



NHS Superannuation Scheme (Scotland): Lifetime Allowance Reduction Factors

Table SP1 - Extended Factors to calculate reduction to pension for LTA charges

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.

Age Last Birthday	1995 Section	2008 Section
20	30.19	30.12
21	30.06	29.98
22	29.92	29.83
23	29.77	29.68
24	29.62	29.53
25	29.46	29.37
26	29.30	29.21
27	29.14	29.04
28	28.97	28.87
29	28.79	28.69
30	28.61	28.51
31	28.43	28.32
32	28.24	28.13
33	28.04	27.93
34	27.84	27.72
35	27.63	27.51
36	27.42	27.29
37	27.20	27.07
38	26.97	26.84
39	26.73	26.60
40	26.50	26.36
41	26.25	26.11
42	25.99	25.85
43	25.73	25.59
44	25.46	25.32
45	25.19	25.04
46	24.90	24.75
47	24.61	24.45
48	24.31	24.15
49	24.00	23.83
50	23.68	23.51
51	23.36	23.19
52	23.02	22.85
53	22.68	22.51
54	22.34	22.16
55	21.98	21.80
56	21.62	21.43
57	21.25	21.06
58	20.87	20.68
59	20.48	20.29
60	20.08	19.89
61	19.67	19.47
62	19.25	19.05
63	18.82	18.61



64	18.37	18.17
65	17.92	17.71
66	17.45	17.24
67	16.98	16.76
68	16.49	16.28
69	15.97	15.77
70	15.45	15.25
71	14.95	14.75
72	14.46	14.26
73	13.96	13.76
74	13.39	13.21
75	12.83	12.66

Factors to be used in conjunction with guidance provided on 27 March 2015.