

NHS Pension Record and Questions Pack

Audit scheme membership, service and pensionable pay before decisions or deadlines

- ✓ Six structured review stages
- ✓ Private writing space
- ✓ Contract, confidentiality and advice safeguards

Prepared for SAS, locally employed and other UK doctors

Author: Dr N Aziz

Before you write

Use a trusted device or paper copy. Keep personal financial material secure. Do not copy patient-identifiable or unauthorised employer information. Nothing is sent to SAS Doctors Review.

1. Scheme identity

Use factual language. Identify the document, date, owner and action needed.

Nation and administrator

Legacy section

2015 membership

Online account

2. Service record

Use factual language. Identify the document, date, owner and action needed.

Employer and dates
Breaks and leave
WTE or pensionable earnings
Missing period

3. Contributions

Use factual language. Identify the document, date, owner and action needed.

Pensionable pay

Member rate

Back pay

Additional-hours treatment

4. Statements

Use factual language. Identify the document, date, owner and action needed.

Benefit statement

Pension Savings Statement

Remediable Service Statement

Missing or delayed item

5. Life events

Use factual language. Identify the document, date, owner and action needed.

Address and nomination
Transfer
Divorce or bereavement
Ill-health protection

6. Query

Use factual language. Identify the document, date, owner and action needed.

Record disputed
Evidence held
Employer action
Administrator response and deadline

Action summary

What must happen next?

Who owns each action and by when?

Which official national or scheme source must be rechecked?

Sources and disclaimer

Use the current contract, national terms, pay circular, pension scheme rules and tax-year guidance. Obtain individual BMA, union, legal, tax or regulated financial advice where needed.

Independent general education

This workbook cannot determine contractual entitlement, calculate pay, tax or pension benefits, stop a legal deadline or recommend an irreversible financial decision.