

## Transitional arrangements because of SCAPE change in March 2023 – Scotland

Table 1 – calculations based on Individual incoming and outgoing transfers guidance

Calculation	Scenario	Current process
Non-Club transfers out	<ul style="list-style-type: none"> <li>• CETV quote issued before 30 March 2023, and</li> <li>• member elects inside guarantee period</li> </ul>	Use guidance dated 14 August 2020 and version 200811 factor table
Non-Club transfers out	<ul style="list-style-type: none"> <li>• CETV quote issued before 30 March 2023, and</li> <li>• member elects outside guarantee period</li> </ul>	<p>Use guidance dated 14 August 2020 and latest factor table - version 2023-04b</p> <p>See section titled 'Lose the right to a CETV' in <a href="#">the Non-Club Transfer Out guide</a> for information on how to process such cases.</p>
Non-Club transfers out	<ul style="list-style-type: none"> <li>• CETV quote issued between 30 March 2023 and 29 May 2023</li> </ul>	No quotes should have been issued during this period
Non-Club transfers out	<ul style="list-style-type: none"> <li>• CETV quote issued on or after 30 May 2023</li> </ul>	Use guidance dated 14 August 2020 and latest factor table - version 2023-04b
Non-Club transfers out (cash transfer sum)	<ul style="list-style-type: none"> <li>• cash transfer sum quote issued before 30 March 2023, and</li> <li>• member elects for cash transfer sum before reply date</li> </ul>	Use guidance dated 14 August 2020 and version 200811 factor table
Non-Club transfers out (cash transfer sum)	<ul style="list-style-type: none"> <li>• cash transfer sum quote issued between 30 March 2023 and 29 May 2023</li> </ul>	No quotes should have been issued during this period

<b>Calculation</b>	<b>Scenario</b>	<b>Current process</b>
Non-Club transfers out (cash transfer sum)	<ul style="list-style-type: none"> <li>• cash transfer sum quote issued on or after 30 May 2023</li> </ul>	Use guidance dated 14 August 2020 and latest factor table - version 2023-04b
Non-Club transfer in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is a 3 month guarantee from the sending scheme,</li> <li>• member elects inside guarantee period, and</li> <li>• election received before 30 March 2023</li> </ul>	Use guidance dated 14 August 2020 and version 200811 factor table
Non-Club transfers in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is a 3 month guarantee from the sending scheme,</li> <li>• member elects inside guarantee period,</li> <li>• election received after 29 March 2023, and</li> <li>• the transfer value is received within 12 months of joining the LGPS</li> </ul>	Use guidance dated 14 August 2020 and version 200811 factor table
Non-Club transfers in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is a 3 month guarantee from the sending scheme, and</li> <li>• member elects outside guarantee period</li> </ul>	Use guidance dated 14 August 2020 and latest factor table - version 2023-04b

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Calculation	Scenario	Current process
Non-Club transfers in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is a 3 month guarantee from the sending scheme,</li> <li>• member elects within guarantee period,</li> <li>• election received after 29 March 2023, and</li> <li>• the transfer value is received after 12 months of joining the LGPS</li> </ul>	Use guidance dated 14 August 2020 and latest factor table - version 2023-04b
Non-Club transfers in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is no guarantee from the sending scheme, and</li> <li>• election received on or after 30 March 2023</li> </ul>	Use guidance dated 14 August 2020 and latest factor table - version 2023-04b
Non-Club transfer in	<ul style="list-style-type: none"> <li>• transfer in credit quotation issued to the member before 30 March 2023,</li> <li>• there is no guarantee from the sending scheme, and</li> <li>• election received before 30 March 2023</li> </ul>	Use guidance dated 14 August 2020 and version 200811 factor table

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Calculation	Scenario	Current process
Non-Club transfers in	<ul style="list-style-type: none"> <li>transfer in credit quotation not issued to the member before 30 March 2023</li> </ul>	Issue transfer in quotation using guidance dated 14 August 2020 and latest factor table - version 2023-04b. Use the same factors for the 'actual' stage
CEV for Divorce purpose	<ul style="list-style-type: none"> <li>divorce quote issued on or after 30 March 2023</li> </ul>	Use: <ul style="list-style-type: none"> <li>divorce guidance dated 6 March 2020,</li> <li>transfer guidance dated 14 August 2020, and</li> <li>latest factor table - version 2023-04b</li> </ul>
Interfund / intrafund adjustment	<ul style="list-style-type: none"> <li>quote issued by sending administering authority before 30 March 2023, and</li> <li>relevant date of interfund before 30 March 2023</li> </ul>	Use: <ul style="list-style-type: none"> <li>interfund guidance dated 15 September 2020,</li> <li>transfer guidance dated 14 August 2020, and</li> <li>version 200811 factor table</li> </ul>
Interfund / intrafund adjustment	<ul style="list-style-type: none"> <li>quote issued by sending administering authority before 30 March 2023,</li> <li>relevant date of interfund on or after 30 March 2023, and</li> <li>either no final salary benefits transferring, or transfer value of final salary benefits <b>will not be used</b> to buy earned pension in accordance with regulations 10(4), 10(5) or 10(6) of the 2014 Scheme transitional regulations</li> </ul>	<p>Payment made before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>interfund guidance dated 15 September 2020,</li> <li>transfer guidance dated 14 August 2020, and</li> <li>version 200811 factor table</li> </ul> <p>Payment made on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>interfund guidance dated 15 September 2020,</li> <li>transfer guidance dated 14 August 2020, and</li> <li>latest factor table - version 2023-04b</li> </ul>

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Calculation	Scenario	Current process
Interfund / intrafund adjustment	<ul style="list-style-type: none"> <li>quote not issued by sending administering authority before 30 March 2023,</li> <li>where applicable, transfer value of final salary benefits <b>will be used</b> to buy earned pension in accordance with regulations 10(4),10(5) or 10(6) of the 2014 Scheme transitional regulations</li> </ul>	<p>For both the transfer out and in use:</p> <ul style="list-style-type: none"> <li>interfund guidance dated 15 September 2020,</li> <li>transfer guidance dated 14 August 2020, and</li> <li>latest factor table - version 2023-04b</li> </ul>
Club transfers out	<ul style="list-style-type: none"> <li>CETV guarantee date is before 30 May 2023, and</li> <li>member elects inside guarantee period</li> </ul>	Use transfer guidance dated 14 August 2020, and version 200811 factor table
Club transfers out	<ul style="list-style-type: none"> <li>CETV guarantee date is between 30 May 2023 and 30 September 2023, and</li> <li>member elects inside guarantee period</li> </ul>	<p>Use:</p> <ul style="list-style-type: none"> <li>transfer guidance dated 14 August 2020</li> <li>Club factors shown in version 200811 factor table</li> <li>updated CRA factors in the latest factor table – version 2023-04b</li> </ul>
Club transfers out	<ul style="list-style-type: none"> <li>CETV guarantee date is before 1 October 2023</li> <li>Member elects outside guarantee period</li> </ul>	Use transfer guidance dated 14 August 2020 and latest factor table - version 2023-04b
Club transfers out	<ul style="list-style-type: none"> <li>CETV guarantee date is on or after 1 October 2023</li> </ul>	Use transfer guidance dated 14 August 2020 and latest factor table - version 2023-04b

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Calculation	Scenario	Current process
Club transfer in	<ul style="list-style-type: none"> <li>• CETV guarantee date before 1 October 2023</li> </ul>	<p>In principle, you should always use the same approach as the sending scheme. If the sending scheme has used a different approach to that set out below, we suggest you query this with the sending scheme to determine the reason why.</p> <p>Use:</p> <ul style="list-style-type: none"> <li>• guidance dated 14 August 2020</li> <li>• Club factors shown in version 200811 factor table</li> </ul>
Club transfer in	<ul style="list-style-type: none"> <li>• CETV guarantee date on or after 1 October 2023</li> </ul>	<p>In principle, you should always use the same approach as the sending scheme. If the sending scheme has used a different approach to that set out below, we suggest you query this with the sending scheme to determine the reason why.</p> <p>Use:</p> <ul style="list-style-type: none"> <li>• guidance dated 14 August 2020</li> <li>• Club factors shown in latest factor table - version 2023-04b</li> </ul>

**Table 2 - calculations based on other guidance**

Title of guidance	Calculation	Scenario	Current process
Pension sharing following divorce	CEV for divorce purposes	<ul style="list-style-type: none"> <li>• pensioner member, or</li> <li>• active or deferred member who is over NPA for all or part of their benefits, and</li> <li>• divorce quote not issued to the member before 30 March 2023</li> </ul>	Use guidance dated 6 March 2020 and latest factor table - version 2023-04b
Application of a pension debit for divorced members – Transfer date from 1 April 2015	Adjustment of a divorce debit on ill health retirement	<ul style="list-style-type: none"> <li>• retirement on ill health grounds of a member with a divorce debit</li> </ul>	<p>Retirement date before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020 and factors within the guidance</li> </ul> <p>Retirement date on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020, and</li> <li>• latest factor table - version 2023-04b</li> </ul>

Title of guidance	Calculation	Scenario	Current process
Application of a pension debit for divorced members – Transfer date from 1 April 2015	Adjustment of a divorce debit on early retirement (non-ill health cases)	<ul style="list-style-type: none"> <li>• early retirement of a member with a divorce debit (not an ill health retirement), and</li> <li>• transfer date is after 31 March 2015</li> </ul>	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020 and factors within the guidance</li> </ul> <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020, and</li> <li>• latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Application of a pension debit for divorced members – Transfer date before 1 April 2015	Adjustment of a divorce debit on ill health retirement	<ul style="list-style-type: none"> <li>• retirement on ill health grounds of a member with a divorce debit, and</li> <li>• transfer date is before 1 April 2015</li> </ul>	<p>Retirement date before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020 and the factors within the guidance</li> </ul> <p>Retirement date on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020, and</li> <li>• latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Application of a pension debit for divorced members – Transfer date before 1 April 2015	Adjustment of a divorce debit on early retirement (non-ill health cases)	<ul style="list-style-type: none"> <li>• early retirement of a member with a divorce debit (not an ill health retirement), and</li> <li>• transfer date is before 1 April 2015</li> </ul>	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020 and factors within the guidance</li> </ul> <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 18 March 2020, and</li> <li>• latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Application of a pension credit to the former spouse or civil partner of the member (post-2015 members)	Calculation of a pension credit	<ul style="list-style-type: none"> <li>debited member was a member of the 2015 Scheme</li> </ul>	<p>Transfer day before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 15 April 2019 and the factors within the guidance</li> </ul> <p>Transfer day on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 15 April 2019, and</li> <li>latest factor table - version 2023-04b</li> </ul>

Title of guidance	Calculation	Scenario	Current process
Application of a pension credit to the former partner of a pre-2014 leaver	Calculation of a pension credit	<ul style="list-style-type: none"> <li>debited member was not a member of the 2015 Scheme</li> </ul>	<p>Transfer day before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 18 March 2020 and the factors within the guidance</li> </ul> <p>Transfer day on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 18 March 2020, and</li> <li>latest factor table - version 2023-04b</li> </ul>

Title of guidance	Calculation	Scenario	Current process
Early payment of pension	Early payment reduction of pension and lump sum	<ul style="list-style-type: none"> <li>member retires without a right to take unreduced benefits</li> </ul>	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 17 April 2020 and factors within the guidance</li> </ul> <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 17 April 2020, and</li> <li>latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Late retirement	Late payment increase to pension and lump sum	<ul style="list-style-type: none"> <li>Member retires after their Normal Pension Age – age 65 for benefits built up before 1 April 2015 and State Pension age with a minimum of 65 for benefits built up from 1 April 2015</li> </ul>	<p>Retirement date before 1 September 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 10 September 2019 and factors within the guidance</li> </ul> <p>Retirement date after 31 August 2023 use:</p> <ul style="list-style-type: none"> <li>guidance dated 10 September 2019, and</li> <li>latest factor table (currently version 2023-04b)</li> </ul> <p>Note that you will also need to use earlier factors if the member reached their Normal Pension Age before 1 September 2023. Use the guidance dated:</p> <ul style="list-style-type: none"> <li>23 January 2017 for the period from Normal Pension Age to 30 September 2019</li> <li>10 September 2019 for the period from 1 October 2019 to 31 August 2023</li> </ul>
Trivial commutation	Trivial commutation of a pension	<ul style="list-style-type: none"> <li>quotation provided to member before 28 July 2023, and</li> <li>nominated date was before 28 July 2023</li> </ul>	Use guidance dated 16 April 2020 and factors within the guidance

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Title of guidance	Calculation	Scenario	Current process
Trivial commutation	Trivial commutation of a pension	<ul style="list-style-type: none"> <li>• quotation provided to member on or after 28 July 2023, and/or</li> <li>• nominated date is on or after 28 July 2023</li> </ul>	Use guidance dated 16 April 2020 and latest factor table - version 2023-04b
Annual allowance charges: Calculation of scheme pays offset	Pension offset when a member elects for Scheme pays to meet an annual allowance tax charge	<ul style="list-style-type: none"> <li>• member is under NPA at relevant date, and</li> <li>• election does not occur when retirement figures being processed</li> </ul>	<p>Scheme pays election made before 28 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019 and factors within the guidance</li> </ul> <p>Scheme pays election made on or after 28 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019 and latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Annual allowance charges: Calculation of scheme pays offset	Pension offset when a member elects for Scheme pays to meet an annual allowance tax charge	<ul style="list-style-type: none"> <li>• member is over NPA at relevant date, and / or</li> <li>• election occurs when retirement figures being processed</li> </ul>	<p>Scheme pays election made before 28 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019</li> <li>• LTA factors in version 200811 factor table</li> </ul> <p>Scheme pays election made on or after 28 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019 and</li> <li>• the LTA factors in the latest factor table - version 2023-04b</li> </ul>
Annual allowance charges: Calculation of scheme pays offset	Adjustment of an offset on early retirement (ill health cases)	<ul style="list-style-type: none"> <li>• retirement on ill health grounds of a member with a scheme pays offset, and</li> <li>• offset was not calculated when retirement figures being processed</li> </ul>	<p>Retirement date before 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019</li> <li>• pension debit adjustment factors in version 200811 factor table</li> </ul> <p>Retirement date on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019</li> <li>• pension debit adjustment factors in latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Annual allowance charges: Calculation of scheme pays offset	Adjustment of an offset on early retirement (non-ill health cases)	<ul style="list-style-type: none"> <li>• retirement on non-ill health grounds of a member with a scheme pays offset, and</li> <li>• offset was not calculated when retirement figures being processed</li> </ul>	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019</li> <li>• early retirement factors in version 200811 factor table</li> </ul> <p>Retirement date on or after 3 July 2023 use:</p> <ul style="list-style-type: none"> <li>• guidance dated 19 September 2019</li> <li>• early retirement factors in latest factor table - version 2023-04b</li> </ul>
Purchase of additional pension  Election made on or after 1 April 2015	Member and / or employer purchases additional pension	<ul style="list-style-type: none"> <li>• member elects after 26 November 2023 to purchase additional pension, or</li> <li>• employer decides after 26 November 2023 to award additional pension</li> </ul>	Use guidance dated 23 March 2019 and factor table - version 2023-04b

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Title of guidance	Calculation	Scenario	Current process
Purchase of additional pension  Election made on or after 1 April 2015	Member and / or employer purchases additional pension	<ul style="list-style-type: none"> <li>• member elects after 2 October 2023 but before 27 November 2023 to purchase additional pension, or</li> <li>• employer decides after 2 October 2023 but before 27 November 2023 to award additional pension</li> </ul>	Use guidance dated 23 March 2019 and factor table - version 2023-04  For regular payment APCs contracts that continue after March 2024: <ul style="list-style-type: none"> <li>• with effect from 1 April 2024, recalculate the additional contributions due using guidance dated 23 March 2019 and latest factor table - version 2023-04b</li> </ul>
Purchase of additional pension  Election made on or after 1 April 2015	Member and / or employer purchases additional pension	<ul style="list-style-type: none"> <li>• member elected to purchase additional pension before 3 October 2023, or</li> <li>• employer decided to award additional pension before 3 October 2023</li> </ul>	Where the regular payment APCs start or the lump sum is paid after 2 October 2023: <ul style="list-style-type: none"> <li>• use guidance dated 23 March 2019 and factors within that guidance</li> </ul> For regular payment APCs contracts (including contracts where the payments started before 3 October 2023) that continue after March 2024: <ul style="list-style-type: none"> <li>• with effect from 1 April 2024, recalculate the additional contributions due using guidance dated 23 March 2019 and latest factor table - version 2023-04b</li> </ul>

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Title of guidance	Calculation	Scenario	Current process
Purchase of additional pension  Election made on or after 1 April 2012 and before 1 April 2015	Member and / or employer purchased additional pension	<ul style="list-style-type: none"> <li>Additional pension contract continues after March 2024</li> </ul>	With effect from 1 April 2024, recalculate the additional contributions due using guidance dated 19 March 2020 and latest factor table - version 2023-04b
Purchase of additional pension  Election made before 1 April 2012	Member and / or employer purchased additional pension	<ul style="list-style-type: none"> <li>Additional pension contract continues after March 2024</li> </ul>	With effect from 1 April 2024, recalculate the additional contributions due using guidance dated 19 March 2020 and latest factor table - version 2023-04b
Use of accumulated AVCs to provide additional pension under the Scheme	Member elects to convert AVCs into additional pension upon retirement	<ul style="list-style-type: none"> <li>Member elected before 3 October 2023</li> </ul>	Use guidance dated 14 April 2020 and factors within the guidance

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Title of guidance	Calculation	Scenario	Current process
Use of accumulated AVCs to provide additional pension under the Scheme	Member elects to convert AVCs into additional pension upon retirement	<ul style="list-style-type: none"> <li>Member elects on or after 3 October 2023</li> </ul>	Use guidance dated 14 April 2020 and latest factor table - version 2023-04b
Purchase of additional survivor benefits  Election made before 1 April 2015	Member elected to pay additional contributions so that any period of membership before 6 April 1988 will be included in the calculation of survivor benefits for co-habiting partners	<ul style="list-style-type: none"> <li>Additional survivor benefits contract continues after March 2024</li> </ul>	With effect from 1 April 2024, recalculate the additional survivor benefits contributions due using guidance dated 14 April 2020 and latest factor table - version 2023-04b.

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