

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	- CETV quote issued before 19 May 2026, and - member elects inside the guarantee period	Use factor table version 2023-04b dated 3 November 2023
Non-Club transfer out	- CETV quote issued before 19 May 2026, and - member elects outside the guarantee period	Use factor table 2026-03
Non-Club transfer out	CETV quote issued on or after 19 May 2026	Use factor table 2026-03
Non-Club transfer out (cash transfer sum)	- cash transfer sum quote issued before 19 May 2026, and - member elects for cash transfer sum before the reply date	Use factor table version 2023-04b dated 3 November 2023
Non-Club transfer out (cash transfer sum)	cash transfer sum quote issued on or after 19 May 2026	Use factor table 2026-03
Non-Club transfer in	transfer value payment received before 19 May 2026	Use factor table version 2023-04b dated 3 November 2023

Calculation	Scenario	Current process
Non-Club transfer in	transfer value payment received on or after 19 May 2026 (including where the quote and / or the election was given before 19 May 2026)	Use factor table 2026-03
Club transfer out	guarantee date before 10 June 2026	Use factor table version 2023-04b dated 3 November 2023
Club transfer out	guarantee date between 10 June 2026 and 30 September 2026 (inclusive)	Use: - Club factors shown in version 2023-04b dated 3 November 2023 - updated CRA factors in the latest factor table – version 2026-03
Club transfer out	guarantee date on or after 1 October 2026	Use: - Club factors shown in the public sector transfer club factors 2026 spreadsheet - updated CRA factors in the latest factor table – version 2026-03
Club transfer in	guarantee date before 1 October 2026	Use factor table version 2023-04b dated 3 November 2023 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 above, we suggest you query this with the sending scheme to determine the reason why

Calculation	Scenario	Current process
Club transfer in	guarantee date after 30 September 2026	Use Club factors shown in the public sector transfer club factors 2026 spreadsheet 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 above, we suggest you query this with the sending scheme to determine the reason why
CEV for divorce purpose	divorce quote issued on or after 19 May 2026	Use factor table 2026-03
Interfund / intrafund adjustment	- previous benefits are deferred benefits, - quote issued by sending administering authority before 19 May 2026, - relevant date of interfund before 19 May 2026, and - interfund paid within 3 months of the relevant date	Use factor table version 2023-04b dated 3 November 2023

Calculation	Scenario	Current process
Interfund / intrafund adjustment	• previous benefits are deferred benefits, • quote issued by sending administering authority before 19 May 2026, • relevant date of interfund before 19 May 2026, • interfund not paid within 3 months of the relevant date, 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) or 10(6) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 Payment on or after 15 June 2026 Use factor table 2026-03

Calculation	Scenario	Current process
Interfund / intrafund adjustment	• previous benefits are deferred benefits, • quote issued by sending administering authority before 19 May 2026, • relevant date of interfund before 19 May 2026, • interfund not paid within 3 months of the relevant date, and • transfer value of final salary benefits will be used to buy earned pension in accordance with regulations 10(4) or 10(6) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 to calculate both: • the interfund payment, and • the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys Payment on or after 15 June 2026 • use factor table 2026-03 to calculate the interfund payment, and • use the factor table version 2023-04b dated 3 November 2023 to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys

Calculation	Scenario	Current process
Interfund / intrafund adjustment	• previous benefits are deferred benefits, • 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) or 10(6) of the 2014 Scheme transitional regulations	• use factor table 2026-03 to calculate the interfund payment, and • use the factor table 2026-03 to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys

Calculation	Scenario	Current process
Interfund / intrafund adjustment	- previous benefits are deferred benefits, - 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) or 10(6) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 Payment on or after 15 June 2026 Use factor table 2026-03
Interfund / intrafund adjustment	- previous benefits are deferred benefits, - 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) or 10(6) of the 2014 Scheme transitional regulations	- use factor table 2026-03 to calculate the interfund payment, and - use the factor table 2026-03 to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys

Calculation	Scenario	Current process
Interfund / intrafund adjustment	- previous benefits are deferred benefits, - 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) or 10(6) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 Payment on or after 15 June 2026 Use factor table 2026-03
Interfund / intrafund adjustment	- previous benefits are deferred refund benefits, - relevant date of interfund before 19 May 2026, and - interfund paid within 3 months of the relevant date	Use factor table version 2023-04b dated 3 November 2023

Calculation	Scenario	Current process
Interfund / intrafund adjustment	• previous benefits are deferred refund benefits, • relevant date of interfund before 19 May 2026, • interfund not paid within 3 months of the relevant date, 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 regulation 10(5) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 Payment on or after 15 June 2026 Use factor table 2026-03

Calculation	Scenario	Current process
Interfund / intrafund adjustment	- previous benefits are deferred refund benefits, - relevant date of interfund before 19 May 2026, - interfund not paid within 3 months of the relevant date, and - transfer value of final salary benefits will be used to buy earned pension in accordance with regulation 10(5) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 to calculate both: - the interfund payment, and - the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys* Payment on or after 15 June 2026 - use factor table 2026-03 to calculate the interfund payment, and - use the factor table version 2023-04b dated 3 November 2023 to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys* *If the relevant date is before 25 September 2020, use the factors and methodology in force on the relevant date to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys

Calculation	Scenario	Current process
Interfund / intrafund adjustment	- previous benefits are deferred refund benefits, - 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 regulation 10(5) of the 2014 Scheme transitional regulations	- use factor table 2026-03 to calculate the interfund payment, and - use the factor table 2026-03 to calculate the notional transfer value of the final salary benefits as at the relevant date and the earned pension it buys
Interfund / intrafund adjustment	- previous benefits are deferred refund benefits, - 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 regulation 10(5) of the 2014 Scheme transitional regulations	Payment before 15 June 2026 Use factor table version 2023-04b dated 3 November 2023 Payment on or after 15 June 2026 Use factor table 2026-03

Table 2 – calculations based on other guidance

Title of guidance	Calculation	Scenario	Current process
Pension sharing following divorce	CEV for divorce purposes	• 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	Use factor table 2026-03
Application of a pension debit for divorced members – transfer date from 1 April 2015	Calculation of underpin debit	• transfer date after 31 March 2015, • CARE account qualifies for underpin addition, • member an active or deferred member as at the transfer date, and • underpin causes the pension sharing cash equivalent to increase	Use the same version of the factor table as was used to calculate the pension sharing cash equivalent So, if the cash equivalent was calculated after 18 May 2026 (this being the date the authority processed the calculation, rather than the transfer date), use the cash equivalent factors in the table 2026-03 to calculate both the pension sharing cash equivalent and the member underpin debit

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	- debited member was a member of the 2015 Scheme, and - former spouse or civil partner will be awarded benefits in the LGPS	Use the same version of the factor table as was used to calculate the pension sharing cash equivalent So, if the cash equivalent was calculated after 18 May 2026 (this being the date the authority processed the calculation, rather than the transfer date), use the factor table 2026-03 to calculate both the pension sharing cash equivalent and the resulting pension credits
Application of a pension credit to the former partner of a pre-2015 leaver	Calculation of a pension credit	- debited member was not a member of the 2015 Scheme, and - former spouse or civil partner will be awarded benefits in the LGPS	Use the same version of the factor table as was used to calculate the pension sharing cash equivalent So, if the cash equivalent was calculated after 18 May 2026 (this being the date the authority processed the calculation, rather than the transfer date), use the factor table 2026-03 to calculate both the pension sharing cash equivalent and the resulting pension credits

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	- retirement on any grounds of a member with a divorce debit, and - transfer date is after 31 March 2015	Retirement date before 1 August 2026 Use factor table version 2023-04b dated 3 November 2023 Retirement date on or after 1 August 2026 Use factor table 2026-03 See early payment of pension below for clarification on ‘retirement date’
Application of a pension debit for divorced members – Transfer date before 1 April 2015	Adjustment of a divorce debit on early retirement	- retirement on any grounds of a member with a divorce debit, and - transfer date is before 1 April 2015	Retirement date before 1 August 2026 Use factor table version 2023-04b dated 3 November 2023 Retirement date on or after 1 August 2026 Use factor table 2026-03 See early payment of pension below for clarification on ‘retirement date’

Title of guidance	Calculation	Scenario	Current process
Early payment of pension	Early payment reduction of pension and lump sum	member retires without a right to take unreduced benefits	Retirement date before 1 August 2026 Use factor table version 2023-04b dated 3 November 2023 Retirement date on or after 1 August 2026 Use factor table 2026-03 ‘Retirement date’ means the date from which the pension becomes payable. For example, if a member takes their pension immediately on leaving active membership, the retirement date is the day after the last day of active membership
Late retirement	Late payment increase to pension and lump sum	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	Apply the new late retirement factors for the part of the calculation for the period from 22 July 2026 to retirement. Use the earlier relevant factors to calculate the part of the calculation for the period before then

Title of guidance	Calculation	Scenario	Current process
Trivial commutation	Trivial commutation of a pension	member elects to trivially commute their pension This includes cases where members commute under the trivial commutation lump sum rules or small pot payment rules and also cases where survivor pensions are commuted	Lump sum paid before 22 July 2026 Use factor table version 2023-04b dated 3 November 2023 Lump sum paid on or after 22 July 2026 Use factor table 2026-03
Annual allowance charges: Calculation of scheme pays offset	Adjustment of an offset on early retirement	- retirement on any grounds of a member with a scheme pays offset, and - offset was not calculated when retirement figures being processed	Retirement date before 1 August 2026 Use factor table version 2023-04b dated 3 November 2023 Retirement date on or after 1 August 2026 Use factor table 2026-03 See early payment of pension above for clarification on 'retirement date'

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	• member under NPA at relevant date, and • election does not occur when retirement figures being processed	Scheme pays election made before 8 September 2026 Use factor table version 2023-04b dated 3 November 2023 Scheme pays election made on or after 8 September 2026 Use factor table 2026-03
Annual allowance charges: Calculation of scheme pays offset	Pension offset when a member elects for Scheme pays to meet an annual allowance tax charge	• member is over NPA at relevant date, and / or • election occurs when retirement figures being processed	Scheme pays election made before 8 September 2026 Use LTA factors in table version 2023-04b dated 3 November 2023 Scheme pays election made on or after 8 September 2026 Use LTA factors in table 2026-03

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	• member pays APC lump sum before 22 July 2026, • regular payment APC contract starts before 22 July 2026, or • employer pays cost before 22 July 2026 to award additional pension	Use factor table version 2023-04b dated 3 November 2023 to calculate the APC For regular payment APC contracts (including contracts where the APC contract started before 22 July 2026) that continue after March 2027: with effect from 1 April 2027, recalculate the additional contributions due using factor table version 2026-03
Purchase of additional pension Election made on or after 1 April 2015	Member and / or employer purchases additional pension	• member pays APC lump sum on or after 22 July 2026, • regular payment APC contract starts on or after 22 July 2026, or • employer pays cost on or after 22 July 2026 to award additional pension	Use factor table 2026-03
Purchase of additional pension	Member purchased additional pension	• additional pension contract continues after March 2027, and • election made between 1 April 2009 and 31 March 2015	With effect from 1 April 2027, recalculate the additional contributions due using factor table 2026-03

Title of guidance	Calculation	Scenario	Current process
Use of accumulated AVCs to provide additional pension under the Scheme Payment commenced on or after 1 April 2015	Member elects to convert AVCs into additional pension upon retirement	member elects to use AVCs to buy added pension	Retirement date before 22 July 2026 Use factor table version 2023-04b dated 3 November 2023 Retirement date on or after 22 July 2026 Use factor table 2026-03 See early payment of pension above for clarification on 'retirement date'
Purchase of additional survivor benefits Election made on or after 1 April 2009 and before 1 April 2015	Member elected to pay additional contributions so any period of membership before 6 April 1988 will be included in the calculation of survivor benefits for cohabiting partners	additional survivor benefits contract continues after March 2027	With effect from 1 April 2027, recalculate the additional survivor benefits contributions due using factor table 2026-03