

**Local Government Pension Scheme (Scotland)  
Pensioner Cash Equivalent Factors on Divorce  
from 1 January 2012**

Version 1.0  
Date: 18 January 2012

## List of Contents

---

<b>Important notes on use of factor tables</b> .....	2
<b>1 Pensioner Cash Equivalent Factors on Divorce</b>	
Table 1.1 Males (non-ill-health cases).....	3
Table 1.2 Females (non-ill-health cases).....	5
<b>2 Ill-Health Pensioner Cash Equivalent Factors on Divorce</b>	
Table 2.1 Males.....	7
Table 2.2 Females.....	9
<b>3 Adjustment for Market Conditions</b>	
Table 3.1 Adjustment for Market Conditions.....	11
<b>4 Supplementary Lump Sum at 55 Factors</b>	
Table 4.1 Males and Females.....	12

### **Important notes on use of factor tables**

---

1. The factors within this note are consistent with the revised HMT guidelines, issued on 26<sup>th</sup> October 2011, regarding the change in the discount rate to be used for CETVs payable from public service schemes.
2. In accordance with HMT's note, an Adjustment for Market Conditions (AMC) is no longer used in the calculation of transfer values. However, the table 3.1 has been retained in order to aid with administration. All values in this table have been set to 1.00.
3. The Actuarial Factors in this note come into effect 1 January 2012. The Scottish Public Pensions Agency ("SPPA") will advise if the factors need to be backdated.

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 1 Pensioner Cash Equivalent Factors on Divorce

Table 1.1 – Males (non-ill-health cases)

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
20	24.41	7.82	1.44	3.11	4.81
21	24.43	8.04	1.49	3.12	4.94
22	24.46	8.27	1.53	3.13	5.08
23	24.48	8.50	1.58	3.14	5.22
24	24.49	8.74	1.63	3.15	5.36
25	24.50	8.98	1.67	3.16	5.50
26	24.51	9.24	1.72	3.17	5.65
27	24.51	9.50	1.77	3.18	5.80
28	24.51	9.77	1.82	3.19	5.96
29	24.51	10.04	1.88	3.20	6.12
30	24.49	10.32	1.93	3.21	6.29
31	24.47	10.62	1.98	3.22	6.46
32	24.45	10.92	2.04	3.23	6.64
33	24.42	11.23	2.09	3.24	6.82
34	24.38	11.55	2.15	3.25	7.00
35	24.34	11.88	2.20	3.26	7.19
36	24.28	12.22	2.26	3.27	7.39
37	24.22	12.57	2.31	3.28	7.59
38	24.15	12.93	2.37	3.29	7.80
39	24.07	13.30	2.42	3.30	8.02
40	23.97	13.68	2.48	3.31	8.24
41	23.87	14.08	2.54	3.32	8.47
42	23.75	14.49	2.60	3.33	8.70
43	23.62	14.90	2.66	3.35	8.94
44	23.47	15.34	2.72	3.36	9.19
45	23.31	15.78	2.79	3.37	9.45
46	23.13	16.24	2.85	3.38	9.71
47	22.93	16.71	2.92	3.39	9.98
48	22.71	17.20	2.99	3.41	10.26
49	22.48	17.70	3.06	3.42	10.55
50	22.22	18.22	3.13	3.43	10.84
51	21.93	18.76	3.20	3.44	11.15
52	21.63	19.32	3.27	3.46	11.46
53	21.30	19.89	3.34	3.47	11.79
54	20.95	20.49	3.40	3.49	12.13
55	20.57		3.47	3.50	12.48
56	20.18		3.53	3.52	12.84
57	19.79		3.60	3.54	13.22
58	19.38		3.65	3.56	13.62
59	18.97		3.71	3.58	14.03
60	18.56		3.76	3.60	14.46

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 1 Pensioner Cash Equivalent Factors on Divorce

**Table 1.1 – Males (non-ill-health cases) *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
61	18.14		3.81	3.63	14.92
62	17.71		3.85	3.65	15.39
63	17.27		3.89	3.68	15.89
64	16.83		3.92	3.79	16.42
65	16.37		3.96	3.80	
66	15.90		3.99	3.63	
67	15.43		4.02	3.45	
68	14.94		4.04	3.28	
69	14.44		4.06	3.10	
70	13.94		4.06	2.93	
71	13.45		4.06	2.77	
72	12.95		4.04	2.60	
73	12.45		4.01	2.44	
74	11.95		3.96	2.28	
75	11.45		3.91	2.13	
76	10.95		3.84	1.98	
77	10.44		3.77	1.83	
78	9.93		3.68	1.68	
79	9.42		3.58	1.54	
80	8.90		3.46	1.40	
81	8.39		3.32	1.27	
82	7.89		3.17	1.14	
83	7.40		2.98	1.02	
84	6.93		2.78	0.91	
85	6.49		2.56	0.80	
86	6.07		2.33	0.70	
87	5.67		2.10	0.62	
88	5.30		1.87	0.54	
89	4.96		1.64	0.47	
90	4.64		1.42	0.41	
91	4.35		1.22	0.36	
92	4.08		1.03	0.31	
93	3.82		0.85	0.27	
94	3.58		0.69	0.23	
95	3.35		0.55	0.20	
96	3.11		0.43	0.17	
97	2.89		0.33	0.14	
98	2.67		0.24	0.12	
99	2.47		0.18	0.10	
100	2.29		0.12	0.09	

\* When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 1 Pensioner Cash Equivalent Factors on Divorce

**Table 1.2 – Females (non-ill-health cases)**

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
20	24.75	8.14	0.74	2.61	5.11
21	24.79	8.37	0.76	2.62	5.25
22	24.82	8.61	0.78	2.63	5.40
23	24.85	8.85	0.81	2.64	5.54
24	24.88	9.10	0.83	2.64	5.70
25	24.91	9.36	0.85	2.65	5.85
26	24.92	9.62	0.88	2.66	6.01
27	24.94	9.89	0.90	2.67	6.18
28	24.95	10.17	0.93	2.67	6.35
29	24.96	10.46	0.95	2.68	6.52
30	24.96	10.76	0.98	2.69	6.70
31	24.95	11.06	1.01	2.70	6.88
32	24.94	11.38	1.03	2.70	7.07
33	24.92	11.70	1.06	2.71	7.26
34	24.89	12.04	1.09	2.72	7.46
35	24.86	12.38	1.11	2.73	7.67
36	24.82	12.73	1.14	2.74	7.88
37	24.77	13.09	1.17	2.74	8.10
38	24.71	13.47	1.19	2.75	8.32
39	24.64	13.86	1.22	2.76	8.55
40	24.56	14.25	1.24	2.77	8.79
41	24.46	14.66	1.27	2.78	9.03
42	24.36	15.09	1.30	2.79	9.29
43	24.24	15.52	1.32	2.79	9.54
44	24.11	15.97	1.35	2.80	9.81
45	23.97	16.44	1.37	2.81	10.09
46	23.81	16.92	1.40	2.82	10.37
47	23.63	17.41	1.42	2.83	10.66
48	23.43	17.92	1.44	2.84	10.96
49	23.22	18.45	1.46	2.85	11.27
50	22.99	18.99	1.49	2.86	11.59
51	22.73	19.56	1.50	2.87	11.92
52	22.46	20.15	1.52	2.88	12.27
53	22.16	20.75	1.54	2.90	12.62
54	21.84	21.38	1.55	2.91	12.99
55	21.50		1.56	2.92	13.37
56	21.14		1.57	2.94	13.77
57	20.78		1.58	2.95	14.18
58	20.41		1.58	2.97	14.61
59	20.03		1.58	3.05	15.05
60	19.64		1.58	3.16	15.52

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 1 Pensioner Cash Equivalent Factors on Divorce

**Table 1.2 – Females (non-ill-health cases) *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
61	19.24		1.58	3.25	16.00
62	18.83		1.58	3.35	16.49
63	18.41		1.58	3.44	17.01
64	17.98		1.57	3.54	17.55
65	17.54		1.56	3.51	
66	17.09		1.54	3.34	
67	16.63		1.53	3.18	
68	16.16		1.51	3.01	
69	15.68		1.48	2.85	
70	15.19		1.46	2.68	
71	14.70		1.42	2.53	
72	14.20		1.39	2.37	
73	13.69		1.34	2.22	
74	13.18		1.29	2.07	
75	12.67		1.23	1.93	
76	12.15		1.16	1.79	
77	11.62		1.08	1.65	
78	11.09		1.00	1.52	
79	10.55		0.92	1.39	
80	10.00		0.83	1.26	
81	9.46		0.74	1.14	
82	8.92		0.65	1.03	
83	8.39		0.57	0.92	
84	7.89		0.49	0.82	
85	7.40		0.41	0.73	
86	6.94		0.34	0.65	
87	6.50		0.28	0.58	
88	6.09		0.23	0.51	
89	5.69		0.18	0.46	
90	5.32		0.14	0.40	
91	4.97		0.10	0.35	
92	4.63		0.07	0.31	
93	4.31		0.05	0.27	
94	4.01		0.03	0.24	
95	3.72		0.02	0.21	
96	3.44		0.01	0.18	
97	3.18		0.01	0.16	
98	2.94		0.00	0.13	
99	2.72		0.00	0.12	
100	2.52		0.00	0.10	

\* When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

LGPS Scotland

V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 2 III-Health Pensioner Cash Equivalent Factors on Divorce

**Table 2.1 - Males**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
20	25.56	4.82	2.24	3.48
21	25.40	4.87	2.25	3.58
22	25.24	4.92	2.26	3.68
23	25.08	4.97	2.27	3.79
24	24.91	5.02	2.28	3.90
25	24.73	5.06	2.29	4.01
26	24.56	5.11	2.30	4.13
27	24.38	5.15	2.32	4.26
28	24.21	5.19	2.33	4.39
29	24.04	5.22	2.35	4.52
30	23.87	5.24	2.36	4.66
31	23.71	5.26	2.38	4.81
32	23.55	5.27	2.40	4.97
33	23.39	5.27	2.42	5.13
34	23.23	5.26	2.44	5.30
35	23.07	5.25	2.46	5.47
36	22.91	5.24	2.48	5.66
37	22.75	5.23	2.50	5.85
38	22.58	5.21	2.52	6.04
39	22.40	5.20	2.55	6.25
40	22.22	5.19	2.57	6.46
41	22.02	5.19	2.59	6.67
42	21.81	5.19	2.62	6.89
43	21.58	5.19	2.64	7.12
44	21.35	5.21	2.66	7.36
45	21.09	5.23	2.68	7.60
46	20.83	5.25	2.70	7.84
47	20.54	5.29	2.72	8.10
48	20.24	5.33	2.74	8.35
49	19.93	5.38	2.76	8.62
50	19.60	5.42	2.78	8.90
51	19.27	5.47	2.80	9.19
52	18.94	5.51	2.83	9.49
53	18.59	5.55	2.85	9.81
54	18.24	5.59	2.88	10.14
55	17.89	5.63	2.90	10.49
56	17.52	5.66	2.93	10.86
57	17.15	5.68	2.96	11.24
58	16.78	5.70	3.00	11.66
59	16.41	5.71	3.04	12.10
60	16.03	5.72	3.08	12.57



LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 2 III-Health Pensioner Cash Equivalent Factors on Divorce

---

**Table 2.1 – Males *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
61	15.66	5.71	3.12	13.07
62	15.28	5.70	3.17	13.60
63	14.89	5.69	3.22	14.16
64	14.49	5.67	3.35	14.76
65	14.07	5.65	3.37	
66	13.65	5.64	3.21	
67	13.22	5.61	3.05	
68	12.79	5.58	2.90	
69	12.36	5.53	2.74	
70	11.93	5.46	2.59	
71	11.50	5.39	2.44	
72	11.08	5.29	2.30	
73	10.66	5.18	2.16	
74	10.24	5.07	2.02	
75	9.83	4.94	1.88	
76	9.40	4.80	1.75	
77	8.98	4.65	1.62	
78	8.55	4.49	1.49	
79	8.12	4.32	1.37	
80	7.69	4.13	1.25	
81	7.27	3.92	1.13	
82	6.87	3.68	1.02	
83	6.49	3.43	0.91	
84	6.12	3.15	0.81	
85	5.79	2.87	0.72	
86	5.47	2.57	0.64	
87	5.17	2.29	0.57	
88	4.89	2.01	0.50	
89	4.63	1.75	0.44	
90	4.40	1.50	0.39	
91	4.18	1.26	0.34	
92	3.97	1.05	0.30	
93	3.76	0.86	0.26	
94	3.55	0.70	0.23	
95	3.33	0.56	0.20	

\*When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and **15%** of the GMP amount in respect of service after that date

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 2 III-Health Pensioner Cash Equivalent Factors on Divorce

---

Table 2.2 – Females

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
20	27.22	2.49	2.05	4.18
21	27.06	2.52	2.05	4.30
22	26.90	2.55	2.06	4.42
23	26.73	2.57	2.07	4.55
24	26.57	2.60	2.07	4.67
25	26.40	2.62	2.08	4.81
26	26.23	2.64	2.09	4.95
27	26.06	2.65	2.09	5.09
28	25.89	2.66	2.10	5.24
29	25.73	2.67	2.11	5.39
30	25.57	2.67	2.12	5.55
31	25.40	2.66	2.13	5.72
32	25.23	2.66	2.14	5.89
33	25.06	2.65	2.15	6.07
34	24.88	2.64	2.16	6.26
35	24.70	2.63	2.18	6.45
36	24.52	2.62	2.19	6.65
37	24.33	2.60	2.20	6.85
38	24.14	2.58	2.21	7.06
39	23.94	2.56	2.22	7.28
40	23.74	2.54	2.24	7.51
41	23.53	2.52	2.25	7.75
42	23.32	2.50	2.26	7.99
43	23.09	2.49	2.27	8.24
44	22.85	2.47	2.29	8.50
45	22.61	2.45	2.30	8.76
46	22.35	2.44	2.31	9.03
47	22.09	2.42	2.33	9.32
48	21.82	2.40	2.34	9.61
49	21.54	2.39	2.35	9.92
50	21.26	2.37	2.37	10.23
51	20.96	2.34	2.38	10.56
52	20.67	2.32	2.40	10.91
53	20.36	2.29	2.42	11.26
54	20.04	2.26	2.43	11.63
55	19.72	2.23	2.45	12.02
56	19.39	2.20	2.47	12.42
57	19.05	2.17	2.49	12.84
58	18.70	2.13	2.51	13.28
59	18.34	2.10	2.58	13.74
60	17.97	2.06	2.69	14.22

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

## 2 III-Health Pensioner Cash Equivalent Factors on Divorce

**Table 2.2 – Females *continued***

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP of £1 pa*	Deduction for NI Modification of £1 pa
61	17.60	2.03	2.78	14.72
62	17.20	1.99	2.86	15.24
63	16.80	1.95	2.96	15.79
64	16.39	1.91	3.05	16.36
65	15.96	1.86	3.02	
66	15.52	1.81	2.87	
67	15.07	1.76	2.72	
68	14.61	1.71	2.57	
69	14.14	1.66	2.43	
70	13.67	1.60	2.29	
71	13.20	1.54	2.15	
72	12.72	1.47	2.01	
73	12.24	1.40	1.88	
74	11.76	1.32	1.75	
75	11.28	1.23	1.63	
76	10.79	1.13	1.51	
77	10.31	1.04	1.39	
78	9.82	0.93	1.28	
79	9.34	0.83	1.17	
80	8.87	0.72	1.07	
81	8.41	0.62	0.98	
82	7.97	0.53	0.89	
83	7.55	0.44	0.81	
84	7.16	0.37	0.73	
85	6.81	0.30	0.67	
86	6.48	0.24	0.61	
87	6.17	0.19	0.56	
88	5.89	0.14	0.51	
89	5.62	0.11	0.47	
90	5.37	0.08	0.43	
91	5.13	0.06	0.39	
92	4.89	0.04	0.35	
93	4.64	0.03	0.32	
94	4.39	0.02	0.28	
95	4.12	0.01	0.25	

\* When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and **15%** of the GMP amount in respect of service after that date

### 3 Adjustment for Market Conditions

---

**Table 3.1 – Adjustment for Market Conditions**

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
20-40	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00	1.00

LGPS Scotland  
V1 Pensioner Cash Equivalent Factors on Divorce from 1 January 2012

#### 4 Supplementary lump sum at 55 factors

---

**Table 4.1 – Males and Females**

<b>Age last birthday at relevant date</b>	<b>Factor for supplementary lump sum of £1 at age 55</b>
20	0.19
21	0.20
22	0.20
23	0.22
24	0.23
25	0.24
26	0.25
27	0.26
28	0.27
29	0.29
30	0.30
31	0.32
32	0.33
33	0.35
34	0.37
35	0.39
36	0.41
37	0.43
38	0.45
39	0.47
40	0.49
41	0.52
42	0.54
43	0.57
44	0.60
45	0.63
46	0.66
47	0.69
48	0.73
49	0.76
50	0.80
51	0.84
52	0.89
53	0.93
54	0.98