



NHS Pension Scheme (Scotland) 2015: Non-Club transfers out (CETVs)

The factors set out in the tables below replace those set out in Appendix B of the guidance note dated 27 March 2015 with effect from **16 March 2016**.

Factors to calculate CETVs

Table TV1 Member and Dependant CETV factors

Years to PNPA (rounded up)	Pension factor (Factor A)	Surviving Partner's Pension factor (Factor B)
1	16.87	1.49
2	16.16	1.49
3	15.47	1.49
4	14.82	1.48
5	14.53	1.47
6	14.23	1.47
7	13.84	1.46
8	13.46	1.44
9	12.91	1.42
10	12.39	1.41
11	11.89	1.39
12	11.66	1.38
13	11.43	1.37
14	11.13	1.35
15	10.85	1.34
16	10.58	1.31
17	10.31	1.29
18	10.04	1.26
19	9.79	1.24
20	9.54	1.21
21	9.31	1.19
22	9.07	1.17
23	8.85	1.15
24	8.62	1.12
25	8.41	1.10
26	8.20	1.08
27	7.89	1.05
28	7.59	1.03
29	7.29	1.01
30	7.16	1.00
31	7.02	0.98
32	6.85	0.96
33	6.68	0.94
34	6.52	0.91
35	6.36	0.89
36	6.20	0.87



Years to PNPA (rounded up)	Pension factor (Factor A)	Surviving Partner's Pension factor (Factor B)
37	6.05	0.85
38	5.91	0.82
39	5.76	0.80
40	5.62	0.78
41	5.49	0.76
42	5.36	0.74
43	5.23	0.72
44	5.10	0.70
45	4.97	0.68
46	4.85	0.66
47	4.74	0.64
48	4.63	0.62
49	4.51	0.60
50	4.40	0.58



Table TV2i) Female GMP Factors

Age last birthday at guarantee date	PNPA 65		PNPA 66		PNPA 67		PNPA 68	
	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor
Factor:	A	B	C	D	E	F	G	H
34	-0.92	-3.51	-1.85	-4.25	-2.74	-4.98	-3.60	-5.68
35	-0.94	-3.52	-1.87	-4.27	-2.76	-5.00	-3.62	-5.70
36	-0.96	-3.53	-1.89	-4.28	-2.78	-5.01	-3.65	-5.72
37	-0.97	-3.55	-1.91	-4.30	-2.80	-5.03	-3.67	-5.74
38	-0.99	-3.56	-1.92	-4.32	-2.83	-5.05	-3.70	-5.76
39	-1.01	-3.57	-1.94	-4.33	-2.85	-5.07	-3.72	-5.78
40	-1.02	-3.59	-1.96	-4.35	-2.87	-5.08	-3.74	-5.80
41	-1.04	-3.60	-1.99	-4.37	-2.89	-5.10	-3.77	-5.82
42	-1.06	-3.62	-2.01	-4.38	-2.92	-5.12	-3.80	-5.84
43	-1.08	-3.63	-2.03	-4.40	-2.94	-5.14	-3.82	-5.86
44	-1.10	-3.65	-2.05	-4.42	-2.96	-5.16	-3.85	-5.88
45	-1.11	-3.66	-2.07	-4.44	-2.99	-5.18	-3.87	-5.91
46	-1.13	-3.68	-2.09	-4.45	-3.01	-5.20	-3.90	-5.93
47	-1.15	-3.69	-2.11	-4.47	-3.04	-5.23	-3.93	-5.95
48	-1.17	-3.71	-2.13	-4.49	-3.06	-5.25	-3.96	-5.98
49	-1.19	-3.73	-2.16	-4.51	-3.09	-5.27	-3.98	-6.00
50	-1.21	-3.74	-2.18	-4.53	-3.11	-5.29	-4.01	-6.03
51	-1.23	-3.76	-2.20	-4.55	-3.14	-5.32	-4.04	-6.06
52	-1.25	-3.78	-2.23	-4.58	-3.17	-5.35	-4.07	-6.09
53	-1.27	-3.80	-2.25	-4.60	-3.20	-5.37	-4.11	-6.12
54	-1.29	-3.82	-2.28	-4.63	-3.23	-5.40	-4.14	-6.15
55	-1.31	-3.85	-2.30	-4.65	-3.26	-5.43	-4.18	-6.18
56	-1.34	-3.87	-2.33	-4.68	-3.29	-5.46	-4.21	-6.22
57	-1.36	-3.89	-2.36	-4.71	-3.32	-5.50	-4.25	-6.25
58	-1.38	-3.92	-2.39	-4.74	-3.36	-5.53	-4.29	-6.29
59	-1.44	-4.04	-2.48	-4.88	-3.47	-5.70	-4.43	-6.48
60	-1.01	-3.71	-2.09	-4.59	-3.13	-5.44	-4.13	-6.26
61	-0.05	-2.82	-1.16	-3.73	-2.23	-4.61	-3.27	-5.46
62	0.95	-1.90	-0.20	-2.84	-1.31	-3.75	-2.37	-4.63
63	1.99	-0.95	0.79	-1.93	-0.35	-2.86	-1.45	-3.77
64	3.05	0.03	1.82	-0.98	0.64	-1.95	-0.50	-2.88
65			2.88	0.00	1.66	-1.00	0.48	-1.97
66					2.72	-0.02	1.50	-1.03
67							2.55	-0.05



Table TV2ii) Male GMP Factors

Age last birthday at guarantee date	PNPA 65		PNPA 66		PNPA 67		PNPA 68	
	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor	Pre 88 GMP factor	Post 88 GMP factor
Factor:	A	B	C	D	E	F	G	H
34	3.56	0.52	2.51	-0.34	1.50	-1.16	0.53	-1.95
35	3.55	0.52	2.50	-0.34	1.49	-1.16	0.52	-1.96
36	3.55	0.51	2.50	-0.34	1.48	-1.17	0.51	-1.97
37	3.54	0.51	2.49	-0.35	1.47	-1.18	0.49	-1.98
38	3.54	0.51	2.48	-0.35	1.46	-1.18	0.48	-1.99
39	3.53	0.51	2.47	-0.35	1.45	-1.19	0.47	-1.99
40	3.53	0.51	2.47	-0.36	1.44	-1.19	0.45	-2.00
41	3.52	0.51	2.46	-0.36	1.43	-1.20	0.44	-2.01
42	3.52	0.51	2.45	-0.36	1.42	-1.21	0.43	-2.02
43	3.52	0.51	2.44	-0.37	1.41	-1.21	0.42	-2.03
44	3.51	0.51	2.44	-0.37	1.40	-1.22	0.40	-2.04
45	3.51	0.51	2.43	-0.38	1.39	-1.23	0.39	-2.05
46	3.50	0.51	2.42	-0.38	1.38	-1.23	0.38	-2.06
47	3.50	0.51	2.41	-0.38	1.37	-1.24	0.36	-2.07
48	3.50	0.50	2.41	-0.39	1.36	-1.25	0.35	-2.08
49	3.49	0.50	2.40	-0.39	1.35	-1.25	0.34	-2.09
50	3.49	0.50	2.39	-0.39	1.34	-1.26	0.32	-2.10
51	3.49	0.50	2.38	-0.40	1.33	-1.27	0.31	-2.11
52	3.48	0.50	2.38	-0.40	1.32	-1.28	0.29	-2.12
53	3.48	0.50	2.37	-0.41	1.31	-1.28	0.28	-2.13
54	3.48	0.50	2.37	-0.41	1.30	-1.29	0.27	-2.14
55	3.48	0.50	2.36	-0.42	1.29	-1.30	0.25	-2.15
56	3.48	0.50	2.35	-0.42	1.28	-1.31	0.24	-2.16
57	3.48	0.50	2.35	-0.43	1.27	-1.32	0.22	-2.18
58	3.48	0.50	2.35	-0.43	1.26	-1.33	0.21	-2.19
59	3.48	0.50	2.34	-0.44	1.25	-1.34	0.20	-2.21
60	3.49	0.50	2.34	-0.44	1.24	-1.35	0.18	-2.22
61	3.49	0.50	2.34	-0.45	1.23	-1.36	0.17	-2.24
62	3.50	0.50	2.34	-0.45	1.22	-1.37	0.15	-2.26
63	3.51	0.50	2.34	-0.46	1.22	-1.39	0.14	-2.28
64	3.61	0.52	2.40	-0.48	1.24	-1.43	0.13	-2.35
65			2.99	0.01	1.78	-0.99	0.62	-1.96
66					2.83	-0.02	1.62	-1.02
67							2.67	-0.04