

## 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 2021 to 2022, for annual allowance purposes, the Scottish starter and basic rate band is £12,726, the intermediate rate band is £18,366 and higher rate band is £118,908 whilst for the rest of the UK it is £37,700, £0 (there is no equivalent intermediate rate) and £112,300 respectively. Use the appropriate amount at boxes 10, 17 and 23 below. The 2021 to 2022 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  
1  box 1 x 55%  
2

Excess taken as pension

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

Lifetime allowance charge

box 2 + box 4  
5

Tax paid

from box 9 on Ai 4  
6  lower of box 5 and box 6  
7

Lifetime allowance charge due

box 5 minus box 7  
8

### Annual allowance charge

Amount in excess of your annual allowance

from box 10 on Ai 4  
9

Starter and basic rate band

(£37,700 or \*£12,726) + A119  
10

Taxable income

from A164  
11

Unused basic rate band

box 10 minus box 11  
12

lower of box 9 and box 12  
13

box 13 x 20%  
14

Income above basic rate band

box 11 minus box 10  
15

box 9 minus box 13  
16

Intermediate rate band

£0 or \*£18,366  
17

Unused intermediate rate band

box 17 minus box 15  
18

lower of box 16 and box 18  
19

box 19 x 21%  
20

Income above intermediate rate band

box 11 minus (box 10 + box 17)  
21

box 16 minus box 19  
22

Higher rate band

£112,300 or \*£118,908  
23

Unused higher rate band

box 23 minus box 21  
24

lower of box 22 and box 24  
25

box 25 x 40% or \*41%  
26

box 22 minus box 25  
27

box 27 x 45% or \*46%  
28

Total annual allowance charge

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

## 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