



NHS Pension Scheme (Scotland) 2015: Lifetime Allowance Reduction Factors

The factors set out in the table below are an extension below age 55 of those set out in Appendix B of the guidance note dated 27 March 2015.

Table SP1
Factors to calculate reduction to pension for LTA charges

Age Last Birthday	Factor
20	30.09
21	29.95
22	29.81
23	29.66
24	29.50
25	29.34
26	29.18
27	29.01
28	28.84
29	28.66
30	28.48
31	28.29
32	28.09
33	27.89
34	27.69
35	27.47
36	27.26
37	27.03
38	26.80
39	26.56
40	26.32
41	26.07
42	25.81
43	25.55
44	25.27
45	24.99
46	24.70
47	24.40
48	24.10
49	23.79
50	23.46
51	23.13
52	22.80
53	22.45
54	22.10
55	21.74
56	21.38
57	21.01
58	20.62
59	20.23



60	19.83
61	19.41
62	18.99
63	18.55
64	18.11
65	17.65
66	17.18
67	16.70
68	16.22
69	15.70
70	15.19
71	14.69
72	14.20
73	13.70
74	13.16
75	12.61