



Pension's Contribution Alternative Reward Policy (Lifetime and Annual Allowance)



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Author/reviewer: (this version)	Karen Barnard
Date written/revised:	October 2021
Approved by:	Board of Directors
Date of approval:	1 April 2021
Date issued:	2 November 2021
Next review date:	October 2024
Target audience:	All staff, Trust-wide

Amendment Form

Please record brief details of the changes made alongside the next version number. If the procedural document has been reviewed **without change**, this information will still need to be recorded although the version number will remain the same.

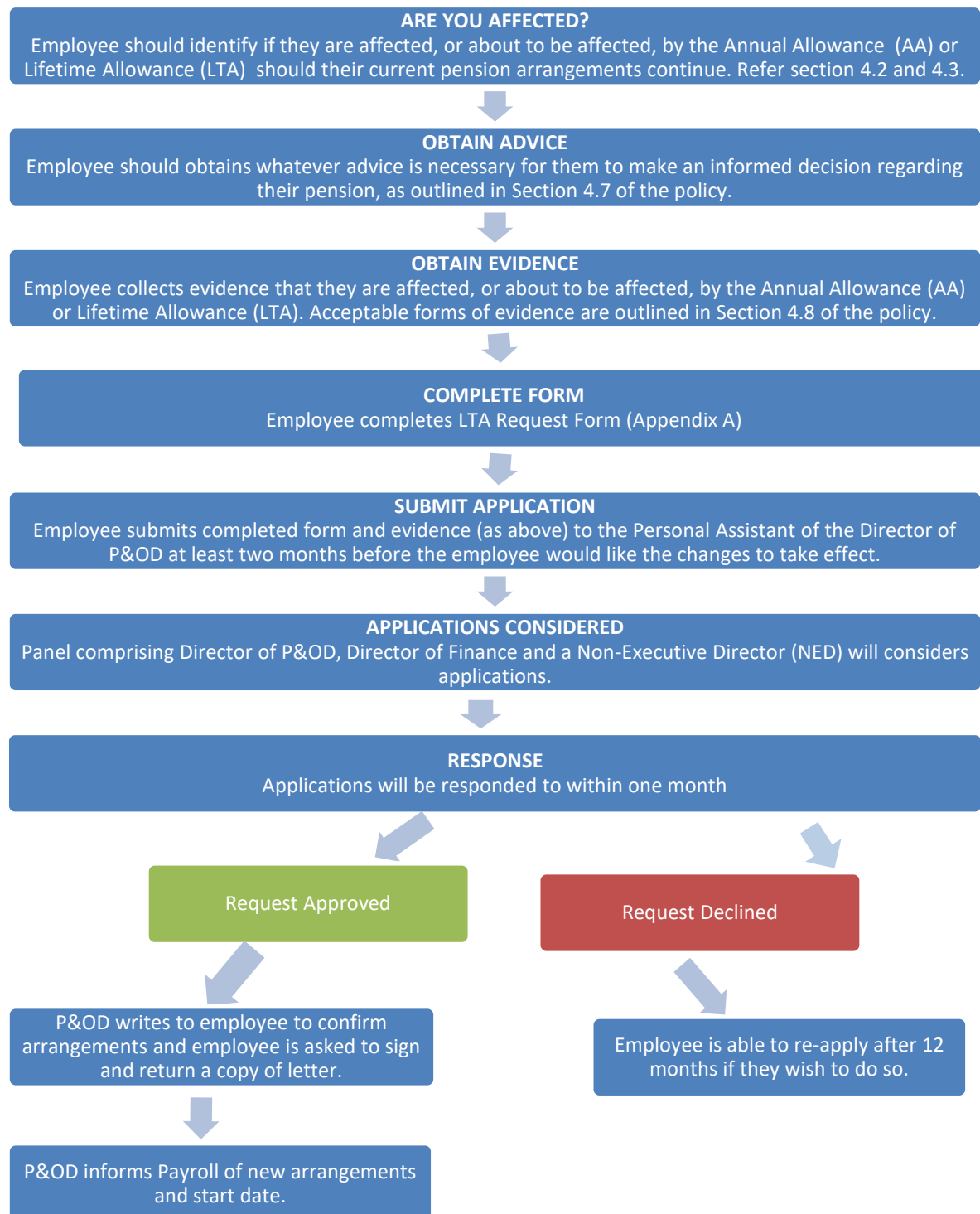
Version	Date Issued	Brief Summary of Changes	Author
Version 1	October 2021	This is a new procedural document, please read in full.	K Barnard

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Pension Contribution Alternative Award Policy

Application Process for Separate Cash Payment



1 INTRODUCTION

This policy outlines an option for employees who are current active members of the NHS Pension Scheme (the NHS Scheme) who may become affected by the annual or lifetime allowances in respect of their pension savings in registered pension schemes in the UK. For most employees, it will likely be in their best financial interests to remain in the NHS Pension Scheme. This policy is only intended for those employees affected by these tax issues and sets out one option for these individuals. This may not be the best financial option for affected employees and so individuals should consider this policy and any associated information carefully before making a decision. Employees are strongly encouraged to obtain their own financial advice before making any changes.

This policy has been introduced to address operational risks that have been identified as a result of the pension tax regime. This policy is an attempt to address these operational issues by setting out an alternative option. Other options for addressing this issue may be available.

This policy does not form part of any employee's contract of employment and the Trust may amend or remove it at its sole and absolute discretion.

This policy is effective from 1st April 2021. As a one off, whilst the policy has been drafted, applications will be considered from colleagues who have opted out of the pension scheme since 1st September 2020.

After this, no retrospective payments would be made for those eligible staff who had opted out of the pension scheme prior to the approval of the policy, but all eligible staff - irrespective of whether they had previously opted out provided they are currently active members of the NHS service (and have been for a minimum of six months) - may access the restructuring payments from the date the policy is initiated.

2 PURPOSE

To provide an optional alternative to pension contribution for those employees who can demonstrate that they are impacted by the pension tax thresholds and have decided to opt out of the pension scheme.

3 DUTIES AND RESPONSIBILITIES

3.1 Employees of the Trust

The Trust recognises that, as a direct consequence of membership of one of the NHS Pension Schemes, high earning and/or long-serving employees may find that their future pension benefits may incur a lifetime allowance charge (LAC) because they have exceeded the Lifetime Allowance (LTA). As a consequence they may wish to discontinue pension

contributions and request a Pension Restructuring Payment in lieu of employer's pension contributions.

Employees:

- must be a current member of an NHS Pension Scheme to which the Trust is making a contribution when the application is made and have been so for a minimum of 6 months
- must provide written evidence that the threshold has been reached or exceeded or will be reached or exceeded within the next two financial years
- must opt-out of the NHS Pension Schemes and not be in receipt of pension benefits after the application is approved (i.e. must become a Deferred Member)
- must inform the Trust if they transfer their benefits out of the NHS Pension Schemes and/or draw pension benefits from them.

3.2 Victoria Payroll Services

- must confirm that written evidence demonstrates that the value of the employee's savings in the NHS Pension Schemes has exceeded or is expected to exceed the LTA within the next two financial years
- must confirm that the Trust was making an employer's contribution to an NHS Pension Scheme
- when approved, arrange payment of the Pension Restructuring Payment to the employee
- will undertake an annual review of every Pension Restructuring Payment on the anniversary of commencement

3.3 Director of People and Organisational Development & Director of Finance

- The Director of People and Organisational Development in conjunction with the Director of Finance will approve payment of a Pension Restructuring Payment on receipt of confirmation from the Payroll Manager that pension savings conditions have been met, and all other criteria are satisfied.

4 PROCEDURE

Refer to flow chart at the beginning of the policy for the steps required.

4.1 Lifetime and annual allowance tax limits

The pension tax regime imposes limits on the value of pension savings that an individual can build up (with the benefit of tax reliefs) each year and over the course of a lifetime.

These limits are known as the Annual Allowance (AA), and the Lifetime Allowance (LTA).

4.2 Annual allowance

While there are no limits on the amount of pension savings an individual may make each tax year, the AA is the maximum amount of saving that you can make in a registered pension scheme each tax year without incurring a tax charge.

For the 2021/22 tax year the AA is £40,000. Any pension savings in excess of this will be subject to an annual allowance tax charge. The government may change these limits in the future. Different annual allowance limits may apply to any separate defined contribution pension savings you may have.

From April 2016, the annual allowance for “high income individuals” tapers from £40,000 to £10,000 depending on the individual’s level of income. Those affected since 6 April 2020 are those with income (less pension contributions) from all sources over £200,000 and income including pension contributions of over £240,000. For these individuals, for every £2 of income (including pension contributions) earned over £240,000 will reduce their annual allowance by £1 subject to a maximum reduction of £30,000. Anyone earning over £312,000 including pension contributions will have an annual allowance of £10,000. You can work out if the taper applies to you here: <https://www.gov.uk/guidance/pension-schemes-work-out-your-tapered-annual-allowance>.

As the calculation of the taper is based on levels of pensionable and non-pensionable income from all sources, it is likely that requests Trusts are seeing for reduced hours or a reluctance to take on additional shifts are based on concerns around the impact of the tapered annual allowance.

Currently unused AAs from the preceding three tax years can be carried forward, and these can reduce or in some cases eliminate an AA charge that would otherwise apply. If you exceed your AA you will have to report this in your annual tax return, and any pension savings which exceed the AA will be taxed at your marginal rate.

If an annual allowance tax charge arises, you may (depending on the circumstances) be able to request that the NHS Scheme pays the tax charge on your behalf. This means that any tax charge is paid from your pension rather than you having to pay this from your other savings. This is referred to as “scheme pays”. Further information on scheme pays for the NHS Scheme can be found here: <https://www.nhsbsa.nhs.uk/member-hub/annual-allowance>.

4.3 Lifetime allowance

While there are no limits on the amount of pension you can build up or the amount which can be paid into your pension arrangement over the course of your working life, the LTA is the maximum amount of pension savings that you can build up in all of your registered pension schemes without incurring a tax charge.

2021/2022 tax year the lifetime allowance is set at £1,073,100 (unless you have lifetime allowance protection) until April 2026. The government may decide to change these limits in

the future. Current HMRC limits in place from time to time can be found here: <https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>

The test against LTA is normally assessed at the date that any of your benefits are drawn, or age 75 if you have not taken your benefits by then. This is known as a benefit crystallisation event.

Currently, in basic terms, pension savings which exceed the LTA on the date of a benefit crystallisation event will be subject to a one-off tax charge of 25% and will then be taxed at your marginal income tax rate. Additionally, any benefits above the LTA taken as a lump sum payment will be subject to a tax charge of 55%.

Those staff with pension benefits that are approaching the lifetime allowance value may wish to discuss their options with an independent financial advisor.

4.4 How do annual and lifetime allowances operate?

The AA and LTA operates differently dependent on the relevant pension scheme arrangement, as summarised in the table below:

	AA	LTA
Defined contribution	Total amount of contributions paid in by you or anyone else.	Capital value of all pension pots that goes towards paying benefits, however you decide to take them.
Defined benefit (such as the NHS Scheme)	The annual increase in the pension benefits promised to you when you retire in accordance with the rules of the scheme.	Calculated using a set formula of usually 20 times the pension you get in the first year plus your lump sum.

If you have been building up pension benefits or have pensions savings in more than one registered pension scheme in the UK, you will need to add up the amount in all the pension schemes you belong to when determining if you are approaching or have reached the AA or the LTA (as applicable).

4.5 Your options

If you are currently an active member of the NHS Scheme, and will be affected by the AA or LTA you can:

- a. Continue in the NHS Scheme and bear any additional tax charges that arise; or
- b. You can opt out of the NHS Scheme and be paid a separate cash payment as explained in 4.6 below ("Separate Cash Payment").

If you opt out of the NHS Scheme you will become a deferred member. You will also not be able to make any further money purchase additional voluntary contributions into the NHS Scheme.

The Separate Cash Payment that will be paid to you in the event that you opt out of the NHS Pension Scheme will be the sum equivalent to the Employer's Contribution (amount that the employer would pay into the relevant NHS Pension Scheme if you were still a member of that NHS Pension Scheme) net of the employer's National Insurance contributions, maintaining cost neutrality to the NHS. This will be paid as a supplement to your salary and so will be subject to income tax.

The Trust currently makes a 14.38% employer contribution of pensionable pay if a member of staff is a member of the NHS Pension Scheme. The supplement in lieu of pension payment will be set at 12.6% which is calculated to include this amount less additional Employer National Insurance contributions and allowance for administrative costs of running the scheme.

Your pensionable pay for the purpose of calculating the Separate Cash Payment will be determined by the Trust but will be based on what your pensionable pay would have been for the purpose of calculating employer contributions to the NHS Scheme had you continued to participate in the NHS Scheme.

If you opt out of the NHS Pension Scheme it is your responsibility to provide the pension scheme administrator with effective notice of the opt-out. You must provide the Trust with a copy of this notification and evidence that the opt-out is effective, before any cash payment will be paid. Please refer to the flow chart at the beginning of the policy on where to submit your evidence.

If you opt out of the NHS Scheme there may be a significant impact on the level of benefits you may receive from the NHS Scheme. In particular, there is likely to be a notable reduction in your ill-health benefits and death benefits from the NHS Scheme, and benefits if you were to be made redundant. You should carefully review and consider the impact of opting out of the NHS Scheme on all of your benefits.

This is only one option that may be available to you. Other options may be available. If you are concerned about this issue, you should discuss the matter with the Trust to determine the options available to you.

4.6 Impact of the separate cash payment

The Separate Cash Payment will not form part of your base salary and will not be included in the calculation of any overtime, bonus, long-term incentive plan, or other benefit entitlements that you may have.

Although not forming part of your base salary, the Separate Cash Payment will increase the amount that you receive each month. It will also impact on the following:

- a. The amount of holiday pay received by you. Such calculation will include an element to reflect the Separate Cash Payment.
- b. The amount of any redundancy pay calculation, but only in so far as the statutory cap (currently £508). Where your week's pay is higher than the statutory cap applicable at the point of redundancy, then the Separate Cash Payment will not be included in the calculation.

The Separate Cash Payment would be paid in equal monthly instalments in arrears. Payments will be subject to deduction for income tax and national insurance contributions. You may wish to consider whether it would be financially beneficial to you to receive the Separate Cash Payment (subject to income tax and national insurance contributions) as compared with paying an additional pension tax charge by staying in the NHS Scheme, as it will count towards threshold and adjusted income for the assessment of Annual Allowance liability. You should also consider the effect on your pension benefits by staying in the Scheme versus opting out. You are strongly encouraged to obtain your own financial advice.

As noted at the onset of this policy document, the Trust may amend or remove the policy at any time. The Trusts' discretion is absolute in relation to the policy as a whole and/or its ongoing application to any individual employee, and that discretion will be exercised taking into account the purpose of this policy as set out in Section 2 above (i.e. there will need to be a clear and justifiable operational need to retain the member of staff before the Trust can agree to making a Separate Cash Payment).

4.7 Making a request

In order to make a request under this policy you must provide evidence that you are affected (or about to be affected) by the AA (including the tapered AA) or the LTA if your current pension arrangements continue. **You must currently be an active member of the NHS Pension Scheme and have been so for a minimum of 6 months prior to your application.**

Individuals are responsible for obtaining whatever advice is necessary for them to make an informed decision, including where appropriate (though not limited to) professional advice from an accountant or independent financial advisor, guidance from the NHS pension scheme (www.nhsbsa.nhs.uk/nhs-pensions), information from reputable sources such as professional organisations and unions, HM Revenue & Customs

Retrospective Evidence that you are or would be affected by:

- a. The AA will usually be in the form of acceptable document evidence from NHS Business Services (and any other applicable pension provider) confirming the annual increase in your NHS pension benefits (and any other contributions paid to any other applicable pension scheme) and acceptable documentary evidence confirming that you may be subject to an annual allowance tax charge (note that if you are subject to the tapered annual allowance this may take the form of proof of earnings from all income sources);

- b. The LTA will usually be in the form of confirmation (such as benefit statements) from all your pension arrangements detailing your total pension entitlement

Prospective evidence that you will be affected will typically be in the form of pension/pay modelling data using evidence from sources contained within 4.7 & 4.8 taking into account, for example, incremental pay progression and changes in working patterns and/or proof of projected income from multiple sources.

If your request is granted and the Trust subsequently determines that you did not have reasonable grounds to anticipate being subject to AA/LTA charge (as applicable), any sums paid to you as cash payments in accordance with this policy may be deducted from your salary or any other sums owed to you by the Trust if determined appropriate and reasonable in the circumstances. Vulnerability to AA charge will be judged with regard to the possibility of large Pension Input Amounts in future years through, for example, incremental progression.

If you are interested in taking advantage of this policy, you should speak to the People & Organisational department (P&OD) before submitting a formal request to change your current pension arrangements. You will be provided with a copy of a Request Form, which will require completing and submitting with the relevant evidence to make a formal request.

In some cases we may need to have a meeting with you before making a decision.

Your request should be made in good time and ideally at least two months before you would like the changes to take effect. The Trust accepts no responsibility for changes to pension benefits or arrangements not being made in sufficient time to avoid the impact of the AA or LTA (as applicable).

If your request is accepted, or where the Trust proposes an alternative to the arrangements you requested, we will write to you with details of the new arrangements, an explanation of the changes to your contract of employment, and the date on which the new arrangements will commence. You will be asked to sign and return a copy of the letter. This will be placed on your personal file to confirm the variation of your terms of employment.

Changes to your terms of employment will be permanent. However, the Separate Cash Payment will apply to your current role only. In the event that you apply for or otherwise change roles, then the continuation of the Separate Cash Payment will be at the absolute discretion of the Trust, although not unreasonably withheld.

If your request is refused you will not be able to make another request to change your pension arrangements by means of this policy until twelve months after the date of your most recent request, unless there has been a change in circumstances in terms of how the AA or the LTA (as applicable) affects you. You may still have a separate right to opt-out of the NHS Scheme or discuss alternative options with your Trust.

4.8 Your responsibilities

The Trust cannot advise you if the options set out above will be right for you. If you believe that you may be affected by the AA or the LTA (as applicable) you must take a decision based on your individual circumstances and we strongly advise you take independent financial advice. Some Trade Unions offer advice to their members as part of their membership offering.

Evidence that you have taken independent financial advice (such as a statement from your Financial Advisor) or a statement from you that you have fully understood the risks of choosing a particular option with regard to your pension will need to be submitted with your Request Form. The Trust accepts no liability or responsibility for the consequences of any changes to your pension benefits or arrangements, or consequences of no changes being made.

The Trust will not provide you with financial advice. You may receive certain notifications from the NHS Pension Scheme about your annual and lifetime allowances. However, ultimately you are responsible for keeping track of your total pension benefits and for managing your personal tax allowances and affairs. You are responsible for notifying the Trust if you are affected by the AA or the LTA and wish for your pension arrangements to be changed in accordance with this Policy.

You are responsible for monitoring the AA and the LTA limits (as applicable) in place from time to time. If you are affected by the AA or the LTA (as applicable) it is your responsibility to report this to HMRC and to ensure that any tax charges are paid.

4.9 Automatic enrolment

If you opt out of the NHS Scheme the Trust will be under an obligation to automatically re-enrol you into a qualifying pension scheme in the future (unless you have LTA protection or are not eligible for automatic enrolment). This may be the NHS Scheme. You will need to arrange with the Trust's Pension Manager to opt out of membership of any qualifying pension scheme you are re-enrolled to before contributions are paid to ensure that further pension benefits do not start to accrue. If you choose to remain within that qualifying pension scheme, any Separate Cash Payment would be reviewed and could be stopped or adjusted to take into account the employer contributions being paid on your behalf.

5 TRAINING/SUPPORT

Please note: The Learning Needs Analysis (LNA) – The learning requirements of staff will be identified through a learning needs analysis. Role specific education will be delivered by the service lead.

6 MONITORING COMPLIANCE WITH THE PROCEDURAL DOCUMENT

A report will be produced six monthly in order to monitor the demand, financial impact and in line with any legislative or national changes. This will be reviewed through the People Committee.

7 DEFINITIONS

AA	Annual Allowance
HMRC	Her Majesties Revenue and Custom
LAC	Lifetime Allowance charge
LTA	Lifetime Allowance
P&OD	People and Organisational Development.

8 EQUALITY IMPACT ASSESSMENT

The Trust aims to design and implement services, policies and measures that meet the diverse needs of our service, population and workforce, ensuring that none are disadvantaged over others. Our objectives and responsibilities relating to equality and diversity are outlined within our equality schemes. When considering the needs and assessing the impact of a procedural document any discriminatory factors must be identified.

An Equality Impact Assessment (EIA) has been conducted on this procedural document in line with the principles of the Equality Analysis Policy (CORP/EMP 27) and the Fair Treatment For All Policy (CORP/EMP 4).

The purpose of the EIA is to minimise and if possible, remove any disproportionate impact on employees on the grounds of race, sex, disability, age, sexual orientation or religious belief. No detriment was identified. (See Appendix B)

9 ASSOCIATED TRUST PROCEDURAL DOCUMENTS

Equality Analysis Policy – CORP/EMP 27
Fair Treatment for all Policy – CORP/EMP 4

10 DATA PROTECTION

Any personal data processing associated with this policy will be carried out under 'Current data protection legislation' as in the Data Protection Act 2018 and the UK General Data Protection Regulation (GDPR) 2021.

For further information on data processing carried out by the trust, please refer to our Privacy Notices and other information which you can find on the trust website: <https://www.dbth.nhs.uk/about-us/our-publications/information-governance/>

11 REFERENCES

NHS Employers – Lifetime Allowance and Annual Allowance.

APPENDIX A – APPLICATION FORM

The following form is designed as a stand-alone form that can easily be completed by staff wishing to apply for the cash payment.

The form will be maintained by the Personal Assistant of the Director of People & Organisational Development and can be circulated to staff wishing to apply as a separate document.

Pension's Contribution Alternative Reward (LTA & AA) Request form

Full name:			
Job title:			
Assignment number:		Applying for LTA or AA:	
NHS Pension Scheme membership reference:		Proposed NHS Pension Scheme opt out date:	

I, the above mentioned, **confirm/understand** that:

✓	<i>Please tick confirmation/understanding</i>
	I have read and understood the Pension Contribution Alternative Award Policy
	I am affected (or about to be affected) by the Annual Allowance or Lifetime Allowance if my current pension arrangements continue
	I have provided evidence I am affected (as per section 4.7 of the policy) and have detailed below
	I have obtained whatever advice is necessary to allow me to make an informed decision in relation to this application
	I have provided (as per section 4.8 of the policy) evidence of advice and have listed below
	The policy and the separate cash payment do not form part of my contract of employment
	The Trust may amend or remove this policy and payment at its sole and absolute discretion
	The separate Cash Payment does not form part of my base salary and is not included in the calculation of any overtime, bonus, long-term incentive plan, or other benefit entitlements that I may have
	Payments will be subject to deduction for income tax and national insurance contributions
	The Trust accepts no liability or responsibility for the consequences of any changes to my pension benefits or arrangements, or any consequences of no changes being made. I have considered and understand that opting out of the NHS Pensions Scheme may have a significant effect on my pension, ill health, death and redundancy benefits from the NHS Pension Scheme.

Please list documents supporting your evidence (including calculations) and having sought advice:

--

Signature*:	
Date:	

** If you are submitting this form electronically via email then please type your name if you are unable to provide an electronic signature. Your email submission will be taken as your electronic signature in such instances.*

APPENDIX B – FORM SD502

The form '*Application to leave the NHS Pension Scheme (SD502)*' should be completed by those who wish to opt out of leave the NHS Pension scheme and is available to download from the NHS Pensions website at the following link where further useful information regarding pensions can also be found:

<https://www.nhsbsa.nhs.uk/member-hub/leaving-or-taking-break-scheme>

The direct link to the form can be found here:

<https://www.nhsbsa.nhs.uk/sites/default/files/2021-05/SD502%20%28V22%29%2005.2021.pdf>

Application to leave the NHS Pension Scheme: (SD502)

Application to leave the NHS Pension Scheme (SD502)

Opting out - important information

The benefits payable from the NHS Pension Scheme are valuable and anyone considering opting out of the Scheme should think very carefully before making such an important decision. Before you decide, please look at the member information on our website at: www.nhsbsa.nhs.uk/Pensions, especially the relevant Scheme Guide, factsheets, and the Leaving Early and Transferring Out Guide.

Some general points to help you decide

- As a Scheme member you pay a contribution based on your pensionable pay. Your NHS employer also contributes 14.3% of your salary towards your pension
- Contributions are deducted before tax so you receive tax relief on any amount you pay
- There is a calculator on the NHS Pensions website which you can use to see some of the impacts of opting out
- Unless you are absent from duty for any reason you may apply to join or rejoin the Scheme at any time subject to Scheme rules
- If you wish to opt out from the start of your NHS employment you must complete form SD502 within the first month.

Benefits you will be giving up if you opt out of the NHS Pension Scheme

- Your right to any further benefits from the Scheme in this employment
- A pension payable for life fully guaranteed by the Government
- If you are a member of the 1995 Section you will also get a retirement lump sum. This is usually tax free
- If you opted out before 1 April 2008 and do not rejoin this Scheme you will not have the option of giving up some of your pension for a bigger lump sum. This option would normally allow you to receive £12 of lump sum for every £1 of pension you give up. Lump sums are usually tax free
- Enhanced ill health retirement benefits if you become too ill to work
- Life assurance cover (a lump sum payment) and family benefits if you die – pension benefits for your dependants, including children.

Think Carefully!

Deciding to opt out of your employer's occupational pension scheme is a major financial decision. If you are in any doubt about which pension arrangement will be best for you, you may wish to seek **independent** financial advice. Before you ask for advice, make sure you know which type of financial adviser you are dealing with. Most financial advisers will charge for their advice. The Scheme Guide available on the NHS Pensions website may be able to help you find local independent financial advice, please refer to the help and general information section of the guide.

Pension scams: A lifetime's savings lost in a moment



Pension scams. Don't get stung.

The Pension scams awareness booklet for members is available on the Pensions Regulator website at: <http://www.thepensionsregulator.gov.uk/individuals/dangers-of-pension-scams.aspx>

Completing the form

If, after reading all the relevant information, you decide that you want to opt out of the NHS Pension Scheme you **must** ensure both Part 1 and send it with Part 2 to the Payroll Department at your place of work. It is important that this form reaches them as soon as possible to enable them to update your details and cease the deduction of contributions. Your employer will complete Part 2 and send the details to us. If you work for more than one NHS employer you will need to complete a separate form for each employer. This form cannot be signed until after you have joined the NHS Pension Scheme.

Data Protection Act 1998. NHS Pensions will use any information you provide in connection with the NHS Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The Department of Health (DH) may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, DH may use information it holds to prevent and detect fraud. It may also share information with other organisations that handle public funds. **If there is any difference between the legislation governing the NHS Pension Scheme and the information in this leaflet, the legislation will apply.**

A link to the form is provided here:

<https://www.nhsbsa.nhs.uk/sites/default/files/2018-05/SD502%20%28V19%29%2005.2018.pdf>

APPENDIX C - EQUALITY IMPACT ASSESSMENT PART 1 INITIAL SCREENING

Service/Function/Policy/Project/Strategy	Division	Assessor (s)	New or Existing Service or Policy?	Date of Assessment
Pension's contribution alternative reward policy (Lifetime & Annual Allowance) – CORP/EMP 53	Trust	Jayne Collingwood	New	August 2021
1) Who is responsible for this policy? People & Organisational Development				
2) Describe the purpose of the service / function / policy / project/ strategy? To retain members of Team DBTH				
3) Are there any associated objectives? Retention of Team DBTH staff				
4) What factors contribute or detract from achieving intended outcomes? Not applicable				
5) Does the policy have an impact in terms of age, race, disability, gender, gender reassignment, sexual orientation, marriage/civil partnership, maternity/pregnancy and religion/belief? No				
• If yes, please describe current or planned activities to address the impact Not applicable				
6) Is there any scope for new measures which would promote equality? No				
7) Are any of the following groups adversely affected by the policy?				
Protected Characteristics	Affected?	Impact		
a) Age	No	Not applicable		
b) Disability	No	Not applicable		
c) Gender	No	Not applicable		
d) Gender Reassignment	No	Not applicable		
e) Marriage/Civil Partnership	No	Not applicable		
f) Maternity/Pregnancy	No	Not applicable		
g) Race	No	Not applicable		
h) Religion/Belief	No	Not applicable		
i) Sexual Orientation	No	Not applicable		
8) Provide the Equality Rating of the service / function / policy / project / strategy – tick (✓) outcome box				
Outcome 1 ✓	Outcome 2	Outcome 3	Outcome 4	
*If you have rated the policy as having an outcome of 2, 3 or 4, it is necessary to carry out a detailed assessment and complete a Detailed Equality Analysis form – see CORP/EMP 27.				
Date for next review: 2024				
Checked by: Karen Barnard, Director of P&OD		Date: July 2021		