

## Instructions to complete the online calculator

### Final Salary Pension Scheme, from the drop-down menu choose:

NHS 1995 Section - if they joined the scheme before 01/04/2008.

NHS 2008 Section – if they joined the scheme after 01/04/2008.

If the member joined the pension scheme any time after 01/04/2015 they will only have CARE benefits, in this instance you do not need to choose from the drop-down menu.

- Input the member’s Name.
- Gender
- Date of Birth
- You will also need to input the member’s State Pension Age (SPA).

NHS Pension Scheme(s)				
Resource Account Calculator for Unprotected Members to 31/03/2025				
Final Salary Pension Scheme	NHS 1995 Section		Inflation Rate	1.70%
Name	A Nother		Age at Start of Period	51
Gender	F		Age at End of Period	52
Date of Birth	20/05/1972			
State Pension Age: Years, Months	67	0		

If the member has Final Salary service you will need to know the years and days service and input this in the (Blue shaded cell - Start Period – 31/03/2024, this will show the same service in the (Red shaded cell – End Period – 31/03/2025)

If you requested a resource calculation last year then this service will not change, however if you are completing a resource account for a new member, you will need to request the final salary service for the individual.

Start Period - 31/03/2024	
Final Salary Service	
Years	Days
34	0

End Period - 31/03/2025	
Final Salary Service	
Years	Days
34	0

**The following table will need to be completed with the member's Pensionable Earnings:**

If the member's service has been rolled back and they have final salary service to 31/03/22 and care service from 01/04/22, the only remuneration you will need to input is the earnings from the 22/23 actual earnings box up to and including 24/25 Whole Time Equivalent (WTE) Final Salary Link Pay (or to the date they left/retired)

If the member joined the Pension Scheme any time from 01/04/2015, then you will need to input the CARE actual earnings for the date they joined up to and including 24/25 CARE Actual Earnings (or to the date they left/retired) – no need to include 23/24 – 24/25 WTE Final Salary Link Pay box as this member has no Final Salary benefits.

15/16 CARE Actual Earnings	£0.00	3	24/25 CARE Actual Earnings	£0.00	1
16/17 CARE Actual Earnings	£0.00	4	24/25 WTE Final Salary Link Pay	£0.00	1
17/18 CARE Actual Earnings	£0.00	5			
18/19 CARE Actual Earnings	£0.00	6			
19/20 CARE Actual Earnings	£0.00	7			
20/21 CARE Actual Earnings	£0.00	8			
21/22 CARE Actual Earnings	£0.00	9			
22/23 CARE Actual Earnings	£0.00	10			
23/24 CARE Actual Earnings	£0.00	11			
23/24 WTE Final Salary Link Pay	£0.00	12			

## For Example

### Member A:

Joined the pension scheme on the 20/05/2017 therefore this member will have NO final salary service – input the pensionable earnings into the calculator from the date he joined 17/18 (CARE Actual Earnings) up to the 24/25 (CARE Actual Earnings) field.

NHS Pension Scheme(s) Resource Account Calculator for Unprotected Members to 31/03/2025			
Final Salary Pension Scheme		Choose	
Name	A. N. Other		
Gender	F		
Date of Birth	20/05/1972		
State Pension Age: Years, Months	67	0	1
Inflation Rate		1.70%	
Age at Start of Period		51	
Age at End of Period		52	
Start Period - 31/03/2024		End Period - 31/03/2025	
Final Salary Service			
Years		Days	
0		0	
24/25 CARE Actual Earnings		£90,000.00	
24/25 WTE Final Salary Link Pay			
15/16 CARE Actual Earnings	£0.00	3	
16/17 CARE Actual Earnings	£0.00	4	
17/18 CARE Actual Earnings	£20,000.00	5	
18/19 CARE Actual Earnings	£30,000.00	6	
19/20 CARE Actual Earnings	£40,000.00	7	
20/21 CARE Actual Earnings	£50,000.00	8	
21/22 CARE Actual Earnings	£60,000.00	9	
22/23 CARE Actual Earnings	£70,000.00	10	
23/24 CARE Actual Earnings	£80,000.00	11	
23/24 WTE Final Salary Link Pay		12	
<b>Benefits (without inflation)</b>			
Final Salary Pension	£0		
Care Pension	£8,051		
Total Pension	£8,051		
Lump Sum	£0		
Final Salary CETV	£0		
Care CETV	£112,996		
Total CETV	£112,996		
Final Salary Pension	£0		
Care Pension	£10,029		
Total Pension	£10,029		
Lump Sum	£0		
Final Salary CETV	£0		
Care CETV	£142,790		
Total CETV	£142,790		
<b>Benefits (including inflation)</b>			
Real Increase in Pension	£1,841		
Real Increase in Lump Sum	£0		
Accrued Pension	£10,029		
Accrued Lump Sum	£0		
CETV at start of period	£114,916		
CETV at end of period	£142,790		
Real Increase in CETV	£27,873		
<b>PLEASE NOTE: SPPA do not deduct Employee Contributions. For further information please see the online guidance.</b>			
The actual rate of pension that would be payable to the senior manager if they became entitled to it at the end of the of the financial year.	PE	£10,029	
The amount of lump sum that would be payable to the senior manager if they became entitled to it at the end of the financial year	LSE	£0	
The annual rate of pension, adjusted for inflation that would be payable to the senior manager if they became entitled to it at the beginning of the year	PB	£8,188	
The amount of lump sum, adjusted for inflation, that would be payable to the senior manager if they became entitled to it at the beginning of the financial year	LSB	£0	
Annual Increase to total Remuneration package		£36,815.45	

**Member B:**

Joined the pension scheme on the 20/05/2007 therefore this member will have final salary service up to 31/03/2022 (choose NHS 1995 section from the drop-down menu) and input 14 years 316 days service. Care Actual Earnings should be inputted from 22/23 up to and including the 24/25 WTE Final Salary Link Pay.

NHS Pension Scheme(s)			
Resource Account Calculator for Unprotected Members to 31/03/2025			
Final Salary Pension Scheme	NHS 1995 Section	Inflation Rate	1.70%
Name	A. N. Other	Age at Start of Period	51
Gender	F	Age at End of Period	52
Date of Birth	20/05/1972		
State Pension Age: Years, Months	67   0		
<b>Start Period - 31/03/2024</b>		<b>End Period - 31/03/2025</b>	
Final Salary Service		Final Salary Service	
Years	Days	Years	Days
14	316	14	316
15/16 CARE Actual Earnings	£0.00	24/25 CARE Actual Earnings	£90,000.00
16/17 CARE Actual Earnings	£0.00	24/25 WTE Final Salary Link Pay	£90,000.00
17/18 CARE Actual Earnings			
18/19 CARE Actual Earnings			
19/20 CARE Actual Earnings			
20/21 CARE Actual Earnings			
21/22 CARE Actual Earnings			
22/23 CARE Actual Earnings	£70,000.00		
23/24 CARE Actual Earnings	£80,000.00		
23/24 WTE Final Salary Link Pay	£80,000.00		
<b>Benefits (without inflation)</b>		<b>Benefits (without inflation)</b>	
Final Salary Pension	£14,866	Final Salary Pension	£16,724
Care Pension	£3,168	Care Pension	£4,990
Total Pension	£18,034	Total Pension	£21,714
Lump Sum	£44,597	Lump Sum	£50,172
Final Salary CETV	£334,702	Final Salary CETV	£382,143
Care CETV	£44,464	Care CETV	£71,040
Total CETV	£379,166	Total CETV	£453,183
<b>Benefits (including inflation)</b>			
Real Increase in Pension	£3,373		
Real Increase in Lump Sum	£4,817		
Accrued Pension	£21,714		
Accrued Lump Sum	£50,172		
CETV at start of period	£385,612		
CETV at end of period	£453,183		
Real Increase in CETV	£67,571		
PLEASE NOTE: SPPA <u>do not</u> deduct Employee Contributions. For further information please see the online guidance.			
The actual rate of pension that would be payable to the senior manager if they became entitled to it at the end of the of the financial year.	PE	£21,714	
The amount of lump sum that would be payable to the senior manager if they became entitled to it at the end of the financial year	LSE	£50,172	
The annual rate of pension, adjusted for inflation that would be payable to the senior manager if they became entitled to it at the beginning of the year	PB	£18,341	
The amount of lump sum, adjusted for inflation, that would be payable to the senior manager if they became entitled to it at the beginning of the financial year	LSB	£45,355	
Annual Increase to total Remuneration package		£72,277.03	