

Contractor Finance

Important: 2025/2026 GP Locum Superannuation Pension Deadline Dates

Dear Doctor,

Please review the information below if you carried out GP locum sessions during 2025/26 and intend to pension these earnings. If you no longer undertake GP locum work, or do not plan to pension future locum earnings, please let us know so we can update our records and notify SPPA accordingly.

Important Deadlines

- **Submission deadline for all 2025/26 pension contribution forms: 17 April 2026**
- **Payment deadline: 11 May 2026**
- **Payments received after 11 May 2026 will be refunded and your Forms will be returned to you unprocessed, and contributions not reported to SPPA.**

All unpaid contributions must be removed from our system before we can finalise the 2025/26 financial year and report GP locum pension contributions to SPPA by **31 May 2026**. If you have outstanding forms, please submit them as soon as possible.

At this stage, we should already have received all returns and payments for **April 2025 to January 2026**.

Action Required

- Submit all GP Locum Forms A and B for **April 2025 onwards** up to your most recent monthly return as soon as possible and any outstanding Forms by 17 April 2026.
- Make sure that you have paid all pension contributions before 11 May 2026.
- Please avoid holding completed forms for batch submission—this delays processing and increases the risk of missing deadlines.

Why is the annual cut-off 17 April 2026?

This date allows us sufficient time to process all submissions received by 17 April, issue payment instructions, and complete year-end reporting to SPPA by 31 May.

Submitting returns after the cut-off

Once our year-end processes begin, the 2025/26 financial year will be closed, and we will be unable to accept or process any further returns for that period.

Determining Your Contribution Tier

Your contribution rate is based on your estimated **total NHS practitioner pensionable earnings** for the financial year (1 April–31 March). This includes earnings from:

- Locum work
- Salaried GP posts
- Out-of-hours work
- Partnership income

Do **not** include 'Officer' income (e.g., GP training), as this is ring-fenced under a separate SPPA pension contract.

Please refer to the [SPPA NHS Pension Scheme \(Scotland\) 2025/11 circular](#) for guidance on determining your tier.

If you hold either an Assistant Practitioner or Salaried GP posts, you can use **SPPA's appendix D – Annual Self-assessment form** found on their [NHS – Forms](#) web page to assist you.

How to calculate your tier

1. **Calculate pensionable earnings:**
Pensionable earnings = **Gross locum pay – 10%** (professional fees deduction)
2. **Estimate your total NHS practitioner earnings for the year.**
3. **Use this estimate** to choose the correct contribution tier from the annual SPPA tiering tables, found below.
4. **Apply the tier rate** to your pensionable earnings on Form B.

Example:

Gross earnings: £1,000

10% deduction: £100

Pensionable earnings: **£900**

Chosen contribution tier (example): **9.8%**

Your Contribution: **£900 × 9.8% = £88.20**

Tiering Tables (2025–2026)

Table 1 - Used in respect of members in pensionable employment on the last day of the previous scheme year and the first day of that current scheme year. **Example, if you have completed locum sessions before 1 April 2025, please use the table below.**

Financial Year 2025-26 (for earnings/monthly returns submitted from April 2025)		
Pensionable earnings band in 2025/2026	Contribution percentage rate	Employer Contribution Rate
Up to £13,330	5.7%	22.5%
£13,331 to £26,762	6.4%	22.5%
£26,763 to £31,669	7.0%	22.5%
£31,670 to £39,734	8.7%	22.5%
£39,735 to £41,669	9.8%	22.5%
£41,670 to £50,650	10.5%	22.5%
£50,651 to £54,811	11.2%	22.5%
£54,812 to £76,652	11.6%	22.5%
£76,653 and above	12.7%	22.5%

Table 2 - This table will apply to any member who starts a new job or whose pensionable pay changes, as a result of an employment change, during the current scheme year. **For example, if you started locum sessions from 01/04/2025 for the first time, use the table below.**

Financial Year 2025-26 (for earnings/monthly returns submitted from April 2025)		
Pensionable earnings band in 2025/2026	Contribution percentage rate	Employer Contribution Rate
Up to £13,330	5.7%	22.5%
£13,331 to £27,899	6.4%	22.5%
£27,900 to £33,015	7.0%	22.5%
£33,016 to £41,423	8.7%	22.5%
£41,424 to £43,440	9.8%	22.5%
£43,441 to £52,803	10.5%	22.5%
£52,804 to £57,140	11.2%	22.5%
£57,141 to £79,910	11.6%	22.5%
£79,911 and above	12.7%	22.5%

Selecting the correct tier

For example, if your estimated practitioner pensionable income is approximately **£60,000**, your tier rate would be **11.6%**.

After your forms are processed, you will receive a Worldpay payment request with a unique reference and ledger code. **Please do not make payment until this request has been issued.**

GP Locum Form A/B

Please ensure you use the most current GP Locum Form A/B, available on our [NHS Pension Forms & Guidance](#) webpage.

Older versions contain outdated tiering rates and will delay processing.

2025/26 Annual Statements

Annual contribution statements will be issued after year-end processes are completed and SPPA has been informed of all GP locum contributions. You can expect your statement **early June** via email, please check your Spam or Bulk folders. Please bear with us during this busy period.

If you have any questions, please contact us at: NSS.LocumContributions@nhs.scot

Kind Regards

Contractor Finance – Medical
Finance, Corporate Governance and Legal Services
NHS National Services Scotland

We are NHS National Services Scotland. We offer a wide range of services and together we provide national solutions to improve the health and wellbeing of the people of Scotland. Find out more about our services at www.nss.nhs.scot

