

Deadline and disclosure control

Deadline: _____

Source and date calculation: _____

Person who confirmed it: _____

Extension requested or agreed: _____

Submission confirmation: _____

Possible appeal or review deadline: _____

Some time limits have legal or contractual consequences and may run while a conversation continues. Do not assume that a grievance, discussion, sickness absence or request for documents pauses another clock. Obtain process-specific advice promptly, including from a representative or lawyer where appropriate.

When asked to disclose a concern or outcome, record the precise question, the recipient, the governing requirement and the advice obtained. Answer truthfully and proportionately. Do not conceal a required matter, but do not expand the answer into unrelated confidential history. If wording such as “investigation”, “finding”, “warning” or “restriction” is used, ensure it accurately describes the status on the relevant date.

Question asked: _____

Accurate status: _____

Requirement and advice: _____

Information supplied and date: _____

Appendix F Pension preparation toolkit

Tool F1 administrator and scheme map

Employer and nation: _____

Administrator: NHS Business Services Authority / Scottish Public Pensions Agency / HSC Pension Service / other

Scheme sections or arrangements shown on record: _____

Membership dates: _____

Employments, breaks or transfers requiring checking: _____

Remedy-period service or choice information: _____

Other pension saving to consider: _____

Nomination and contact details checked on: _____

Tool F2 annual record check

Compare the official record with payslips and employment history. Do not assume that contributions on a payslip prove that service, pay and section have been recorded correctly.

- Are name, address and identifying details current?
- Are all employers and membership periods present?
- Are pensionable pay and working patterns plausible?
- Are breaks, reduced hours, family leave or transfers recorded?
- Are special-status, mental-health-officer or other historical features shown only where applicable?
- Has a Remediable Service Statement or other remedy information been received where expected?
- Are estimated benefits clearly distinguished from guaranteed amounts?
- Is a Pension Savings Statement available where pension input may exceed the annual allowance?
- Have discrepancies been raised in writing and tracked to correction?

Discrepancy: _____

Evidence supplied: _____

Case reference, owner and review date: _____

Tool F3 decision brief

Decision being considered: retirement / partial retirement / reduced hours / additional work / progression / return to work / scheme pays / other

Desired decision date: _____

Official estimate requested on: _____

Employment change requiring agreement: _____

Effect on duties, hours and pensionable pay: _____

Benefits from each section and relevant pension ages: _____

Early or late retirement adjustment to verify: _____

McCloud remedy choice or uncertainty: _____

Annual-allowance information and tax years: _____

Lump-sum allowances or protection to examine: _____

Ill-health or family-protection question: _____

Application form and notice period: _____

No figure should be copied from this handbook into a personal decision. Obtain the current administrator estimate and current HMRC information. A

change in pay, back pay, corrected service or remedy adjustment can affect defined-benefit pension input differently from the cash contribution visible on a payslip.

Tool F4 questions for advisers

For the pension administrator:

- Which service and scheme sections are included in this estimate?
- What is missing, provisional or affected by remedy work?
- Which form and processing timetable apply to the intended event?
- What happens to ongoing membership after partial retirement or return?

For the employer:

- Is the proposed reduction or change acceptable, and from which date?
- Which duties, hours, pay and job-plan responsibilities will change?
- How will the required arrangement be recorded and reviewed?

For a tax adviser:

- Which tax years and all pension arrangements must be included?
- Is carry forward relevant, and what records are needed?
- How do remedy, back pay or corrected input affect the calculation?
- What filing or payment deadline applies to these facts?

For a regulated financial adviser:

- What service is being offered and how is the adviser regulated?
- Is the advice independent or restricted, and what are the fees?
- Which assumptions and alternatives are included in the recommendation?
- How do retirement income, family needs, risk and other assets interact?

Tool F5 controlled decision sequence

1. Correct the membership and employment record.
2. Obtain official estimates and statements for the contemplated date.
3. Define the employment change and secure written employer agreement where required.
4. Review tax exposure using current tax-year rules and all pension saving.
5. Obtain regulated or specialist advice where the consequences justify it.
6. Compare realistic alternatives, including timing and work pattern.
7. Submit the correct forms with sufficient time and retain confirmation.
8. Check the first payment, ongoing pay and future accrual after implementation.

Decision not to be made until: _____

Next evidence or advice required: _____

Tool F6 annual allowance control

Tax year: _____

Pension Savings Statement received on: _____

All NHS and non-NHS pension saving identified: _____

Pay award, progression, back pay or correction: _____

Remedy adjustment affecting input: _____

Unused allowance information for earlier years: _____

Current threshold and adjusted-income rules checked from HMRC on:

Calculation reviewed by: _____

Tax return or payment deadline: _____

Scheme pays considered, advice and election deadline: _____

A Pension Savings Statement is an input to the review, not by itself a conclusion that tax is due. Conversely, absence of a statement should not be treated as proof that no charge can arise, particularly where several arrangements or corrected records are involved. Use current HMRC rules and obtain specialist advice when calculations are uncertain.

Tool F7 scheme pays record

Facility considered: mandatory / voluntary / both

Charge and tax year: _____

Current scheme guidance and form: _____

Normal and exceptional deadlines checked: _____

Interest or benefit-reduction explanation obtained: _____

Alternative payment method considered: _____

Advice and decision date: _____

Confirmation received: _____

An election can produce a permanent reduction in future benefits and may be irrevocable under the scheme rules. Do not select a facility solely because it avoids an immediate cash payment. Compare the current terms and personal consequences with appropriate advice.