



National Health Service Superannuation Scheme for Scotland: 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 – 1995 section: Males Normal Pension Age 60

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Factor B)	Surviving Partner's Pension Factor (Factor C)	Male Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
22	7.26	0.35	0.66	3.63	5.18
23	7.45	0.36	0.68	3.63	5.32
24	7.63	0.38	0.70	3.62	5.46
25	7.84	0.38	0.72	3.61	5.61
26	8.04	0.39	0.74	3.61	5.77
27	8.25	0.40	0.76	3.60	5.92
28	8.46	0.41	0.78	3.59	6.08
29	8.67	0.44	0.80	3.59	6.25
30	8.90	0.44	0.82	3.58	6.42
31	9.13	0.45	0.85	3.58	6.60
32	9.37	0.46	0.87	3.57	6.78
33	9.61	0.48	0.89	3.56	6.96
34	9.86	0.49	0.91	3.56	7.15
35	10.12	0.50	0.94	3.55	7.35
36	10.38	0.52	0.96	3.55	7.55
37	10.65	0.53	0.98	3.54	7.76
38	10.93	0.55	1.01	3.54	7.97
39	11.22	0.56	1.03	3.53	8.19
40	11.51	0.58	1.05	3.53	8.42
41	11.82	0.59	1.08	3.52	8.65
42	12.13	0.61	1.10	3.52	8.90
43	12.45	0.63	1.11	3.52	9.14
44	12.78	0.65	1.14	3.51	9.40
45	13.12	0.67	1.16	3.51	9.66
46	13.47	0.68	1.19	3.50	9.93
47	13.83	0.70	1.21	3.50	10.21
48	14.20	0.72	1.24	3.50	10.49
49	14.57	0.75	1.26	3.49	10.79
50	14.96	0.76	1.29	3.49	11.09
51	15.37	0.78	1.30	3.49	11.41
52	15.79	0.80	1.33	3.48	11.73
53	16.22	0.82	1.35	3.48	12.07
54	16.67	0.85	1.37	3.48	12.42
55	17.13	0.87	1.39	3.48	12.78
56	17.61	0.90	1.40	3.48	13.16
57	18.10	0.92	1.42	3.48	13.54
58	18.62	0.94	1.44	3.48	13.95



Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Factor B)	Surviving Partner's Pension Factor (Factor C)	Male Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
59	19.16	0.97	1.46	3.48	14.37

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount per annum in respect of service up to 5 April 1988 and **15%** of the GMP amount per annum in respect of service after that date



Table TV2 – 1995 section: Females Normal Pension Age 60

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Factor B)	Surviving Partner's Pension Factor (Factor C)	Female Deduction for GMP (Factor D)	Deduction for NI Modification (Factor F)
22	7.26	0.35	0.66	3.10	5.18
23	7.45	0.36	0.68	3.09	5.32
24	7.63	0.38	0.70	3.09	5.46
25	7.84	0.38	0.72	3.08	5.61
26	8.04	0.39	0.74	3.08	5.77
27	8.25	0.40	0.76	3.07	5.92
28	8.46	0.41	0.78	3.07	6.08
29	8.67	0.44	0.80	3.06	6.25
30	8.90	0.44	0.82	3.06	6.42
31	9.13	0.45	0.85	3.05	6.60
32	9.37	0.46	0.87	3.04	6.78
33	9.61	0.48	0.89	3.04	6.96
34	9.86	0.49	0.91	3.03	7.15
35	10.12	0.50	0.94	3.03	7.35
36	10.38	0.52	0.96	3.03	7.55
37	10.65	0.53	0.98	3.02	7.76
38	10.93	0.55	1.01	3.02	7.97
39	11.22	0.56	1.03	3.01	8.19
40	11.51	0.58	1.05	3.01	8.42
41	11.82	0.59	1.08	3.00	8.65
42	12.13	0.61	1.10	3.00	8.90
43	12.45	0.63	1.11	3.00	9.14
44	12.78	0.65	1.14	2.99	9.40
45	13.12	0.67	1.16	2.99	9.66
46	13.47	0.68	1.19	2.98	9.93
47	13.83	0.70	1.21	2.98	10.21
48	14.20	0.72	1.24	2.98	10.49
49	14.57	0.75	1.26	2.98	10.79
50	14.96	0.76	1.29	2.97	11.09
51	15.37	0.78	1.30	2.97	11.41
52	15.79	0.80	1.33	2.97	11.73
53	16.22	0.82	1.35	2.97	12.07
54	16.67	0.85	1.37	2.97	12.42
55	17.13	0.87	1.39	2.97	12.78
56	17.61	0.90	1.40	2.97	13.16
57	18.10	0.92	1.42	2.97	13.54
58	18.62	0.94	1.44	2.97	13.95
59	19.16	0.97	1.46	3.05	14.37

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount per annum in respect of service up to 5 April 1988 and **15%** of the GMP amount per annum in respect of service after that date



Table TV3 – 2008 Section: Males Normal Pension Age 65

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Choice Optants only) (Factor B)	Surviving Partner's Pension Factor (Factor C)	Male Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
18	5.14	0.28	0.58	3.66	4.65
19	5.28	0.28	0.60	3.65	4.78
20	5.41	0.29	0.62	3.64	4.91
21	5.54	0.30	0.64	3.64	5.04
22	5.69	0.31	0.66	3.63	5.18
23	5.83	0.33	0.68	3.63	5.32
24	5.97	0.32	0.70	3.62	5.46
25	6.12	0.33	0.72	3.61	5.61
26	6.28	0.34	0.74	3.61	5.77
27	6.44	0.35	0.76	3.60	5.92
28	6.60	0.36	0.78	3.59	6.08
29	6.77	0.38	0.80	3.59	6.25
30	6.94	0.38	0.82	3.58	6.42
31	7.12	0.39	0.85	3.58	6.60
32	7.30	0.40	0.87	3.57	6.78
33	7.48	0.43	0.89	3.56	6.96
34	7.67	0.44	0.91	3.56	7.15
35	7.87	0.44	0.94	3.55	7.35
36	8.06	0.45	0.96	3.55	7.55
37	8.27	0.46	0.98	3.54	7.76
38	8.48	0.48	1.01	3.54	7.97
39	8.70	0.49	1.03	3.53	8.19
40	8.92	0.51	1.05	3.53	8.42
41	9.15	0.52	1.08	3.52	8.65
42	9.40	0.53	1.10	3.52	8.90
43	9.63	0.55	1.12	3.52	9.14
44	9.89	0.56	1.15	3.51	9.40
45	10.14	0.58	1.17	3.51	9.66
46	10.40	0.60	1.19	3.50	9.93
47	10.68	0.61	1.21	3.50	10.21
48	10.95	0.63	1.24	3.50	10.49
49	11.24	0.65	1.26	3.49	10.79
50	11.53	0.67	1.29	3.49	11.09
51	11.84	0.69	1.31	3.49	11.41
52	12.15	0.71	1.34	3.48	11.73
53	12.47	0.73	1.35	3.48	12.07
54	12.81	0.75	1.37	3.48	12.42
55	13.16	0.76	1.39	3.48	12.78
56	13.52	0.78	1.41	3.48	13.16
57	13.88	0.80	1.43	3.48	13.54
58	14.28	0.83	1.44	3.48	13.95
59	14.68	0.85	1.46	3.48	14.37
60	15.09	0.87	1.47	3.49	14.80



Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Choice Optants only) (Factor B)	Surviving Partner's Pension Factor (Factor C)	Male Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
61	15.53	0.90	1.49	3.49	15.26
62	15.97	0.92	1.49	3.50	15.73
63	16.45	0.94	1.50	3.51	16.23
64	16.93	0.97	1.50	3.61	16.74

Notes:

1. When calculating the deduction for GMP for **males**, the factor given should be applied to the sum of the GMP amount per annum in respect of service up to 5 April 1988 and **15%** of the GMP amount per annum in respect of service after that date



Table TV4 – 2008 Section: Females Normal Pension Age 65 (up to age 59)

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Choice Optants only) (Factor B)	Surviving Partner's Pension Factor (Factor C)	Female Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
18	5.14	0.28	0.58	-0.67	4.65
19	5.28	0.28	0.60	-0.68	4.78
20	5.41	0.29	0.62	-0.70	4.91
21	5.54	0.30	0.64	-0.71	5.04
22	5.69	0.31	0.66	-0.73	5.18
23	5.83	0.33	0.68	-0.74	5.32
24	5.97	0.32	0.70	-0.76	5.46
25	6.12	0.33	0.72	-0.78	5.61
26	6.28	0.34	0.74	-0.79	5.77
27	6.44	0.35	0.76	-0.81	5.92
28	6.60	0.36	0.78	-0.82	6.08
29	6.77	0.38	0.80	-0.84	6.25
30	6.94	0.38	0.82	-0.86	6.42
31	7.12	0.39	0.85	-0.87	6.60
32	7.30	0.40	0.87	-0.89	6.78
33	7.48	0.43	0.89	-0.90	6.96
34	7.67	0.44	0.91	-0.92	7.15
35	7.87	0.44	0.94	-0.94	7.35
36	8.06	0.45	0.96	-0.96	7.55
37	8.27	0.46	0.98	-0.97	7.76
38	8.48	0.48	1.01	-0.99	7.97
39	8.70	0.49	1.03	-1.01	8.19
40	8.92	0.51	1.05	-1.02	8.42
41	9.15	0.52	1.08	-1.04	8.65
42	9.40	0.53	1.10	-1.06	8.90
43	9.63	0.55	1.12	-1.08	9.14
44	9.89	0.56	1.15	-1.10	9.40
45	10.14	0.58	1.17	-1.11	9.66
46	10.40	0.60	1.19	-1.13	9.93
47	10.68	0.61	1.21	-1.15	10.21
48	10.95	0.63	1.24	-1.17	10.49
49	11.24	0.65	1.26	-1.19	10.79
50	11.53	0.67	1.29	-1.21	11.09
51	11.84	0.69	1.31	-1.23	11.41
52	12.15	0.71	1.34	-1.25	11.73
53	12.47	0.73	1.35	-1.27	12.07
54	12.81	0.75	1.37	-1.29	12.42
55	13.16	0.76	1.39	-1.31	12.78
56	13.52	0.78	1.41	-1.34	13.16
57	13.88	0.80	1.43	-1.36	13.54
58	14.28	0.83	1.44	-1.38	13.95
59	14.68	0.85	1.46	-1.44	14.37



Notes:

1. When calculating the deduction for GMP for **females**, the factor given should be applied to the sum of the GMP amount per annum in respect of service up to 5 April 1988 and **350%** of the GMP amount per annum in respect of service after that date



Table TV4 – 2008 Section: Females Normal Pension Age 65 (age 60 and above)

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Choice Optants only) (Factor B)	Surviving Partner's Pension Factor (Factor C)	Female Deduction for Pre88 GMP (Factor †D)	Female Deduction for Post88 GMP (Factor †E)	Deduction for NI Modification (Factor †F)
60	15.09	0.87	1.47	-1.01	-3.71	14.80
61	15.53	0.90	1.49	-0.05	-2.82	15.26
62	15.97	0.92	1.49	0.95	-1.90	15.73
63	16.45	0.94	1.50	1.99	-0.95	16.23
64	16.93	0.97	1.50	3.05	0.03	16.74



Table TV5 – 1995 Section: Males Normal Pension Age 55

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Factor B)	Surviving Partner's Pension Factor (Factor C)	Male Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
35	12.73	0.58	0.94	3.55	7.35
36	13.07	0.59	0.95	3.55	7.55
37	13.41	0.61	0.97	3.54	7.76
38	13.78	0.63	1.00	3.54	7.97
39	14.14	0.65	1.02	3.53	8.19
40	14.52	0.66	1.04	3.53	8.42
41	14.90	0.68	1.07	3.52	8.65
42	15.30	0.70	1.09	3.52	8.90
43	15.72	0.72	1.11	3.52	9.14
44	16.14	0.73	1.14	3.51	9.40
45	16.58	0.76	1.16	3.51	9.66
46	17.03	0.78	1.19	3.50	9.93
47	17.49	0.80	1.20	3.50	10.21
48	17.97	0.82	1.23	3.50	10.49
49	18.46	0.85	1.25	3.49	10.79
50	18.96	0.87	1.28	3.49	11.09
51	19.48	0.90	1.30	3.49	11.41
52	20.03	0.92	1.33	3.48	11.73
53	20.58	0.94	1.34	3.48	12.07
54	21.16	0.97	1.36	3.48	12.42

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount per annum in respect of service up to 5 April 1988 and **15%** of the GMP amount per annum in respect of service after that date



Table TV6 – 1995 Section: Females Normal Pension Age 55

Age last birthday at guarantee date	Pension Factor (Factor A)	Lump Sum Factor (Factor B)	Surviving Partner's Pension Factor (Factor C)	Female Deduction for GMP (Factor D)	Deduction for NI Modification (Factor E)
35	12.73	0.58	0.94	3.03	7.35
36	13.07	0.59	0.95	3.03	7.55
37	13.41	0.61	0.97	3.02	7.76
38	13.78	0.63	1.00	3.02	7.97
39	14.14	0.65	1.02	3.01	8.19
40	14.52	0.66	1.04	3.01	8.42
41	14.90	0.68	1.07	3.00	8.65
42	15.30	0.70	1.09	3.00	8.90
43	15.72	0.72	1.11	3.00	9.14
44	16.14	0.73	1.14	2.99	9.40
45	16.58	0.76	1.16	2.99	9.66
46	17.03	0.78	1.19	2.98	9.93
47	17.49	0.80	1.20	2.98	10.21
48	17.97	0.82	1.23	2.98	10.49
49	18.46	0.85	1.25	2.98	10.79
50	18.96	0.87	1.28	2.97	11.09
51	19.48	0.90	1.30	2.97	11.41
52	20.03	0.92	1.33	2.97	11.73
53	20.58	0.94	1.34	2.97	12.07
54	21.16	0.97	1.36	2.97	12.42



Table TV7 – 1995 Section: Males Normal Pension Age 60 (Reserved Rights factors)

Age last birthday at date of leaving	Pension Factor (Factor A)	Deduction for NI modification (Factor B)	Lump sum Factor (Factor C)	Widow's pension (Factor D)	Pre-88 Deduction for GMP (Factor E)
under 20	5.00	0.25	0.60	4.00	1.47
20	5.05	0.25	0.60	4.00	1.50
21	5.10	0.25	0.61	4.00	1.53
22	5.15	0.30	0.61	4.00	1.56
23	5.20	0.30	0.61	4.00	1.59
24	5.25	0.30	0.62	4.00	1.62
25	5.30	0.35	0.62	4.00	1.65
26	5.35	0.40	0.63	4.00	1.68
27	5.40	0.40	0.63	4.00	1.71
28	5.45	0.45	0.63	4.00	1.74
29	5.50	0.50	0.64	4.00	1.78
30	5.55	0.50	0.64	4.00	1.81
31	5.60	0.55	0.65	4.00	1.85
32	5.65	0.60	0.66	4.00	1.88
33	5.70	0.65	0.66	4.00	1.92
34	5.75	0.70	0.67	4.00	1.95
35	5.80	0.80	0.67	4.00	1.99
36	5.85	0.90	0.68	4.00	2.02
37	5.90	1.00	0.68	4.00	2.06
38	5.95	1.10	0.68	4.00	2.10
39	6.00	1.20	0.69	4.00	2.14
40	6.05	1.30	0.69	4.00	2.18
41	6.10	1.40	0.70	4.00	2.22
42	6.15	1.50	0.70	4.00	2.26
43	6.20	1.60	0.71	4.00	2.30
44	6.25	1.70	0.72	4.00	2.34
45	6.30	1.80	0.72	4.00	2.39
46	6.40	1.90	0.73	4.00	2.44
47	6.50	2.00	0.74	4.00	2.48
48	6.60	2.20	0.74	4.00	2.53
49	6.70	2.40	0.75	4.00	2.58
50	6.80	2.60	0.75	4.00	2.62
51	6.90	2.90	0.76	4.00	2.67
52	7.10	3.20	0.76	4.00	2.72
53	7.30	3.50	0.77	4.00	2.78
54	7.50	3.80	0.78	4.00	2.84
55	7.70	4.20	0.79	4.00	2.90
56	8.00	4.60	0.80	4.00	2.97
57	8.30	5.00	0.81	4.00	3.04
58	8.60	5.40	0.82	4.00	3.12
59	9.00	5.80	0.84	4.00	3.20



Table TV8 – 1995 Section: Females Normal Pension Age 60 (Reserved Rights factors)

Age last birthday at date of leaving	Pension Factor (Factor A)	Deduction for NI modification (Factor B)	Lump sum Factor (Factor C)	Deduction for Pre-88 GMP (Factor D)
under 20	7.00	0.50	0.60	2.20
20	7.05	0.50	0.60	2.24
21	7.10	0.55	0.61	2.28
22	7.15	0.60	0.61	2.32
23	7.20	0.65	0.61	2.36
24	7.25	0.70	0.62	2.40
25	7.35	0.75	0.62	2.45
26	7.40	0.80	0.63	2.50
27	7.45	0.85	0.63	2.55
28	7.50	0.90	0.63	2.60
29	7.55	0.95	0.64	2.66
30	7.65	1.05	0.64	2.71
31	7.70	1.15	0.65	2.77
32	7.80	1.25	0.66	2.82
33	7.90	1.35	0.66	2.88
34	7.95	1.45	0.67	2.93
35	8.05	1.55	0.67	2.99
36	8.15	1.65	0.68	3.05
37	8.25	1.75	0.68	3.11
38	8.35	1.85	0.68	3.17
39	8.45	1.95	0.69	3.24
40	8.55	2.10	0.69	3.31
41	8.65	2.26	0.70	3.38
42	8.75	2.45	0.70	3.45
43	8.85	2.65	0.71	3.52
44	8.95	2.90	0.72	3.59
45	9.05	3.15	0.73	3.66
46	9.15	3.40	0.74	3.74
47	9.25	3.70	0.75	3.82
48	9.35	4.00	0.76	3.90
49	9.45	4.35	0.77	3.98
50	9.55	4.75	0.78	4.06
51	9.65	5.15	0.79	4.15
52	9.80	5.60	0.80	4.24
53	9.95	6.10	0.81	4.33
54	10.10	6.65	0.82	4.43
55	10.30	7.25	0.83	4.53
56	10.50	7.95	0.84	4.63
57	10.75	8.75	0.85	4.74
58	11.05	9.65	0.87	4.85
59	11.40	10.65	0.89	4.97