**Working sheet – total pension savings tax charges**

Use this working sheet to work out the figure to put into box 6 on the Tax calculation summary pages. If you’re liable to the Annual Allowance charge, start by calculating the tax due on all of your income. You can do this by filling in the Tax calculation summary notes up to and including box A164, in section 5. You’ll need the values from boxes A119 and A164 for boxes 10 and 11 below. Other box numbers referred to in this working sheet refer to the boxes on page Ai 4 of the Additional information pages. If any box in this working sheet is negative, substitute zero.

*If you’re a Scottish taxpayer, the Scottish Income Tax rates and bands may be different from the rest of the UK. For 2018 to 2019, for annual allowance purposes, the Scottish basic rate band is £12,150, the intermediate rate band is £19,430 and higher rate band is £118,420 whilst for the rest of the UK it is £34,500, £0 (there is no equivalent intermediate rate) and £115,500 respectively. Use the appropriate amount at boxes 10, 17 and 23 below. The 2018 to 2019 Scottish higher rate is 41% and top rate is 46%. For the rest of the UK the higher rate is 40% and the additional rate is 45%. Use the appropriate rates at boxes 26 and 28.*

### Lifetime Allowance charge

**Excess taken as lump sum**

Excess taken as pension

Lifetme Allowance charge

**Tax paid**

Lifetme Allowance charge due

### Annual Allowance charge

Amount in excess of your annual allowance

- From box 7 on Ai 4
- Lower of box 5 and box 6 from box 9 on Ai 4

#### Basic rate band

- From box 8 on Ai 4

#### Taxable income

- Box 10 minus box 11

#### Unused basic rate band

- Box 11 minus box 10

#### Income above Basic Rate Band

- £0 or £19,430

### Intermediate Rate Band

- Lower of box 16 and box 18

### Unused Intermediate Rate Band

- Box 17 minus box 15

### Income above Intermediate Rate Band

- Box 11 minus (box 10 + box 17)

**Higher rate band**

- £115,400 or £118,420

### Unused higher rate band

- Box 23 minus box 21

**Total Annual Allowance charge**

- Box 14 + box 20 + box 26 + box 28

### Annual Allowance charge due

- Lower of box 29 and box 30

### From box 15 on Ai 4

#### Tax paid by the pension scheme

**Annual Allowance charge due**

- From box 11 on Ai 4

#### Transfers

**Value of pension benefits transferred subject to the overseas transfer charge**

- From box 11.1 on Ai 4

**Tax paid by the pension scheme**

**Overseas transfer charge**

**Unauthorised payments**

- Box 13 on Ai 4

**‘Not subject to surcharge’ amount**

- Box 14 on Ai 4

**‘Subject to surcharge’ amount**

- Box 39 + box 41

**Unauthorised payment charge and surcharge**

- Lower of box 42 and box 43

**Foreign tax deducted**

**Unauthorised payment charge and surcharge due**

(Overseas) short service refund charge

- Taxable short service refund of contributions

**Short Service Refund lower band**

- £20,000

**Total pension charges**

#### From box 16 on Ai 4

**Short service refund charge**

**Foreign tax deducted**

**Short service refund charge due**

- Box 8 + box 32 + box 37 + box 45 + box 55

- Lower of box 52 and box 53

- Box 52 minus box 54

- Box 54 minus box 55

- Box 56

Copy box 56 to box 6 on the Tax calculation summary pages.