

# GP Superannuation Newsletter

## March 2013

### CONTENTS

- Employee Contribution Tier Rate 2013/14
- Accountant's Mailing List
- 09/10 ,10/11 & 11/12 Annual Certificates
- Payment on Account 2013/14
- Salaried/Retainee GPs & Assistant Practitioners
- 2011/12 Limited Company Certificate
- 2013/14 Locum A & B Forms
- Change of Address

## Contribution Tier Rates for 2013/14

The Employee Contribution Tier Rates for the year 2013/14 can be found in the table below. The Employer Contribution Tier Rate is still 13.3% for this year.

Band	Full Time Pay	Contribution rate (before tax relief) 2012/13 (gross)	Contribution rate (before tax relief) 2013/14 (gross)	Contribution rate increase 2013/14 (percentage points) (gross)
1	Up to £15,278.99	5.0%	5.0%	0
2	£15,279 – £21,175.99	5.0%	5.3%	0.3
3	£21,176 - £26,557.99	6.5%	6.8%	0.3
4	£26,558 - £48,982.99	8.0%	9.0%	1
5	£48,983 - £69,931.99	8.9%	11.3%	2.4
6	£69,932 - £110,273.99	9.9%	12.3%	2.4
7	£110,274 and over	10.9%	13.3%	2.4

Please note the employee tier rate must be reflective of the GP's total income from all practitioner employments and it is the obligation of the individual GP to advise each employer which tier they should be on, taking into consideration their other GP employments.

## Accountant's Mailing List

As mentioned in the last Newsletter, we at HSC Pensions have developed a database of GP's and their respective Accountants who deal with their Annual Certificates, Practice Accounts etc. This has been beneficial to keep those accountants currently on our mailing list, up to date with legislative and regulatory changes to pensions.

It also allows HSC Pensions to correspond directly with those responsible for superannuation issues such as contributions payments, annual certificates etc. without contacting the GP or Practice Manager. If you have not already done so and would like us to add your accountant to our mailing list can you please forward their contact details to Trudy or John in HSC Pensions at [Trudy.harkness@hscni.net](mailto:Trudy.harkness@hscni.net) or [john.coyle@hscni.net](mailto:john.coyle@hscni.net).

## **Annual Certificates 2009/10, 2010/11 and 2011/12**

Annual Certificates for 2009/10, 2010/11 and 2011/12 are now overdue and it is imperative that the certificates are completed and forwarded immediately to HSC Pension Service.

Please see the below the relevant Scheme Regulations governing the non-return of annual certificates.

*(2) In respect of each scheme year, a principal medical practitioner and a non-GP provider shall provide each relevant host Health and Social Services Board with a certificate of their superannuable earnings based on—*

- (a) the accounts drawn up in accordance with generally accepted accounting practice by the practice of which the member is a member; and*
- (b) the return that member has made to Her Majesty's Revenue and Customs in respect of their earnings for that year, no later than 1 month after the date on which that return was required to be submitted to Her Majesty's Revenue and Customs.*

**Under the scheme regulations, a GP who fails to submit all relevant documentation can have their pensionable profit for that year deemed to be zero. This can have a major effect on a member's pension and/or survivors benefits.**

- ♦ Please note the 2011/12 Annual Certificates should be sent directly to HSC Pension Service even if the GP has GP SOLO income declared in box 37 as we will verify the figures. If the figures do not agree with the information we hold from the OOH Providers we shall inform the GP/Accountant and it will be their responsibility to agree figures directly with the OOH Provider. When completing page 7 it is paramount that the name of the relevant OOH Provider is listed clearly for processing purposes.
- ♦ 2009/10 and 2010/11 Annual Certificates must be signed by the relevant OOH Provider if GP SOLO income has been declared. If page 7 has not been signed then the certificate cannot be fully processed.
- ♦ If declaring Income Pensioned Separately (IPS) in box 5, please state in the space below box 5 on page 1 of the Annual Certificate what employment (s) this income relates to.

## Payment on Account 2013/14

Each year, and prior to the start of the pensions year, every GP Practice and Directional body (that qualifies as a Scheme Employing Authority) must inform HSC Pensions Branch of the estimated pensionable income of their GPs and non-GP Providers. This is so that the appropriate rate of tiered employee contributions can be deducted during the year by the Business Services Organisation.

The form; “Calculation of Estimated Monthly Practice Superannuation Payment on Account—2013/14” declaring the estimated pensionable income for year 2013/14, can be found by clicking on the link below or alternatively on the HSC Pension Scheme Website under the heading GP Forms.

<http://www.hscpensions.hscni.net/forms/>

Every Principal Medical Practitioner, non-GP Provider (WT Officer) is legally required to declare their global estimated 2013/14 HSC pensionable income on this form. If they fail to do so the Business Services Organisation are advised to apply a standard 13.3% rate.

The following rules apply;

- \* They cannot elect for some of their income to be non-pensionable.
- \* Non-GP Providers may only pension income in respect of one Practice.
- \* There is no need to declare estimated income in respect of a GP who is solely a freelance GP Locum on this form.

Any GP's who carry out services for an OOH Provider must inform that OOH Provider of their estimated total GP Income in order to apply the correct contribution tier to their OOH Income. OOH Providers are advised to apply a standard 13.3% rate if a GP has not confirmed their estimated total GP income.

The PoA form is available in Microsoft Word and as a self populating Excel Spreadsheet for ease of completion. The deadline for submission is 31st March 2013. Please complete and return this form before the deadline to ensure that the correct deductions are made from April. This will reduce the risk of huge underpayments come the end of the year resulting in financial difficulties for the Practice.

## **Salaried/Retainee GP's & Assistant Practitioners**

Each Practice that employs a Salaried/Retainee GP or Assistant Practitioner must complete an SR1 form and return to Trudy Harkness at HSC Pension Service or via email to [Trudy.Harkness@hscni.net](mailto:Trudy.Harkness@hscni.net). The deadline for submission is **5<sup>th</sup> April 2013**. The purpose of this form is to estimate the earnings for each Salaried/Retainee GP or Assistant Practitioner in order to determine the level of contributions due monthly.

The SR2 form which states the actual salary earned for each Salaried/Retainee GP or Assistant Practitioner in the year 2012/13 will be sent to all GP Practices after the end of March. It will also be made available on the Scheme website after this time. The purpose of the SR2 is to ensure that the correct contributions have been made, any underpayment/overpayment will be adjusted for and the member's record will be updated accordingly with the remuneration listed on the form.

## **2011/12 Limited Company Certificate**

The 2011/12 limited Company Certificate and associated guidance notes has been uploaded to the HSC Pensions Scheme website.

## **2013/14 GP Locum A & B Forms**

The 2013/14 Locum A & B forms have been uploaded to the HSC Pension Scheme Website. These forms should be used to pension locum earnings received on or after 01/04/2013.

## **Change of Address**

If you have recently changed your home address please send your new correspondence details to HSC Pensions Branch, Waterside House, 75 Duke St, Derry, BT47 6FP.