dCCG/LHB or deducted from your global sum or contract price payment 'on account' throughout the year by PCSE/dCCG/LHB.

It should be emphasised that there is no link between the figures in these boxes and the level of contributions which are claimed for tax relief. The entry in these boxes will relate to those contributions made in respect of 2015/16 that were paid or deducted by PCSE/dCCG/LHB before this certificate is submitted.

Boxes 56-59 (73-76) should not include any deductions from outside salaried appointments, locum income, GP SOLO income, appraisal income or any other privately earned amounts. Where the shareholder agreement determines that such income, although performed by a shareholder personally, should be pooled among all shareholders, the earning shareholder should be considered to have retained those fees as private income and the remaining shareholders allocated additional salary or dividend to ensure they receive their entitlement.

The exception to the preceding paragraph is where a shareholder salary is paid by this limited company that has superannuation incorrectly deducted at source. Where this has occurred, the deductions (employee, employer and added years) should all be included in boxes 56-59 (73-76).

Clearly, where a member has transitioned from the 1995/2008 Scheme to the 2015 Scheme, the contributions relating to each will need time apportioning around the transition date, with those relating to 1995/2008 being entered in 56-59 and those to 2015 in 73-76.

Boxes 60-64 and 77-81 – Contributions due less contributions paid

These are the balance of contributions to be paid or refunded.

Boxes 82 - 93 – Prior year adjustment

Where an estimated figure was included at box 5A of the 2014/15 ltd certificate, an adjustment is required to ensure that the correct amount of income has been pensioned. These boxes calculate how much that adjustment needs to be.

It is possible that the adjustment may be negative and that the 2015/16 pensionable pay will be reduced as a result. Downwards adjustments of this nature may, in circumstances such as cessation and leaving the practice, mean that overall pensionable pay is negative. Where this occurs, it is necessary to go back and amend the previous year's certificate with the correct figures in the right hand side and submit to the PCSE/dCCG/LHB. A nil return will then need submitting for 2015/16.

Boxes 82 and 82A – Accounting year end

Both of these boxes will be the accounting year end that falls in 2015/16 for which estimated figures were included on the 2014/15 certificate.

Boxes 83 and 83A - Comparison of NHS income ratio

These boxes compare the estimated NHS income ratio from the 2014/15 certificate to the actual NHS income ratio from this 2015/16 certificate.

Box 83 will be the estimated figure from box 5A of the 2014/15 certificate.

Box 83A is the actual figure from box 5 of the 2015/16 certificate.

Boxes 84 and 84A - Salary received in 2014/15

These figures will be the same as they reflect the actual salary paid prior to 6 April 2015 that relate to the accounts ending after that date.

Both boxes 84 and 84A will be the salary from box 7A of the 2014/15 certificate.

Boxes 85 and 85A – NHS salary

The results at boxes 85 and 85A respectively will reflect the estimated pensionable salary from the 2014/15 certificate for the accounts ending in 2015/16 and the actual figure for this period from finalised accounts.

Box 86 - Adjustment required for 2014/15 pensionable salary

Box 86 is the result of subtracting box 85 from 85A and reflects the adjustment necessary to the 2015/16 pensionable salary at box 10 of this certificate to correct the estimate used in 2014/15.

Boxes 87 and 87A – Comparison of profit after tax

Box 87 and 87A will show the theoretical entitlement to profit after tax.

Box 87 will be the estimated entitlement as per box 12A of the 2014/15 certificate.

Box 87A will be the actual entitlement as per box 12 of the 2015/16 certificate.

Boxes 88 and 88A - Maximum potential pensionable dividend

Multiplying the potential after tax entitlement by the NHS income ratio produces the estimated maximum potential pensionable dividend and the actual maximum potential pensionable dividend.

Boxes 89 and 89A - Net dividend received

Clearly the pensioned dividend may not exceed the actual dividend paid. The actual dividend paid for the accounting year is therefore entered here for the purposes of comparison and box 90 below.

Box 89 should match box 14A of the 2014/15 certificate, which may have been provisional.

Box 89A will match box 14 of the 2015/16 certificate.

It is probable that box 89 will also match boxes 14 and 89A.

Boxes 90 and 90A – Maximum actual pensionable dividend

Box 90 and 90A are the maximum actual pensionable dividends for the above accounting year end.

Boxes 91 and 91A – Dividend paid before 5 April 2015

The purposes of boxes 82 to 93 are to amend an incorrect position in 2014/15 on the 2015/16 certificate.

Boxes 91 and 91A therefore identify the element of dividends paid in respect of the accounting year that were paid in 2014/15.

Box 91 will reflect the entry at box 16A of the 2014/15 certificate, which may have been provisional.

Box 91A will be the entry from box 16 on page 3 of the 2015/16 certificate.

It is probable also that box 91 will be the same figure as boxes 16 and 91A.

Boxes 92 and 92A – NHS Pensionable dividend for 2014/15 for the accounting year ending 2015/16

Boxes 92 and 92A produce the estimated and actual NHS pensioned dividend for the above accounting year.

Box 93 – Adjustment to pensionable dividend for 2015/16

By subtracting box 92 from box 92A, the necessary adjustment to the 2015/16 pensioned dividend is arrived at and should be copied to box 19. The number may be negative and will therefore reduce the 2015/16 pensionable dividend.

Box 94 – Notes to the certificate

White space to add any additional information deemed helpful to understanding the figures in the certificate and in particular re boxes 32A/32B and the 'annualising' of income on page 5.

Declaration pages

The GP or non GP Provider should sign and date the declaration on page 9 and/or 10 of the ltd certificate and submit to the PCSE/dCCG/LHB for processing, providing the summarised information at the bottom of the form as specified.

Annex A

GP Providers pensionable pay 2015/16

GP providers (i.e. type1/Principal Practitioners) pensionable income is listed below and is subject to the payments being net of expenses. The fees must be in respect of NHS primary medical services and be paid directly to the GP (or practice) by PCSE, an LHB, or Out of Hours Provider (that qualifies as a NHS Pension Scheme Employing Authority).

GP providers must pension income in respect of the following;

Additional services

Adoption and fostering work (collaborative services)

APMS (where they are the contract holder)

Appraisal work

Blue (disabled) badge scheme (collaborative services)

Board and advisory work; i.e. non clinical NHS work including appraisals and CCG Board work

Case conference and other meetings arranged by Social Services (collaborative services)

Certificates to enable chronically disabled/blind persons to obtain telephones (collaborative services)

Certification services

Clinical Commissioning Groups (CCGs) payments directly from CCGs are pensionable from April 2013. See FAQs for further details.

Collaborative services (in accordance with section 26(4) of the 1977 Health Act)

Commissioned services

Contract price (PMS)

Dispensing

Dispensing services (i.e. the provision of drugs, medicines, and appliances).

Educating medical students or GPs in a practice (The fees must come directly from the Commissioning Body/EA and not a medical school or university)

Enhanced services (direct, local, or national)

Essential services

Family planning (Commissioned services)

Food poisoning notifications (Commissioned services)

General/Personal Dental Services

General Ophthalmic Services

Global sum (GMS)

GMS (where they are the contract holder)

GP Locum work (This work must always be recorded on GP Locum forms A, & B which can be downloaded from the NHS Pensions website. It must never be recorded on form SOLO or paid (as pooled pensionable income) into the practice accounts. A GP provider cannot record locum work in their own practice i.e. internal locum work, on Locum forms A & B)

GPsWSI (GPs with special interests) work (Commissioned services)

Health Education England payments directly to individual GPs or practices

IT

Lecture fees (Commissioned services)

Local authority work in England in respect of collaborative services, section 75 work and local enhanced services

Marriage difficulty sessions (Commissioned services)

Medical certificates (as listed in the GMS Contracts Regulations)

NHS Standard Contract income (where the GP is the contract holder)

Out Of Hours work for an LHB, Trust, or an OOHP that is an Employing Authority.

PCO administered funds

PMS (where the GP is the contract/agreement holder)

Practice Based Commissioning (PBC) (Only if paid direct to a GP, or GMS/PMS practice, by PCSE/dCCG/LHB)

Premises (e.g. cost or notional rent)

Prime Minister's Challenge Fund (where the GP holds an existing APMS/PMS/GMS contract)

Priority housing reports requested by local authorities, (Collaborative services)

Prisoners' healthcare (fees in respect of prisoners' healthcare are pensionable subject to PCSE/dCCG/LHB paying the fees directly to the GP/practice)

QOF (quality and outcomes framework)

Regional/AT sessions (commissioned services)

'Section 12' or mental health work (Collaborative services)

Seniority payments

Sessional work commissioned by family planning clinics (Collaborative services)

Social services reports (Collaborative services)

SPMS (Specialist Personal Medical Services)

Trainers grant

GP Providers must not pension fees paid to them or their practice by the following:

A Direction Body (i.e. a hospice)

DWP

A GP Federation *

An Independent Provider *

A Local Authority

A Local Medical Committee

A medical school

The Ministry of Defence

NHS Pensions (in respect of NHS ill health pension or Injury Benefit Scheme medical reports)

Police

Prisoners' healthcare - fees paid to a GP or their practice by an organisation that is not a NHSPS Employing Authority in respect of the national 'Drug Intervention Programme', private fees (i.e. travel vaccination fees not funded by the NHS), and cremation fees.

Fees paid to a GP by a hospital under an 'honorary contract' or under a service level agreement are not generally pensionable, however contact NHS Pensions for further guidance. An exception to this is where a GP is paid a fee by a hospital trust for a commissioned service (e.g. lecture fees), this remains pensionable.

Funds that a practice may inherit from another business, by virtue of acquiring that business, and that are drawn down later as a salary or dividends are not pensionable in the NHS Pension Scheme.

GP Providers cannot pension income they receive from another GMS/PMS/APMS surgery under a sub-contracting arrangement.

*The rules in respect of Independent Providers and Federation changed from 1 April 2016.

Non-GP Providers (NGPP)

Non-GP Providers can only pension income in respect of one GMS/PMS/APMS contract even though they may be party to several contracts.

Where a practice has a mixture of GP and non-GP partners, the non-GP partner pensionable income cannot exceed the GP partner pensionable income if they are all equal share partners.

Annex B

Out Of Hours Providers with NHS Pension Scheme Employing Authority (EA) status during 2015/16

Badger Healthcare Ltd (W229)
Banes Emergency Medical Services (W314)
BARDOC (W107)
BEDOC (Bedford On Call) (W206)
Birmingham & District GP Emergency Room Ltd (W215)
BRISDOC Healthcare Services Ltd (W316)
Cambridgeshire Doctors On Call Ltd (W222)
Core Care Links Ltd (W118)
Cornwall Health Ltd (W319)
Central Notts Clinical Services Ltd (W204) (went into administration 16 May 2015)
Chorley Medics Ltd (W110)
CUEDOC Ltd (Choc) (W101)
Derbyshire Health United Ltd (W225)
Devon Doctors Ltd (W303)
East Berkshire Primary Care OOHs Services (W306)
East Lancs Medical Services (ELMS) Ltd (W117)
FRENDOC Ltd (W312) (company dissolved 12 May 2015)
Fylde Coast Medical Services (NW) Ltd (W103)
GOTODOC Ltd (W106)
Herts Urgent Care Ltd (W227)
Integrated Care 24 LTD (W313)
Invicta Health Community Interest Company (W318)
Local Care Direct (W112)
London Central West Unscheduled Care Collaborative (W213)
M-DOC LTD (W208)
Mastercall OOHs Services (EA Code W108)
NEMS Community Benefits Service Ltd (W202)
North Hants Urgent Care (W304)
Northern Doctors Urgent Care Ltd (W104) (ceased 30/07/2015)
Out of Hours West Lancashire CIC Ltd (W102)
Partnership Of East London Co-Operatives (PELC) Ltd (W216)
Preston Primary Care Centre (W119)
Principal Medical Ltd (W226)

SAGPEC Ltd (W111) (dissolved 5 May 2015)
Shropshire Doctors' Co-operative Ltd (W201)
SOUTH DOC Services Ltd (W223)
St Helens Rota (W115)
Urgent Care 24 Ltd (W113)

Annex C

Frequently Asked Questions

General

1. Q. Do you have a list of the local area teams?

A. Details of PCSEs can be found on the PCSE website at:

<http://pcse.england.nhs.uk/contact/>

2. Q. What happens if I don't complete the certificate?

A. It is a mandatory requirement under the NHSPS Regulations and the SFE (Statement of Financial Entitlement) that Providers must complete the Certificate. Non-completion may therefore have an effect on your future NHS pension and benefits and may also affect your current and future seniority entitlements. Not completing the Certificate may have a detrimental effect on your (and your dependants') NHS pension benefits. The Statement of Financial Entitlements also states that monthly contractual payments may be withheld if a provider fails to complete the certificate.

3. Q. Why do I have to complete the certificate on an annual basis?

A. A provider's pensionable pay is based on their NHS income, less expenses. Therefore the only way to measure a provider's pensionable pay is for them to complete an individual certificate.

4. Q. Who is a GP Provider's or non-GP Provider's NHSPS Employing Authority (EA)?

A. In Wales it is the Local Health Board (LHB). In England it is NHS England who devolve local responsibility to either PCSE, the DCCG (delegated CCG), or the regional team.

5. Q. Are GP shareholders eligible for seniority payments?

A. Much depends on the contract. GP shareholders should seek clarification from their PCSE/dCCG/LHB.

6. Q. I am a GP partner and also legally own a share in an APMS practice/centre that operates as a company limited by shares. However, this share is held in trust on behalf of the practice/partnership. Who can pension income received from the company?

A. If the company is a classic APMS Contractor in NHS pension terms (i.e. an APMS/Employing Authority) only you can superannuate your APMS income by completing the limited company version of the Certificate. If, under the partnership agreement, you distribute the income to your practice colleagues they cannot pension it. For more information please contact nhsbsa.practitioners@nhs.uk

General Status Questions

7. Q. I have retired from my provider post; do I still have to complete the certificate?

A. Yes, if you were in 'pensionable employment' during 2015/16.

You may also voluntarily complete the certificate solely for the purposes of establishing your entitlement to the seniority allowance even if you were not an active Scheme member in 2015/16.

8. Q. I am a non GP Provider; do I still complete the certificate?

A. Yes. Every non GP provider must complete the certificate annually. As non GP providers are classed by the Scheme as 'whole-time officers' (regardless of the hours they work) they can only be 'pensionable' in one practice/centre and therefore are only required to complete one certificate. By virtue of the fact that non GP providers are classed as whole-time they must decide, after seeking expert advice, which of their NHS posts should be pensionable.

9. Q. I am a GP provider in two or more separate practices/centres; do I need to complete two certificates?

A. Yes, even if the practices are located within the same PCSE/dCCG/LHB boundary.

10. Q. I am a GP provider; do I have to complete more than one certificate if I had more than one host AT or LHB in the same year?

A. If you relocated during the year then you must complete a certificate in respect of each practice. However, if your host PCSE/dCCG/LHB changed due to a PCSE/dCCG/LHB merger (but you did not change practices) only one certificate is required. If you moved from England or Wales to Scotland (or Northern Ireland) you will need to complete one certificate in respect of England/Wales and another in respect of Scotland (or Northern Ireland)

11. Q. I am a salaried GP (i.e. a performer) directly employed (i.e. under PAYE) by a practice, LHB, or SPMS/APMS provider; do I have to complete a certificate?

A. Yes, you are legally required to complete a 'Type 2 self assessment form' at the end of the pension year 2015/16. This is to ensure you have paid the correct rate of tiered contributions. This form is on the NHS Pensions website.

12. Q. My GMS/PMS/APMS practice converted from being a partnership to a limited company on the 1st of October 2015, how does this affect the certificate?

A. Each GP (and non GP) provider must complete 2 certificates, the main certificate covering the period 01/04/2015 to 30/09/2015 and the limited company certificate covering the period 01/10/2015 to 31/03/2016.

13. Q. I am a GP with my own ltd co practice however, for tax reasons, have separately set up another ltd co as a vehicle for my fringe NHS (i.e. locum, OOHs) income to flow through. Is this pensionable?

A. No. If you have set up a limited company yourself (i.e. as an individual) that is a separate legal entity to your practice any income that is paid to you cannot be pensionable. This is because the unique limited company that you have set up does not qualify under the Regulations as an Employing Authority or as an individual member.

Accountancy Related Questions

14. Q. Am I subject to 'pension overlap' when dealing with pensionable pay from a limited company?

A. No. Pension overlap only arises in a self-employed or partnership situation where the accounts are not drawn up to a 31 March or 5 April year end. In a limited company the pensionable income derived is from salary and/or dividends paid in the tax year. As the income is based upon the tax year, no overlap period is created.

15. Q. How are redress monies in respect of interest rate hedging products treated on the certificate?

A. The basic redress (which represents the refund of excess payments for the hedging product), the 8% compensatory interest and any consequential loss claim should be excluded from all income, corporation tax and profit figures used for the limited company certificate (there is no need to exclude dividends paid from redress monies).

This treatment may result in GP shareholders not being compensated for past restrictions to NHS pensionable dividend and salary as a result of product costs. You may therefore need to consider if a consequential loss claim is appropriate.

NHS Pensionable Income (Dividends & Salary)

16. Q. What is classed as NHS pensionable pay in 2015/16?

A. Please see Annex A.

17. Q. I am a GP shareholder; do I have to pension all of my NHS GP work?

A. Yes, you must pension all of your eligible NHS GP (practitioner) income; you cannot opt out of pensioning certain parts of practitioner income. As far as the limited company practice/centre is concerned you must pension all the income you draw down. Any income (profits) retained in the business are not pensionable even if you take this (reserved) income in the future.

You can opt out of pensioning salaried officer posts such as hospital based clinical assistant or community posts however you cannot opt out of pensioning bed fund posts.

18. Q. How should a GP shareholder pension OOHs income?

A. A GP shareholder may find it helpful for their SOLO income to be paid into their personal account rather than the practice/centre account. This should make it easier if the OOH has to collect arrears of employee tiered contributions because it did not apply the correct tiered rate in the first instance.

19. Q. I am a GP provider. Can I pension income as a GP provider through my own practice earned from working for another practice that I may (or may not) be involved in as a partner or shareholder?

A. No. This is strictly forbidden under the NHS Pension Regulations.

20. Q. I am a GP provider, can I pension work as a GP locum in my own practice(s)?

A. If you work internal locums in your own practice you cannot use locum A and B forms to pension this income. You must however pension this income on your GP provider certificate of pensionable profit as either part of your partnership share of profits or self-employed income.

21. Q. Is medical school income pensionable?

A. No. Although some medical schools are granted special Scheme 'Direction' Status, any fees paid to a GP (or practice) by a medical school are not 'pensionable'. Only salaried employees of an open 'Directions body' may join the Scheme.

22. Q. Is prison work pensionable?

A. Yes, however only if the fees are being paid directly to the GP/practice by the PCSE/dCCG/LHB.

23. Q. How should CCG income be pensioned?

A. Pension treatment depends whether the post is a formal employment (contract of service) or a fee based arrangement (contract for services/service level agreement).

All formal employment posts are officer posts in the NHS Pension Scheme. These employees must be set up on the CCGs payroll with pension contributions deducted at source and paid to NHS Pensions.

All income earned under fee based arrangements is pensionable but the CCG must **not** create an officer post.

For pension purposes the treatment of fee based arrangements depends whether the fees are paid to an individual GP or to a practice.

Where the CCG pays fees to an individual GP, the CCG must complete a SOLO form and forward the form and all contributions to the PCSE/dCCG.

Where fees have been paid to a practice (rather than a specific GP) the CCG must include the 14.3% employer contributions within the fee paid to the practice and make it clear it has done so. This income will be pensioned on the GP provider certificate.

A GP who works for a CCG under a limited company arrangement cannot pension their CCG income.

CCG arrangements do not apply to GPs working in Wales.

24. Q. Is local authority income pensionable?

- A. With effect from 1 April 2013 payments made by a local authority (under The Health and Social Care Act 2012) to a GP partner, single-hander or GP practice in England in respect of collaborative services, section 75 work and local enhanced services are pensionable income.

Where the fee based payment has been made to an individual GP in England the local authority must complete a SOLO form and send this to the PCSE/dCCG with all contributions due i.e. the GP will have received a fee net of superannuation.

Where the fee has been paid to a practice the local authority should have made it clear that the fee includes the employer contribution element. These fees should be treated as pensionable income on the GP provider certificate.

This does not apply to GPs working in Wales.

25. Q. I Perform GP OOHs work for a NHS Trust/Foundation Trust who are the local out of hours provider, is it pensionable?

- A. Yes. If you work under a contract for services (self-employed) arrangement the Trust must superannuate the income by completing form SOLO. As an alternative to the SOLO if you are a GP Provider you may agree to have the fees paid directly into your practice account however, the 14.3% employer contributions must be included.

If you are formally employed (i.e., contract of service) by a NHS Trust/Foundation Trust to perform OOHs they must put you into the NHSPS as an officer.

26. Q. The GP (and non GP) providers (i.e. shareholders) draw down their profits as a combination of salary and dividends. Are the dividends pensionable?

A. Where a practice is a limited company, any dividends taken are pensionable subject to them being solely in respect of NHS work and in the year 2015/16. Any income retained in the business can never be pensioned.

27. Q. Are the gross dividends or the net dividends pensionable?

A. It is the net dividends that are actually drawn down in 2015/16 and that relate to 2015/16 that are pensionable.

28. Q. Are all the net dividends and salary pensionable?

A. No, only those that are drawn down at the time and are wholly attributable to GMS, PMS, or APMS.

29. Q. Are dividends pensionable if they are held in reserve and taken in a future year?

A. No. There are no provisions in the NHSPS Regulations to pension reserves. It is only the NHS net dividends that are actually taken in the relevant year that are pensionable.

30. Q. Is a capital distribution of 2015/16 funds pensionable?

A. No. Only income in the form of dividends and salary taken are pensionable and they must only relate to year 2015/16 profits.

31. Q. What happens when there are sources of non-NHS income in the company accounts?

A. That element of non-NHS income must be stripped out of the dividend and salary so that it is not pensioned.

32. Q. How is the non-NHS income stripped out of a salary?

A. Simply by applying the percentage of NHS income to total income from the company accounts year end falling into the tax year 2015/16 to the salary taken in that tax year.

33. Q. But where the accounting year-end is not March, the percentage applied to the salary will not have been calculated upon the income for the period the salary was earned?

A. That is correct. However, for the ease of application, a straightforward method has been implemented.

34. Q. What happens when an existing company has undistributed reserves brought forward from a time before an NHS contract was entered into?

A. Undistributed reserves are not pensionable.

35. Q. What happens if I dispose of or acquire shares?

A. The working of the certificate will not be affected as the pensionable pay follows your entitlement regardless of the level. Your entitlement to dividends decreases or increases appropriately.

36. Q. If once I have actually received a 2015/16 dividend payment, I decide to reinvest some of that money back into the company, will this affect my pensionable pay?

A. So long as you have actually been paid a net NHS dividend that relates solely to year 2015/16 it is pensionable. What you do with that money thereafter is up to you.

37. Q. What are the tax implications regarding the pensioning of dividends?

A. NHS Pensions cannot provide financial or tax advice. Please consult HMRC or your accountant.

Other Information

38. Q. What are the rules regarding claiming NHS pension benefits?

A. A GP shareholder (provider) and non GP shareholder (provider) must terminate any involvement in the contract in order to claim their pension. This means they must cease to be a shareholder for at least 24 hours.

A GP provider (or non GP provider) who is the sole shareholder must completely terminate their contract with the PCSE/dCCG/LHB and must resign from any other NHS posts e.g. hospital posts. If they are one of a number of shareholders they must give up their shares, however the actual contract can remain intact.

39. Q. What is deemed pensionable sick pay?

A. GPs who suffer a genuine loss of pensionable income as a result of long term illness may qualify for deemed pensionable sick pay to be credited to their pension records however they must proactively apply for this by contacting NHS Pensions.

**Annex D - see the guidance notes in respect of box 2 of the limited company certificate.
Establishment of maximum individual NHS dividend entitlement per accounting period
Limited company certificate - shareholder breakdown.**

Accounts year ended	30/06/2015	Shareholder 1	Shareholder 2	Shareholder 3	Shareholder 4	Shareholder 5
Total non-NHS Income	78,000	17,808 Box 3	17,808	13,356	17,808	11,219
Total NHS Income	860,000	196,347	196,347	147,260	196,347	123,699
Less Total expenses	938,000	214,155 Box 2	214,155	160,616	214,155	134,918
Less Profits chargeable to corporation tax	(500,000)	(114,155)	(114,155)	(85,616)	(114,155)	(71,918)
Less Corporation tax	438,000	100,000	100,000	75,000	100,000	63,000
Less Corporation tax	(87,600)	(20,000)	(20,000)	(15,000)	(20,000)	(12,600)
Distributable profit	350,400	80,000 Box 12	80,000	60,000	80,000	50,400
Dividends paid:						
Shareholder 1	(80,000)	(80,000)	(80,000)	(60,000)	(80,000)	(50,400)
Shareholder 2	(80,000)					
Shareholder 3	(60,000)					
Shareholder 4	(80,000)					
Shareholder 5	(80,000)					
Retained funds	-	-	-	-	-	-

Accounts year ended	30/06/2016	Shareholder 1	Shareholder 2	Shareholder 3	Shareholder 4	Shareholder 5
Total non-NHS Income	90,000	22,500 Box 3A	22,500	15,000	18,000	12,000
Total NHS Income	860,000	215,000	215,000	143,333	172,000	114,667
Less Total expenses	950,000	237,500 Box 2A	237,500	158,333	190,000	126,667
Less Profits chargeable to corporation tax	(500,000)	(125,000)	(125,000)	(83,333)	(100,000)	(66,667)
Less Corporation tax	450,000	112,500	112,500	75,000	90,000	60,000
Less Corporation tax	(90,000)	(22,500)	(22,500)	(15,000)	(18,000)	(12,000)
Distributable profit	360,000	90,000 Box 12A	90,000	60,000	72,000	48,000
Dividends paid:						
Shareholder 1	(75,000)	(75,000)	(75,000)	(50,000)	(60,000)	(40,000)
Shareholder 2	(75,000)					
Shareholder 3	(50,000)					
Shareholder 4	(60,000)					
Shareholder 5	(40,000)					
Retained funds	60,000	15,000	15,000	10,000	12,000	8,000

Step 1 - from the company accounts for each year stipulated, determine the full amount of non-NHS income, NHS income and expenses, then include the actual corporation tax payable. This determines the overall distributable profit for the accounting period.

Step 2 - allocate the non-NHS income, NHS income, expenses and corporation tax to each shareholder using the ratio of that shareholder's dividend paid to the total dividend paid, i.e. for shareholder 1 for 30/06/2015 the company's total income, expenditure and corporation tax allocated to him/her by the ratio: 80,000 / 350,400, being that necessary for box 10A of the 2015 certificate and 75,000 / 360,000, being for box 12A of the 2016 certificate.

Annex F - see the guidance notes in respect of box 2 of the limited company certificate.
Establishment of principle of pensionable dividend income "draws down"
Limited company certificate - schematic of method of individual first slicing
30 June year end

Shareholder 1

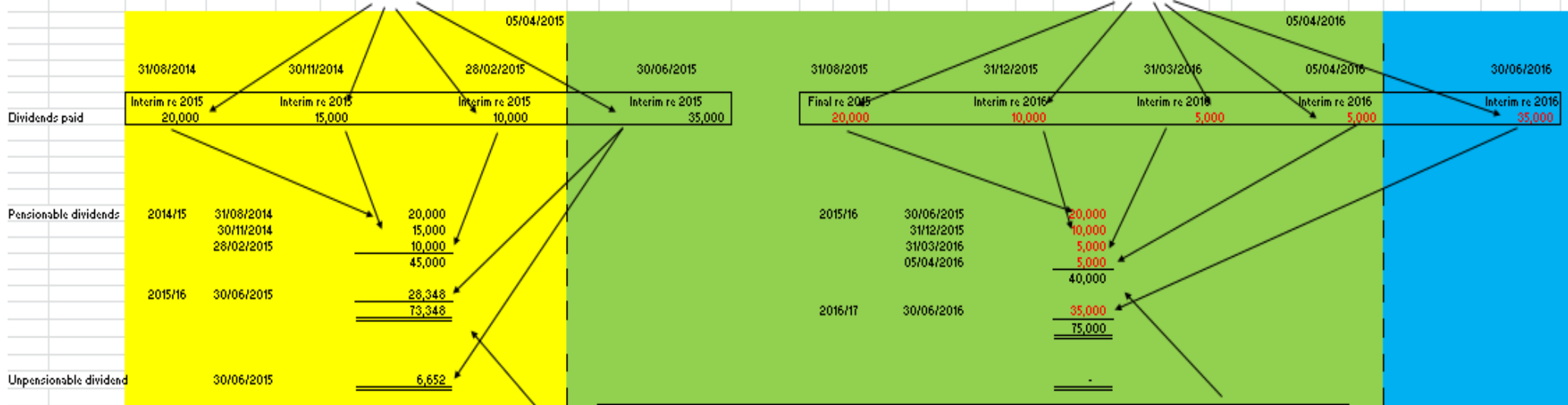
	30/06/2015
Non-NHS income	17,808
NHS income	196,347
Total	214,155
Less Expenses	(114,155)
Profits chargeable to corporation tax	100,000
Less Corporation tax	(20,000)
Distributable profit	80,000
Dividends paid and declared	(80,000) Box 14
Retained funds	0

Step 1 - determine your maximum pensionable dividend in the ratio of NHS income to total income

Maximum pensionable x $\frac{196,347}{214,155}$ = **73,348** **Box 13**

	30/06/2016
Non-NHS income	22,500
NHS income	215,000
Total	237,500
Less Expenses	(125,000)
Profits chargeable to corporation tax	112,500
Less Corporation tax	(22,500)
Distributable profit	90,000
Dividends paid and declared	(75,000) Box 14A
Retained funds	15,000

Maximum pensionable x $\frac{215,000}{237,500}$ = **81,474** **Box 13A**

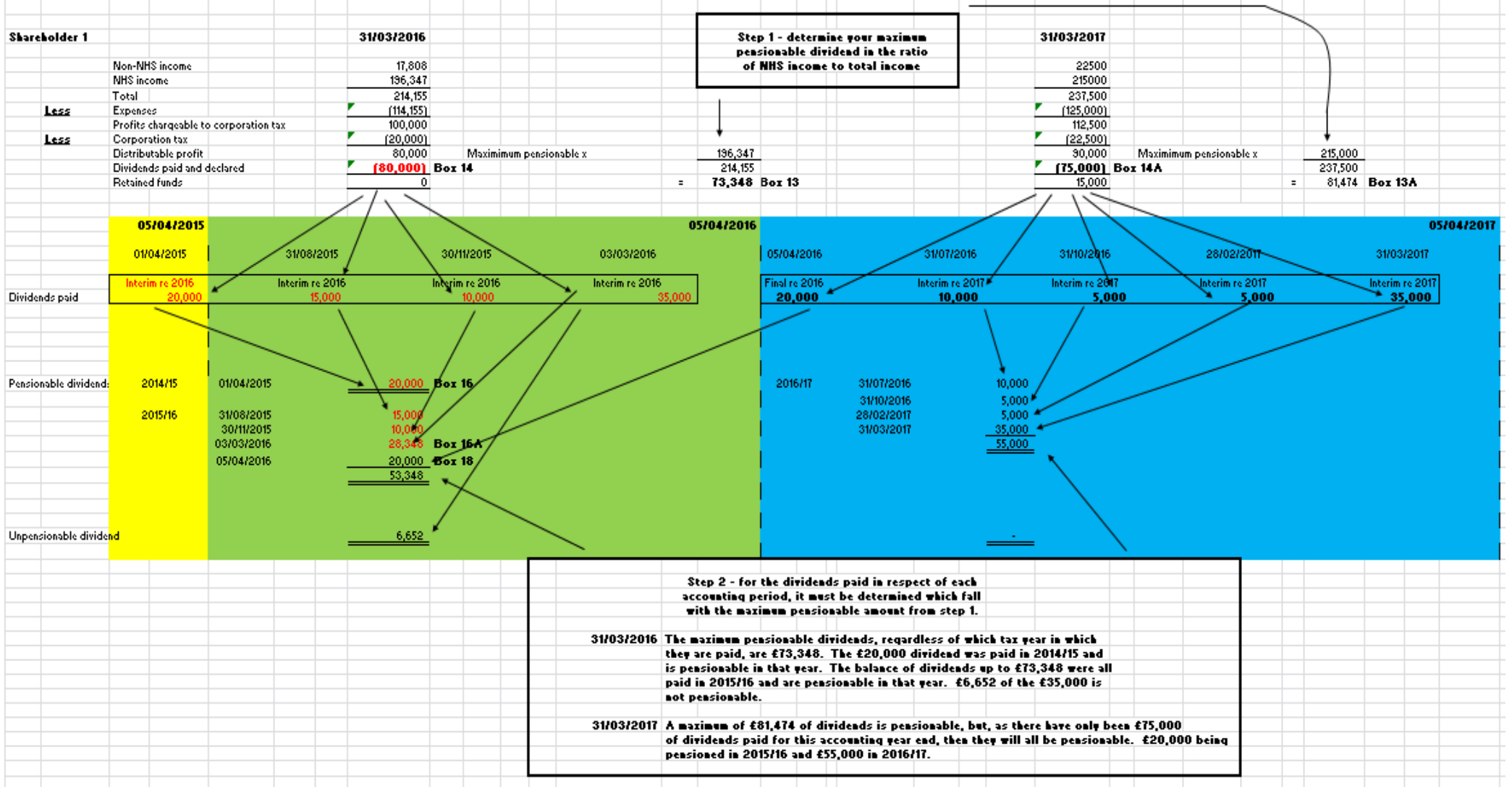


Step 2 - for the dividends paid in respect of each accounting period, it must be determined which fall within the maximum pensionable amount from step 1.

30/06/2015 The maximum pensionable dividends, regardless of the tax year in which they are paid, are £73,348. As NHS dividends are treated as the first slice of those paid, all three dividend paid in 2014/15 are pensionable and, for 2015/16, the first £28,348 of the dividend of £35,000 paid at 30/06/2015 is pensionable. The balance of the £35,000 dividend, being £6,652, is not pensionable.

30/06/2016 A maximum of £81,474 of dividends is pensionable, but, as there have only been £75,000 of dividends paid for this accounting year end, then they will all be pensionable; £40,000 being in 2011/12 and £35,000 in 2016/17

Annex F - see the guidance notes in respect of box 2 of the limited company certificate. Establishment of principle of pensionable dividend income "drawn down" Limited company certificate - schematic of method of individual first slicing 31 March year end



GP Provider (or non-GP Provider) Shareholder of a Qualifying Limited Company Certificate of Pensionable Income for 2015/16

To be completed by all GP (and non-GP) providers who are shareholders in a limited company that holds a GMS, PMS, APMS or SPMS contract and is a Scheme Employing Authority

The main 2015/16 Certificate and/or Type 2 Certificate may also need to be completed if not all of your pensionable earnings derive from this one company contract.

NOT to be completed by a salaried GP employed by a limited company who is not a shareholder.

Provider's full name	<input type="text"/>	Box A
Provider's NI number or Pension Scheme ref no.	<input type="text"/>	B
Company's full name	<input type="text"/>	C
Company's employing authority code	<input type="text"/>	D
Company's registration number	<input type="text"/>	E
Type of contract; i.e. GMS, PMS, APMS, SPMS etc	<input type="text"/>	F
Host (i.e. commissioning) PCSE/DCCG/LHB	<input type="text"/>	G
NHS Pension Scheme year end, to which the pensionable income at box 21 relates.	<input type="text" value="31/03/2016"/>	H
Date during 2015/16 that the pension scheme member became a shareholder	<input type="text"/>	I
Date during 2015/16 that the pension scheme member ceased to be a shareholder or retired from the NHS Pension Scheme.	<input type="text"/>	J
Tick if earnings cap applies to your added years purchase	<input type="checkbox"/>	K
Tick this box if figures in this certificate are estimated or from provisional accounts	<input type="checkbox"/>	L
Tick this box if you have entered the 2015 NHS pension scheme	<input checked="" type="checkbox"/>	M
If box M is ticked please provide the date of entering the 2015 scheme	<input type="text" value="01/08/2015"/>	N

Please refer to the 'Limited Company Guidance And Completion Notes' when completing this schedule.

Calculation of the company's NHS income ratio

For each of the company year ends from which salary and dividends were paid in the tax year 2015/16, the particular ratio of NHS income needs to be calculated.

Accounting year ended	<input type="text" value="30/06/2015"/>	1	<input type="text" value="30/06/2016"/>	1A
State your theoretical share of the company's total NHS and non-NHS income (<u>not</u> adjusted for tax purposes) excluding shareholders' income that has been pensioned separately.	<input type="text" value="214,155.00"/>	2	<input type="text" value="237,500.00"/>	2A
State the amount of income included in Box 2 above relating to non-NHS income.	<input type="text" value="17,808.00"/>	3	<input type="text" value="22,500.00"/>	3A
Deduct the non-NHS income stated in Box 3 from the income stated in Box 2. This is your theoretical entitlement to the company's NHS income.	<input type="text" value="196,347.00"/>	4	<input type="text" value="215,000.00"/>	4A
NHS income ratio (Box 4 ÷ Box 2 x 100) *	<input type="text" value="91.68%"/>	5	<input type="text" value="90.53%"/>	5A

Important Note

* Where a provisional ratio was used at box 5A of the 2014/15 certificate, please consult the guidance regarding necessary adjustments, complete page 7 and enter the adjustments at boxes 10 and 19.

* Where the accounts for the year end falling after 5 April 2016 have not been either prepared or finalised, it will be necessary to use an estimated percentage at box 5A. You should use your knowledge of your own affairs to determine this percentage, but it is acceptable to rely on the figure from box 5. Where the figure is estimated, tick box L above and, if not using the figure from box 5, explain at box 94 how you have arrived at the figure in box 5A.

Calculation of pensionable profits paid as salary

Accounting year ended	<input type="text" value="30/06/2015"/>	6	<input type="text" value="30/06/2016"/>	6A
For each company year end, enter the element of salary received in 2015/16. The sum of boxes 7 and 7A will therefore reflect the entry at box 1 of the employment page of your 2015/16 tax return (see below).	<input type="text" value="4,000.00"/>	7	<input type="text" value="4,200.00"/>	7A
Multiply the figure in box 7 by the figure in box 5.	<input type="text" value="3,667.38"/>	8	<input type="text" value="3,802.11"/>	8A
Add box 8 and 8A. This equals your pensionable salary for 2015/16.			<input type="text" value="7,469.49"/>	9
Enter the adjustment to pensionable salary for 2014/15, from box 86 on page 7.			<input type="text" value="80.82"/>	10
Add box 9 to box 10. This is your total pensionable salary for 2015/16.			<input type="text" value="7,550.30"/>	11

Calculation of pensionable profits paid as dividends

Enter your theoretical share of the profit after tax, but before dividends paid, in respect of each accounting year end to which dividends paid in 2015/16 relate, based upon the ratio indicated in the guidance notes.	<input type="text" value="80,000.00"/>	12	<input type="text" value="90,000.00"/>	12A
Multiply the figure in box 12 by the figure in box 5. This is your maximum potential pensionable dividend for the respective accounting year end.	<input type="text" value="73,347.62"/>	13	<input type="text" value="81,473.68"/>	13A

Enter your total net dividend received in respect of each accounting year above.	<input type="text" value="80,000.00"/>	14	<input type="text" value="75,000.00"/>	14A
Enter the smaller of boxes 13 and 14. This is your maximum actual pensionable dividend for each accounting period.	<input type="text" value="73,347.62"/>	15	<input type="text" value="75,000.00"/>	15A
For the accounting year ending in 2015/16, enter the amount of your dividend that was paid before 6 April 2015 (this cannot exceed box 14 and should match box 16A of the previous cert)	<input type="text" value="45,000.00"/>	16		
from box 15. This is your NHS pensionable dividend for 2015/16 for the accounting year end that falls in 2015/16 (cannot be negative)	<input type="text" value="28,347.62"/>	17		
For the accounting year ending after 2015/16, enter the amount of dividend paid before 6 April 2016 (cannot be more than box 14A). This figure will carry forward to box 16 of the 2016/17 Limited Company Certificate.			<input type="text" value="40,000.00"/>	16A
Enter the lower of box 15A and 16A. This is your NHS pensionable dividend for 2015/16 for the accounting year ending after 2015/16.			<input type="text" value="40,000.00"/>	17A
Add boxes 17 & 17A. This is your pensionable dividend for 2015/16.			<input type="text" value="68,347.62"/>	18
Enter the adjustment to pensionable dividend for 2014/15, see box 93 on page 7.			<input type="text" value="0.00"/>	19
Add box 18 to 19. This is your total pensionable dividend.			<input type="text" value="68,347.62"/>	20
<u>NHS pensionable pay</u>				
Add the figures in boxes 11 and 20 together and enter the total in box 21. This is your total limited company pensionable pay for 2015/16.			<input type="text" value="75,897.93"/>	21
<u>NHS pensionable pay for added years purposes</u>				
Enter the amount of pensionable pay for added years purposes for 2015/16. Whilst this defaults to the prescribed full value for the year (140,400 if capped), where there is income pensioned elsewhere it may be that the amount in box 22 should be reduced.			<input type="text"/>	22
<u>Seniority</u>				
Enter the seniority for the respective year end that was paid to the company for you in 2015/16. Depending on the year end of the company accounts, either entry may reflect one, two, three or all four of the quarterly seniority payments received for you on the practice statements of June, September and December 2015 and March 2016.	<input type="text" value="4,500.00"/>	23	<input type="text" value="1,500.00"/>	23A
Add box 23 to 23A. This is your total seniority payment for the year ended 31 March 2016.			<input type="text" value="6,000.00"/>	24
Enter the amount of excluded income included in box 21 above from honorary board posts, salaried clinical posts or salaried community medical officer posts (please see notes to this box, but the entry is likely to be nil).			<input type="text"/>	24A

2015/16 Tax Return Check Boxes

Employment

Employment box 7 above	4,000.00
Employment box 7A above	4,200.00
	8,200.00
Total employment to cross reference to box 1 of the tax return employment pages	8,200.00

Dividends

30 June 2015 dividends per box 14 above	80,000.00
30 June 2015 dividends paid in 2014/15	-45,000.00
30 June 2016 dividends paid in 2015/16	40,000.00
	75,000.00
Total dividends to cross reference to box 3 of the tax return	75,000.00

Tier rates for employee contributions

If you were a member of the 1995/2008 and/or 2015 schemes for 365 days between 1 April 2015 and 31 March 2016, please tick box O below and proceed to record your actual pensionable pay, regardless of the scheme to which it relates, in the boxes below to determine the contribution tier to be applied to all of your practitioner income. You should also tick this box if you were in an NHS pension scheme at 1 April 2015 and then continuously until leaving at some point before 31 March 2016. If you have not ticked box O please complete page 5.

Apply tier rate below

O

Pensionable pay from box 21	75,897.93	25	Up to £15,431.99	5.0%
Add: Locum income pensioned separately		26	£15,432.00 up to £21,477.99	5.6%
Add: Type 2 practitioner pensionable pay already pensioned at source.		27	£21,478.00 up to £26,823.99	7.1%
Add: The pensionable amount of other salaried income treated as practitioner pay (eg hospital bed fund posts).		28	£26,824.00 up to £47,845.99	9.3%
Add: Pensionable GP SOLO income.		29	£47,846.00 up to £70,630.99	12.5%
Add: Pensionable practitioner income from the Type 1 Practitioner Certificate of Pensionable Profit.		30	£70,631.00 up to £111,376.99	13.5%
Add: Any other pensionable practitioner pay not included above; eg other type 1 practitioner certificate.		31	£111,377.00 and over	14.5%
This is your gross practitioner pay for the determination of the tier rate.	75,897.93	32		

Where you have ticked box O above and entered a date in box N on page 1 please apportion your practitioner and GP Solo income

	1995/2008		2015
Pensionable pay from box 21 apportioned between schemes	25,368.62	32A	50,529.30
			32B

Tier rates for employee contributions

If you were not a member of an NHS pension scheme for a period of 365 days between 1 April 2015 and 31 March 2016, or at the start of the year and then continuously until leaving before 31 March 2016, please tick box P below and consult the guidance notes to apportion your income from box 21 between the schemes.

	<input type="checkbox"/>	P		
	1995/2008		2015	
Pensionable pay from box 21 apportioned between schemes	<input type="text"/>	33A	<input type="text"/>	33B
Add your remaining income from other practitioner sources, but do not include locum income earned in the 2015 scheme - see special note.				
Add: Locum income pensioned separately	<input type="text"/>	34		
Add: Type 2 practitioner pensionable pay already pensioned at source	<input type="text"/>	35	<input type="text"/>	35A
Add: The pensionable amount of other salaried income treated as practitioner pay (hospital bed fund posts)	<input type="text"/>	36	<input type="text"/>	36A
Add: Pensionable GP SOLO income	<input type="text"/>	37	<input type="text"/>	37A
Add: Pensionable practitioner income from the Type 1 Certificate of pensionable profit	<input type="text"/>	38	<input type="text"/>	38A
Add: Any other pensionable practitioner pay not included above; eg other type 1 or company certificate	<input type="text"/>	39	<input type="text"/>	39A
Total	<input type="text" value="-"/>	40	<input type="text" value="-"/>	40A
This is your 1995/2008 tier rate based upon the actual aggregate figure in box 40 above.			<input type="text" value="FALSE"/>	41
2015 Scheme tier rate				
2015 practitioner income from box 40A above			<input type="text" value="-"/>	42
Increase by 365 days divided by the days from entry to the 2015 scheme to 31 March 2016	<input type="text" value="365"/>	43	<input type="text" value="#DIV/0!"/>	44
Add the annualised aggregate of your locum income, calculated separately where necessary as per the guidance notes			<input type="text"/>	45
Total			<input type="text" value="#DIV/0!"/>	46
This is your 2015 tier rate based upon the figure in box 46 above.			<input type="text" value="#DIV/0!"/>	47

Determination of the tiered employee contribution rate to be applied to all practitioner pay for 2015/16. Where income has been pensioned separately, you must contact the relevant employing authority to arrange any adjustment separately.

Calculation of NHS Pension Scheme Contributions for 1995/2008 schemes

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid		
Employee pension contributions*	13.50%	48	3,424.78	52	2,892.88	56	531.90	60	
Added years pension contributions*	0.00%	49	-	53		57	-	61	
Money Purchase AVC%*	0.00%	50A		54		58		62	
Money Purchase amount*	0	50B	-				-		
Additional pension amount*	0	50C							
Employer pension contributions	14.3%	51	3,627.71	55	3,064.29	59	563.42	63	
Total amount of contributions (over)/under paid for the year								1,095.32	64

Boxes 52 to 55 include the amount of pensionable pay in box 32A (or 33A) multiplied by the relevant % in box 48 to 51 above.

Boxes 56 to 59 include the contributions already paid and recorded by the PCSE/DCCG/LHB for 2015/16 in respect of company income.

* You must enter zero or the actual percentage in boxes 48, 49 & 50A, and zero or the actual amount in boxes 50B & 50C.

* See boxes 25 to 41 above and the accompanying notes regarding the employee tier rate to be used.

Calculation of NHS Pension Scheme Contributions for the 2015 scheme

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid		
Employee pension contributions*	13.50%	65	6,821.45	69	5,785.71	73	1,035.74	77	
Added years pension contributions*	0.00%	66	-	70		74	-	78	
Money Purchase AVC%*	0.00%	67A		71		75		79	
Money Purchase amount*	0	67B	-				-		
Additional pension amount*	0	67C							
ERRBO amount	0	67D							
Employer pension contributions	14.3%	68	7,225.69	72	6,128.57	76	1,097.12	80	
Total amount of contributions (over)/under paid for the year								2,132.86	81

Boxes 69 to 72 include the amount of pensionable pay in box 32B (or 33B) multiplied by the relevant % in box 65 to 68 above.

Boxes 73 to 76 include the contributions already paid and recorded by the PCSE/DCCG/LHB for 2015/16 in respect of company income.

* You must enter zero or the actual percentage in boxes 65, 66 & 67A, and zero or the actual amount in boxes 67B, 67C & 67D.

* See pages 4 and 5 and the accompanying notes regarding the employee tier rate to be used.

2014/15 Adjustments

If estimated figures have been used in the 2014/15 certificate, for profits from accounts ending in the 2015/16 tax year, the correct ratio of NHS income needs to be calculated and an adjustment needs to be made to the pensionable pay.

Accounting year ended	30/06/2015	82	30/06/2015	82A
	Estimate from 2014/15		Actual from final accounts	
Enter the estimated and actual NHS income ratio (box 5A, from the 2014/15 certificate and box 5 from this certificate)	90.53%	83	91.68%	83A
Calculation of pensionable profits paid as salary				
In each box enter the element of salary received in 2014/15 (box 7A from the 2014/15 certificate)	7,000.00	84	7,000.00	84A
Multiply the figure in box 84 by the figure in box 83.	6,337.10	85	6,417.92	85A
Subtract box 85 from 85A. This is the adjustment to your pensionable salary for 2015/16.			80.82	86
Calculation of maximum potential pensionable dividend				
Enter your estimated and actual theoretical share of the profits after tax, but before dividends (box 12A from 2014/15 and 12 of this certificate respectively).	81,000.00	87	80,000.00	87A
Multiply the figure in box 87 by the figure in box 83. This is your maximum potential pensionable dividend.	73,329.30	88	73,347.62	88A
Enter your total net dividend received in respect of the above accounting year.		89	80,000.00	89A
Enter the smaller of boxes 88 and 89. This is your maximum actual pensionable dividend.	73,329.30	90	73,347.62	90A
Of the figure in box 89, enter the amount of dividend paid before 6 April 2015.	45,000.00	91	45,000.00	91A
Enter the lower of box of 90 and 91. This is your NHS pensionable dividend for 2014/15 for the accounting year ending in 2015/16.	45,000.00	92	45,000.00	92A
Subtract box 92 from 92A. This is the adjustment to your pensionable dividend for 2015/16.			0.00	93

Use this page to provide any additional information and calculations

Declaration of NHS pensionable profits in respect of GMS, PMS, SPMS or APMS income from a limited company for 2015/16
(For benefits in the 1995 or 2008 schemes only)

Provider's name

Company's full name

NI number or pension scheme ref no Company NHSPA EAC

Pensionable profit Pensionable profit for added years

You must send the certificate to the PCSE/DCCG/LHB as soon as possible and NO LATER THAN 28th February 2017. If you give false information you may be liable to investigation and prosecution.

"I confirm that information provided on this Certificate is correct, is consistent with my HMRC tax return and the accounts filed to Companies House, my declared NHS pensionable pay does not include non-NHS (i.e. private) income, and that I shall pay all contributions due."

Provider's signature _____ Date _____

Total contributions

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid	
Employee pension contributions	<input type="text" value="13.50%"/>	48	<input type="text" value="3,424.76"/>	52	<input type="text" value="2,892.86"/>	56	<input type="text" value="531.90"/>	60
Added years pension contributions	<input type="text" value="0.00%"/>	49	<input type="text" value="-"/>	53	<input type="text" value="-"/>	57	<input type="text" value="-"/>	61
Money Purchase AVC%	<input type="text" value="0.00%"/>	50A	<input type="text" value="-"/>	54	<input type="text" value="-"/>	58	<input type="text" value="-"/>	62
Money Purchase amount	<input type="text" value="0"/>	50B						
Additional pension amount	<input type="text" value="0"/>	50C						
Employer pension contributions	<input type="text" value="14.3%"/>	51	<input type="text" value="3,627.71"/>	55	<input type="text" value="3,064.29"/>	59	<input type="text" value="563.42"/>	63
Total amount of contributions (over)/under paid for the year							<input type="text" value="1,095.32"/>	64

PCSE/DCCG/LHB Agreement

I have checked the figures shown in boxes 21, 22 and 24 of this certificate and I am satisfied that they appear consistent with the relevant NHS work and income that this PCSE/DCCG/LHB is aware of and confirm that they have been used to confirm, record and pay over to NHS Pensions the appropriate NHS Pension Scheme contributions for the year to which this certificate relates.

PCSE/dCCG/LHB authorised signature _____ Date _____

An electronic spreadsheet version of the Certificate is acceptable subject to a paper page 9 being provided with the provider's signature.

**Declaration of NHS pensionable profits in respect of GMS, PMS, SPMS or APMS income from a limited company for 2015/16
(For benefits in the 2015 scheme only)**

Provider's name

Company's full name

Nl number or pension scheme ref no Company NHSPA EAC

Pensionable profit Pensionable profit for added years

You must send the certificate to the PCSE/DCCG/LHB as soon as possible and NO LATER THAN 28th February 2017. If you give false information you may be liable to investigation and prosecution.

"I confirm that information provided on this Certificate is correct, is consistent with my HMRC tax return and the accounts filed to Companies House, my declared NHS pensionable pay does not include non-NHS (i.e. private) income, and that I shall pay all contributions due."

Provider's signature _____ Date _____

Total contributions

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid		
Employee pension contributions	13.50%	65	6,821.45	69	5,785.71	73	1,035.74	77	
Added years pension contributions	0.00%	66	-	70	-	74	-	78	
Money Purchase AVC%	0.00%	67A		71		75		79	
Money Purchase amount	0	67B	-		-		-		
Additional pension amount	0	67C							
ERRBO amount	0	67D							
Employer pension contributions	14.3%	68	7,225.89	72	6,128.57	76	1,097.12	80	
Total amount of contributions (over)/under paid for the year								2,132.86	81

PCSE/DCCG/LHB Agreement

I have checked the figures shown in boxes 21, 22 and 24 of this certificate and I am satisfied that they appear consistent with the relevant NHS work and income that this PCSE/DCCG/LHB is aware of and confirm that they have been used to confirm, record and pay over to NHS Pensions the appropriate NHS Pension Scheme contributions for the year to which this certificate relates.

PCSE/dCCG/LHB authorised signature _____ Date _____

An electronic spreadsheet version of the Certificate is acceptable subject to a paper page 10 being provided with the provider's signature.

**GP Provider (or non-GP Provider) Shareholder of a Qualifying Limited Company
Certificate of Pensionable Income for 2015/16**

To be completed by all GP (and non-GP) providers who are shareholders in a limited company that holds a GMS, PMS, APMS or SPMS contract and is a Scheme Employing Authority

The main 2015/16 Certificate and/or Type 2 Certificate may also need to be completed if not all of your pensionable earnings derive from this one company contract.

NOT to be completed by a salaried GP employed by a limited company who is not a shareholder.

Provider's full name	<input style="width: 95%;" type="text"/>	Box A
Provider's NI number or Pension Scheme ref no.	<input style="width: 95%;" type="text"/>	B
Company's full name	<input style="width: 95%;" type="text"/>	C
Company's employing authority code	<input style="width: 95%;" type="text"/>	D
Company's registration number	<input style="width: 95%;" type="text"/>	E
Type of contract; i.e. GMS, PMS, APMS, SPMS etc	<input style="width: 95%;" type="text"/>	F
Host (i.e. commissioning) PCSE/DCCG/LHB	<input style="width: 95%;" type="text"/>	G
NHS Pension Scheme year end, to which the pensionable income at box 21 relates.	<input style="width: 95%;" type="text" value="31/03/2016"/>	H
Date during 2015/16 that the pension scheme member became a shareholder	<input style="width: 95%;" type="text"/>	I
Date during 2015/16 that the pension scheme member ceased to be a shareholder or retired from the NHS Pension Scheme.	<input style="width: 95%;" type="text"/>	J
Tick if earnings cap applies to your added years purchase	<input style="width: 40px; height: 20px;" type="checkbox"/>	K
Tick this box if figures in this certificate are estimated or from provisional accounts	<input style="width: 40px; height: 20px;" type="checkbox"/>	L
Tick this box if you have entered the 2015 NHS pension scheme	<input checked="" style="width: 40px; height: 20px;" type="checkbox"/>	M
If box M is ticked please provide the date of entering the 2015 scheme	<input style="width: 95%;" type="text" value="01/08/2015"/>	N

Please refer to the 'Limited Company Guidance And Completion Notes' when completing this schedule.

Calculation of the company's NHS income ratio

For each of the company year ends from which salary and dividends were paid in the tax year 2015/16, the particular ratio of NHS income needs to be calculated.

Accounting year ended	<input type="text" value="30/06/2015"/>	1	<input type="text" value="30/06/2016"/>	1A
State your theoretical share of the company's total NHS and non-NHS income (not adjusted for tax purposes) excluding shareholders' income that has been pensioned separately.	<input type="text" value="214,155.00"/>	2	<input type="text" value="237,500.00"/>	2A
State the amount of income included in Box 2 above relating to non-NHS income.	<input type="text" value="17,808.00"/>	3	<input type="text" value="22,500.00"/>	3A
Deduct the non-NHS income stated in Box 3 from the income stated in Box 2. This is your theoretical entitlement to the company's NHS income.	<input type="text" value="196,347.00"/>	4	<input type="text" value="215,000.00"/>	4A
NHS income ratio (Box 4 ÷ Box 2 x 100) *	<input type="text" value="91.68%"/>	5	<input type="text" value="90.53%"/>	5A

Important Note

* Where a provisional ratio was used at box 5A of the 2014/15 certificate, please consult the guidance regarding necessary adjustments, complete page 7 and enter the adjustments at boxes 10 and 19.

* Where the accounts for the year end falling after 5 April 2016 have not been either prepared or finalised, it will be necessary to use an estimated percentage at box 5A. You should use your knowledge of your own affairs to determine this percentage, but it is acceptable to rely on the figure from box 5. Where the figure is estimated, tick box L above and, if not using the figure from box 5, explain at box 94 how you have arrived at the figure in box 5A.

Calculation of pensionable profits paid as salary

Accounting year ended	<input type="text" value="30/06/2015"/>	6	<input type="text" value="30/06/2016"/>	6A
For each company year end, enter the element of salary received in 2015/16. The sum of boxes 7 and 7A will therefore reflect the entry at box 1 of the employment page of your 2015/16 tax return (see below).	<input type="text" value="4,000.00"/>	7	<input type="text" value="4,200.00"/>	7A
Multiply the figure in box 7 by the figure in box 5.	<input type="text" value="3,667.38"/>	8	<input type="text" value="3,802.11"/>	8A
Add box 8 and 8A. This equals your pensionable salary for 2015/16.			<input type="text" value="7,469.49"/>	9
Enter the adjustment to pensionable salary for 2014/15, from box 88 on page 7.			<input type="text" value="80.82"/>	10
Add box 9 to box 10. This is your total pensionable salary for 2015/16.			<input type="text" value="7,550.30"/>	11

Calculation of pensionable profits paid as dividends

Enter your theoretical share of the profit after tax, but before dividends paid, in respect of each accounting year end to which dividends paid in 2015/16 relate, based upon the ratio indicated in the guidance notes.	<input type="text" value="80,000.00"/>	12	<input type="text" value="90,000.00"/>	12A
Multiply the figure in box 12 by the figure in box 5. This is your maximum potential pensionable dividend for the respective accounting year end.	<input type="text" value="73,347.62"/>	13	<input type="text" value="81,473.68"/>	13A

Enter your total net dividend received in respect of each accounting year above.	80,000.00	14	75,000.00	14A
Enter the smaller of boxes 13 and 14. This is your maximum actual pensionable dividend for each accounting period.	73,347.62	15	75,000.00	15A
For the accounting year ending in 2015/16, enter the amount of your dividend that was paid before 6 April 2015 (this cannot exceed box 14 and should match box 16A of the previous cert)	45,000.00	16		
from box 15. This is your NHS pensionable dividend for 2015/16 for the accounting year end that falls in 2015/16 (cannot be negative)	28,347.62	17		
For the accounting year ending after 2015/16, enter the amount of dividend paid before 6 April 2016 (cannot be more than box 14A). This figure will carry forward to box 16 of the 2016/17 Limited Company Certificate.			40,000.00	16A
Enter the lower of box 15A and 16A. This is your NHS pensionable dividend for 2015/16 for the accounting year ending after 2015/16.			40,000.00	17A
Add boxes 17 & 17A. This is your pensionable dividend for 2015/16.			68,347.62	18
Enter the adjustment to pensionable dividend for 2014/15, see box 93 on page 7.			0.00	19
Add box 18 to 19. This is your total pensionable dividend.			68,347.62	20
<u>NHS pensionable pay</u>				
Add the figures in boxes 11 and 20 together and enter the total in box 21. This is your total limited company pensionable pay for 2015/16.			75,897.83	21
<u>NHS pensionable pay for added years purposes</u>				
Enter the amount of pensionable pay for added years purposes for 2015/16. Whilst this defaults to the prescribed full value for the year (149,400 if capped), where there is income pensioned elsewhere it may be that the amount in box 22 should be reduced.				22
<u>Seniority</u>				
Enter the seniority for the respective year end that was paid to the company for you in 2015/16. Depending on the year end of the company accounts, either entry may reflect one, two, three or all four of the quarterly seniority payments received for you on the practice statements of June, September and December 2015 and March 2016.	4,500.00	23	1,500.00	23A
Add box 23 to 23A. This is your total seniority payment for the year ended 31 March 2016.			6,000.00	24
Enter the amount of excluded income included in box 21 above from honorary board posts, salaried clinical posts or salaried community medical officer posts (please see notes to this box, but the entry is likely to be nil).				24A

2015/16 Tax Return Check Boxes

Employment

Employment box 7 above	4,000.00
Employment box 7A above	4,200.00
	8,200.00
Total employment to cross reference to box 1 of the tax return employment pages	8,200.00

Dividends

30 June 2015 dividends per box 14 above	80,000.00
30 June 2015 dividends paid in 2014/15	-45,000.00
30 June 2016 dividends paid in 2015/16	40,000.00
	75,000.00
Total dividends to cross reference to box 3 of the tax return	75,000.00

Tier rates for employee contributions

If you were a member of the 1995/2008 and/or 2015 schemes for 365 days between 1 April 2015 and 31 March 2016, please tick box O below and proceed to record your actual pensionable pay, regardless of the scheme to which it relates, in the boxes below to determine the contribution tier to be applied to all of your practitioner income. You should also tick this box if you were in an NHS pension scheme at 1 April 2015 and then continuously until leaving at some point before 31 March 2016. If you have not ticked box O please complete page 5.

Apply tier rate below

O

Pensionable pay from box 21	75,897.93	25	Up to £15,431.99	5.0%
Add: Locum income pensioned separately		26	£15,432.00 up to £21,477.99	5.6%
Add: Type 2 practitioner pensionable pay already pensioned at source.		27	£21,478.00 up to £26,823.99	7.1%
Add: The pensionable amount of other salaried income treated as practitioner pay (eg hospital bed fund posts).		28	£26,824.00 up to £47,845.99	9.3%
Add: Pensionable GP SOLO income.		29	£47,846.00 up to £70,630.99	12.5%
Add: Pensionable practitioner income from the Type 1 Practitioner Certificate of Pensionable Profit.		30	£70,631.00 up to £111,376.99	13.5%
Add: Any other pensionable practitioner pay not included above; eg other type 1 practitioner certificate.		31	£111,377.00 and over	14.5%
This is your gross practitioner pay for the determination of the tier rate.	75,897.93	32		

Where you have ticked box O above and entered a date in box N on page 1 please apportion your practitioner and GP Solo income

	1995/2008		2015	
Pensionable pay from box 21 apportioned between schemes	0.00	32A	-	32B

Tier rates for employee contributions

If you were not a member of an NHS pension scheme for a period of 365 days between 1 April 2015 and 31 March 2016, or at the start of the year and then continuously until leaving before 31 March 2016, please tick box P below and consult the guidance notes to apportion your income from box 21 between the schemes.

P

	1995/2008		2015	
Pensionable pay from box 21 apportioned between schemes	19,227.82	33A	56,670.11	33B

Add your remaining income from other practitioner sources, but do not include locum income earned in the 2015 scheme - see special note.

Add: Locum income pensioned separately		34		
Add: Type 2 practitioner pensionable pay already pensioned at source		35		35A
Add: The pensionable amount of other salaried income treated as practitioner pay (hospital bed fund posts)		36		36A
Add: Pensionable GP SOLO income		37		37A
Add: Pensionable practitioner income from the Type 1 Certificate of pensionable profit		38		38A
Add: Any other pensionable practitioner pay not included above; eg other type 1 or company certificate		39		39A
Total	19,227.82	40	56,670.11	40A

This is your 1995/2008 tier rate based upon the actual aggregate figure in box 40 above.	5.6%	41
--	------	----

2015 Scheme tier rate

2015 practitioner income from box 40A above	56,670.11	42
---	-----------	----

Increase by 365 days divided by the days from entry to the 2015 scheme to 31 March 2016	365 243	43	85,121.77	44
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Add the annualised aggregate of your locum income, calculated separately where necessary as per the guidance notes		45
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Total	85,121.77	46
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This is your 2015 tier rate based upon the figure in box 46 above.	13.5%	47
--	-------	----

Determination of the tiered employee contribution rate to be applied to all practitioner pay for 2015/16. Where income has been pensioned separately, you must contact the relevant employing authority to arrange any adjustment separately.

Calculation of NHS Pension Scheme Contributions for 1995/2008 schemes

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid		
Employee pension contributions*	5.60%	48	1,078.75	52	2,892.88	56	1,816.11	60	
Added years pension contributions*	0.00%	49	-	53		57	-	61	
Money Purchase AVC%*	0.00%	50A		54		58		62	
Money Purchase amount*	0	50B	-				-		
Additional pension amount*	0	50C							
Employer pension contributions	14.3%	51	2,749.57	55	3,064.29	59	314.72	63	
Total amount of contributions (over)/under paid for the year							-	2,130.83	64

Boxes 52 to 55 include the amount of pensionable pay in box 32A (or 33A) multiplied by the relevant % in box 48 to 51 above.

Boxes 56 to 59 include the contributions already paid and recorded by the PCSE/DCCG/LHB for 2015/16 in respect of company income.

* You must enter zero or the actual percentage in boxes 48, 49 & 50A, and zero or the actual amount in boxes 50B & 50C.

* See boxes 25 to 41 above and the accompanying notes regarding the employee tier rate to be used.

Calculation of NHS Pension Scheme Contributions for the 2015 scheme

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid		
Employee pension contributions*	13.50%	65	7,850.48	69	5,785.71	73	1,864.75	77	
Added years pension contributions*	0.00%	66	-	70		74	-	78	
Money Purchase AVC%*	0.00%	67A		71		75		79	
Money Purchase amount*	0	67B	-				-		
Additional pension amount*	0	67C							
ERRBO amount	0	67D							
Employer pension contributions	14.3%	68	8,103.82	72	6,128.57	76	1,975.25	80	
Total amount of contributions (over)/under paid for the year								3,840.00	81

Boxes 69 to 72 include the amount of pensionable pay in box 32B (or 33B) multiplied by the relevant % in box 65 to 68 above.

Boxes 73 to 76 include the contributions already paid and recorded by the PCSE/DCCG/LHB for 2015/16 in respect of company income.

* You must enter zero or the actual percentage in boxes 65, 66 & 67A, and zero or the actual amount in boxes 67B, 67C & 67D.

* See pages 4 and 5 and the accompanying notes regarding the employee tier rate to be used.

2014/15 Adjustments

If estimated figures have been used in the 2014/15 certificate, for profits from accounts ending in the 2015/16 tax year, the correct ratio of NHS income needs to be calculated and an adjustment needs to be made to the pensionable pay.

Accounting year ended	<input type="text" value="30/06/2015"/>	82	<input type="text" value="30/06/2015"/>	82A
	Estimate from 2014/15		Actual from final accounts	
Enter the estimated and actual NHS income ratio (box 5A, from the 2014/15 certificate and box 5 from this certificate)	<input type="text" value="90.53%"/>	83	<input type="text" value="91.68%"/>	83A
Calculation of pensionable profits paid as salary				
In each box enter the element of salary received in 2014/15 (box 7A from the 2014/15 certificate)	<input type="text" value="7,000.00"/>	84	<input type="text" value="7,000.00"/>	84A
Multiply the figure in box 84 by the figure in box 83.	<input type="text" value="6,337.10"/>	85	<input type="text" value="6,417.92"/>	85A
Subtract box 85 from 85A. This is the adjustment to your pensionable salary for 2015/16.			<input type="text" value="80.82"/>	86
Calculation of maximum potential pensionable dividend				
Enter your estimated and actual theoretical share of the profits after tax, but before dividends (box 12A from 2014/15 and 12 of this certificate respectively).	<input type="text" value="81,000.00"/>	87	<input type="text" value="80,000.00"/>	87A
Multiply the figure in box 87 by the figure in box 83. This is your maximum potential pensionable dividend.	<input type="text" value="73,329.30"/>	88	<input type="text" value="73,347.62"/>	88A
Enter your total net dividend received in respect of the above accounting year.	<input type="text"/>	89	<input type="text" value="80,000.00"/>	89A
Enter the smaller of boxes 88 and 89. This is your maximum actual pensionable dividend.	<input type="text" value="73,329.30"/>	90	<input type="text" value="73,347.62"/>	90A
Of the figure in box 89, enter the amount of dividend paid before 6 April 2015.	<input type="text" value="45,000.00"/>	91	<input type="text" value="45,000.00"/>	91A
Enter the lower of box of 90 and 91. This is your NHS pensionable dividend for 2014/15 for the accounting year ending in 2015/16.	<input type="text" value="45,000.00"/>	92	<input type="text" value="45,000.00"/>	92A
Subtract box 92 from 92A. This is the adjustment to your pensionable dividend for 2015/16.			<input type="text" value="0.00"/>	93

Use this page to provide any additional information and calculations

Declaration of NHS pensionable profits in respect of GMS, PMS, SPMS or APMS income from a limited company for 2015/16
(For benefits in the 1995 or 2008 schemes only)

Provider's name

Company's full name

NI number or pension scheme ref no Company NHSPA EAC

Pensionable profit Pensionable profit for added years

You must send the certificate to the PCSE/DCCG/LHB as soon as possible and NO LATER THAN 28th February 2017. If you give false information you may be liable to investigation and prosecution.

"I confirm that information provided on this Certificate is correct, is consistent with my HMRC tax return and the accounts filed to Companies House, my declared NHS pensionable pay does not include non-NHS (i.e. private) income, and that I shall pay all contributions due."

Provider's signature _____ Date _____

Total contributions

	Relevant %	Contributions due	Contributions already paid	Contributions due less contributions paid	
Employee pension contributions	5.60%	1,076.75	2,892.88	- 1,816.11	60
Added years pension contributions	0.00%	-	-	-	61
Money Purchase AVC%	0.00%	50A			62
Money Purchase amount	0	50B			
Additional pension amount	0	50C			
Employer pension contributions	14.3%	2,749.57	3,064.29	- 314.72	63
Total amount of contributions (over)/under paid for the year				- 2,130.83	64

PCSE/DCCG/LHB Agreement

I have checked the figures shown in boxes 21, 22 and 24 of this certificate and I am satisfied that they appear consistent with the relevant NHS work and income that this PCSE/DCCG/LHB is aware of and confirm that they have been used to confirm, record and pay over to NHS Pensions the appropriate NHS Pension Scheme contributions for the year to which this certificate relates.

PCSE/dCCG/LHB authorised signature _____ Date _____

An electronic spreadsheet version of the Certificate is acceptable subject to a paper page 9 being provided with the provider's signature.

**Declaration of NHS pensionable profits in respect of GMS, PMS, SPMS or APMS income from a limited company for 2015/16
(For benefits in the 2015 scheme only)**

Provider's name

Company's full name

NI number or pension scheme ref no Company NHSPA EAC

Pensionable profit Pensionable profit for added years

You must send the certificate to the PCSE/DCCG/LHB as soon as possible and NO LATER THAN 28th February 2017. If you give false information you may be liable to investigation and prosecution.

"I confirm that information provided on this Certificate is correct, is consistent with my HMRC tax return and the accounts filed to Companies House, my declared NHS pensionable pay does not include non-NHS (i.e. private) income, and that I shall pay all contributions due."

Provider's signature _____ Date _____

Total contributions

	Relevant %		Contributions due		Contributions already paid		Contributions due less contributions paid	
Employee pension contributions	<input type="text" value="13.50%"/>	<input type="text" value="65"/>	<input type="text" value="7,650.46"/>	<input type="text" value="69"/>	<input type="text" value="5,785.71"/>	<input type="text" value="73"/>	<input type="text" value="1,864.75"/>	<input type="text" value="77"/>
Added years pension contributions	<input type="text" value="0.00%"/>	<input type="text" value="66"/>	<input type="text" value="-"/>	<input type="text" value="70"/>	<input type="text" value="-"/>	<input type="text" value="74"/>	<input type="text" value="-"/>	<input type="text" value="78"/>
Money Purchase AVC%	<input type="text" value="0.00%"/>	<input type="text" value="67A"/>	<input type="text" value="-"/>	<input type="text" value="71"/>	<input type="text" value="-"/>	<input type="text" value="75"/>	<input type="text" value="-"/>	<input type="text" value="79"/>
Money Purchase amount	<input type="text" value="0"/>	<input type="text" value="67B"/>						
Additional pension amount	<input type="text" value="0"/>	<input type="text" value="67C"/>						
ERRBO amount	<input type="text" value="0"/>	<input type="text" value="67D"/>						
Employer pension contributions	<input type="text" value="14.3%"/>	<input type="text" value="68"/>	<input type="text" value="8,103.82"/>	<input type="text" value="72"/>	<input type="text" value="6,128.57"/>	<input type="text" value="76"/>	<input type="text" value="1,975.25"/>	<input type="text" value="80"/>
Total amount of contributions (over)/under paid for the year							<input type="text" value="3,840.00"/>	<input type="text" value="81"/>

PCSE/DCCG/LHB Agreement

I have checked the figures shown in boxes 21, 22 and 24 of this certificate and I am satisfied that they appear consistent with the relevant NHS work and income that this PCSE/DCCG/LHB is aware of and confirm that they have been used to confirm, record and pay over to NHS Pensions the appropriate NHS Pension Scheme contributions for the year to which this certificate relates.

PCSE/dCCG/LHB authorised signature _____ Date _____

An electronic spreadsheet version of the Certificate is acceptable subject to a paper page 10 being provided with the provider's signature.

Annex H

Tiered rates for GPs and non-GP Providers

Table A outlines the tiered employee contribution rates, from 1 April 2015 to 31 March 2016, for GP Providers, salaried GPs, freelance GP locums, and non-GP Providers.

Table A

TIER	TOTAL GP/NON-GP PROVIDER PENSIONABLE PAY IN 2015/16	2015/16 CONTRIBUTION RATE
1	Up to £15,431.99	5%
2	£15,432.00 to £21,477.99	5.6%
3	£21, 478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111,376.99	13.5%
7	£111,377.00 and over	14.5%

Only one tiered rate applies throughout 2015/16 where a GP Provider/non-GP Provider:

- Remained a member of the 1995/2008 NHS Pension Scheme throughout 2015/16.
- Was a member of the 1995/2008 NHS Pension Scheme during 2015/16 and had breaks in membership.
- Transitioned from the 1995/2008 NHS Pension Scheme to the 2015 NHS Pension Scheme on or after 1 April 2015 and the transition was seamless i.e. there were no breaks in membership during 2015/16.
- Joined the NHS for the first time on or after 1 April 2015 and became a member of the 2015 NHS Pension Scheme.

A GP Provider/non-GP Provider may be subject to two different tiered rates in 2015/16 if they:

- Transitioned from the 1995/2008 NHS Pension Scheme to the 2015 NHS Pension Scheme on or after 1 April 2015 however there was a break in Scheme membership between leaving the 1995/2008 Scheme and joining the 2015 Scheme.

GP Provider annualising pensionable pay rules and tiered employee contributions

GP Providers who **were not** subject to the annualising rules in 2015/16 are summarised below:

- GP Providers who were members of the 1995/2008 NHS Pension Scheme during 2015/16 were not subject to the annualising rules. Their tiered contribution rate should be based on their total/aggregate GP income even if they had breaks in pensionable service during 2015/16, or if they left (i.e. retired or opted out) before 31 March 2016.
- GP Providers who were members of the 1995/2008 NHS Pension Scheme up to 31 March 2015 and who joined the 2015 Scheme on 1 April 2015 are transition members. If they had continuous GP Provider (2015 Scheme) pensionable service, without any breaks, from 1 April 2015 to 31 March 2016 their annualised pay and their total/aggregate GP income are the same.
- GP Providers who were members of the 1995/2008 NHS Pension Scheme and who joined the 2015 Scheme on or after 1 June 2015 are tapered members. If they had continuous GP Provider pensionable service (without any breaks) from 1 April 2015 to 31 March 2016 (in either Scheme) their annualised pay and their total/aggregate GP income are the same.
- GP Providers who joined the NHS Pension Scheme for the very first time on 1 April 2015; i.e. pure 2015 Scheme members. If they had continuous GP Provider pensionable service (without any breaks) up to 31 March 2016 their annualised pay and their total/aggregate GP income are the same.

GP Providers who **were** subject to the annualising pay rules in 2015/16 are summarised below:

- GP Providers who were members of the 1995/2008 NHS Pension Scheme up to 31 March 2015 and who joined the 2015 Scheme on 1 April 2015 as transition members and had breaks in pensionable service during 2015/16. Their tiered rate is based on their 2015/16 annualised GP income.
- GP Providers who were members of the 1995/2008 NHS Pension Scheme and who joined the 2015 Scheme on or after 1 June 2015 (i.e. tapered members) however they had a break in pensionable service between leaving the 1995/2008 Scheme and joining the 2015 Scheme or after joining the 2015 Scheme. They are subject to two tiered contribution rates in 2015/16. The rate for their 1995/2008 Scheme GP income is based on their actual (i.e. total/aggregate) 1995/2008 Scheme GP income. The rate for their 2015 Scheme GP income is based on their annualised 2015 Scheme GP income.
- GP Providers who joined the NHSPS for the very first time on or after 1 April 2015 (i.e. pure 2015 Scheme members) however did not have 365 days continuous pensionable service. Their tiered contribution rate is based on their 2015/16 annualised GP income.

How to annualise 2015 Scheme GP Provider pensionable pay

The method used to annualise 2015 Scheme pensionable pay is as follows:

Actual 2015 Scheme GP Provider pensionable pay divided by actual calendar days of 2015 Scheme membership (in 2015/16) multiplied by 365 days.

The pay is always scaled up by 365 days even if this includes actual days of 1995 or 2008 Section tapered service.

How to annualise non-GP Provider pensionable pay

Non-GP Providers have always been subject to annualising regardless of what NHS Pension Scheme they are in. They can only pension income from one surgery even if they are proprietor/partner of several. The method used to annualise their pensionable pay in 2015/16 is as follows:

Actual pensionable pay in 2015/16 divided by actual calendar days NHSPS membership in 2015/16 multiplied by 365 days.

The pay is always scaled up by 365 days.

Table of 2015/16 tiered rate rules

Table B outlines the basic rules. Table B:

MEMBER TYPE IN 2015/16	2015/16 TIERED CONTRIBUTION RATE RULES
Fully protected 1995 GP Provider	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Fully protected 2008 GP Provider	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Transition 1995/2015 GP Provider – no breaks	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Transition 2008/2015 GP Provider – no breaks	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Tapered 1995/2015 GP Provider – no breaks	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Tapered 2008/2015 GP Provider – no breaks	Rate is based on total 2015/16 GP Provider + GP ad hoc (i.e. SOLO) pensionable income
Transition 1995/2015 GP Provider – break(s) during 2015/16	Rate is based on annualised 2015/16 GP Provider income including GP ad hoc (i.e. SOLO) pensionable income
Transition 2008/2015 GP Provider – break(s) during 2015/16	Rate is based on annualised 2015/16 GP Provider income including GP ad hoc (i.e. SOLO) pensionable income
Tapered 1995/2015 GP Provider – break between leaving 1995 and joining 2015 or after joining 2015	Two tiered rates: 1995 Section rate based on actual GP Provider/SOLO 1995 pensionable income – 2015 Scheme rate based on annualised 2015 Scheme GP Provider pensionable income including SOLO
Tapered 2008/2015 GP Provider – break between leaving 2008 and joining 2015 or after joining 2015	Two tiered rates: 2008 Section rate based on actual GP Provider/SOLO 2008 pensionable income – 2015 Scheme rate based on annualised 2015 Scheme GP Provider pensionable income including SOLO
2015 Scheme GP Provider – continuous pensionable service from 01/04/2015 to 31/03/2016	Tiered rate is based on the actual 2015/16 GP Provider pensionable income including SOLO income (the actual is the same as the annualised)
2015 Scheme GP Provider – breaks (i.e. not continuous pensionable service from 01/04/2015 to 31/03/2016)	Tiered rate is based on the annualised 2015/16 GP Provider pensionable income including SOLO income
Non-GP Provider (1995, 2008, or 2015 member) – continuous pensionable service from 01/04/2015 to 31/03/2016	Tiered rate is based on the actual 2015/16 non-GP Provider pensionable income from one selected surgery (the actual is the same as the annualised)
Non-GP Provider (1995, 2008, or 2015 member) – breaks during 2015/16; i.e. not continuous pensionable service from 01/04/2015 to 31/03/2016	Tiered rate is based on the annualised 2015/16 non-GP Provider pensionable income

Examples

Example 1: Dr A had continuous GP Provider pensionable service from 1 April 2015 to 31 March 2016.

Dr A's tiered rate in 2015/16 is based on their actual GP Provider pensionable income regardless of whether they were a fully protected, transition, or a tapered member.

Example 2: Dr B, a fully protected 1995 or 2008 Section GP Provider, had breaks in pensionable service during 2015/16 or left before 31 March 2016.

Dr B's tiered rate is based on their actual GP Provider pensionable income in 2015/16.

Example 3: Dr C, a 1995 Section to 2015 Scheme or 2008 Section to 2015 Scheme transition GP Provider, had breaks in pensionable service during 2015/16 or left prior to 31 March 2016.

As Dr C joined the 2015 Scheme on 1 April 2015 but had breaks thereafter their tiered rate is based on their annualised GP Provider pensionable income in 2015/16.

Example 4: Dr D, a 1995 Section to 2015 Scheme or 2008 Section to 2015 Scheme tapered GP Provider, had breaks in pensionable service between leaving the 1995 (or 2008) and joining the 2015 Scheme, or after joining the 2015 Scheme, or left the 2015 Scheme prior to 31 March 2016.

Dr D has two tiered rates. The tiered rate in respect of his 1995/2008 Scheme pensionable income is based on his actual (i.e. total/aggregate) 1995/2008 Scheme GP Provider pensionable income. The tiered rate in respect of his 2015 Scheme pensionable income is based on his annualised 2015 GP Provider pensionable income. The annualised pay is always scaled up by 365 days.

Example 5: Dr E is a GP Provider who is solely a 2015 Scheme member.

If Dr E joined the 2015 Scheme on 1 April 2015 and had continuous GP Provider service up to 31 March 2016 their tiered rate is based on their actual income; this is the same as their annualised. If however Dr E did not have 365 days continuous service in 2015/16 their tiered rate is based on their annualised GP Provider pensionable income in 2015/16.

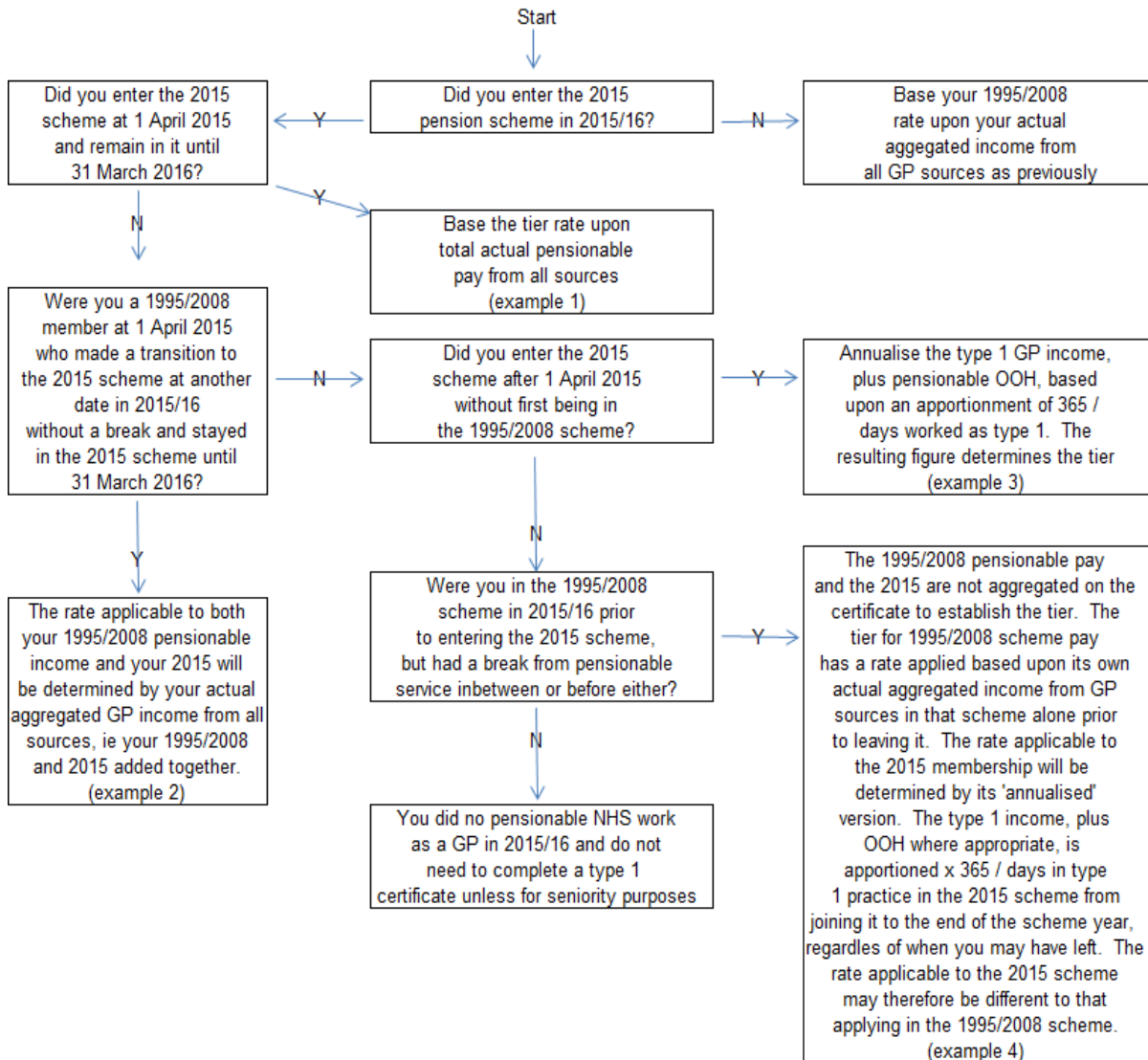
Example 6: Dr F a fully protected, transition, tapered, or pure 2015 Scheme GP Provider had continuous GP Provider pensionable service from 1 April 2015 to 31 March 2016 and also performed SOLO work such as out of hours.

As Dr F's SOLO work is regarded as type 1 medical Practitioner/GP Provider pensionable income his tiered rate is based on the total/aggregate of his GP Provider and SOLO income in 2015/16. There is no annualising even if the SOLO work is irregular.

Example 7: Dr G a fully protected, transition, tapered, or pure 2015 Scheme GP Provider had continuous GP Provider pensionable service from 1 April 2015 to 31 March 2016 and also performed regular freelance GP locum work; i.e. he performed freelance GP locum work at least once every three months in other GP surgeries.

As Dr G's freelance GP locum work was regular his tiered rate is based on the total/aggregate of his GP Provider and locum income in 2015/16; there is no annualising.

Annex H



Worked examples in respect of flowchart:

Example 1

A GP entered the 2015 Scheme at 1 April 2015, with pensionable earnings from a partnership of £96,000 in the year to 31 March 2016. The GP had no breaks in service.

The tier rate is based upon £96,000, meaning a tier rate of 13.5% and contributions of £12,960.

Example 2

A GP was in the 1995 Section of the 1995/2008 Scheme at 1 April 2015, but moved to the 2015 Scheme on 1 June 2015. There was no break in service and the GP was still in the 2015 Scheme at 31 March 2016. The pensionable pay for the year was £104,000.

The pensionable pay needs apportioning around the date of move to the 2015 Scheme.

1/4/15 - 31/5/15	$£104,000 \times 61 / 365 = £17,381$
1/6/15 - 31/3/16	$£104,000 \times 304 / 365 = £86,619$

As there have been no breaks in service, the tier rate is based upon the whole pensionable pay of £104,000, meaning a tier rate of 13.50%. The pensionable pay needs apportioning, however, to ensure the correct pay is added to the respective scheme record. Contributions will be due as follows:

1995 Section	$£17,381 \times 13.5\% =$	£2,346.44
2015 Scheme	$£86,619 \times 13.5\% =$	£11,693.56

Example 3

A GP entered the 2015 Scheme at 1 August 2015, but was not in either Section of the 1995/2008 Scheme before that. The pensionable practitioner pay for the period from 1 August 2015 to 31 March 2016 was £70,000.

The pensionable pay requires 'annualising' based upon the days in the 2015 Scheme:

$£70,000 \times 365 / 243 =$	£105,144.
The tier rate based upon £105,144 is 13.5%	

Contributions due will therefore be:

2015 Scheme	$£70,000 \times 13.5\% =$	£9,450.00
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Example 3a

A GP entered the 2015 Scheme at 1 August 2015, but was not in either Section of the 1995/2008 Scheme before that. The pensionable practitioner pay for the period from 1 August 2015 to 31 March 2016 was £41,000 as a part time worker. From 1 January 2016 the GP also performed pensionable out of hours work of £38,000 in the period to 31 March 2016.

The pensionable pay requires 'annualising' based upon the date of first entry into the 2015 Scheme to the end of the scheme year, regardless of dates during which the out of hours work was performed.

$$£79,000 \times 365 / 243 = £118,663.$$

The tier rate based upon £118,663 is 14.5%

Contributions due will therefore be:

Practice	$£41,000 \times 14.5\% = £5,945.00$
OOH	$£38,000 \times 14.5\% = £5,510.00$

Example 4

A GP was in the 1995 Section of the 1995/2008 Scheme at 1 April 2015 and left the NHS on 31 May 2015. Pensionable pay in the 1995 Section of the 1995/2008 Scheme for those two months was £12,000.

The GP rejoined the NHS on 1 February 2016 and was enrolled into the 2015 Scheme and was still there at the end of the year on 31 March 2016.

Pensionable earnings in the 2015 Scheme for the final two months were £18,500.

As there was a break in service, the earnings are not aggregated. The rates for the two Schemes are viewed independently.

1995 Section of the 1995/2008 Scheme is assessed upon actual pensionable pay. £12,000 is within the first tier and therefore contributions of 5% are due. £600 will therefore be paid.

2015 Scheme membership is 'annualised.' $£18,500 \times 365 / 59 = £114,449.$

£114,449 is within the highest tier and therefore 14.5% will be due.

$£18,500 \times 14.5\%$ means contributions of £2,682.50.

Example 4a

Where separate positions are 'annualised' separately, the 'annualised' amounts from each element are aggregated to determine the rate to be used for all 2015 income. That rate is then applied to the actual pensionable earnings.

Dr A did not work in the NHS before joining a medical practice as a type 1 partner on 1 June 2015. He worked part time for the remainder of the pension year in that post and earned £37,500. As the type 1 income was not for the full year, and there was a break before it, it must be 'annualised'. The 'annualised' amount for that $\times 365 / 304$ days is £45,025.

On 1 July 2015 Dr A also did a locum session where the pensionable amount was £250.

On 1 February 2016 Dr A did a further locum session where the pensionable amount was £300.

The two locum positions were not within 3 months of each other and therefore must be 'annualised' separately according to the regulations, apportioning them by 365 / the days to the end of the pension scheme year.

The 'annualised' amount for the July 2015 locum position is therefore $£250 \times 365 / 274 = £330$

The 'annualised' amount for the February 2016 locum position is therefore $£300 \times 365 / 59 = £1,856$.

The total annualised income used for determining the tier rate for all three elements of income therefore $£47,211 (45,025 + 330 + 1,856)$.

£47,211 falls within the 9.3% bracket and would be charged on £38,050 ($37,500 + 250 + 300$) of pensionable income. £3,541 of contributions would be due.

Example 4b

If, in the above worked example, all of the locum income had been performed on 1 February 2016, the 'annualising' would look as follows:

Type 1 practice $\times 365 / 304 = £45,025$ as before.

Locum $£550 \times 365 / 59 = £3,403$.

The total is therefore £48,428, which provides a tier rate of 12.5% applicable to £38,050 of income. £4,756 of employee contributions would be due.