



## Financial security

Your pension depends on your earnings and how long you have been a member of the scheme. Benefits are secure and guaranteed by the government.



#### Tax efficient

Contributions to the scheme are tax free. bringing down the cost of membership.



The NHS Pension Scheme continues to be one of the most comprehensive and generous schemes in the UK and is a key part of the reward offer for employees in the NHS.



### **Future proof**

Your pension benefits increase each year during your retirement to help keep up with the rising cost of living.



# **Support from** your employer

Your employer pays a contribution equal to 14.3 per cent of your salary towards the cost of your pension.\*



# **Family protection**

The scheme provides valuable protection for your family, including life assurance and a pension if you are too ill to work.



Options are available to increase your benefits and to retire flexibly, to suit your plans for the future.

For more information please visit www.nhsemployers.org/pensions You can also tell us what you think about our products and resources by emailing pensions@nhsemployers.org



\*Source: The NHS Pension Scheme Actuarial Valuation as at 31.03.2012