

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	
Name	J Bloggs	
Gender	M	
Date of Birth	29/08/1969	
State Pension Age: Years, Months	67	0

Inflation Rate	0.50%
Age at Start of Period	50
Age at End of Period	51

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

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

15/16 CARE Actual Earnings	£105,000.00
16/17 CARE Actual Earnings	£110,000.00
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

20/21 CARE Actual Earnings	£130,000.00
20/21 WTE Final Salary Link Pay	£130,000.00

Benefits (without inflation)	
Final Salary Pension	£23,951
Care Pension	£11,762
Total Pension	£35,713
Lump Sum	£71,854

Final Salary Pension	£24,909
Care Pension	£14,453
Total Pension	£39,362
Lump Sum	£74,728

Final Salary CETV	£469,084
Care CETV	£136,902
Total CETV	£605,986

Final Salary CETV	£499,057
Care CETV	£171,787
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 sppattransfers@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.