



Associates lose out in pension confusion

NASDAL, the National Association for Specialist Dental Accountants and Lawyers is welcoming new guidance (1) from NHS Pensions which clarifies how associate pensions are allocated. NASDAL accountants have been concerned for some time that associate/performer dentists who are not being advised by a specialist dental accountant could lose out due to confusion over pension entitlements and record-keeping.

Media spokesman Alan Suggett said while the clarification in the new guidance was helpful for associate/performers, he remained concerned about those who already have depleted pensions. It's thought, he said, that in the last year 3000 associate/performer dentists were allocated little or no pension at all.

He said the principal reason for the confusion was the complexity of the Annual Reconciliation Return (ARR) forms. This is an issue which NASDAL has highlighted in the past. Alan added: "It's all down to recording information. Either the ARR is filled in incorrectly, or associates are not checking their annual SD86C form or they are not being advised properly."

Alan added: "The good news is that the powers that be are well aware of the problem, and the recording process is being changed, hopefully by 2012. But the worrying aspect is that many associate/performers are unaware. As an accountant, I make it a priority to check my clients' returns and put right any inaccuracies. But what about those associate/performers who are not acted for by members of NASDAL?"

Nick Ledingham, Chairman of NASDAL agreed, adding that in large multi-performer practices, it can be difficult for principals to fill out the ARR's accurately. Dentists with a NASDAL accountant are offered help with the completion of the ARR, so that the form can be filled out correctly."

He said that NASDAL was pleased to be working with the British Dental Association and NHS Pensions and he hoped that the guidance could continue to be evolved and all confusion eliminated.

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Note to editors

[1http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GDP_Pensions_Guide_\(V1\)_09.2011.pdf](http://www.nhsbsa.nhs.uk/Pensions/Documents/Pensions/GDP_Pensions_Guide_(V1)_09.2011.pdf)

This is one of three releases relating to the new Pensions guidance for dentists. The other two releases from NASDAL deal with incorporation and how it affects pensions from the perspective of associates and from the perspective of principals.

For more information or to obtain photos or the logo of NASDAL, please contact Caroline Holland on 020 8679 9595/07974 731396 or email caroline@carolineholland.eu

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