

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

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

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Calculation	Scenario	Current process
Non-Club transfers in	<ul style="list-style-type: none"> transfer in credit quotation issued to the member before 30 March 2023, there is no guarantee from the sending scheme, and election received on or after 30 March 2023 	Use guidance dated 14 August 2020 and latest factor table - version 2023-04
Non-Club transfers in	<ul style="list-style-type: none"> transfer in credit quotation not issued to the member before 30 March 2023 	Issue transfer in quotation using guidance dated 14 August 2020 and latest factor table - version 2023-04. Use the same factors for the 'actual' stage
CEV for Divorce purpose	<ul style="list-style-type: none"> divorce quote issued on or after 30 March 2023 	Use: <ul style="list-style-type: none"> divorce guidance dated 6 March 2020, transfer guidance dated 14 August 2020, and latest factor table - version 2023-04
Interfund / intrafund adjustment	<ul style="list-style-type: none"> quote issued by sending administering authority before 30 March 2023, and relevant date of interfund before 30 March 2023 	Use: <ul style="list-style-type: none"> interfund guidance dated 15 September 2020, transfer guidance dated 14 August 2020, and version 200811 factor table

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Calculation	Scenario	Current process
Interfund / intrafund adjustment	<ul style="list-style-type: none"> quote issued by sending administering authority before 30 March 2023, relevant date of interfund on or after 30 March 2023, 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 	<p>Payment made before 30 May 2023 use:</p> <ul style="list-style-type: none"> interfund guidance dated 15 September 2020, transfer guidance dated 14 August 2020, and version 200811 factor table <p>Payment made on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> interfund guidance dated 15 September 2020, transfer guidance dated 14 August 2020, and latest factor table - version 2023-04
Interfund / intrafund adjustment	<ul style="list-style-type: none"> quote not issued by sending administering authority before 30 March 2023, where applicable, 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 	<p>For both the transfer out and in use:</p> <ul style="list-style-type: none"> interfund guidance dated 15 September 2020, transfer guidance dated 14 August 2020, and latest factor table - version 2023-04
Club transfers out	<ul style="list-style-type: none"> CETV guarantee date is before 30 May 2023, and member elects inside guarantee period 	Use transfer guidance dated 14 August 2020, and version 200811 factor table

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Calculation	Scenario	Current process
Club transfers out	<ul style="list-style-type: none"> • CETV guarantee date is between 30 May 2023 and 30 September 2023, and • member elects inside guarantee period 	<p>Use:</p> <ul style="list-style-type: none"> • transfer guidance dated 14 August 2020 • Club factors shown in version 200811 factor table • updated CRA factors in the latest factor table – version 2023-04
Club transfers out	<ul style="list-style-type: none"> • CETV guarantee date is before 1 October 2023 • Member elects outside guarantee period 	Use transfer guidance dated 14 August 2020 and latest factor table - version 2023-04
Club transfers out	<ul style="list-style-type: none"> • CETV guarantee date is on or after 1 October 2023 	Use transfer guidance dated 14 August 2020 and latest factor table - version 2023-04
Club transfer in	<ul style="list-style-type: none"> • CETV guarantee date before 1 October 2023 	<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"> • guidance dated 14 August 2020 • Club factors shown in version 200811 factor table

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Calculation	Scenario	Current process
Club transfer in	<ul style="list-style-type: none"> • CETV guarantee date on or after 1 October 2023 	<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"> • guidance dated 14 August 2020 • Club factors shown in latest factor table - version 2023-04

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 30 March 2023 	Use guidance dated 6 March 2020 and latest factor table - version 2023-04
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"> • retirement on ill health grounds of a member with a divorce debit 	<p>Retirement date before 30 May 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020 and factors within the guidance <p>Retirement date on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020, and • latest factor table - version 2023-04

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"> • early retirement of a member with a divorce debit (not an ill health retirement), and • transfer date is after 31 March 2015 	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020 and factors within the guidance <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020, and • latest factor table - version 2023-04

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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"> • retirement on ill health grounds of a member with a divorce debit, and • transfer date is before 1 April 2015 	<p>Retirement date before 30 May 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020 and the factors within the guidance <p>Retirement date on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020, and • latest factor table - version 2023-04

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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"> • early retirement of a member with a divorce debit (not an ill health retirement), and • transfer date is before 1 April 2015 	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020 and factors within the guidance <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 18 March 2020, and • latest factor table - version 2023-04

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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"> debited member was a member of the 2015 Scheme 	<p>Transfer day before 30 May 2023 use:</p> <ul style="list-style-type: none"> guidance dated 15 April 2019 and the factors within the guidance <p>Transfer day on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> guidance dated 15 April 2019, and latest factor table - version 2023-04

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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"> debited member was not a member of the 2015 Scheme 	<p>Transfer day before 30 May 2023 use:</p> <ul style="list-style-type: none"> guidance dated 18 March 2020 and the factors within the guidance <p>Transfer day on or after 30 May 2023 use:</p> <ul style="list-style-type: none"> guidance dated 18 March 2020, and latest factor table - version 2023-04

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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"> • member retires without a right to take unreduced benefits 	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 17 April 2020 and factors within the guidance <p>Retirement date after 2 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 17 April 2020, and • latest factor table - version 2023-04

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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"> 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 	<p>Retirement date before 1 September 2023 use:</p> <ul style="list-style-type: none"> guidance dated 10 September 2019 and factors within the guidance <p>Retirement date after 31 August 2023 use:</p> <ul style="list-style-type: none"> guidance dated 10 September 2019, and latest factor table (currently version 2023-04) <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"> 23 January 2017 for the period from Normal Pension Age to 30 September 2019 10 September 2019 for the period from 1 October 2019 to 31 August 2023
Trivial commutation	Trivial commutation of a pension	<ul style="list-style-type: none"> quotation provided to member before 28 July 2023, and nominated date was before 28 July 2023 	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"> quotation provided to member on or after 28 July 2023, and/or nominated date is on or after 28 July 2023 	Use guidance dated 16 April 2020 and latest factor table - version 2023-04
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"> member is under NPA at relevant date, and election does not occur when retirement figures being processed 	<p>Scheme pays election made before 28 July 2023 use:</p> <ul style="list-style-type: none"> guidance dated 19 September 2019 and factors within the guidance <p>Scheme pays election made on or after 28 July 2023 use:</p> <ul style="list-style-type: none"> guidance dated 19 September 2019 and latest factor table - version 2023-04

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

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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"> • retirement on non-ill health grounds of a member with a scheme pays offset, and • offset was not calculated when retirement figures being processed 	<p>Retirement date before 3 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 19 September 2019 • early retirement factors in version 200811 factor table <p>Retirement date on or after 3 July 2023 use:</p> <ul style="list-style-type: none"> • guidance dated 19 September 2019 • early retirement factors in latest factor table - version 2023-04
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"> • member elects after 2 October 2023 to purchase additional pension, or • employer decides after 2 October 2023 to award additional pension 	Use guidance dated 23 March 2019 and latest factor table - version 2023-04

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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"> • member elected to purchase additional pension before 3 October 2023, or • employer decided to award additional pension before 3 October 2023 	Where the regular payment APCs start or the lump sum is paid after 2 October 2023: <ul style="list-style-type: none"> • use guidance dated 23 March 2019 and factors within that guidance 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"> • with effect from 1 April 2024, recalculate the additional contributions due using guidance dated 23 March 2019 and latest factor table - version 2023-04
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"> • Additional pension contract continues after March 2024 	With effect from 1 April 2024, recalculate the additional contributions due using guidance dated 19 March 2020 and latest factor table - version 2023-04

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

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Title of guidance	Calculation	Scenario	Current process
<p>Purchase of additional survivor benefits</p> <p>Election made before 1 April 2015</p>	<p>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</p>	<ul style="list-style-type: none"> Additional survivor benefits contract continues after March 2024 	<p>With effect from 1 April 2024, recalculate the additional survivor benefits contributions due using guidance dated 14 April 2020 and latest factor table - version 2023-04.</p>

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