

This tool provides an illustrative estimate of NHS pension income across different schemes. Open the file `nhs_pension_calculator.html` in any web browser — no internet connection needed. Move the sliders and the results update instantly. This guide explains every control, toggle and output shown in the tool.

Getting started

Double-click the file `nhs_pension_calculator.html` — it opens in your web browser (Chrome, Firefox, Edge or Safari all work). Nothing to install, no account needed. All calculations happen locally on your device.

- 1 Enter your final salary — or your best estimate of what it will be at retirement.
- 2 Set the CPI assumption — this controls how much your CARE pension slices grow each year.
- 3 Toggle on the schemes that apply to you (see the Toggles section below).
- 4 Adjust the years-of-service sliders for each active scheme.
- 5 Read your results — all figures update instantly as you move any slider.

Your details — top two sliders

Final salary at retirement

Enter the salary you expect to be earning when you retire — not your salary today. For the 1995 scheme this is critical: your entire pre-2015 service is calculated using this number retroactively. A higher final salary increases both your annual pension and your automatic lump sum.

If unsure, use your current salary as a conservative estimate and adjust upward.

CPI assumption

Controls how much your 2015 CARE pension slices grow each year through revaluation, and also affects the McCloud remedy comparison between the 1995 and 2015 bases. The default is 2.5%, close to the Bank of England long-run inflation target. Higher CPI makes the 2015 CARE basis stronger relative to the 1995 basis.

A range of 2 to 3 per cent is reasonable for long-term planning purposes.

Scheme membership toggles

Switch each toggle on or off depending on your NHS employment history. Only the schemes that actually apply to you should be switched on.

1995 scheme service

ON by default

You were enrolled in the NHS pension scheme before 2008

Switch ON if: you joined the NHS before 1 April 2008 and were enrolled in the pension at that time.

Switch OFF if: you joined the NHS on or after 1 April 2008 — you would have entered the 2008 scheme instead.

2008 scheme service

OFF by default

You joined the NHS between 2008 and 2015

Switch ON if: you joined the NHS between 1 April 2008 and 31 March 2015.

Switch OFF if: you joined before 2008 (use the 1995 scheme toggle) or after April 2015 (2015 CARE only).

McCloud remedy window

ON by default

The contested 7-year period from April 2015 to March 2022

Switch ON if: you were an active NHS pension member on both 31 March 2012 AND 1 April 2015. This covers most long-serving staff already in the scheme before 2015.

Switch OFF if: you joined the NHS after April 2015 — you went straight into the 2015 CARE scheme with no remedy period to resolve.

2015 CARE service

ON by default

Post-April 2022 service — everyone is in this scheme now

Switch ON if: you are still working in the NHS and have completed service after April 2022.

Switch OFF if: you retired before April 2022 — all your service sits within the earlier schemes.

Which toggles to switch on — common scenarios

Scenario	1995	2008	McCloud	2015
Joined NHS before 2008, still working today	ON	OFF	ON	ON
Joined NHS 2008 to 2015, still working today	OFF	ON	ON	ON
Joined NHS after April 2015	OFF	OFF	OFF	ON
Retired before April 2022 — was in 1995 scheme	ON	OFF	ON	OFF
Retired before April 2022 — was in 2008 scheme	OFF	ON	ON	OFF

Years of service sliders

1995 scheme — years of service

Enter the total years you worked in the NHS before April 2015. This service benefits most from late-career pay rises because your final retirement salary is applied retroactively across every one of these years.

Check your NHS Total Reward Statement or contact NHSBSA for your exact service length.

2008 scheme — years of service

Enter the number of years you worked between joining in 2008 and April 2015. The 2008 scheme uses 1/60th of your final salary per year — more generous than the 1995 scheme fraction of 1/80th — but it does not include an automatic lump sum.

Most people who joined in 2008 have between one and seven years of service here.

McCloud — average salary during 2015 to 2022

Enter your average salary during the remedy period. This is used to calculate the 2015 CARE basis for those 7 years. It should reflect what you were actually earning at the time, not your final retirement salary.

If unsure, use your salary from around 2018 to 2019 as a reasonable midpoint estimate.

McCloud — years until retirement

How many years from now until you plan to retire. This determines how long the CARE slices from 2015 to 2022 continue to be revalued by CPI before you take your pension. More years means more CPI growth on the 2015 basis, making it harder for the 1995 basis to win.

Set to zero if you are retiring now or in the very near future.

2015 CARE scheme — years of service

Enter the number of years you have worked since April 2022. This scheme accrues 1/54th of your salary each year as a pension slice, revalued by CPI annually. Unlike the 1995 scheme, this portion is only accessible at state pension age (67), not at 60. If you retire at 60 there will be a gap before this portion becomes payable.

This number increases by one for every year you continue working after April 2022.

Understanding your results

ANNUAL PENSION

£13,500

before tax

MONTHLY INCOME

£1,125

before tax

TAX-FREE LUMP SUM

£27,000

arrives at retirement

STATE PENSION (AGE 67+)

£26,048

combined annual income

Annual pension

Your total NHS pension per year before tax, combining all scheme portions. It is index-linked — rising with CPI every April for the rest of your life.

Monthly income

The annual pension divided by 12. Your baseline monthly income before tax.

Tax-free lump sum

The automatic cash payment you receive on the day you retire. In the 1995 scheme this is always 3 times your annual pension from pre-2015 service — no application needed, it arrives automatically. If McCloud favours the 1995 basis, those 7 years also add to this figure. The payment is completely tax-free.

State pension (age 67+)

Your full NHS pension plus the state pension (£12,548 per year for 2026/27). This shows combined annual income once the state pension starts at 67. Your actual entitlement depends on your NI record — check at gov.uk.

Annual pension breakdown bars

The coloured bars show how your total pension is divided between schemes. Each bar width is proportional to that scheme's share of the total.

1995 scheme

Your pre-2015 final salary pension. Usually the largest bar for long-serving staff. Calculated as: final salary divided by 80, multiplied by years of service.

2008 scheme

Pre-2015 final salary pension at 1/60th per year. Only appears if the 2008 scheme toggle is switched on.

McCloud window

The 7-year remedy period 2015 to 2022. The tool automatically picks whichever basis — 1995 or 2015 — gives the higher annual pension for those years.

2015 CARE

Post-April 2022 career average pension. This portion is locked until state pension age (67), creating an income gap if you retire early at 60.

The McCloud remedy winner box

Directly below the breakdown bars, a colour-coded box shows which basis wins for the 7-year remedy period. This updates automatically every time you move a slider.

1995 BASIS WINS

The box turns **blue**. The 1995 final salary calculation for those 7 years beats the CARE accrual. This adds both annual pension AND lump sum for the remedy period. It typically happens when your final salary is significantly higher than your remedy period salary.

2015 BASIS WINS

The box turns **green**. The CARE accrual revalued by CPI since 2015 beats the 1995 final salary calculation. This adds annual pension only — no extra lump sum. This tends to happen when salary was broadly flat across the period, or CPI has been high.

To see the 1995 basis win: set the final salary slider to a notably higher value than the McCloud remedy salary slider. The tool also shows the exact final salary needed to flip the winner.

Monthly income timeline and income gap

The two timeline bars show your estimated monthly income at different stages of retirement.

Ages 60 to 66

Only your 1995 scheme and McCloud portions (if 1995 basis wins) are accessible at 60. Your 2015 CARE portion is locked until state pension age. This bar shows income during the gap years before state pension starts.

Ages 67 and over

Your full NHS pension across all portions, plus the state pension. The dark blue section is NHS pension income; the purple section is state pension. The combined monthly figure is shown on the right of the bar.

Income gap warning

If you have both 1995 and 2015 CARE service, an orange warning box appears. It shows the exact monthly shortfall between ages 60 and 67 when your CARE portion is not yet payable. This is important to factor into your retirement planning.

Important notes

- This tool provides illustrative estimates only. Figures are based on simplified calculations and should not be used as the sole basis for any financial decisions.
- For your personal pension statement, contact NHSBSA or log in to your NHS Total Reward Statement at my.nhsrewardstatements.nhs.uk
- McCloud remedy figures are approximate. NHSBSA will produce exact calculations at retirement using your complete service history and salary records.
- Tax is not shown in the tool. Your pension is taxable income above the personal allowance (currently £12,570). Speak to HMRC or a regulated financial adviser for your personal tax position.
- The state pension shown is the current full new state pension (£12,548 for 2026/27). Your actual entitlement depends on your National Insurance record — check at gov.uk/check-state-pension.

