

## 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 2024 to 2025, for annual allowance purposes, the Scottish starter and basic rate band is £13,991, the intermediate rate band is £17,101, the higher rate band is £31,338 and the advanced rate band is £62,710, whilst for the rest of the UK it is £37,700, £0 (there is no equivalent intermediate rate) and £87,440 respectively. Use the appropriate amount at boxes 10, 17 and 23 below. The 2024 to 2025 Scottish higher rate is 42%, advanced rate is 45% and the top rate is 48%. 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 was abolished with effect from 2023 to 2024 tax year and for subsequent years. No amounts should be entered in boxes 1 to 8.

Boxes 1 to 8 are not in use

### Annual allowance charge

|   |                                |    |                      |                                   |
|---|--------------------------------|----|----------------------|-----------------------------------|
|   |                                |    | from box 10 on Ai 4  |                                   |
| Amount in excess of your annual allowance |                                | 9  | <input type="text"/> |                                   |
|   | (£37,700 or *£13,991) + A119   | 10 | <input type="text"/> |                                   |
| Starter and basic rate band               |                                |    |                      |                                   |
|   |                                |    | from A164            |                                   |
| Taxable income                            |                                | 11 | <input type="text"/> |                                   |
|   | box 10 minus box 11            | 12 | <input type="text"/> | lower of box 9 and box 12         |
| Unused basic rate band                    |                                |    | 13                   | <input type="text"/>              |
|   | box 11 minus box 10            | 15 | <input type="text"/> | box 13 x 20%                      |
| Income above basic rate band              |                                |    | 16                   | <input type="text"/>              |
|   | £0 or *£17,101                 | 17 | <input type="text"/> |                                   |
| Intermediate rate band                    |                                |    |                      |                                   |
|   | box 17 minus box 15            | 18 | <input type="text"/> | lower of box 16 and box 18        |
| Unused intermediate rate band             |                                |    | 19                   | <input type="text"/>              |
|   | box 11 minus (box 10 + box 17) | 21 | <input type="text"/> | box 19 x 21%                      |
| Income above intermediate rate band       |                                |    | 22                   | <input type="text"/>              |
|   | £87,440 or *£31,338            | 23 | <input type="text"/> |                                   |
| Higher rate band                          |                                |    |                      |                                   |
|   | box 23 minus box 21            | 24 | <input type="text"/> | lower of box 22 and box 24        |
| Unused higher rate band                   |                                |    | 25                   | <input type="text"/>              |
|   |                                |    |                      | box 25 x 40% or *42%              |
|   |                                |    | 26                   | <input type="text"/>              |
|   |                                |    |                      | box 22 minus box 25               |
|   |                                |    | 27                   | <input type="text"/>              |
|   |                                |    |                      | box 27 x 45% or *46%              |
|   |                                |    |                      | 28                                |
|   |                                |    |                      | <input type="text"/>              |
|   |                                |    |                      | box 14 + box 20 + box 26 + box 28 |
| Total annual allowance charge             |                                |    |                      | 29                                |
|   |                                |    |                      | <input type="text"/>              |
|   |                                |    | 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"/>              |
|   |                                |    |                      | box 29 minus box 31               |
| Annual allowance charge due               |                                |    |                      | 32                                |
|   |                                |    |                      | <input type="text"/>              |

## Working sheet - total pension savings tax charges continued

### Transfers

|   |  |   |
|---|--|---|
| Value of pension benefits transferred subject to the overseas transfer charge | from box 11.1 on Ai 4<br>33 <input type="text"/> | box 33 x 25%<br>34 <input type="text"/>               |
| Tax paid by the pension scheme  | from box 11.2 on Ai 4<br>35 <input type="text"/> | lower of box 34 and box 35<br>36 <input type="text"/> |
| Overseas transfer charge due  |  | box 34 minus box 36<br>37 <input type="text"/>        |

### Unauthorised payments

|   |  |   |
|---|--|---|
| 'Not subject to surcharge' amount             | from box 13 on Ai 4<br>38 <input type="text"/> | box 38 x 40%<br>39 <input type="text"/>               |
| 'Subject to surcharge' amount                 | from box 14 on Ai 4<br>40 <input type="text"/> | box 40 x 55%<br>41 <input type="text"/>               |
| Unauthorised payment charge and surcharge     |  | box 39 + box 41<br>42 <input type="text"/>            |
| Foreign tax deducted                          | from box 15 on Ai 4<br>43 <input type="text"/> | lower of box 42 and box 43<br>44 <input type="text"/> |
| Unauthorised payment charge and surcharge due |  | box 42 minus box 44<br>45 <input type="text"/>        |

### (Overseas) short service refund charge

|   |   |  |
|---|---|--|
| Taxable short service refund of contributions | from box 16 on Ai 4<br>46 <input type="text"/>        |  |
| Short service refund lower band               | 47 <b>£20,000</b>                                     |  |
|   | lower of box 46 and box 47<br>48 <input type="text"/> | box 48 x 20%<br>49 <input type="text"/>                      |
|   | box 46 minus box 48<br>50 <input type="text"/>        | box 50 x 50%<br>51 <input type="text"/>                      |
| Short service refund charge                   |   | box 49 + box 51<br>52 <input type="text"/>                   |
| Foreign tax deducted                          | from box 18 on Ai 4<br>53 <input type="text"/>        | lower of box 52 and box 53<br>54 <input type="text"/>        |
| Short service refund charge due               |   | box 52 minus box 54<br>55 <input type="text"/>               |
| <b>Total pension charges</b>                  |   | box 32 + box 37 + box 45 + box 55<br>56 <input type="text"/> |

Copy box 56 to box 6 on the [Tax calculation summary](#) pages