

# Access to pension tax guidance and advice

We have compiled a list of organisations below which are able to give expert guidance and advice on pension tax issues for members of the NHS Pension Scheme. This web page has been developed to support employers to provide access to education, guidance and advice.

We are not promoting or recommending the use of any organisation and may amend or update this list at any time.

Our research into the impact of pension taxation on the NHS shows there is a clear lack of knowledge and understanding about the NHS Pension Scheme and associated tax issues. Employees need to understand their tax position, be aware of the options available to them and the action they may need to take.

Pension tax is a complex area, and we strongly encourage employees take independent financial advice to ensure their decisions are well-informed, based on reliable and accurate information and positioned in the context of their overall long-term financial position.

## Affinity Connect

- Website: [www.affinityconnect.org](http://www.affinityconnect.org)
- Tel: 0800 019 6067
- Email: [enquiries@affinityconnect.org](mailto:enquiries@affinityconnect.org)

Affinity Connect is a specialist provider of financial education in the workplace for the public sector. We help employees understand their overall financial position by delivering financial education courses. We have a thorough understanding of public sector pension schemes and our success stems from our understanding of the unique cultures, structures and needs of the public sector. We provide a range of informative and practical financial education courses throughout the UK to ensure all employees receive the support they need. These are delivered through workshop-based interactive sessions in the workplace. Topics covered include: pre-retirement, redundancy, understanding the annual allowance (AA) and lifetime allowance (LTA).

## Barnet Waddingham

- Website: [www.barnett-waddingham.co.uk](http://www.barnett-waddingham.co.uk)
- Email: [nhspensions@barnett-waddingham.co.uk](mailto:nhspensions@barnett-waddingham.co.uk)

We understand the challenges facing senior NHS staff in managing the tax imposed by the complex pensions taxation legislation and we provide a specialised service to meet each individual's requirements. Read our briefing paper for senior NHS staff.

## BW Medical Accountants

- Website: [www.bw-medical.co.uk](http://www.bw-medical.co.uk)
- Email: [clientservices@bw-medical.co.uk](mailto:clientservices@bw-medical.co.uk)

NHS Pension management service and consultancy/educational support for trusts. We have a unique forecasting model to help ensure we can stay ahead of any issues that may arise as a result of the continually changing landscape. We initially flagged the catalogue of

errors being made by the NHS Pension Agency when issuing statements years ago, information provided by NHSPA is unreliable and continues, at times, to be inaccurate. Our initial step is to reconcile your pension data to ensure your starting figures are accurate. This is key to understanding your tax position and being able to make informed financial decisions.

## Cavendish Medical

- Website: [www.cavendishmedical.com](http://www.cavendishmedical.com)
- Contact: Rory McGlinchey  
020 7636 7006  
[www.cavendishmedical.com/contact/](http://www.cavendishmedical.com/contact/)
- Email: [info@cavendishmedical.com](mailto:info@cavendishmedical.com)

Cavendish Medical helps doctors to strategically plan their pensions, tax liabilities, savings and investments in order to achieve their desired lifestyle in later life. The financial landscape for medical professions is facing constant change and as you will have seen in the media recently, the tax position of successful doctors can be punitive. Talking to one of our advisers with expert knowledge of not only the NHS remuneration and pensions package, but also the wider financial industry will give you complete peace of mind that your personal objectives will be met.

## Chase de Vere

- Website: [www.chasedeveremedical.co.uk/financial-services-for-doctors/pension-advice-for-doctors/](http://www.chasedeveremedical.co.uk/financial-services-for-doctors/pension-advice-for-doctors/)
- Contact: Chase de Vere Medical  
0345 609 2008  
[info@chasedeveremedical.co.uk](mailto:info@chasedeveremedical.co.uk)
- [www.chasedeveremedical.co.uk/appointment/request-consultation/](http://www.chasedeveremedical.co.uk/appointment/request-consultation/)

We are the UK's largest specialist independent financial advisers to the medical profession. We have provided tailored financial advice to over 14,000 medical practitioners. We are experts in the NHS Pension Scheme, yet our advice for doctors is holistic, taking stock of the most effective private pension options and additional saving strategies to maximise your retirement resource. Our extensive experience and independent advice means your planning will be bespoke to your personal and professional circumstances.

## **Circle Financial Services Ltd**

- Website: <https://www.circlefinancial.co.uk>
- Contact: 0333 150 6083 [enquiries@circlefinancial.co.uk](mailto:enquiries@circlefinancial.co.uk)

Circle Financial Services Ltd has a proven track record in helping individuals and organisations at all levels of the NHS with regards to pension support and advice, especially in the complex matter of taxation. Our proposition and experience enables us to act as IFAs for individuals and/or to help organisations on a corporate level with their pension staffing engagement process.

## **Cormack Wealth Management Limited**

- Website: [www.cormackwealthmanagement.co.uk](http://www.cormackwealthmanagement.co.uk)
- Contact: Peter Cormack  
0131 4671268 / 07825 220219  
[CormackWM@sjpp.co.uk](mailto:CormackWM@sjpp.co.uk)

Cormack Wealth Management Ltd is an appointed representative of, and represents only St. James's Place Wealth Management Plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's [website](#).

## First Actuarial

- Website: [www.firstactuarial.co.uk](http://www.firstactuarial.co.uk)
- Email: [NHS@firstactuarial.co.uk](mailto:NHS@firstactuarial.co.uk)

First Actuarial is the independent actuarial adviser to the Scheme Advisory Board of the NHS Pension Scheme. Using our experience, we work with NHS employers and their staff to help them understand and value the benefits that the NHS Pension Scheme provides. We also support employers by guiding consultants and senior managers through the complexities of pensions tax allowances – both in group seminars and one-to-one guidance sessions.

## Golding Smith & Partners

- Website: [www.goldingsmith.com/nhs-pensions.html](http://www.goldingsmith.com/nhs-pensions.html)
- Contact: Charles Golding  
020 7099 4054  
[enquiries@goldingsmith.com](mailto:enquiries@goldingsmith.com)

Golding Smith & Partners provides members of the NHS Pension Scheme with expert, independent pensions advice. Our standard review provides you with an in-depth, tailored analysis of your NHS pension with detailed projections. You will see how your pension will grow, and we will identify any tax issues and how they can be managed. Fuller information on the range of services that we offer to NHS professional staff can be found on our website. We are always happy to help and answer any questions by email or telephone.

## Glamorgan Wealth Management

- Website: [www.glamorganwm.co.uk](http://www.glamorganwm.co.uk)
- Contact: [tim.davies@sjpp.co.uk](mailto:tim.davies@sjpp.co.uk)
- Tel: 07818413855

Advising Principal Tim Davies has been providing advice to NHS employees in the region for 15 years. He is well known across the South Wales region having delivered presentations on NHS pension

related topics in hospitals and trusts over many years. The vast majority of his clients are hospital doctors, and he is well versed in providing advice and solutions to their financial needs. As part of his holistic approach, he provides Annual Allowance and Lifetime Allowance checks along with advice on related pension issues such as salary sacrifice and the impact of the McCloud judgement.

*The taxation issues resulting from exceeding allowances can be both complex and daunting, with the ever-changing rules quality advice is essential.*

Glamorgan Wealth Management is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website <http://www.sjp.co.uk/products>. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

## Henry Spain

- Website: [www.henryspain.co.uk](http://www.henryspain.co.uk)
- Contact: Michael Kennedy  
01858 898 023  
[michael.kennedy@henryspain.co.uk](mailto:michael.kennedy@henryspain.co.uk)

Henry Spain is an independent financial adviser and discretionary investment manager with offices in Market Harborough and Oakham. We work with medical professionals across the Midlands to plan for retirement, mitigate tax and protect their financial wellbeing. We work with you over the long term and build a relationship of trust, where you can have confidence in the advice you receive. In the complex world of pensions, tax and investing, our clients find our personal and straightforward approach to financial advice refreshing. If you'd like to see how we can help you, then contact us using the details provided.

## Herald Wealth Management

- Website: [www.heraldwealth.co.uk](http://www.heraldwealth.co.uk)
- Tel: 01743 455115 (Daniel Hetherington)
- Email: [hwm@sjpp.co.uk](mailto:hwm@sjpp.co.uk)

Herald Wealth Management provides specialist financial advice to members of the NHS Pension Scheme. Over 90 per cent of our clients are members of the NHS Pension Scheme and we work alongside many of the UK's leading medical accountants.

NHS Pension review service - we prepare and deliver a bespoke NHS Pension Review, that provides clarity on areas such as annual and lifetime allowance, as well as projecting future pension benefits and net income in retirement. We do this as part of a holistic approach that ensures clients are in the most tax efficient position possible whilst navigating their path to retirement and beyond.

We try to remove any doubt and worry about unexpected tax charges and help ensure that our clients are aware of the full benefits of being active members of the scheme.

Seminars - we have delivered hundreds of educational pension seminars with NHS trusts over the last decade. We can offer seminars on a virtual basis to suit the needs of your employees.

## Income for the Third Age

- Website: [www.i3aguidance.co.uk](http://www.i3aguidance.co.uk)
- Email: [mark.belchamber@i3aguidance.co.uk](mailto:mark.belchamber@i3aguidance.co.uk)

We specialise in NHS Pensions tax advice and provide group seminars and individual support as well as helping trusts understand their responsibilities and what options they can explore.

## ISIO

- Website: [www.isio.com](http://www.isio.com)
- Contact: Paul Moffatt  
0113 512 5619  
[NHSpensionstax@isio.com](mailto:NHSpensionstax@isio.com)  
[paul.moffatt@isio.com](mailto:paul.moffatt@isio.com)

Isio is the former KPMG pensions practice, and now a stand-alone pensions consultancy with a particular focus on public service pensions. We offer NHS specific pensions tax group seminars and one to one sessions which help your staff understand the implications of the annual and lifetime allowances and any actions they need to take. All our sessions are currently delivered virtually. There is a lot for people to take in with changes to the taper for 2020/21, the NHS England compensation policy for clinicians, the new ready reckoner and McCloud. We can help your staff navigate these issues and better understand their position and the value of their pension benefits.

## KP Financial Wellbeing

- Website: <https://www.kpfinancialwellbeing.co.uk/>
- Contact: [kaye.price@sjpp.co.uk](mailto:kaye.price@sjpp.co.uk)
- Tel: 07703 410651

Kaye Price is an award winning Financial planner who specialises in the NHS pension scheme. She has over 25 years experience working with NHS professionals and has helped many with the complexities of the scheme.



She is able to support members with detailed NHS Pension reports that cover retirement benefits at any given age, annual allowance assessments and the McCloud remedy period. She can help you navigate your retirement as well as all other aspects of financial planning. These include protection, investments and Inheritance Tax Planning.

She also provides online webinars to trusts to support staff with the NHS Pension changes and Financial Wellbeing

She prides herself on being knowledgeable, approachable and someone who simplifies the complex.

## **KW Wealth Planning Limited**

- Website: [www.kingswood-group.com](http://www.kingswood-group.com)
- Email: [info@kingswood-group.com](mailto:info@kingswood-group.com)

Kingswood Group provide a full range of financial planning and wealth management services to medical professionals to meet their financial needs and circumstances. We have years of experience dealing with NHS Pensions, and we provide holistic advice for doctors, surgeons, consultants, and dentists who are looking for retirement planning advice.

We pride ourselves in having an expert understanding of the financial situations and lifestyles that medical professionals face and can offer sound, impartial, specialist advice based on many years of experience.

## **Lloyd and Whyte**

- Website: [www.lloydwhyte.com](http://www.lloydwhyte.com)
- Tel: 01823 250750
- Email: [info@lloydwhyte.com](mailto:info@lloydwhyte.com)

Lloyd and Whyte has spent over 20 years helping healthcare professionals make informed decisions about their finances. With a

history of advising NHS dentists, its Independent Financial Advisers have the expertise to help NHS pension scheme members understand their pension and how it fits with their financial objectives. Lloyd and Whyte are approved providers of financial services to prestigious healthcare associations as well as being corporate chartered financial planners. A combination of expertise and experience in your industry is why Lloyd and Whyte are trusted by thousands of healthcare professionals.

## Lovewell Blake

- Website: <https://www.lovewell-blake.co.uk/contact>
- Tel: 01603 619620
- Email: [admin@lovewell-blake.co.uk](mailto:admin@lovewell-blake.co.uk)

The Lovewell Blake healthcare team has been advising a broad range of medical, dental and care organisations for many years. Led by our experienced partners, we work with you to enable efficient management of your tax affairs whilst working around your busy schedule. As members of the Association of Independent Specialist Medical Accountants (AISMA) you can count on us to support your financial wellbeing. Our financial planning consultants work closely with our healthcare team to provide a holistic service on all areas including tax advice, retirement planning and wealth protection, backed up by expert knowledge of the NHS pension scheme.

## Medical Family Finance

- Website: <https://medicalfamilyfinance.co.uk/>
- Tel: 020 7252 5765
- Email: [administration@medicalfamilyfinance.co.uk](mailto:administration@medicalfamilyfinance.co.uk)

Medical Family Finance helps medical professionals to navigate the complex world of finances, mortgages, protection, pensions and investments. In our experience, doctors need tailored financial advice. We are financial planners with a wealth of first-hand experience in helping doctors and GPs. We focus on medical clients and their families and so have excellent knowledge of the challenging NHS pension scheme. We understand that as a busy professional you will

have little time to address your financial interests or keep track of the latest government regulations. You could be missing important ways to secure your long-term wealth or reduce your tax liabilities.

## Medics' Money

- Website: [www.medicsmoney.co.uk](http://www.medicsmoney.co.uk)
- Contact: [www.medicsmoney.co.uk/contact/](http://www.medicsmoney.co.uk/contact/)

Medics' Money is a doctor led initiative to help doctors and other NHS professionals find the best pension advice. Our nationwide network of independent specialist medical financial advisers and accountants are verified by us, with reviews from doctors and other NHS professionals. Our free matching service allows you to find your nearest suitable adviser.

## Medical Professional

- Website: [www.medicalprofessional.com](http://www.medicalprofessional.com)
- Contact: 01752349777 or 07712702555

Medical professional is a specialist and fully independent provider of financial services to medical professionals and their families. We specialise in advanced NHS Pension issues, including pension taxation, retirement planning and forecasting, complex calculations, and scheme benefits. Also, with such a wide range of choice in financial products and services, it can be confusing to know where to turn or what to do for the best. Our advice is offered on a completely independent basis, as we have no allegiance or association with a product provider or fund management group. We are innovative in our approach to the needs of our clients, working hard to ensure that you receive an excellent service, value, and suitable advice at all times. When you closely look at our proposition, we are sure you will agree, we are clearly the provider of choice for medical professionals. As a holistic, independent financial adviser, we are able to select the correct products for clients from the entire market which means he can recommend a product from any company provided it suits the client's needs. With such a wide choice of companies, investments and

savings tools, our clients can be reassured that they are not simply being provided with a standard recommendation but instead are receiving personalised advice and tailored solutions.

Considering the issues surrounding the McCloud Judgment and McCloud Remedy, our sister company can help you with complex issues and claims by visiting [www.nhspensionclaims.com](http://www.nhspensionclaims.com)

## Medifintech

- Website: [www.medifintech.co.uk](http://www.medifintech.co.uk)
- Email: [admin@medifintech.co.uk](mailto:admin@medifintech.co.uk)

Medifintech provide specialist NHS pension support to members, financial advisers, accountancy firms, as well as NHS employers and professional organisations. We have brought together a team of experts with unrivalled knowledge. They have a wealth of experience dealing with complex NHS pension issues, with the majority having experience of working at NHSBSA in annual allowance and pension award teams. We can review pension records for errors as well as project benefits to your chosen point of retirement, factoring in annual allowance, early/late retirement, McCloud remedy, as well as any scenario such as increasing/reducing hours or taking on a salary sacrifice lease car.

## Moore & Smalley

- Website: [www.mooreandsmalley.co.uk/sectors/healthcare/](http://www.mooreandsmalley.co.uk/sectors/healthcare/)
- Contact: [www.mooreandsmalley.co.uk/member/nick-stevenson/](http://www.mooreandsmalley.co.uk/member/nick-stevenson/)

Our dedicated healthcare team act for over 800 healthcare clients across the UK. Our specialist knowledge is pivotal in our clients personal and professional success. Some of the areas we specialise in are:

- Obtaining pension update forecasts from NHS Pensions Agency in order to consider projected benefits on retirement.
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- Assistance with drawing your NHS benefits on permanent retirement or 24-hour retirement.
- Assistance with superannuation forecasts
- Calculating appropriate estimates of pension and lump sum to assist in retirement planning.
- Assistance in calculating exposure to pensions annual allowance tax charges and lifetime allowance tax charges.

## Niche Pension Specialists

- Website: [www.nicheifa.co.uk/ifa/services/nhs](http://www.nicheifa.co.uk/ifa/services/nhs)
- Contact: 01633 859555  
[tom.powell@nicheifa.co.uk](mailto:tom.powell@nicheifa.co.uk)  
[www.nicheifa.co.uk/ifa/contact](http://www.nicheifa.co.uk/ifa/contact)

As chartered financial planners and pension advice specialists, we can provide independent fixed fee financial advice tailored to your situation. So, whether you wish to continue to work and accrue benefits whilst being aware of the tax implications or seeking to retire early, we can help. Plus, as an employee owned business, we'll go above and beyond to provide you with a great service, ensuring you receive the highest quality financial advice.

## Pen-gage

- Website: [www.pengage.co.uk](http://www.pengage.co.uk)
- Email: [laura@pengage.co.uk](mailto:laura@pengage.co.uk)

Pen-gage can offer trust wide group pensions tax guidance seminars, explaining the rules and principles of pensions tax, along with one-to-one guidance sessions, setting out individual annual and lifetime allowance calculations and options available.

## Peter Harding Wealth Management

- Website: [www.peterhardingwm.co.uk](http://www.peterhardingwm.co.uk)
- Contact: [peterhardingwm@sjpp.co.uk](mailto:peterhardingwm@sjpp.co.uk)
- Tel: 01202 830730

Peter Harding Wealth Management is an appointed representative of, and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

Peter Harding Wealth Management is a trading name of Peter Harding Practice Ltd.

## PKF Francis Clark

- Website: [www.pkf-francisclark.co.uk/sectors/healthcare/](http://www.pkf-francisclark.co.uk/sectors/healthcare/)
- Contact: Katie Skea [Katie.skea@pkf-francisclark.co.uk](mailto:Katie.skea@pkf-francisclark.co.uk)  
01872 276477

PKF Francis Clark are the largest firm of accountants in the South West region. We act for many GPs and consultants and have developed an expertise in advising clients on their exposure to annual and lifetime allowance charges arising from their membership of the NHS Pension Scheme. We have had success in challenging and correcting annual allowance pension savings statements resulting in significant savings for some clients. If authorised financial advice is required, this can be provided through our sister company Francis Clark Financial Planning Limited.

## Quilter Financial Advisers

- Website: <https://www.quilter.com/financial-advice/advice-services/>
- Tel: 0800 849 1279
- Email: [QFAinfo@quilter.com](mailto:QFAinfo@quilter.com)

National network of specialists providing comprehensive financial planning services, tailored to medical professionals, covering NHS pension, wealth management, protection, and mortgages. Our bespoke pension report helps put you in an informed position, projecting your benefits and projecting your annual allowance, so that you do not sleepwalk into large tax bills. Our services also include working directly with NHS trusts, pension analysis via salary sacrifice, pension drop-in clinics at your place of work and workplace seminars on all aspects of financial planning include NHS Pension taxation.

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. April 2024.

## Regency Wealth Management

- Website: [www.regencywm.co.uk](http://www.regencywm.co.uk)
- Contact: Amit Ghai  
07903 744 447  
[amit.ghai@sjpp.co.uk](mailto:amit.ghai@sjpp.co.uk)

I am a Chartered Financial planner at Regency Financial Planning I joined Regency three years ago following a successful career with an international bank. I provide holistic financial planning across a range of financial needs and concerns relevant to NHS employees.

## RTS Financial Planning

- Website: [www.rtsfinancialplanning.co.uk](http://www.rtsfinancialplanning.co.uk)
- Contact: Carl Roberts, Chartered Financial Planner  
01908 592544  
[carl@rtsfinancialplanning.co.uk](mailto:carl@rtsfinancialplanning.co.uk)

I want to ensure you get the rewards you deserve out of life. I specialise in working with directors and senior NHS staff, helping them transition into retirement. Ensuring their funds do not run out before they do and so they can leave a legacy for their loved ones. I will ensure you and your family are invested properly according to the risks you are comfortable with. My company only charges fixed fees that are

fair and transparent. This will ensure you are much better off in the long run compared to other financial adviser charging models.

## **Sandison Easson & Co**

- Website: [www.sandisoneasson.co.uk](http://www.sandisoneasson.co.uk)
- Email: [info@sandisoneasson.co.uk](mailto:info@sandisoneasson.co.uk)

Sandison Easson is a leading firm of specialist medical accountants who act for thousands of medical professionals throughout the UK. Their team of experts keep up to date with the most recent legislative changes and can help NHS employees understand and plan for potential tax issues associated with earnings and their NHS Pension. They are able to make complex matters easy to understand for everyone and are regularly invited to provide educational events for specialist associations throughout the UK including seminars for NHS. Through proactive planning Sandison Easson will be able to help you plan for the future and ensure you're paying the right amount of tax by structuring your affairs in the most appropriate way.

## **Simon Bell, Financial Adviser**

- Website: <https://partnership.sjp.co.uk/simonbell/specialist-advice/medical>
- Contact: Simon Bell  
[simon.bell@sjpp.co.uk](mailto:simon.bell@sjpp.co.uk)  
01635 582424  
07971 087703

Simon has been providing tailored financial planning advice to NHS professionals for over 15 years and has an in-depth knowledge of NHS Pensions and benefits. Simon will build a long-term relationship with you to fully understand your situation creating a bespoke financial plan that will help you to achieve the lifestyle you desire.

## **Shubho Kundu Wealth Management Limited**

- Website: [www.shubhokunduwmm.co.uk](http://www.shubhokunduwmm.co.uk)



- Contact: Shubho Kundu  
[shubho.kundu@sjpp.co.uk](mailto:shubho.kundu@sjpp.co.uk)  
07833 145983

Shubho Kundu Wealth Management Limited is an appointed representative and represents St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

## Swallow Financial Planning

- Website: [www.swallow-financial.co.uk](http://www.swallow-financial.co.uk)
- Contact: Andrew Swallow  
020 3755 3235

Andrew has a long history of advising both NHS and USS members with regard to their financial affairs much of this work has been concerning lifetime allowance (LTA) and annual allowance (AA) issues. He is highly qualified and is able to advise on all aspects of your financial affairs. Andrew is happy to provide an initial telephone chat or face to face meeting an no charge.

## Tilney

- Website: [www.tilney.co.uk/specialist-advice/nhs-and-other-medical-professionals](http://www.tilney.co.uk/specialist-advice/nhs-and-other-medical-professionals)
- Email: [contact@tilney.co.uk](mailto:contact@tilney.co.uk)

Tilney's specialists work with medical professionals on retirement planning and the NHS pension scheme – from calculating allowances to protecting pensions against tax charges.

## Total Wealth Planning

- Website: [www.totalwp.co.uk](http://www.totalwp.co.uk)
- Contact: Neil Howchin  
0330 123 9925  
[neil.howchin@totalwp.co.uk](mailto:neil.howchin@totalwp.co.uk)  
[info@totalwp.co.uk](mailto:info@totalwp.co.uk)

Total Wealth Planning is a holistic chartered financial planning company which has extensive knowledge of the complex NHS pensions schemes.

This has recently been exacerbated since the April 2016 changes in pension legislation including:

- The standard annual allowance (£40,000) rules reducing to £10,000,
- Tapered and adjusted annual allowance for many high earners,
- Lifetime annual allowance rules affecting long term NHS employees and high earners.

We have been meeting high earning and senior NHS members of staff for many years. We help with financial planning and guiding them through the current and potential adverse effects of the above pension legislation.

## Wesleyan

- Website: [www.wesleyan.co.uk/nhsps](http://www.wesleyan.co.uk/nhsps)
- Bespoke contact form: [www.wesleyan.co.uk/nhsps](http://www.wesleyan.co.uk/nhsps)

Providing financial guidance and expert advice on the NHS Pension Scheme to medical professionals, from graduation to retirement and beyond. To access further information or to request your no obligation appointment, visit [www.wesleyan.co.uk/nhsps](http://www.wesleyan.co.uk/nhsps).

## Further information

Visit our [annual allowance](#) and [lifetime allowance](#) resources on our website, to support your conversations with staff.

Please tell us what you think about our products and resources by emailing [pensions@nhsemployers.org](mailto:pensions@nhsemployers.org).