

Transitional arrangements due to SCAPE change in May 2026 – Scotland

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

Calculation	Scenario	Current process
Non-Club transfer out	<ul style="list-style-type: none"> • CETV quote issued before 19 May 2026, and • member elects inside guarantee period 	Use factor table version 2023-04b dated 03/11/2023
Non-Club transfer out	<ul style="list-style-type: none"> • CETV quote issued before 19 May 2026, and • member elects outside guarantee period 	Suspend until new factors
Non-Club transfer out	<ul style="list-style-type: none"> • CETV quote issued on or after 19 May 2026 	Suspend until new factors
Non-Club transfer out (cash transfer sum)	<ul style="list-style-type: none"> • cash transfer sum quote issued before 19 May 2026, and • member elects for cash transfer sum before reply date 	Use factor table version 2023-04b dated 03/11/2023
Non-Club transfer out (cash transfer sum)	<ul style="list-style-type: none"> • cash transfer sum quote issued on or after 19 May 2026 	Suspend until new factors
Non-Club transfer in	<ul style="list-style-type: none"> • transfer value payment received before 19 May 2026 	Use factor table version 2023-04b dated 03/11/2023

Calculation	Scenario	Current process
Non-Club transfer in	<ul style="list-style-type: none"> any other non-Club transfer in 	Suspend until new factors
CEV for divorce purpose	<ul style="list-style-type: none"> divorce quote issued on or after 19 May 2026 	Suspend until new factors
Interfund / intrafund adjustment	<ul style="list-style-type: none"> quote issued by sending administering authority before 19 May 2026, and relevant date of interfund before 19 May 2026 	Use factor table version 2023-04b dated 03/11/2023
Interfund / intrafund adjustment	<ul style="list-style-type: none"> quote issued by sending administering authority before 19 May 2026, relevant date of interfund on or after 19 May 2026, and transfer value of final salary benefits will be used to buy earned pension in accordance with regulations 10(4), 10(5) or 10(6) of the 2014 Scheme transitional regulations 	Suspend until new factors

Calculation	Scenario	Current process
Interfund / intrafund adjustment	<ul style="list-style-type: none"> • quote issued by sending administering authority before 19 May 2026, • relevant date of interfund on or after 19 May 2026, and • either no final salary benefits transferring, or transfer value of final salary benefits will not be used to buy earned pension in accordance with regulations 10(4), 10(5) or 10(6) of the 2014 Scheme transitional regulations 	Use factor table version 2023-04b dated 03/11/2023
Interfund / intrafund adjustment	<ul style="list-style-type: none"> • quote not issued by sending administering authority before 19 May 2026, and • transfer value of final salary benefits will be used to buy earned pension in accordance with regulations 10(4), 10(5) or 10(6) of the 2014 Scheme transitional regulations 	Suspend until new factors

Calculation	Scenario	Current process
Interfund / intrafund adjustment	<ul style="list-style-type: none"> • quote not issued by sending administering authority before 19 May 2026, and • either no final salary benefits transferring, or transfer value of final salary benefits will not be used to buy earned pension in accordance with regulations 10(4), 10(5) or 10(6) of the 2014 Scheme transitional regulations 	Use factor table version 2023-04b dated 03/11/2023

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"> • pensioner member, or • active or deferred member who is over NPA for all or part of their benefits, and • divorce quote not issued to the member before 19 May 2026 	Suspend until new factors.