



NHS Pension Scheme (Scotland) 2015: Incoming non-Club transfers

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 credits for non-Club incoming transfers

Table TVINA

Age last birthday ¹	TVINA	Age last birthday ¹	TVINA
17	9.69	43	13.14
18	9.79	44	13.28
19	9.90	45	13.41
20	10.01	46	13.54
21	10.11	47	13.69
22	10.22	48	13.82
23	10.32	49	13.97
24	10.42	50	14.10
25	10.55	51	14.26
26	10.64	52	14.40
27	10.77	53	14.54
28	10.87	54	14.69
29	10.99	55	14.98
30	11.09	56	15.27
31	11.22	57	15.58
32	11.34	58	15.90
33	11.45	59	16.06
34	11.57	60	16.25
35	11.69	61	16.59
36	11.81	62	16.95
37	11.93	63	17.33
38	12.16	64	17.71
39	12.40	65	n/a
40	12.63	66	n/a
41	12.88	67	n/a
42	13.00		

Notes:

1) Factors to be selected based on age last birthday at 31 March following date of joining or at calculation date if the payment is received more than 12 months after the date of joining (subject to paragraph 3.5)



**Table TVINB and TVINC
Male GMP Factors**

Age last birthday ¹	PNPA 65		PNPA 66		PNPA 67		PNPA 68	
	TVINB Pre 88 GMP factor	TVINC Post 88 GMP factor	TVINB Pre 88 GMP factor	TVINC Post 88 GMP factor	TVINB Pre 88 GMP factor	TVINC Post 88 GMP factor	TVINB Pre 88 GMP factor	TVINC 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			n/a	n/a	n/a	n/a	n/a	n/a
66					n/a	n/a	n/a	n/a
67							n/a	n/a

Notes:



1) Factors to be selected based on age last birthday at 31 March following date of joining or at calculation date if the payment is received more than 12 months after the date of joining (subject to paragraph 3.5)

**Table TVIND and TVINE
Female GMP Factors**

Age last birthday ¹	PNPA 65		PNPA 66		PNPA 67		PNPA 68	
	TVIND Pre 88 GMP factor	TVINE Post 88 GMP factor	TVIND Pre 88 GMP factor	TVINE Post 88 GMP factor	TVIND Pre 88 GMP factor	TVINE Post 88 GMP factor	TVIND Pre 88 GMP factor	TVINE 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			n/a	n/a	n/a	n/a	n/a	n/a
66					n/a	n/a	n/a	n/a
67							n/a	n/a



Notes:

- 1) Factors to be selected based on age last birthday at 31 March following date of joining or at calculation date if the payment is received more than 12 months after the date of joining (subject to paragraph 3.5)