

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 2019 to 2020, for annual allowance purposes, the Scottish starter and basic rate band is £12,444, the intermediate rate band is £18,486 and higher rate band is £119,070 whilst for the rest of the UK it is £37,500, £0 (there is no equivalent intermediate rate) and £112,500 respectively. Use the appropriate amount at boxes 10, 17 and 23 below. The 2019 to 2020 Scottish higher rate is 41% and the 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

1 from box 7 on Ai 4 box 1 x 55%

Excess taken as pension

3 from box 8 on Ai 4 box 3 x 25%

Lifetime allowance charge

5 box 2 + box 4

Tax paid

6 from box 9 on Ai 4 lower of box 5 and box 6

Lifetime allowance charge due

8 box 5 minus box 7

Annual allowance charge

Amount in excess of your annual allowance

9 from box 10 on Ai 4

Starter and basic rate band

10 (£37,500 or *£12,444) + A119

Taxable income

11 from A164

Unused basic rate band

12 box 10 minus box 11

13 lower of box 9 and box 12

14 box 13 x 20%

Income above basic rate band

15 box 11 minus box 10

16 box 9 minus box 13

Intermediate rate band

17 £0 or *£18,486

19 lower of box 16 and box 18

20 box 19 x 21%

Unused intermediate rate band

18 box 17 minus box 15

22 box 16 minus box 19

Income above intermediate rate band

21 box 11 minus (box 10 + box 17)

Higher rate band

23 £112,500 or *£119,070

25 lower of box 22 and box 24

26 box 25 x 40% or *41%

Unused higher rate band

24 box 23 minus box 21

27 box 22 minus box 25

28 box 27 x 45% or *46%

Total annual allowance charge

29 box 14 + box 20 + box 26 + box 28

Working sheet – total pension savings tax charges continued

Tax paid by the pension scheme

30 from box 11 on Ai 4 lower of box 29 and box 30

Annual allowance charge due

32 box 29 minus box 31

Transfers

Value of pension benefits transferred subject to the overseas transfer charge

33 from box 11.1 on Ai 4 box 33 x 25%

Tax paid by the pension scheme

35 from box 11.2 on Ai 4 lower of box 34 and box 35

Overseas transfer charge

37 box 34 minus box 36

Unauthorised payments

'Not subject to surcharge' amount

38 from box 13 on Ai 4 box 38 x 40%

'Subject to surcharge' amount

40 from box 14 on Ai 4 box 40 x 55%

Unauthorised payment charge and surcharge

42 box 39 + box 41

Foreign tax deducted

43 from box 15 on Ai 4 lower of box 42 and box 43

Unauthorised payment charge and surcharge due

45 box 42 minus box 44

(Overseas) short service refund charge

Taxable short service refund of contributions

46 from box 16 on Ai 4

Short service refund lower band

47 £20,000

Total pension charges

48 lower of box 46 and box 47 box 48 x 20%

Short service refund charge

50 box 46 minus box 48 box 50 x 50%

Foreign tax deducted

53 from box 18 on Ai 4 lower of box 52 and box 53

Short service refund charge due

55 box 49 + box 51 box 52 minus box 54

box 8 + box 32 + box 37 + box 45 + box 55

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Copy box 56 to box 6 on the tax calculation summary pages