

NHS PENSION SCHEMES 2018/06

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| WHO SHOULD READ: | HR and Payroll Managers Direction Bodies GP Practice managers Practitioner Services Division Trade Unions |
| ACTION: | To read and circulate for information |
| SUBJECT: | NHS Pension Calculator added to the SPPA website |

The purpose of this circular is to:

- **Inform Employers of a new NHS Pension Calculator available on the SPPA Website**

SPPA has published a [Pension calculator](#) for use by members of the National Health Service pension scheme in Scotland.

The calculator has been developed by SPPA and the Government Actuary's Department, and is designed to provide scheme members with an illustration of the benefits that may be available at a selected retirement age, presented at today's value. It shows benefits payable for each scheme and an estimate of the maximum lump sum that could be payable. It is also possible to print a copy of the results produced.

The calculator can be used by most scheme members and where applicable will include benefits accrued in both the pre-reform Final Salary scheme, and the Career Average Revalued Earnings (CARE) scheme introduced on 1 April 2015. Members are asked to input certain details in the calculator, and it may be useful to refer to your most recent annual benefit statement when using it.

As a projection of benefits at a future date, there is of course a degree of uncertainty involved and so the results the calculator produces should be used for guidance only, and should not be considered a guarantee of future benefits. However, it is hoped that the results provide a useful indication of the value of scheme membership.

Given the complexities of the NHS superannuation and pension schemes, it has unfortunately not been possible to cover every individual scenario. The Notes Section of the Calculator and accompanying FAQs on the website provide more information.

We hope members find the calculator useful. In continuously seeking to improve the service we provide, we have set up a survey and would welcome feedback.

Gemma Park
Senior Communications Manager
18 April 2018

Contact information

Please contact sppacommunications@gov.scot if you have any enquiries about this circular.

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