# **NHS Business Services Authority logoNHS Pension Scheme: GP Solo form guidance from 1 April 2025 to 31 March 2026**

## Instructions

These instructions apply to NHS organisations who engage a GP on a self-employed contract for services arrangement.

**England**

* Providers of Out of Hours (OOHs) or extended access primary care services in England (including GP Federations) who are NHS Pensions Scheme employing authorities need to submit a monthly Solo spreadsheet to the Integrated Care Board (ICB) for all GP Pension Scheme members who work for them under a self-employed (or employed) arrangement. Providers must make a monthly payment for GP Solo contributions to the ICB. The bank account details can be obtained from the ICB.
* Guidance for providers including the Solo spreadsheet can be found at <https://pcse.england.nhs.uk/out-hours-and-extended-access-providers>
* The ICB should then submit the Solo spreadsheet to PCSE. The easiest way to do this is via PCSE Online. Guidance for ICBs can be found at. <https://pcse.england.nhs.uk/commissioners/managing-pensions> .
* ICBs who have GPs working under a contract for service also need to upload a monthly Solo spreadsheet to PCSE via PCSE Online. ICBs must make payments direct to NHS Pensions using the RFT1 process.
* In addition to the completion and submission of the monthly spreadsheet by providers and ICBs, it is still a requirement for GPs to submit an annual GP Solo form to declare their annual Solo income. The OOH provider is responsible for completing part 1 of the Solo form. In England, the employer (for example, the OOHs provider or ICB) must submit this form online at <https://pcse.england.nhs.uk/services/gp-pensions/gp-solo-work>
* ICB’s must not create an officer pensionable post when they put a self-employed GP onto the payroll to satisfy HMRC’s ‘office holder/IR35’ rule. The Solo process must be used.

**Wales**

* In Wales, the employer must send this form and the correct contributions to the Local Health Board (LHB) each month.
* Where a GP is employed under a contract of employment by an LHB in Wales, the GP is a Type 2 practitioner in NHS Pension Scheme terms, not an officer. The GP Solo form is required.

**England and Wales**

* The contribution rate paid by your employer is 14.38% which includes the administration levy of 0.08%. (The overall employer contribution rate is 23.78%, as a result of the transition arrangement introduced when the employer contribution rate was last increased, but NHS England make up the additional 9.4%)
* Part 1 of the solo form must be completed by the commissioner/provider before the GP completes Part 2.
* If a GP partner chooses to share (pool) their ‘ad-hoc’ income the solo form must not be used. Instead, each GP partner should include their share of the income on their Annual Certificate of Pensionable Profits.
* Only direct payments made to individual GPs for NHS work must be entered on the solo form.
* If the GP trades as a limited company the income is not pensionable.
* All parties should keep a copy of the form for accounting purposes.
* If a GP is employed under a contract of employment (contract of service) by a trust or an ICB they are an officer member of the NHS Pension Scheme, and the solo process must not be used.
* A GP who performs fee-based work for an independent provider or direction body cannot pension this work.
* Any payments made to GPs by local authorities under a contract for services (fee-based) in respect of collaborative services, section 75 work, and local enhanced services are pensionable. Any fee-based payments made to GPs in respect of commissioned services must also be declared on the solo form.

## Part 1 - Guidance notes

### Box A: Pay

Enter the pay figure excluding the 14.38% employer contribution and levy.

### Box B: Expenses

Enter any professional expenses in respect of the pay recorded in Box A. Enter NIL if no expenses incurred.

### Box C: Pensionable pay

Pensionable pay includes NHS Pension Scheme employee contributions but must exclude expenses, employer contributions and the employer levy.

### Box D: NHS Pension Scheme employee contribution rate

Select and enter the correct tiered employee contribution rate. The rate at which GPs pay employee contributions is based on their global GP pensionable income in England and Wales irrespective of the number of hours they work.

From 1 April 2022 all members are in the 2015 Scheme, so the tiered employee contribution rate is based on their global **and** annualised income, for example, surgery plus self-employed OOHs plus self-employed ICB.

There is further guidance in the GP Pension Guide located on the practitioner webpage of the ‘Member Hub’ of our website. There is also an annualising calculator.

The annualising formula is:

Total GP pensionable income in 2025/26 ÷ pensionable days of service in 2025/26 x 365 days

For example, a GP provider or salaried GP commences their first GP pensionable post on 2 June 2025 and remains in post until 31 March 2026 (303 days pensionable service). During this period, they also perform solo work; for example, self-employed OOHs, ICB or GP appraisal work. Their total 2025/26 GP pensionable income is £70,000.00 comprised of £60,000.00 surgery income plus £10,000.00 solo income.

Their annualised income for the year is £70,000.00 ÷ 303 days x 365 days = £84,323.43 therefore the future planned tiered rate is 12.5% throughout the year.

Example 1: Dr B is a career OOHs GP. They perform irregular pensionable OOHs work between 1 April 2025 and 31 March 2026. That is, they have an individual contract for services arrangement on each occasion they work for the OOHs provider. They perform no other GP work, resulting in pensionable service of 60 days, with pensionable income of £30,000.00

Dr B’s annualised pay for the year is the total GP income of £30,000.00 ÷ 60 days pensionable service x 365 days = £182,500.00.

Based on the annualised pay the tiered contribution rate is 12.5% from 1 April 2025 to 31 March 2026

Dr B pays £3,750.00 (£30,000.00 x 12.5%) in tiered contributions for the period 1 April 2025 to 31 March 2026.

Example 2: Dr C has a pensionable part-time salaried GP post and also performs irregular Solo work in 2025/26. The salaried GP post is continuous throughout 2025/26 (no breaks) with a salary of £50,000.00. Pensionable income from the Solo work is £20,000.00.

Dr C’s annualised pay for the year is the total GP income of £70,000.00 ÷ 365 days pensionable service x 365 days = £70,000.00

Based on the annualised pay the tiered contribution rate is 12.5% throughout the year. Dr C pays £8,750.00 (£70,000.00 x 12.5%) in contributions for the period 1 April 2025 to 31 March 2026.

Example 3: Dr E became a GP provider / Type 1 GP on 2 June 2025. The post is continuous (no breaks) resulting in 303 days pensionable service by 31 March 2026. Dr E’s pensionable income (profit) from the practice is £70,000.00. Alongside the GP provider post he also performs irregular Solo work during 2025/26. Pensionable income from Solo work is £30,000.00 between 2 June 2025 and 31 March 2026.

Dr E’s annualised income is the total GP income of £100,000.00 ÷ 303 days pensionable service x 365 days = £120,462.00 (rounded down for the purpose of setting the tier).

Based on the annualised pay the tiered contribution rate is 12.5% from 1 April 2025 to 31 March 2026. Dr E pays £12,500.00 in tiered contributions (£100,000.00 x 12.5%)

More detailed information can be found in the GP Pension Guide located on the practitioner webpage of our website.

All employee and employer contributions must be collected and paid over no later than the 7th day of the month following the date of payment of the relevant income. This is essential so that NHSE/PCSE or the LHB has enough time to pay over contributions to us, NHS Pensions, within the regulatory timescales. Payment of contributions must still be paid by the 7th day even if one GP solo form is completed on an annual basis.

**Table 1: Member contribution rates from 1 April 2025. This table includes the implementation of phase 2 of the member contribution reforms.**

|  |  |
| --- | --- |
| **Annualised pensionable income** | **Contribution rate** |
|  Up to £13,259 | 5.2% |
|  £13,260 to £27,288 | 6.5% |
|  £27,289 to £33,247 | 8.3% |
|  £33,248 to £49,913 | 9.8% |
|  £49,914 to £63,994 | 10.7% |
|  £63,995 and above | 12.5% |

Note, the pensionable earnings bands for each contribution tier shown include the automatic CPI uplift in line with NHS Pension Scheme Regulations except for the first tier. This rate already anticipates that members' earnings in this tier may not be high enough to benefit from tax relief on their pension contributions. The pensionable earnings bands may change following confirmation of the Agenda for Change pay award in England.

### Box E: Employee contribution amount

Enter the amount of employee contributions paid. This is based on the pensionable pay in Box C and the tiered contribution rate selected in Box D. (Box C x % in Box D)

### Boxes F: Additional contributions for added years, additional pension (AP), or NHS money purchase additional voluntary contributions (MPAVC) scheme

If the GP is buying added years, additional pension or contributing to the NHS MPAVC scheme with Prudential, Standard Life or Utmost Life and Pensions (formerly Equitable Life), please enter the amounts in the relevant boxes. Contributions that a GP has chosen to pay to any other (non-NHS) pension arrangement must not be included.

Added years:

If a GP is buying added years, they must also pay additional contributions in respect of the solo income. The added years contributions must be entered in the relevant Box F.

NHS Pension Scheme membership accruing from 1 April 2008 is no longer subject to the pensionable earnings cap. However, GPs who were subject to the cap in respect of some or all of their membership before that date, who are buying added yearsunder a contract starting before 1 April 2008, will have the additional contributions only assessed by reference to a notional earnings cap. Where it is relevant the notional cap must be applied even when actual NHS income did not exceed the cap before 1 April 2008.

GPs affected by the notional cap are, in general, those who joined the NHS Pension Scheme for the first time on or after the 1 June 1989, or who joined before then but have had a break in Scheme membership of 12 months or more that ended on or after that date. Added years contracts that started on or after the 1 April 2008 are not subject to a cap.

The added years earnings cap is:

Year 2008/09 £117,600.00

Year 2009/10 £123,600.00

Year 2010/11 £123,600.00

Year 2011/12 £129,600.00

Year 2012/13 £137,400.00

Year 2013/14 £141,000.00

Year 2014/15 £145,800.00

Year 2015/16 £149,400.00

Year 2016/17 £150,600.00

Year 2017/18 £154,200.00

Year 2018/19 £160,800.00

Year 2019/20 £166,200.00

Year 2020/21 £170,400.00

Year 2021/22 £172,800.00

Year 2022/23 £181,800.00

Year 2023/24 £205,200.00

Year 2024/25 £223,800.00

Year 2025/26 £230,400.00

Additional pension (AP):

Contributions in respect of AP are not subject to an earnings cap. AP contributions are paid as a set monetary value through one job. They are not payable as a percentage of pensionable income in each job held. If your work is infrequent and your income fluctuates it may be practical to buy the AP in a ‘one off’ payment.

If the GP has elected to purchase AP it is likely that the purchase was made through their main GP surgery work and the contributions recorded on their Annual Certificate of Pensionable Profits or self-assessment form.

NHS money purchase (MPAVC) Scheme with Prudential, Standard Life and Utmost Life and Pensions:

If the GP is already an NHS Pension Scheme member and paying an extra percentage of their pay to the NHS MPAVC Scheme with Prudential, Standard Life or Utmost Life and Pensions (formerly Equitable Life) they can also pay the extra percentage of the pay in Box C. If the GP is not already paying contributions to the NHS AVC Scheme, they must apply direct to Prudential or Standard Life. Utmost Life and Pensions will not accept new applications.

### Box G: Additional contributions for early retirement reduction buy out (ERRBO)

If a GP is buying ERRBO they must also pay the additional contributions on all their pensionable NHS income, including Solo income. The ERRBO contributions must be entered in Box G.

Where an ERRBO agreement has been completed during 2025/26, ERRBO contributions must be paid to the end date of the contract, calculated as the relevant proportion of the income in the year.

If a GP has terminated or suspended their ERRBO agreement during 2025/26 any ERRBO contributions paid from 1 April 2025 should have been returned. If this applies enter zero in box G.

### Box H: Total employee contributions

The amount in this box should be the total of Boxes E, F and G

### Box I: Total paid to member

This is the final amount paid to the member after deduction of employee contributions and any additional contributions, for example, C minus H

### Box J: Employer contributions

Enter the amount of the employer contributions + administration levy (14.38% of Box C)

### Box K: NHS Pension Scheme contributions

This is the total of the employee and employer contributions Box H + J

**The declaration**

The declaration should be signed by an authorised signatory of the commissioner.

* enter your employing authority (EA) code (page 1)
* enter the details of your employing authority either in block capitals or using a company stamp
* enter the date

Once you have fully completed Part 1 and the GP has completed Part 2, send the form and payment of the employee and employer contributions recorded in Box K.

### Important information regarding annual form submissions

**England**

Annual Solo forms should be submitted online at https://pcse.england.nhs.uk/contact-us

When submitting the solo form from an @nhs.net account the commissioner / provider is not required to provide a wet signature at Part 1 however, the GP must always sign at Part 2. If the form is submitted from any other e-mail account, both the commissioner / provider and the GP must sign the form.

**Wales**

This form must be submitted to the LHB / Primary Care Services. Any queries can be sent to nwssp-primarycareservices@wales.nhs.uk

## Part 2 - Guidance notes

To be completed by the GP.

Review the information completed at Part 1. If all entries are correct, sign, print your name, and date the form. If you have any questions about the entries in Part 1, please contact the employing authority who commissioned you to do the work.

Return the completed form as soon as possible to the employer named in Part 1.

For more detailed information please refer to the new GP Pension Guide located on the [practitioner webpage](https://www.nhsbsa.nhs.uk/member-hub/information-practitioners-and-non-gp-providers) in the Member Hub section of our website.