

What's your pension tax position?

Our ready reckoner provides **members of the NHS Pension Scheme** with:

- a breakdown of the cost of scheme membership
- an estimate of how much your pension has increased by
- a broad insight into your annual allowance position using our traffic light system.

Green

You are projected to be well under the annual allowance

Amber

You are projected to be reasonably close to the annual allowance

Red

You are projected to breach the annual allowance

A red or amber rating doesn't necessarily mean you will have a tax charge to settle, and even if you do, it is often the case that the NHS Pension Scheme still provides good value for money. If your rating is red or amber, we recommend you speak to an independent financial adviser to help you decide what to do next, based on your personal financial circumstances.

Access the ready reckoner and find out your pension tax position
<https://www.nhsemployers.org/readyreckoner>