

Part 1

Tick one box (see overleaf for guidance)

Tiered contribution rate from 01 April 2026

5.2% 6.5% 8.3% 9.8% 10.7% 12.5%

Employing authority (EA) code	Name of surgery/practice, or NHS England/LHB if appraisal work	First day worked for this payment	Last day worked for this payment	** Date pay received	Pensionable pay (Box 2 of GP locum Form A)		Employer contributions (Box 3 of GP locum Form A)	
					£	p	£	p

**** 'Date pay received' is required to ensure monies are received within the 10-week window as per NHS Pensions Regulations. Your NHS pension membership will reflect the actual dates your work was undertaken and therefore pay, and contributions should be shown for each period of work.**

Part 2

	Pensionable pay (Box 2 of GP locum Form A)		
	£	p	
Total pensionable pay that is, the total of the amounts entered in Box 2 of form A			a
Employee contributions (a x 5.2%, 6.5%, 8.3%, 9.8%, 10.7%, 12.5%, etc.)			b
Total of any NHS Pension Scheme added years contributions (a x %)			c
Total of any NHS Pension Scheme extra money purchase additional voluntary contributions (MPAVCs). A % or agreed sum			d
Total of any NHS Pension Scheme additional pension contributions			e
Total of any NHS Pension Scheme early retirement reduction buy out (ERRBO) contributions. A fixed ERRBO %			f
Grand total of NHS Pension Scheme employee contributions (b+c+d+e+f)			g
Grand total of NHS Pension Scheme employer (14.38%) contributions, that is amounts shown in box 3 of Form A	£	p	h
Grand total of employee and employer contributions (g+h)	£	p	i
Cumulative (month by month) freelance GP locum pensionable income	£	p	j

For NHSE/PCSE/LHB use only

Total Contributions: Employee (g) £ Employer (h) £

Tiered contribution rules and rates from 1 April 2026

Freelance GP locum **pensionable** income is 90% of the fee excluding the employer contribution element.

Your tiered employee contribution rate will be provisional and must be reviewed during the year based on your cumulative GP pensionable income. In box 'j' of 'Part 2' you must declare your cumulative ('month by month') freelance GP locum pensionable income during year 2026/27 to assist with declaring your correct tiered rate. For example, if your pensionable income in June 2026 is £3,000.00 you enter £3,000.00 in box 'j' on your June 2026 form B. If your pensionable income in July 2026 is £4,000.00 you enter £7,000.00 in box 'j' on your July 2026 form B.

The tiered employee contribution rates from 1 April 2026 are as follows:

Annualised pensionable income (rounded down to the nearest pound)	Contribution rate
Up to £13,259	5.2%
£13,260 to £28,854	6.5%
£28,855 to £35,155	8.3%
£35,156 to £52,778	9.8%
£52,779 to £67,668	10.7%
£67,669 and above	12.5%

Please note, the pensionable earnings bands for each contribution tier shown include the automatic CPI uplift in line with NHS Pension Scheme Regulations. The pensionable earnings bands may change following confirmation of the Agenda for Change pay award in England.

As all members are in the 2015 Scheme from 1 April 2022, all freelance locum GPs must 'annualise' their income at year-end to set your final tiered rate. The rate must take account of other GP income such as if you are also a salaried GP.

If the provisional tiered rate is incorrect and you underpaid employee contributions, you must pay the arrears immediately directly to NHS England/PCSE or the LHB if in Wales. If you overpaid contributions, you should claim a reimbursement. If you relocated during the year, you must contact the relevant bodies.

There is further guidance in the GP Pension Guide located on the practitioner webpage of the 'Member Hub' of the NHS Pensions website. There is also an annualisation calculator.

The annualising formula is:

Total GP pensionable income in 2026/27 ÷ pensionable days of service in 2026/27 x 365 days.

Example 1: Dr B is solely a freelance GP locum. She performs irregular pensionable freelance GP locum work between 1 April 2026 and 31 March 2027. That is, she does not work every day of the year resulting in pensionable service of 60 days.

Dr B's annualised pay for the year is the total GP income of £30,000.00 ÷ 60 days pensionable service x 365 days = £182,500.00.

Based on the annualised pay the tiered contribution rate is 12.5%. Dr B pays £3,750.00 (£30,000.00 x 12.5%) in contributions.

Example 2: Dr C has a pensionable part-time salaried GP post and also performs irregular freelance GP locum work in 2026/27, which she has chosen to pension. The salaried GP post is continuous throughout 2026/27 (no breaks) with a salary of £50,000.00. Pensionable income from the irregular freelance GP locum work is £20,000.00.

Dr C's annualised pay for the year is the total GP income of £70,000.00 ÷ 365 days pensionable service x 365 days = £70,000.00.

Based on the annualised pay the tiered contribution rate is 12.5%. Dr C pays £8,750.00 (£70,000.00 x 12.5%) in contributions.

Example 3: Dr D is a salaried GP also performing irregular freelance GP locum work in 2026/27. The salaried GP pensionable post is continuous (no breaks) with a fixed salary of £85,000.00 during 2026/27. Pensionable income from freelance GP locum work is £30,000.00 between 1 April 2026 and 31 March 2027.

Dr D's annualised income is the total GP income of £115,000.00 ÷ 365 days pensionable service x 365 days = £115,000.00.

Based on the annualised pay the tiered contribution rate is 12.5%. Dr D pays £14,375.00 (£115,000.00 x 12.5%) in contributions.

Example 4: Dr E became a GP provider / type 1 GP on 1 June 2026. The post is continuous (no breaks) resulting in 304 days pensionable service by 31 March 2027. Dr E's pensionable income (profit) from the practice is £70,000.00. Alongside the GP provider post he also performs irregular freelance GP locum during 2026/27. Pensionable income from freelance GP locum work is £30,000.00.

Dr E's annualised income is the total GP income of £100,000.00 ÷ 304 days pensionable service x 365 days = £120,065.00 (rounded down for the purpose of setting the tier).

Based on the annualised pay the tiered contribution rate is 12.5%. Dr E pays £12,500.00 (£100,000.00 x 12.5%) in contributions.

Completion notes

Completing 'Personal details'

Your UPR must match the UPR on the payment sent to NHS England/PCSE or the LHB. If the Form B does not include the UPR then your pension record may not be credited with this work. Your UPR number consists of:

- Your NHS Pension Scheme membership number (8 digits)
- LOC (indicates Locum)
- MON (month worked)*
- YYYY (year)

Example 12345678LOCMAY2026

*If your Form B contains multiple copies of Form A for work that spans two months, the month in the UPR should be the month of the last date worked. For example,

Form 01/04/2026 – 15/04/2026

Form 03/05/2026 – 08/05/2026

The UPR for Form B would be 12345678LOCMAY2026.

Please fill in all the boxes including your email address so that you can be contacted if there is an issue. Whilst you are not legally required to provide copies of your invoices, you may occasionally be asked for these for audit purposes.

Completing Part 1

You can only declare work and income where you notified the surgery, NHS England, or LHB in advance that you are going to pension your income.

Please tick one of the boxes stating your tiered employee contribution rate for 2026/27. Take account of any other GP income and refer to the GP Pension Guide located on the practitioner webpage of the NHS Pensions website (www.nhsbsa.nhs.uk/nhs-pensions) for more guidance. The tiered rate must apply to all your GP income in 2026/27 and may fluctuate depending on your earnings. If, at year end, it is found that the rate was too low you will have to pay arrears based on the correct tiered rate. If the rate was too high, you will be due a refund.

On each line enter the EA code (if known), the surgery or NHS England or LHB, the dates you worked, the date you were paid, your pensionable pay (that is, box 2 on Form A), and the 14.38% employer contribution/administration levy (for example box 3 on Form A). Enclose all Forms A with your Form B when you send it off.

For example, if you worked for 3 periods of 3 days during the month, you should show the actual dates of work and the pay and contributions for each period separately. This will enable your NHS Pension record to be updated to show the correct periods of pensionable membership.

All forms must be submitted within 10 weeks of the work being completed. You cannot pay pension on work performed longer than 10 weeks ago, regardless of when the fee for the work is paid to you.

Completing Part 2

Please take the following steps.

Step 1: Add up your total (monthly) GP locum pensionable pay (excluding NHS Pension Scheme contributions) and enter the amount in box 'a'.

Step 2: Declare your provisional employee contribution rate in box 'b'. (The rate is based on your total GP pensionable income and is subject to annualising as all members are in the 2015 Scheme from 1 April 2022.)

Step 3: If you are buying added years multiply box 'a' by your added years additional fixed percentage rate and enter the amount in box 'c'.

Step 4: If you are buying the NHS money purchase additional voluntary contributions (MPAVC) enter the amount you have contributed in box 'd'.

Step 5: If you are buying the NHS additional pension enter the amount you have contributed in box 'e'.

Step 6: If you are buying NHS early retirement reduction buy out (ERRBO) multiply box 'a' by your ERRBO fixed percentage rate and enter the amount in box 'f'.

Step 7: Add the amounts declared in boxes 'b', 'c', 'd', 'e' and 'f' and enter the total in box 'g'.

Step 8: Enter the total amount of 14.38% employer contribution and administration levy in box 'h'. (These are the amounts entered in column 5 of Part 2 of each Form A.)

Step 9: Enter the total amount of employee and employer contributions in box 'i'.

Step 10: Enter your cumulative ('month by month') freelance GP locum pensionable income in box 'j'.

Added years (AY)

You must pay the extra (additional) contributions percentage on all your NHS pensionable posts. If you don't know your extra percentage, check with your other employer(s) or NHS Pensions.

Additional pension (AP)

If you are considering this option refer to our website for more information. If your work is infrequent, it may be practical to buy the AP in a 'one off' payment. You should seek independent advice.

Early retirement reduction buy out (ERRBO)

Where an ERRBO agreement exists in 2026/27 it will be necessary to enter the contributions due in box 'f'. Where your agreement has been completed in 2026/27, an apportioned percentage for the days to the end of the contract should be calculated.

GP appraisal work

Where a GP undertakes appraisal work, they are paid a fixed fee per appraisal rather than being engaged on a sessional, hourly, or daily rate. As such:

- If the appraisal is completed over **3 consecutive days**, locum form A should reflect **one continuous period** of 3 days of pensionable work, with the **entire fee recorded** against that period on locum form B.
- If the appraisal is completed over **3 non-consecutive days**, locum form A should show **3 separate entries (3 separate periods of engagement)** —one for each day worked. In this case, the fee on locum form B (part 1) should be **divided equally** across the 3 days, with **one-third of the total fee recorded** for each individual day of pensionable work.

NHS Pension Scheme money purchase AVCs (MPAVCs)

If you are already an NHS Pension Scheme member and paying an extra percentage of your pay as money purchase AVCs to one of the NHS approved AVC providers, you can pay the extra percentage from your GP locum NHS work. If you don't know your extra percentage, check with your accountant or the AVC provider.

Submitting forms and making payments

England

If you are a freelance GP locum in England and you are not able to use PCSE Online you should complete this form and submit it at, <https://pcse.england.nhs.uk/contact-us/gp-pensions-enquiries>. You must submit payments to NHS England by BACS. The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

If you owe arrears of contributions during the year or at year-end, you should send payment by BACs. The bank account details you require can be obtained by calling PCSE on 0333 014 2884. You should then inform PCSE that you have paid your arrears via the online form detailing what the arrears were for and the change tier rate at, <https://pcse.england.nhs.uk/contact-us/gp-pensions-enquiries>. If you have overpaid contributions,

you should contact PCSE at <https://pcse.england.nhs.uk/contact-us/gp-pensions-enquiries> explaining what the change in tier rate is and the expected refund including the revised locum forms.

Wales

If you are a freelance GP locum in Wales send your pension forms and contributions to your LHB. Any queries can be sent to nwssp-primarycareservices@wales.nhs.uk

If you owe arrears of contributions during the year or at year-end, you should send them to your LHB. If you have overpaid contributions, you should claim them from your LHB.

General

All forms must be validated by the commissioning surgery or NHSE/LHB in respect of appraisal work. You can submit Form A without your signature as long as you use your own 'nhs.net' account.

If you use the services of a locum chambers, the forms can be uploaded to PCSE Online by the locum chambers administrator. If the locum chambers cannot use PCSE Online, they can submit forms from their own email account with or without your signature on Forms A. All forms must be validated by the commissioning surgery or NHSE/LHB in respect of appraisal work.

Remember:

- Always keep copies of all your GP locum pension forms.
- As a 2015 Scheme freelance GP locum, if you are not in pensionable GP service on 1 April 2026 or on 31 March 2027, or you have breaks of any length during the year (even of one day) you must annualise your pensionable income to set your tiered employee contribution rate.
- If you perform other GP pensionable work as well as freelance GP locum work, you must take account of all your GP income when setting your tiered contribution rate.
- All forms must be received within 10 weeks of the work being completed or they will be rejected. It is recommended that Locum GPs in England use PCSE Online to ensure timely submission of forms. Guidance on how to complete your locum forms on PCSE Online can be found at: <https://pcse.england.nhs.uk/services/gp-pensions/gp-locums/>.
- As a freelance GP locum, you must pay both your employee and employer contributions to NHS England/PCSE, or the LHB, no later than the seventh day of the following month. For example, your contributions for payments received in June 2026 must be received by NHS England/PCSE, or the LHB, no later than 7 July 2026.
- If you perform freelance GP locum work in March 2027 but receive payment in April 2027 this should be declared, on your March 2027 GP Locum form B so that, when annualising, your tiered employee contribution rate in year 2026/27 takes account of your pensionable work in March 2027. If the work spans March 2027 and April 2027 you **must** record and invoice each month separately. This ensures that, when annualising, your tiered employee contribution rate in year 2026/27 takes account of pensionable locum work performed in March 2027. Forms containing work that spans March 2027 and April 2027 will be rejected.
- More information can be found in the GP Pension Guide located on the practitioner webpage of the NHS Pensions website www.nhsbsa.nhs.uk/nhs-pensions.

How we use your information

For more information about how the NHSBSA processes your personal data, see our privacy notice - www.nhsbsa.nhs.uk/our-policies/privacy/nhs-pensions-privacy-notice