

## 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 2020 to 2021, for annual allowance purposes, the Scottish starter and basic rate band is £12,658, the intermediate rate band is £18,272 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 2020 to 2021 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

	from box 7 on Ai 4	box 1 x 55%
1	<input type="text"/>	2 <input type="text"/>

Excess taken as pension

	from box 8 on Ai 4	box 3 x 25%
3	<input type="text"/>	4 <input type="text"/>

Lifetime allowance charge

	box 2 + box 4
5	<input type="text"/>

Tax paid

	from box 9 on Ai 4	lower of box 5 and box 6
6	<input type="text"/>	7 <input type="text"/>

Lifetime allowance charge due

	box 5 minus box 7
8	<input type="text"/>

### Annual allowance charge

Amount in excess of your annual allowance

	from box 10 on Ai 4
9	<input type="text"/>

Starter and basic rate band

	(£37,500 or *£12,658) + A119
10	<input type="text"/>

Taxable income

	from A164
11	<input type="text"/>

Unused basic rate band

	box 10 minus box 11
12	<input type="text"/>

Income above basic rate band

	box 11 minus box 10
15	<input type="text"/>

Intermediate rate band

	£0 or *£18,272
17	<input type="text"/>

Unused intermediate rate band

	box 17 minus box 15
18	<input type="text"/>

Income above intermediate rate band

	box 11 minus (box 10 + box 17)
21	<input type="text"/>

Higher rate band

	£112,500 or *£119,070
23	<input type="text"/>

Unused higher rate band

	box 23 minus box 21
24	<input type="text"/>

	lower of box 9 and box 12
13	<input type="text"/>

	box 9 minus box 13
16	<input type="text"/>

	lower of box 16 and box 18
19	<input type="text"/>

	box 16 minus box 19
22	<input type="text"/>

	lower of box 22 and box 24
25	<input type="text"/>

	box 22 minus box 25
27	<input type="text"/>

	box 13 x 20%
14	<input type="text"/>

	box 19 x 21%
20	<input type="text"/>

	box 25 x 40% or *41%
26	<input type="text"/>

	box 27 x 45% or *46%
28	<input type="text"/>

Total annual allowance charge

	box 14 + box 20 + box 26 + box 28
29	<input type="text"/>

## Working sheet - total pension savings tax charges continued

	from box 11 on Ai 4	lower of box 29 and box 30
Tax paid by the pension scheme	30 <input type="text"/>	31 <input type="text"/>
Annual allowance charge due		box 29 minus box 31
		32 <input type="text"/>
<b>Transfers</b>		
	from box 11.1 on Ai 4	box 33 x 25%
Value of pension benefits transferred subject to the overseas transfer charge	33 <input type="text"/>	34 <input type="text"/>
	from box 11.2 on Ai 4	lower of box 34 and box 35
Tax paid by the pension scheme	35 <input type="text"/>	36 <input type="text"/>
Overseas transfer charge due		box 34 minus box 36
		37 <input type="text"/>
<b>Unauthorised payments</b>		
	from box 13 on Ai 4	box 38 x 40%
'Not subject to surcharge' amount	38 <input type="text"/>	39 <input type="text"/>
	from box 14 on Ai 4	box 40 x 55%
'Subject to surcharge' amount	40 <input type="text"/>	41 <input type="text"/>
Unauthorised payment charge and surcharge		box 39 + box 41
		42 <input type="text"/>
	from box 15 on Ai 4	lower of box 42 and box 43
Foreign tax deducted	43 <input type="text"/>	44 <input type="text"/>
Unauthorised payment charge and surcharge due		box 42 minus box 44
		45 <input type="text"/>
<b>(Overseas) short service refund charge</b>		
	from box 16 on Ai 4	
Taxable short service refund of contributions	46 <input type="text"/>	
Short service refund lower band	47 <input type="text" value="£20,000"/>	
	lower of box 46 and box 47	box 48 x 20%
	48 <input type="text"/>	49 <input type="text"/>
	box 46 minus box 48	box 50 x 50%
	50 <input type="text"/>	51 <input type="text"/>
Short service refund charge		box 49 + box 51
		52 <input type="text"/>
	from box 18 on Ai 4	lower of box 52 and box 53
Foreign tax deducted	53 <input type="text"/>	54 <input type="text"/>
Short service refund charge due		box 52 minus box 54
		55 <input type="text"/>
<b>Total pension charges</b>		box 8 + box 32 + box 37 + box 45 + box 55
		56 <input type="text"/>

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