

Armed Forces Pension Scheme

A Guide to R-PSS Statements
issued in June 2025

Check liability for a tax charge

Use the information in Annex A to your R-PSS an example of which is shown in the image.

Tax Year	AA Limit	Pension Input Amount (PIA)	Threshold Income	Adjusted Income
15-16 pre-alignment	£80,000	£8,790.56	Not required	Not required
15-16 post-alignment	£40,000 max carryover	£24,151.84	Not required	Not required
16-17	£40,000	£24,857.51	£50,970.22	£75,827.73
17-18	£40,000	£18,365.04	£54,291.55	£72,656.59
18-19	£40,000	£3,665.80	£55,943.82	£59,609.62
19-20	£40,000	£38,479.94	£56,321.14	£94,801.08
20-21	£40,000	£15,433.07	£59,178.30	£74,611.37
21-22	£40,000	£46,442.02	£60,429.13	£106,871.15

The Table is broken down into 6 columns, the data in this columns is as follows:

Column 1, Tax Year: This column shows the tax year to which the figures in each of the rows relate to.

Column 2, Standard AA Limit: This column details the standard AA limit for the Tax Year in Column 1.

Column 3, AFPS PIA: This column shows your revised Pension Input Amount (PIA) in the Armed Forces Pension Scheme for the relevant year. These are your 'pension savings' amounts and will be required for the HMRC AA calculator. If you have other pension savings, you will need this information too.

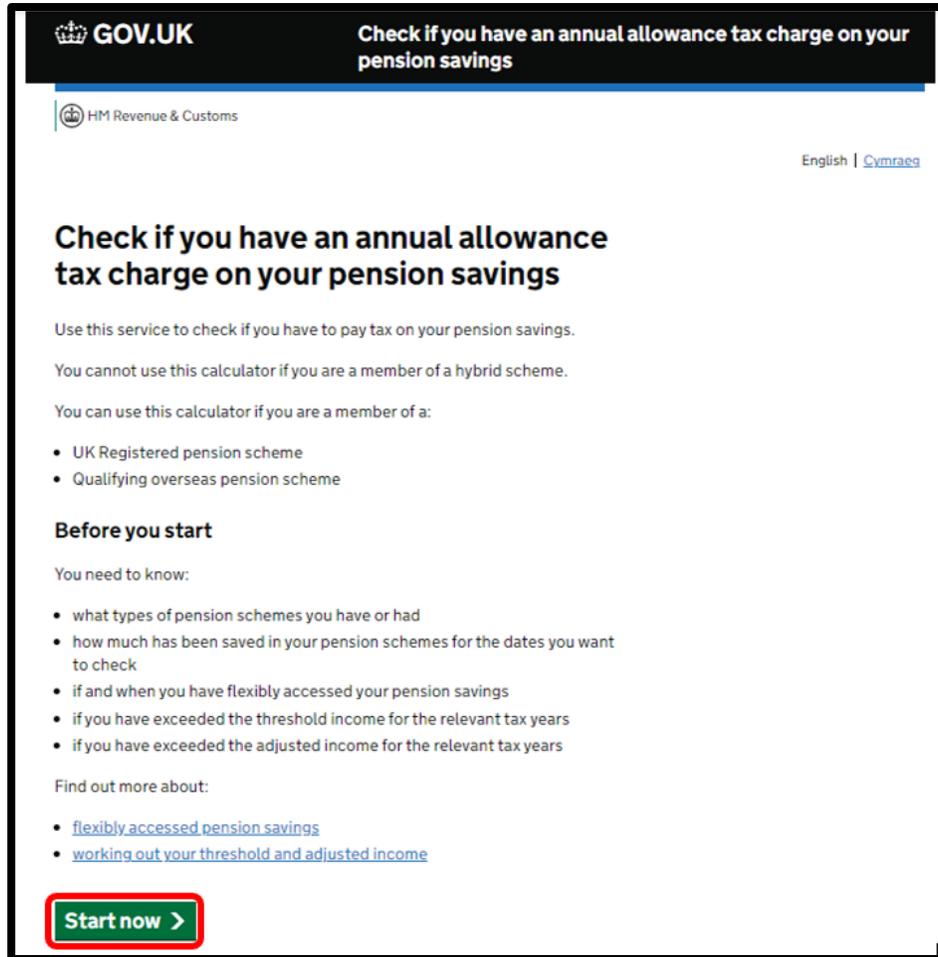
Column 4, Threshold Income – Service Pay: This column outlines your total taxable earnings, as per your P60. You will need to refer to this for Tax Years 2016/17 onwards.

Column 5, Adjusted Income – AFPS & Service Pay: This column provides your total adjusted income, which is calculated by adding your PIA plus threshold income together. You will need to refer to this if your threshold income exceeds the allowable limits

Key Information:

Figures for threshold and adjusted income are for AF Salary and Pension only. If you have other sources of income/pension these will also need to be accounted for.

The HMRC AA calculator



The screenshot shows the start page of the HMRC AA calculator. At the top, there is a black header with the GOV.UK logo and the title 'Check if you have an annual allowance tax charge on your pension savings'. Below the header, the HM Revenue & Customs logo is visible, along with language options for English and Cymraeg. The main heading is 'Check if you have an annual allowance tax charge on your pension savings'. The page provides instructions on how to use the service, including a note that it cannot be used for hybrid schemes. It lists the types of pension schemes for which the calculator can be used: UK Registered pension scheme and Qualifying overseas pension scheme. A 'Before you start' section lists key information users need to know, such as pension scheme types, savings amounts, and flexible access. At the bottom, there are links for 'flexibly accessed pension savings' and 'working out your threshold and adjusted income', and a prominent green 'Start now >' button.

GOV.UK Check if you have an annual allowance tax charge on your pension savings

HM Revenue & Customs English | Cymraeg

Check if you have an annual allowance tax charge on your pension savings

Use this service to check if you have to pay tax on your pension savings.

You cannot use this calculator if you are a member of a hybrid scheme.

You can use this calculator if you are a member of a:

- UK Registered pension scheme
- Qualifying overseas pension scheme

Before you start

You need to know:

- what types of pension schemes you have or had
- how much has been saved in your pension schemes for the dates you want to check
- if and when you have flexibly accessed your pension savings
- if you have exceeded the threshold income for the relevant tax years
- if you have exceeded the adjusted income for the relevant tax years

Find out more about:

- [flexibly accessed pension savings](#)
- [working out your threshold and adjusted income](#)

Start now >

The HMRC AA Calculator can be accessed at the following site:

<https://www.tax.service.gov.uk/pension-annual-allowance-calculator>

A direct link is also available from the tax section of the AFPS website:

<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#taxation>

Ensure you read the instructions on the start screen and when you have all the information select the 'start now' button.

Using the HMRC Pension AA calculator

Membership of a registered pension scheme

Which years were you a member of a registered pension scheme?

This includes qualifying overseas pension schemes.

- 6 April 2024 to 5 April 2025
- 6 April 2023 to 5 April 2024
- 6 April 2022 to 5 April 2023
- 6 April 2021 to 5 April 2022
- 6 April 2020 to 5 April 2021
- 6 April 2019 to 5 April 2020
- 6 April 2018 to 5 April 2019
- 6 April 2017 to 5 April 2018
- 6 April 2016 to 5 April 2017
- 6 April 2015 to 5 April 2016
- 6 April 2014 to 5 April 2015
- 6 April 2013 to 5 April 2014
- 6 April 2012 to 5 April 2013
- 6 April 2011 to 5 April 2012
- 6 April 2010 to 5 April 2011

Continue

The first screen will ask which years you were a member of a registered pension scheme.

Select all the years that are detailed in the Pensions Savings Table at Annex A in your statement.

In all cases you should tick 2021/22 back to 2015/16.

Do not select tax years 2022/23, 2023/24 or 2024/25 or any tax year prior to 2015/16.

Once you have selected the relevant years click the continue button.

Using the HMRC Pension AA calculator – Flexibly Accessed Savings

Have you flexibly accessed your defined contribution pension savings?

This will usually be either a personal or stakeholder pension.

You can flexibly access these pension schemes, only if your scheme lets you. For example, this could be:

- when you take money out of your scheme
- if you convert pension savings that you had before April 2015 into a flexi access drawdown fund

Yes No

[Continue](#)

[Is this page not working properly? \(opens in new tab\)](#)

The next screen will ask if you have flexibly accessed your Defined Contribution (DC) pension savings.

If you are only a pension member of the AFPS, then you should select '**No**'.

AFPS schemes are all Defined Benefit (DB) schemes which do not provide for flexible access to pensions savings.

If you have pension savings in a Defined Contribution(DC) Scheme and have accessed those savings, you will need to select 'yes' to this question.

You will then need to provide the date on which you accessed those savings which will be on the flexible access statement provided to you by the administrator of your DC scheme.

This guide is only focussed on pension savings in the AFPS.

Using the HMRC Pension AA calculator – tax year 2015/2016

Were you a member of a registered pension scheme between 6 April 2015 and 8 July 2015?

This includes qualifying overseas pension schemes

Yes No

How much were your pension savings from 6 April 2015 to 8 July 2015?

Include all pension savings made during pension input periods that ended between 6 April 2015 and 8 July 2015.

Enter an amount rounding down to the nearest pound, for example 62300

£ 8790

Continue

Were you a member of a registered pension scheme between 9 July 2015 and 5 April 2016?

This includes qualifying overseas pension schemes

Yes No

How much were your pension savings from 9 July 2015 to 5 April 2016?

Enter an amount rounding down to the nearest pound, for example 62300

£ 24151

Continue

As your pension savings data starts in tax year 2015/16 you will be prompted to state whether you were a member of a registered pension scheme.

If you were a member of an AFPS during this period, select 'Yes'. This is the case for most service personnel who have received an R-PSS.

The reason for this is because on 8 July 2015 pension input periods for all pension plans were aligned with the tax year, which required the tax year 2015/2016 to be split into a pre and post alignment periods.

Therefore, if you have information to enter for tax year 2015/2016 this will be broken down into two periods.

Enter the information from the Pension Savings Table at Annex A of your R-PSS.

Using the HMRC Pension AA calculator – 2016/17 onwards

How much were your pension savings from 6 April 2016 to 5 April 2017?

Enter an amount rounding down to the nearest pound, for example 62300

Continue

Was your threshold income more than £110,000 from 6 April 2016 to 5 April 2017?

You can [work out your threshold income \(opens in new tab\)](#)

Yes No

Continue

From tax year 2016/17 onwards, after entering your pension savings information you will be asked whether your threshold income exceeded a prescribed level.

This information is required because tapering of the AA was introduced in this year. Tapering means the standard AA limit reduces if your earnings exceed these prescribed limits. Further detail on tapering is in the MOD Pension Savings Tax Booklet.

Your threshold income for your Armed Forces service is provided at Column 4 of your Pensions Savings table at Annex A to your R-PSS.

As this only details your service income, if you have other forms of taxable income, you must add this to the figure provided in your PSS.

Examples of other forms of taxable Income include; earnings from self-employment or partnerships, pensions income (from schemes other than AFPS), income from shares (dividends), rental income, trust funds etc. If the total on Annex B of your PSS (or that you have calculated) is over the amount asked on the screen select 'Yes', otherwise select 'No'.

Key Information:

From 6 Apr 2020 the tapered annual allowance limits increased from £110,000 to £200,000 for threshold income and from £150,000 to £240,000 for adjusted income.

From 6 Apr 23 the adjusted income increased by a further £20,000 to £260,000. The threshold income remains at £200,000.

Using the HMRC Pension AA calculator – adjusted income

What was your adjusted income from 6 April 2016 to 5 April 2017?

You can [work out your adjusted income \(opens in new tab\)](#)

Enter an amount rounding down to the nearest pound, for example 62300

£	<input type="text"/>
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Continue

You will only see this screen if you selected ‘Yes’ to the threshold income question, and you will be prompted to provide your adjusted income.

This can be found in column 5 of the Pensions Savings table at Annex A in your R-PSS.

As with your threshold income, the figure provided is based on your AFPS only, if you have other sources of income or pension savings from another scheme, this must be included in this figure.

Using the HMRC Pension AA calculator – check your answers

Check your answers

Select the years you were a member of a registered pension scheme

2016	Change
2017	
2018	
2019	
2020	
2021	
2022	

Have you flexibly accessed your defined contribution pension savings?

No [Change](#)

6 April 2015 to 8 July 2015

Were you a member of a registered pension scheme between 6 April 2015 and 8 July 2015?

Yes [Change](#)

How much were your pension savings from 6 April 2015 to 8 July 2015?

£8,790 [Change](#)

9 July 2015 to 5 April 2016

Were you a member of a registered pension scheme between 9 July 2015 and 5 April 2016?

Yes [Change](#)

How much were your pension savings from 9 July 2015 to 5 April 2016?

£24,151 [Change](#)

6 April 2016 to 5 April 2017

How much were your pension savings from 6 April 2016 to 5 April 2017?

£24,857 [Change](#)

Was your threshold income more than £110,000 from 6 April 2018 to 5 April 2019?

No [Change](#)

6 April 2019 to 5 April 2020

How much were your pension savings from 6 April 2019 to 5 April 2020?

£38,479 [Change](#)

Was your threshold income more than £110,000 from 6 April 2019 to 5 April 2020?

No [Change](#)

6 April 2020 to 5 April 2021

How much were your pension savings from 6 April 2020 to 5 April 2021?

£15,433 [Change](#)

Was your threshold income more than £200,000 from 6 April 2020 to 5 April 2021?

No [Change](#)

6 April 2021 to 5 April 2022

How much were your pension savings from 6 April 2021 to 5 April 2022?

£46,442 [Change](#)

Was your threshold income more than £200,000 from 6 April 2021 to 5 April 2022?

No [Change](#)

[Calculate](#)

Once you have finished entering all your pension savings information, you will be able to check your entries and amend if necessary.

Ensure you take your time to check all the information you have entered is accurate.

If you have made a mistake, select change next to the entry that requires amending, and you will be taken directly to that entry to correct the detail.

Once corrected you will be returned to the check your answers screen.

When you are satisfied your entries are accurate select 'Calculate'.

Calculation results - amount owed

6 April 2021 to 5 April 2022

Your result	Amount
Available annual allowance	£102,423
Available money purchase annual allowance	£0
Pension savings	£46,442
Amount on which tax is due	£0
Unused annual allowance	£26,088

6 April 2020 to 5 April 2021

Your result	Amount
Available annual allowance	£99,491
Available money purchase annual allowance	£0
Pension savings	£15,433
Amount on which tax is due	£0
Unused annual allowance	£62,423

6 April 2019 to 5 April 2020

Your result	Amount
Available annual allowance	£113,113
Available money purchase annual allowance	£0
Pension savings	£38,479
Amount on which tax is due	£0
Unused annual allowance	£59,491

After clicking calculate, results will be displayed on the screen.

Tax year 2024/2025 will appear at the top of the page but this, along with tax year 2023/24 and 2022/23 should be ignored. You are interested in detail for Tax Year 6 April 2021 to 5 April 2022 and all prior years.

The figure you are interested in is displayed on the 4th row of each set of results and is titled '**amount on which tax is due**'.

If the amount on which tax is due is £0 for all the years you have entered, then no further action is required, but you will need to retain the R-PSS for your records.

Calculation results - amount owed - cont

6 April 2022 to 5 April 2023

Your result	Amount
Available annual allowance	£0
Available money purchase annual allowance	£0
Pension savings	£0
Amount on which tax is due	£0
Unused annual allowance	£0

6 April 2021 to 5 April 2022

Your result	Amount
Available annual allowance	£102,423
Available money purchase annual allowance	£0
Pension savings	£146,442
Amount on which tax is due	£44,019
Unused annual allowance	£0

6 April 2020 to 5 April 2021

Your result	Amount
Available annual allowance	£99,491
Available money purchase annual allowance	£0
Pension savings	£15,433
Amount on which tax is due	£0
Unused annual allowance	£62,423

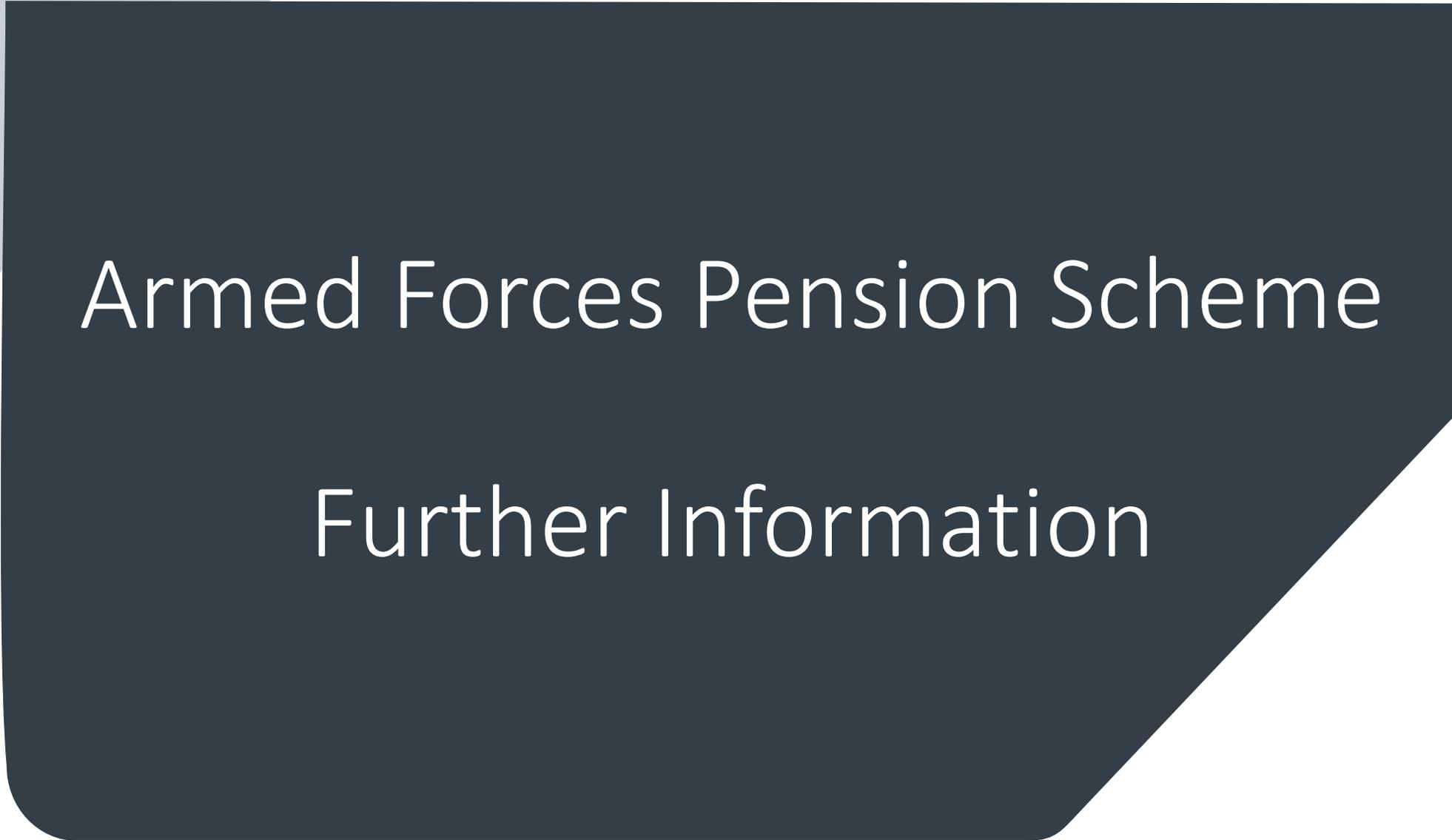
If for any of the years that you have entered a positive value appears – such as shown in the image opposite - £44,019 - then you will need to complete the HMRC Calculate your public service pension adjustment service.

If the results suggests you do need to use the HMRC Calculate your public service pension adjustment service you will require additional info (for pre-Remedy period years and tax year 22/23. You will have to request the additional information via the form provided at Annex B to your R-PSS.

Once you are sent this information you can use the QR code or the link below to take you to the adjustment service.

<https://www.gov.uk/guidance/calculate-your-public-service-pension-adjustment>





Armed Forces Pension Scheme

Further Information



Additional Sources of Information

AFPS Pension Website on gov.uk

<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#taxation>

DBS UK helpline

0800 085 3600

Calculate your Public Service Pension adjustment

[Calculate your public service pension adjustment - GOV.UK](#)

Adjustment Tool You Tube Video

<https://youtu.be/RLoITbaL7r4>

Disclaimer

This document has been designed as guidance to assist you with the AA process. It is not advice.

The information provided in this guide is based on current understanding of HMRC processes, these can change without notice.

If you are still in doubt regarding your Annual Allowance Pension Savings Tax, ***especially if you have other sources of income or pension savings***, you **should** seek independent financial advice.