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We're experiencing high levels of contact, we appreciate your patience at this time.

Scheme Pays Election

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Frequently Asked Question 1: Can I amend a Scheme Pays Election after I have retired?
Answer:
Yes, as long as the Mandatory Scheme Pays election was made prior to retirement, then you have until the 31 July, 4 years from the end of the tax year to which your liability relates to amend the election e.g. a Mandatory Scheme Pays election for the 2017/18 tax year, can be amended up to 31 July 2023.
(The deadline to amend a Scheme Pays election that has been voluntarily accepted by the Scheme is yet to be determined.)
If you have amended a Scheme Pays Election you will need to amend your Self-Assessment Tax Return (SATR).
For more information on how to amend a SATR and the timescales surrounding, it please see our 'Tax Return Guidance'.
Frequently Asked Question 2: Can I make a Scheme Pays Election once I have retired?
Answer:
Unfortunately the answer is no, a Scheme Pays election must be received prior to your retirement. Prevailing legislation is very specific on this point.
Frequently Asked Question 3: Will my Family benefits upon death be affected by my Scheme Pays elc

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Answer:

Family Benefits payable upon your death are not reduced by any Scheme Pays elections that you have made.

Forms

Ready to apply? Our forms page has everything you'll need to get started.

[Forms](#)

Calculators

Get an insight into how your pension is built and explore your options.

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FAQ's

Find the answers with our range of Frequently Asked Questions.

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