

NHS Unprotected Resource Account Calculator Guidance

Only the white cells should be populated

The numbered guidance below relates to the numbered cells on the calculator.

NHS Pension Scheme(s)
Resource Account Calculator for Unprotected Members to 31/03/2021

| | | | |
|----------------------------------|------------------|------------------------|-------|
| Final Salary Pension Scheme | NHS 1995 Section | Inflation Rate | 0.50% |
| Name | J Bloggs | Age at Start of Period | 50 |
| Gender | M | Age at End of Period | 51 |
| Date of Birth | 29/08/1969 | | |
| State Pension Age: Years, Months | 67 0 | | |

| Start Period - 31/03/2020 | | End Period - 31/03/2021 | |
|---------------------------|------|-------------------------|------|
| Final Salary Service | | | |
| Years | Days | Years | Days |
| 15 | 120 | 15 | 120 |

| | | | |
|---------------------------------|-------------|---------------------------------|-------------|
| 15/16 CARE Actual Earnings | £105,000.00 | 20/21 CARE Actual Earnings | £130,000.00 |
| 16/17 CARE Actual Earnings | £110,000.00 | 20/21 WTE Final Salary Link Pay | £130,000.00 |
| 17/18 CARE Actual Earnings | £115,000.00 | | |
| 18/19 CARE Actual Earnings | £120,000.00 | | |
| 19/20 CARE Actual Earnings | £125,000.00 | | |
| 19/20 WTE Final Salary Link Pay | £125,000.00 | | |

Benefits (without inflation)

| | | | |
|----------------------|---------|----------------------|---------|
| Final Salary Pension | £23,951 | Final Salary Pension | £24,909 |
| Care Pension | £11,762 | Care Pension | £14,453 |
| Total Pension | £35,713 | Total Pension | £39,362 |
| Lump Sum | £71,854 | Lump Sum | £74,728 |

| | | | |
|-------------------|----------|-------------------|----------|
| Final Salary CETV | £469,084 | Final Salary CETV | £499,057 |
| Care CETV | £136,902 | Care CETV | £171,787 |
| Total CETV | £605,986 | Total CETV | £670,844 |

1. Enter the members state pension age (Years & Months). If the individuals' state pension age is not known please click [HERE](#)
2. If the individual transitioned into the CARE Scheme on 01/04/2015 and **does not** have a current added years contract, the accrued final salary scheme service at 31/03/2015 should be used. If the accrued service is not known or the member has an added years contract, please contact the Transfer Team for service details sppatransfers@gov.scot
3. If the member transitioned in to the CARE scheme on 01/04/2015 enter the actual pensionable earnings for 2015-16.
4. Enter the actual pensionable salary for 2016-17.
5. Enter the actual pensionable salary for 2017-18.
6. Enter the actual pensionable salary for 2018-19.

7. Enter the actual pensionable salary for 2019-20
8. Enter the whole-time equivalent pay for 2019-20. If the member contributes on a full-time basis cells 7 & 8 will be the same.
9. Cell 9 will automatically be populated with the service at 31/03/2015, as members that have transitioned in to CARE cannot accrue any further final salary service. If the member has an added years contract, please overwrite the pre-populated service with that obtained from SPPA.
10. Enter the actual pensionable salary for 2020-21.
11. Enter the whole-time equivalent pay for 2020-21. If the member contributes on a full-time basis cells 10 & 11 will be the same.