

**Local Government Pension Scheme
(Scotland)**

**Purchase of additional pension - Elections that
commenced prior to 1 April 2012**

Factors and guidance

UNCLASSIFIED

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Table of Contents

1	Introduction	3
2	Benefits Purchased	5
3	Contributions	6
4	Other Considerations	7
5	Examples	8
6	Table A – Additional own pension – regular monthly contributions – Males	9
7	Table B – Additional own pension – regular monthly contributions – Females	15
8	Table C– Additional own and dependants’ pension – regular monthly contributions - Males	21
9	Table D – Additional own and dependants’ pension – regular monthly contributions – Females	27
10	Annex A – Summary of Benefits Purchased	33

1 Introduction

- 1.1 Under Regulation 14 of the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (“the Benefits Regulations”) (SSI 2008/230), a member may elect to make additional contributions to the LGPS to be credited with additional pension.
- 1.2 Regulations 20 and 21 of the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 (“the Administration Regulations”) (SSI 2008/228) provide further conditions relating to the purchase of Additional Pension by members.
- 1.3 Regulation 14(3) of the Benefits Regulations and Regulation 20(6) of the Administration Regulations provide that the amount of the additional contributions paid by a member purchasing additional pension must be the amount for the time being as is shown in guidance issued by the Government Actuary, in his role as Scheme Actuary.
- 1.4 Regulation 20(8) of the Administration Regulations provides that the Government Actuary, in his role as Scheme Actuary may at any time redetermine the amount of additional contributions required under Regulation 20(6) and that the member must pay these additional contributions with effect from the 1 April following the redetermination.
- 1.5 Regulation 21(3) of the Administration Regulations provides that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined by the Government Actuary, in his role as Scheme Actuary.
- 1.6 The purpose of this guidance note is to provide the guidance referred to in Regulation 14(3) of the Benefits Regulations, and Regulations 20(6), 20(8) and 21(3) of the Administration Regulations. This note has been prepared by the Government Actuary's Department (GAD) for the Scottish Public Pensions Agency (SPPA) for onward transmission to administering authorities in order to provide the guidance required.
- 1.7 This guidance has been written for pensions administrators and assumes some knowledge of general pension terminology, and some familiarity with added pension calculations for the Local Government Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.
- 1.8 This guidance only applies to contracts entered into before 1 April 2012 to purchase the additional benefits summarised in Annex A; it provides new contribution rates to be paid by members from 1 April 2013.
- 1.9 The new contribution rates are between 15% and 115% higher than those that would have been paid before 1 April 2013 in respect of contracts that began prior to 1 April 2012. This is primarily due to a change in the discount rate that has been used.
- 1.10 The costs provided in this note have been prepared in light of our advice to SPPA dated 21 March 2012, our email of 6 February 2013 and SPPA's instructions following this advice.
- 1.11 Illustrative example calculations of the new monthly contributions payable to purchase AP for contracts that commenced before 1 April 2012 can be found in Section 5.

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

1.12 The remainder of this note contains the factor tables, guidance on their use and a number of worked examples. The new factors can be found in Sections 6 to 9.

1.13 I have followed our normal quality processes for work conducted on public service pension matters¹

Implementation and Review

1.14 The factors and guidance contained in this note should be followed from 1 April 2013 for contacts that commenced before 1 April 2012.

1.15 The factors should be reviewed periodically, depending on external circumstances, for example when changes in the actuarial assumptions adopted for other scheme factors take place, or following each triennial cycle of future valuations of the LGPS.

1.16 The guidance replaces the previous guidance dated 29 September 2009 for elections made before 1 April 2012.

Limitations

1.17 This guidance note should not be used for any purpose other than to determine the costs of purchasing additional pension where the contract commenced prior to 1 April 2012, and the benefits purchased by such contributions which have been confirmed by SPPA.

1.18 The cost of Employer-purchased additional pension must not be determined by this guidance.

1.19 This note only covers the actuarial principles around the calculation and purchase of additional pension. Any legal advice in this area should be sought from an appropriately qualified person or source.

1.20 This guidance note should be considered in its entirety as individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect.

1.21 Administrators should satisfy themselves that the purchase of additional pension complies with all legislative requirements including, but not limited to, tax requirements.

1.22 This guidance is based on the regulation in force at the time of writing. It is possible that future changes to the Regulations would create inconsistencies between this guidance and the Regulations. In no circumstances should this guidance take precedence over scheme Regulations. Administrators should ensure that they comply with all relevant Regulations.

1.23 GAD produced guidance dated 1 April 2012 in respect of the purchase of additional pension where the election occurred on or after 1 April 2012. This guidance does not replace that guidance which should still be used for any contracts that commence on or after 1 April 2012.

¹ GAD seeks to achieve a high standard in all our work. Please go to our [website](#) for details of the standards we apply.

2 Benefits Purchased

- 2.1 A member purchasing additional pension may only purchase pension in multiples of £250 a year.
- 2.2 The maximum amount of additional pension that may be purchased by a member is limited to £5,000 a year in aggregate.
- 2.3 A member may purchase additional pension for the member only or for the member and his or her dependants.
- 2.4 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, SPPA have confirmed the details of additional pension benefits as set out in Annex A of this guidance note.

3 Contributions

- 3.1 SPPA have confirmed that member-purchased additional pension should be paid for over a whole number of years not exceeding the period to normal retirement age (age 65). Therefore a member should not have commenced a contract on or after their 64th birthday.
- 3.2 Tables are attached to this Guidance Note that should be used to determine the new additional contributions from 1 April 2013, expressed as a monthly payment amount, for an increase in pension of £250 a year.
- 3.3 The factor depends on the member's age at their last birthday before the date their original contributions started rather than their age at 1 April 2013. The factors also depend on their gender and on the overall payment period of the contract, rather than the payment period remaining. Different factors are provided depending on whether dependants' benefits are also being purchased.
- 3.4 Regular contributions are the same amount each month and are not indexed. However, the revised contribution rates in this note are subject to further change in the future. Any further revision to rates would apply to any additional pension contracts that still had contributions outstanding at the time of the next revision. The revised contributions would take effect for existing contracts on the 1 April following the next revision.
- 3.5 A member who leaves service must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies the administering authority in writing. SPPA have confirmed the benefits payable where a member ceases contributions, these are given in Annex A.
- 3.6 If the member stops contributing before the end of the payment period for reasons other than death or qualifying for an ill health pension, the additional pension, and any additional dependant's pension, will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.

4 Other Considerations

- 4.1 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 4.2 Administering authorities have the option to request a medical report from members wishing to purchase additional pension and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request to purchase additional pension.
- 4.3 Additional pension would be reduced to allow for early payment before age 65, unless the member dies in service or retires on grounds of ill health. Similarly, if a member retires before the contributions due have all been paid then the additional pension would be further reduced due to the missed payments. A member retiring before 65 before paying all contributions would be subject to both reductions.
- 4.4 Purchase of additional pension has no effect on a member's 'rule of 85' retirement age. Additional pension is reduced for payment before 65 in normal health even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85'.

5 Examples

Example: Existing contract - regular contributions

Member Details

Date of Birth	14 June 1962
Sex	Female
Normal Pension Age	65

This member purchased her added pension contract on 1 April 2011 with contributions continuing until 31 March 2021. She has paid contributions between 1 April 2011 and 31 March 2013 in line with the GAD guidance dated 29 September 2009. From 1 April 2013 she pays contributions in line with this guidance. As stated in paragraph 3.3 we need to look at the age of the member when she made the election and the total length of the contract (rather than her current age and the length of the contract remaining).

Additional Pension contract

Amount of AP purchased	£1750 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 10 years
Age at election	48

Cost of AP contract prior to 1 April 2013

Relevant Table	Table F (of guidance issued 29 September 2009)
Age at first contribution	48
Length of contract	10 years
Cost of £250 pa of AP	£33.91 (per month)
Contribution required to purchase the full AP	$= \frac{1750}{250} \times 33.91 = £237.37$ (per month)

Cost of AP contract after 1 April 2013

Relevant Table	Table D
Age at first contribution	48
Length of contract	10 years
Cost of £250 pa of AP	£44.67 (per month)
Contribution required to purchase the full AP	$= \frac{1750}{250} \times 44.67 = £312.69$ (per month)

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

6 Table A – Additional own pension – regular monthly contributions – Males

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	192.73	98.72	67.41	51.77	42.40	36.17	31.73	28.41	25.83	23.78	22.11	20.72	19.55	18.56	17.70	16.95
17	195.72	100.25	68.45	52.58	43.06	36.73	32.22	28.85	26.24	24.15	22.45	21.05	19.86	18.85	17.98	17.22
18	198.76	101.81	69.52	53.39	43.73	37.31	32.73	29.30	26.65	24.53	22.81	21.37	20.17	19.14	18.26	17.49
19	201.85	103.39	70.60	54.22	44.41	37.89	33.24	29.76	27.06	24.91	23.16	21.71	20.48	19.44	18.54	17.76
20	204.98	105.00	71.70	55.07	45.10	38.48	33.75	30.22	27.48	25.30	23.52	22.05	20.81	19.75	18.83	18.04
21	208.16	106.63	72.81	55.92	45.80	39.07	34.28	30.69	27.91	25.70	23.89	22.39	21.13	20.06	19.13	18.32
22	211.38	108.28	73.94	56.79	46.52	39.68	34.81	31.17	28.35	26.10	24.26	22.74	21.46	20.37	19.43	18.61
23	214.65	109.96	75.08	57.67	47.24	40.30	35.35	31.65	28.79	26.50	24.64	23.10	21.80	20.69	19.73	18.90
24	217.98	111.66	76.25	58.56	47.97	40.92	35.90	32.15	29.24	26.92	25.03	23.46	22.14	21.01	20.04	19.20
25	221.34	113.38	77.43	59.47	48.71	41.56	36.46	32.65	29.69	27.34	25.42	23.82	22.48	21.34	20.36	19.50
26	224.76	115.14	78.63	60.39	49.47	42.20	37.03	33.16	30.15	27.76	25.81	24.20	22.84	21.68	20.68	19.81
27	228.23	116.92	79.84	61.33	50.24	42.86	37.60	33.67	30.62	28.20	26.22	24.58	23.19	22.02	21.00	20.12
28	231.75	118.72	81.08	62.28	51.02	43.52	38.19	34.19	31.10	28.64	26.63	24.96	23.56	22.36	21.34	20.44
29	235.32	120.55	82.33	63.24	51.81	44.20	38.78	34.73	31.59	29.08	27.04	25.35	23.93	22.72	21.67	20.76
30	238.95	122.41	83.60	64.22	52.61	44.88	39.38	35.27	32.08	29.54	27.47	25.75	24.31	23.08	22.02	21.09
31	242.62	124.30	84.89	65.21	53.42	45.58	39.99	35.82	32.58	30.00	27.90	26.16	24.69	23.44	22.37	21.43
32	246.35	126.21	86.20	66.22	54.25	46.29	40.62	36.38	33.09	30.47	28.34	26.57	25.08	23.81	22.72	21.77

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table A – Additional own pension – regular monthly contributions – Males (2)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	16.30	15.72	15.21	14.75	14.34	13.97	13.63	13.33	13.05	12.80	12.57	12.35	12.16	11.98	11.81	11.66
17	16.55	15.97	15.45	14.98	14.56	14.19	13.85	13.54	13.26	13.00	12.77	12.55	12.35	12.17	12.00	11.84
18	16.81	16.22	15.69	15.22	14.79	14.41	14.07	13.75	13.47	13.21	12.97	12.75	12.55	12.36	12.19	12.03
19	17.08	16.47	15.94	15.46	15.03	14.64	14.29	13.97	13.68	13.42	13.17	12.95	12.75	12.56	12.39	12.23
20	17.34	16.73	16.19	15.70	15.26	14.87	14.51	14.19	13.90	13.63	13.38	13.16	12.95	12.76	12.59	12.42
21	17.62	16.99	16.44	15.95	15.50	15.10	14.74	14.42	14.12	13.85	13.60	13.37	13.16	12.97	12.79	12.62
22	17.89	17.26	16.70	16.20	15.75	15.34	14.98	14.65	14.34	14.07	13.82	13.58	13.37	13.18	13.00	12.83
23	18.18	17.53	16.96	16.45	16.00	15.59	15.22	14.88	14.57	14.29	14.04	13.80	13.59	13.39	13.21	13.04
24	18.46	17.81	17.23	16.72	16.25	15.84	15.46	15.12	14.81	14.52	14.26	14.03	13.81	13.61	13.42	13.25
25	18.75	18.09	17.50	16.98	16.51	16.09	15.71	15.36	15.04	14.76	14.49	14.25	14.03	13.83	13.64	13.47
26	19.05	18.38	17.78	17.25	16.77	16.35	15.96	15.61	15.29	15.00	14.73	14.49	14.26	14.06	13.87	13.70
27	19.35	18.67	18.06	17.53	17.04	16.61	16.21	15.86	15.54	15.24	14.97	14.72	14.50	14.29	14.10	13.93
28	19.66	18.97	18.35	17.81	17.32	16.88	16.48	16.12	15.79	15.49	15.22	14.97	14.74	14.53	14.34	14.16
29	19.97	19.27	18.65	18.09	17.60	17.15	16.74	16.38	16.05	15.74	15.47	15.22	14.99	14.77	14.58	14.40
30	20.29	19.58	18.95	18.38	17.88	17.43	17.02	16.65	16.31	16.01	15.73	15.47	15.24	15.03	14.83	14.65
31	20.61	19.89	19.25	18.68	18.17	17.71	17.30	16.92	16.58	16.27	15.99	15.73	15.50	15.28	15.09	14.91
32	20.94	20.21	19.56	18.99	18.47	18.00	17.58	17.20	16.86	16.55	16.26	16.00	15.77	15.55	15.35	15.17

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table A – Additional own pension – regular monthly contributions – Males (3)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	11.51	11.38	11.26	11.15	11.04	10.94	10.85	10.76	10.68	10.61	10.54	10.48	10.42	10.36	10.31	10.26
17	11.70	11.56	11.44	11.33	11.22	11.12	11.03	10.94	10.86	10.78	10.71	10.65	10.59	10.53	10.48	
18	11.89	11.75	11.63	11.51	11.40	11.30	11.21	11.12	11.04	10.96	10.89	10.83	10.77	10.71		
19	12.08	11.94	11.81	11.70	11.59	11.48	11.39	11.30	11.22	11.14	11.07	11.01	10.95			
20	12.27	12.13	12.01	11.89	11.78	11.67	11.58	11.49	11.41	11.33	11.26	11.19				
21	12.47	12.33	12.20	12.08	11.97	11.87	11.77	11.68	11.60	11.52	11.45					
22	12.68	12.53	12.40	12.28	12.17	12.06	11.97	11.88	11.79	11.72						
23	12.88	12.74	12.61	12.48	12.37	12.27	12.17	12.08	12.00							
24	13.10	12.95	12.82	12.69	12.58	12.47	12.38	12.29								
25	13.31	13.17	13.03	12.91	12.79	12.69	12.59									
26	13.54	13.39	13.25	13.13	13.01	12.90										
27	13.76	13.62	13.48	13.35	13.24											
28	14.00	13.85	13.71	13.58												
29	14.24	14.09	13.95													
30	14.49	14.34														
31	14.74															

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table A – Additional own pension – regular monthly contributions – Males (4)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	250.13	128.15	87.53	67.24	55.09	47.01	41.25	36.94	33.61	30.95	28.78	26.99	25.48	24.19	23.08	22.12
34	253.97	130.12	88.88	68.28	55.94	47.74	41.89	37.52	34.13	31.44	29.24	27.42	25.88	24.58	23.46	22.48
35	257.87	132.12	90.25	69.33	56.81	48.48	42.54	38.11	34.67	31.93	29.70	27.85	26.30	24.97	23.83	22.84
36	261.82	134.15	91.64	70.41	57.69	49.23	43.21	38.70	35.21	32.44	30.17	28.30	26.72	25.38	24.22	23.22
37	265.82	136.21	93.05	71.49	58.58	50.00	43.88	39.31	35.77	32.95	30.65	28.75	27.15	25.79	24.61	23.60
38	269.89	138.30	94.48	72.60	59.49	50.78	44.57	39.93	36.34	33.47	31.14	29.21	27.59	26.21	25.02	23.99
39	274.01	140.42	95.93	73.72	60.42	51.57	45.27	40.56	36.91	34.01	31.64	29.68	28.04	26.64	25.43	24.39
40	278.19	142.58	97.41	74.86	61.36	52.38	45.98	41.20	37.50	34.55	32.15	30.17	28.50	27.08	25.86	24.80
41	282.44	144.76	98.91	76.02	62.31	53.20	46.71	41.86	38.10	35.11	32.68	30.66	28.97	27.53	26.29	25.22
42	286.75	146.98	100.44	77.20	63.29	54.04	47.45	42.52	38.71	35.68	33.21	31.17	29.45	27.99	26.74	25.65
43	291.13	149.24	101.99	78.40	64.28	54.89	48.20	43.21	39.34	36.26	33.76	31.69	29.95	28.47	27.20	26.10
44	295.57	151.54	103.57	79.63	65.29	55.76	48.97	43.91	39.98	36.86	34.32	32.22	30.46	28.96	27.68	26.57
45	300.09	153.87	105.18	80.87	66.32	56.65	49.76	44.62	40.64	37.47	34.90	32.77	30.99	29.47	28.17	27.05
46	304.68	156.24	106.82	82.15	67.38	57.56	50.57	45.35	41.31	38.10	35.50	33.34	31.53	30.00	28.68	27.55
47	309.35	158.66	108.49	83.44	68.45	58.49	51.40	46.10	42.01	38.75	36.11	33.92	32.09	30.54	29.21	28.07
48	314.11	161.13	110.19	84.77	69.55	59.44	52.25	46.88	42.73	39.43	36.75	34.53	32.68	31.11	29.77	28.61

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table A – Additional own pension – regular monthly contributions – Males (5)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	21.28	20.54	19.88	19.30	18.77	18.30	17.88	17.49	17.15	16.83	16.54	16.28	16.04	15.82	15.63
34	21.63	20.87	20.21	19.61	19.08	18.61	18.18	17.79	17.44	17.12	16.83	16.57	16.33	16.11	
35	21.98	21.22	20.54	19.94	19.40	18.92	18.49	18.10	17.74	17.42	17.13	16.86	16.62		
36	22.34	21.57	20.88	20.27	19.73	19.24	18.80	18.41	18.05	17.73	17.43	17.17			
37	22.71	21.93	21.23	20.62	20.07	19.57	19.13	18.73	18.37	18.05	17.75				
38	23.09	22.29	21.59	20.97	20.41	19.92	19.47	19.07	18.70	18.38					
39	23.48	22.67	21.96	21.33	20.77	20.27	19.82	19.41	19.05						
40	23.87	23.06	22.34	21.71	21.14	20.63	20.18	19.77							
41	24.28	23.46	22.74	22.10	21.52	21.01	20.55								
42	24.71	23.88	23.15	22.50	21.92	21.40									
43	25.15	24.31	23.57	22.91	22.33										
44	25.60	24.75	24.00	23.34											
45	26.07	25.21	24.46												
46	26.56	25.70													
47	27.07														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table A – Additional own pension – regular monthly contributions – Males (6)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	318.96	163.64	111.94	86.13	70.69	60.42	53.12	47.68	43.47	40.12	37.40	35.16	33.29	31.70	30.34
50	323.90	166.22	113.72	87.52	71.85	61.43	54.03	48.50	44.23	40.84	38.09	35.82	33.92	32.32	
51	328.95	168.85	115.55	88.95	73.04	62.47	54.96	49.35	45.03	41.59	38.80	36.51	34.59		
52	334.12	171.54	117.43	90.43	74.28	63.55	55.93	50.24	45.85	42.37	39.55	37.23			
53	339.41	174.31	119.36	91.95	75.55	64.66	56.93	51.17	46.72	43.19	40.34				
54	344.85	177.17	121.36	93.52	76.87	65.82	57.98	52.13	47.62	44.05					
55	350.45	180.11	123.42	95.15	78.25	67.04	59.07	53.15	48.58						
56	356.23	183.16	125.57	96.85	79.69	68.30	60.23	54.22							
57	362.21	186.32	127.80	98.63	81.20	69.64	61.44								
58	368.44	189.63	130.14	100.50	82.79	71.05									
59	374.98	193.11	132.62	102.48	84.48										
60	381.88	196.80	135.25	104.59											
61	389.22	200.74	138.07												
62	397.07	204.96													
63	405.47														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

7 Table B – Additional own pension – regular monthly contributions – Females

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	206.99	106.03	72.40	55.60	45.54	38.85	34.08	30.51	27.75	25.54	23.74	22.25	21.00	19.93	19.01	18.20
17	210.28	107.71	73.55	56.49	46.27	39.47	34.62	31.00	28.19	25.95	24.12	22.61	21.33	20.25	19.31	18.50
18	213.62	109.42	74.71	57.38	47.00	40.09	35.17	31.49	28.64	26.36	24.51	22.97	21.67	20.57	19.62	18.79
19	217.01	111.16	75.90	58.29	47.75	40.73	35.73	31.99	29.09	26.78	24.90	23.34	22.02	20.90	19.93	19.09
20	220.45	112.92	77.11	59.22	48.51	41.38	36.30	32.50	29.55	27.21	25.29	23.71	22.37	21.23	20.25	19.40
21	223.94	114.71	78.33	60.16	49.28	42.03	36.87	33.02	30.02	27.64	25.70	24.08	22.73	21.57	20.57	19.71
22	227.49	116.53	79.57	61.11	50.06	42.70	37.46	33.54	30.50	28.08	26.11	24.47	23.09	21.91	20.90	20.02
23	231.09	118.37	80.83	62.08	50.85	43.38	38.05	34.07	30.99	28.53	26.52	24.86	23.46	22.26	21.24	20.34
24	234.74	120.24	82.11	63.06	51.66	44.07	38.66	34.61	31.48	28.98	26.94	25.25	23.83	22.62	21.57	20.67
25	238.45	122.14	83.41	64.06	52.47	44.76	39.27	35.16	31.98	29.44	27.37	25.66	24.21	22.98	21.92	21.00
26	242.22	124.07	84.73	65.08	53.31	45.47	39.89	35.72	32.49	29.91	27.81	26.07	24.60	23.35	22.27	21.33
27	246.04	126.03	86.06	66.10	54.15	46.19	40.53	36.29	33.00	30.38	28.25	26.48	24.99	23.72	22.63	21.68
28	249.92	128.02	87.42	67.15	55.01	46.93	41.17	36.86	33.53	30.87	28.70	26.90	25.39	24.10	22.99	22.02
29	253.85	130.04	88.80	68.21	55.87	47.67	41.82	37.45	34.06	31.36	29.16	27.33	25.80	24.49	23.36	22.38
30	257.85	132.09	90.20	69.29	56.76	48.42	42.48	38.04	34.60	31.86	29.62	27.77	26.21	24.88	23.73	22.74
31	261.90	134.17	91.62	70.38	57.65	49.19	43.16	38.65	35.15	32.36	30.09	28.21	26.63	25.28	24.11	23.10
32	266.02	136.28	93.07	71.49	58.57	49.97	43.84	39.26	35.71	32.88	30.57	28.66	27.05	25.68	24.50	23.48

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table B – Additional own pension – regular monthly contributions – Females (2)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	17.50	16.88	16.33	15.84	15.40	15.00	14.64	14.31	14.01	13.74	13.49	13.26	13.05	12.86	12.68	12.51
17	17.78	17.15	16.59	16.09	15.64	15.24	14.87	14.54	14.24	13.96	13.71	13.47	13.26	13.06	12.88	12.71
18	18.07	17.43	16.86	16.35	15.89	15.48	15.11	14.77	14.47	14.18	13.93	13.69	13.47	13.27	13.09	12.92
19	18.35	17.70	17.13	16.61	16.15	15.73	15.35	15.01	14.70	14.41	14.15	13.91	13.69	13.49	13.30	13.13
20	18.65	17.99	17.40	16.88	16.41	15.98	15.60	15.25	14.94	14.65	14.38	14.14	13.91	13.71	13.52	13.34
21	18.95	18.27	17.68	17.15	16.67	16.24	15.85	15.50	15.18	14.88	14.61	14.37	14.14	13.93	13.74	13.56
22	19.25	18.57	17.96	17.42	16.94	16.50	16.11	15.75	15.42	15.12	14.85	14.60	14.37	14.16	13.96	13.78
23	19.56	18.87	18.25	17.70	17.21	16.77	16.37	16.00	15.67	15.37	15.09	14.84	14.60	14.39	14.19	14.01
24	19.87	19.17	18.54	17.99	17.49	17.04	16.63	16.26	15.92	15.62	15.34	15.08	14.84	14.63	14.42	14.24
25	20.19	19.48	18.84	18.28	17.77	17.31	16.90	16.52	16.18	15.87	15.59	15.33	15.09	14.87	14.66	14.47
26	20.51	19.79	19.14	18.57	18.06	17.59	17.17	16.79	16.45	16.13	15.84	15.58	15.33	15.11	14.90	14.71
27	20.84	20.11	19.45	18.87	18.35	17.88	17.45	17.07	16.72	16.40	16.10	15.83	15.59	15.36	15.15	14.96
28	21.18	20.43	19.77	19.18	18.65	18.17	17.74	17.35	16.99	16.66	16.37	16.10	15.85	15.62	15.41	15.21
29	21.52	20.76	20.09	19.49	18.95	18.46	18.03	17.63	17.27	16.94	16.64	16.36	16.11	15.88	15.67	15.47
30	21.86	21.09	20.41	19.80	19.26	18.77	18.32	17.92	17.55	17.22	16.92	16.64	16.38	16.15	15.93	15.73
31	22.22	21.44	20.74	20.13	19.57	19.07	18.62	18.21	17.84	17.51	17.20	16.92	16.66	16.42	16.20	16.00
32	22.58	21.78	21.08	20.45	19.89	19.39	18.93	18.52	18.14	17.80	17.49	17.20	16.94	16.70	16.48	16.28

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table B – Additional own pension – regular monthly contributions – Females (3)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	12.36	12.21	12.08	11.96	11.84	11.74	11.64	11.54	11.46	11.37	11.30	11.23	11.16	11.10	11.04	10.99
17	12.56	12.41	12.28	12.15	12.04	11.93	11.83	11.73	11.64	11.56	11.49	11.41	11.35	11.29	11.23	
18	12.76	12.61	12.48	12.35	12.23	12.12	12.02	11.93	11.84	11.75	11.68	11.60	11.54	11.47		
19	12.97	12.82	12.68	12.55	12.43	12.32	12.22	12.12	12.03	11.95	11.87	11.80	11.73			
20	13.18	13.03	12.89	12.76	12.64	12.53	12.42	12.32	12.23	12.15	12.07	12.00				
21	13.40	13.24	13.10	12.97	12.85	12.73	12.63	12.53	12.44	12.35	12.27					
22	13.61	13.46	13.32	13.18	13.06	12.94	12.84	12.74	12.65	12.56						
23	13.84	13.68	13.54	13.40	13.28	13.16	13.05	12.95	12.86							
24	14.07	13.91	13.76	13.63	13.50	13.38	13.27	13.17								
25	14.30	14.14	13.99	13.85	13.73	13.61	13.50									
26	14.54	14.38	14.23	14.09	13.96	13.84										
27	14.78	14.62	14.47	14.33	14.20											
28	15.03	14.87	14.71	14.57												
29	15.29	15.12	14.97													
30	15.55	15.38														
31	15.82															

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table B – Additional own pension – regular monthly contributions – Females (4)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	270.19	138.42	94.53	72.62	59.49	50.76	44.54	39.88	36.28	33.40	31.06	29.12	27.49	26.10	24.90	23.86
34	274.43	140.59	96.02	73.76	60.43	51.56	45.24	40.52	36.85	33.94	31.56	29.59	27.93	26.52	25.30	24.24
35	278.73	142.80	97.53	74.92	61.38	52.38	45.96	41.16	37.44	34.48	32.07	30.06	28.38	26.95	25.71	24.64
36	283.09	145.04	99.06	76.10	62.35	53.20	46.69	41.81	38.04	35.03	32.58	30.55	28.84	27.38	26.13	25.04
37	287.52	147.31	100.62	77.30	63.34	54.05	47.43	42.48	38.65	35.59	33.10	31.04	29.31	27.83	26.56	25.45
38	292.01	149.62	102.20	78.52	64.34	54.90	48.18	43.16	39.26	36.16	33.64	31.54	29.78	28.28	26.99	25.87
39	296.57	151.96	103.80	79.75	65.35	55.77	48.95	43.85	39.89	36.74	34.18	32.05	30.27	28.74	27.43	26.30
40	301.20	154.34	105.43	81.01	66.38	56.66	49.73	44.55	40.53	37.34	34.73	32.58	30.76	29.22	27.89	26.74
41	305.90	156.76	107.09	82.29	67.43	57.56	50.52	45.26	41.18	37.94	35.30	33.11	31.27	29.70	28.35	27.18
42	310.67	159.21	108.77	83.58	68.50	58.47	51.33	45.99	41.85	38.56	35.87	33.65	31.78	30.20	28.83	27.64
43	315.51	161.70	110.48	84.90	69.59	59.40	52.15	46.73	42.53	39.18	36.46	34.21	32.31	30.70	29.32	28.11
44	320.42	164.23	112.22	86.25	70.69	60.35	52.99	47.48	43.22	39.83	37.06	34.78	32.86	31.22	29.82	28.60
45	325.41	166.80	113.98	87.61	71.82	61.32	53.84	48.25	43.93	40.48	37.68	35.36	33.41	31.75	30.33	29.10
46	330.48	169.41	115.78	89.00	72.97	62.30	54.71	49.04	44.65	41.15	38.31	35.96	33.98	32.30	30.86	29.61
47	335.63	172.07	117.60	90.41	74.13	63.31	55.60	49.85	45.39	41.84	38.96	36.57	34.57	32.86	31.40	30.14
48	340.87	174.77	119.47	91.86	75.33	64.34	56.51	50.67	46.15	42.55	39.62	37.20	35.17	33.44	31.97	30.69

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table B – Additional own pension – regular monthly contributions – Females (5)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	22.94	22.14	21.43	20.79	20.22	19.71	19.24	18.83	18.45	18.10	17.78	17.49	17.23	16.99	16.77
34	23.32	22.50	21.78	21.13	20.55	20.03	19.57	19.14	18.76	18.41	18.09	17.79	17.53	17.28	
35	23.70	22.87	22.14	21.48	20.90	20.37	19.89	19.46	19.08	18.72	18.40	18.10	17.83		
36	24.09	23.25	22.50	21.84	21.25	20.71	20.23	19.80	19.40	19.04	18.72	18.42			
37	24.48	23.63	22.88	22.20	21.60	21.06	20.58	20.14	19.74	19.37	19.05				
38	24.89	24.03	23.26	22.58	21.97	21.42	20.93	20.48	20.08	19.72					
39	25.30	24.43	23.65	22.96	22.35	21.79	21.29	20.84	20.44						
40	25.73	24.84	24.05	23.36	22.73	22.17	21.67	21.21							
41	26.16	25.26	24.47	23.76	23.13	22.56	22.05								
42	26.61	25.70	24.89	24.17	23.54	22.96									
43	27.07	26.14	25.33	24.60	23.96										
44	27.54	26.60	25.78	25.04											
45	28.02	27.07	26.24												
46	28.52	27.56													
47	29.04														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table B – Additional own pension – regular monthly contributions – Females (6)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	346.19	177.52	121.36	93.33	76.54	65.38	57.44	51.51	46.92	43.27	40.30	37.85	35.79	34.04	32.55
50	351.60	180.32	123.29	94.83	77.79	66.46	58.40	52.38	47.72	44.02	41.01	38.52	36.43	34.67	
51	357.12	183.18	125.27	96.36	79.06	67.56	59.38	53.27	48.54	44.78	41.73	39.21	37.10		
52	362.73	186.09	127.28	97.93	80.36	68.69	60.38	54.18	49.39	45.58	42.49	39.93			
53	368.46	189.07	129.34	99.53	81.70	69.85	61.42	55.12	50.26	46.40	43.26				
54	374.30	192.11	131.45	101.18	83.07	71.04	62.48	56.10	51.17	47.25					
55	380.28	195.22	133.62	102.88	84.49	72.27	63.59	57.11	52.11						
56	386.41	198.42	135.84	104.62	85.95	73.55	64.73	58.16							
57	392.70	201.71	138.14	106.43	87.46	74.87	65.92								
58	399.19	205.11	140.52	108.30	89.04	76.25									
59	405.89	208.64	142.99	110.25	90.68										
60	412.86	212.30	145.57	112.30											
61	420.11	216.14	148.27												
62	427.68	220.15													
63	435.62														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

8 Table C– Additional own and dependants' pension – regular monthly contributions - Males

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	215.62	110.44	75.41	57.92	47.44	40.47	35.50	31.78	28.90	26.61	24.74	23.18	21.88	20.76	19.80	18.97
17	219.05	112.20	76.61	58.84	48.20	41.11	36.07	32.29	29.36	27.03	25.13	23.55	22.23	21.09	20.12	19.27
18	222.53	113.98	77.83	59.78	48.96	41.77	36.64	32.81	29.83	27.46	25.53	23.93	22.58	21.43	20.44	19.58
19	226.05	115.79	79.06	60.72	49.74	42.43	37.22	33.33	30.31	27.90	25.94	24.31	22.94	21.77	20.77	19.89
20	229.62	117.62	80.31	61.68	50.52	43.10	37.81	33.85	30.79	28.34	26.35	24.70	23.31	22.12	21.10	20.21
21	233.23	119.47	81.58	62.66	51.32	43.78	38.41	34.39	31.27	28.79	26.77	25.09	23.68	22.47	21.43	20.53
22	236.90	121.35	82.86	63.64	52.13	44.47	39.01	34.93	31.77	29.25	27.19	25.49	24.05	22.83	21.77	20.86
23	240.62	123.26	84.17	64.65	52.95	45.17	39.63	35.48	32.27	29.71	27.62	25.89	24.43	23.19	22.12	21.19
24	244.40	125.19	85.49	65.66	53.79	45.88	40.25	36.04	32.78	30.18	28.06	26.30	24.82	23.56	22.47	21.53
25	248.23	127.16	86.83	66.69	54.63	46.61	40.89	36.61	33.30	30.66	28.50	26.72	25.22	23.93	22.83	21.87
26	252.11	129.15	88.19	67.74	55.49	47.34	41.53	37.19	33.82	31.14	28.95	27.14	25.62	24.31	23.19	22.22
27	256.05	131.17	89.57	68.80	56.36	48.08	42.19	37.78	34.36	31.63	29.41	27.57	26.02	24.70	23.56	22.58
28	260.05	133.22	90.97	69.88	57.24	48.84	42.85	38.37	34.90	32.13	29.88	28.01	26.44	25.09	23.94	22.94
29	264.10	135.29	92.40	70.97	58.14	49.60	43.52	38.97	35.45	32.64	30.35	28.45	26.86	25.49	24.32	23.30
30	268.21	137.40	93.84	72.08	59.05	50.38	44.20	39.59	36.01	33.15	30.83	28.90	27.28	25.90	24.71	23.68
31	272.37	139.54	95.30	73.21	59.97	51.17	44.90	40.21	36.57	33.68	31.32	29.36	27.72	26.32	25.11	24.06
32	276.59	141.70	96.78	74.35	60.91	51.97	45.60	40.84	37.15	34.21	31.82	29.83	28.16	26.74	25.51	24.45

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table C – Additional own and dependants’ pension – regular monthly contributions – Males (2)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	18.23	17.59	17.01	16.50	16.04	15.63	15.25	14.91	14.60	14.32	14.06	13.82	13.60	13.40	13.21	13.04
17	18.53	17.87	17.29	16.77	16.30	15.88	15.50	15.15	14.84	14.55	14.29	14.05	13.82	13.62	13.43	13.25
18	18.82	18.16	17.56	17.04	16.56	16.13	15.75	15.40	15.08	14.79	14.52	14.27	14.05	13.84	13.65	13.47
19	19.12	18.45	17.85	17.31	16.83	16.39	16.00	15.65	15.32	15.02	14.75	14.50	14.28	14.07	13.87	13.69
20	19.43	18.74	18.13	17.59	17.10	16.66	16.26	15.90	15.57	15.27	14.99	14.74	14.51	14.29	14.10	13.92
21	19.74	19.04	18.42	17.87	17.37	16.92	16.52	16.15	15.82	15.51	15.24	14.98	14.74	14.53	14.33	14.14
22	20.05	19.35	18.72	18.15	17.65	17.20	16.79	16.41	16.07	15.77	15.48	15.22	14.99	14.77	14.56	14.38
23	20.37	19.65	19.02	18.45	17.93	17.47	17.06	16.68	16.34	16.02	15.74	15.47	15.23	15.01	14.80	14.62
24	20.70	19.97	19.32	18.74	18.22	17.76	17.33	16.95	16.60	16.28	15.99	15.73	15.48	15.26	15.05	14.86
25	21.03	20.29	19.63	19.04	18.52	18.04	17.61	17.22	16.87	16.55	16.25	15.98	15.74	15.51	15.30	15.11
26	21.37	20.61	19.95	19.35	18.82	18.33	17.90	17.51	17.15	16.82	16.52	16.25	16.00	15.77	15.56	15.36
27	21.71	20.94	20.27	19.66	19.12	18.63	18.19	17.79	17.43	17.10	16.80	16.52	16.27	16.03	15.82	15.62
28	22.06	21.28	20.59	19.98	19.43	18.94	18.49	18.08	17.72	17.38	17.08	16.80	16.54	16.30	16.09	15.89
29	22.41	21.62	20.93	20.30	19.75	19.25	18.79	18.38	18.01	17.67	17.36	17.08	16.82	16.58	16.36	16.16
30	22.77	21.97	21.27	20.63	20.07	19.56	19.10	18.69	18.31	17.97	17.65	17.37	17.11	16.87	16.65	16.45
31	23.14	22.33	21.61	20.97	20.40	19.88	19.42	19.00	18.62	18.27	17.95	17.66	17.40	17.16	16.94	16.74
32	23.51	22.69	21.96	21.32	20.74	20.21	19.74	19.32	18.93	18.58	18.26	17.97	17.70	17.46	17.24	17.03

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table C – Additional own and dependants’ pension – regular monthly contributions – Males (3)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	12.88	12.73	12.60	12.47	12.35	12.24	12.14	12.04	11.95	11.87	11.79	11.72	11.65	11.59	11.53	11.48
17	13.09	12.94	12.80	12.68	12.56	12.44	12.34	12.24	12.15	12.07	11.99	11.92	11.85	11.79	11.73	
18	13.31	13.16	13.02	12.88	12.76	12.65	12.55	12.45	12.36	12.27	12.19	12.12	12.05	11.99		
19	13.53	13.37	13.23	13.10	12.97	12.86	12.76	12.66	12.57	12.48	12.40	12.33	12.26			
20	13.75	13.59	13.45	13.31	13.19	13.08	12.97	12.87	12.78	12.69	12.61	12.54				
21	13.97	13.82	13.67	13.54	13.41	13.29	13.19	13.09	13.00	12.91	12.83					
22	14.21	14.05	13.90	13.76	13.64	13.52	13.41	13.31	13.22	13.13						
23	14.44	14.28	14.13	13.99	13.87	13.75	13.64	13.54	13.45							
24	14.68	14.52	14.37	14.23	14.10	13.98	13.88	13.77								
25	14.93	14.77	14.61	14.47	14.35	14.23	14.12									
26	15.18	15.02	14.86	14.72	14.59	14.47										
27	15.44	15.28	15.12	14.98	14.85											
28	15.71	15.54	15.39	15.24												
29	15.98	15.81	15.66													
30	16.26	16.09														
31	16.55															

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table C – Additional own and dependants’ pension – regular monthly contributions – Males (4)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	280.87	143.90	98.28	75.50	61.86	52.78	46.32	41.48	37.74	34.75	32.32	30.30	28.61	27.16	25.92	24.84
34	285.20	146.12	99.81	76.68	62.82	53.61	47.04	42.13	38.33	35.30	32.83	30.79	29.07	27.60	26.34	25.24
35	289.60	148.38	101.35	77.87	63.80	54.44	47.78	42.80	38.94	35.86	33.36	31.28	29.53	28.05	26.77	25.66
36	294.05	150.67	102.92	79.07	64.79	55.29	48.53	43.47	39.55	36.43	33.89	31.78	30.01	28.50	27.20	26.07
37	298.55	152.98	104.50	80.30	65.80	56.16	49.29	44.15	40.17	37.01	34.43	32.29	30.49	28.96	27.65	26.50
38	303.12	155.33	106.11	81.54	66.82	57.03	50.06	44.85	40.81	37.59	34.98	32.81	30.99	29.43	28.10	26.94
39	307.75	157.71	107.75	82.80	67.86	57.92	50.84	45.55	41.46	38.19	35.54	33.34	31.49	29.92	28.56	27.39
40	312.43	160.12	109.40	84.08	68.91	58.82	51.64	46.27	42.12	38.80	36.11	33.88	32.00	30.41	29.04	27.85
41	317.18	162.57	111.08	85.37	69.98	59.74	52.45	47.00	42.79	39.43	36.69	34.43	32.53	30.91	29.53	28.32
42	321.98	165.04	112.78	86.69	71.06	60.67	53.28	47.75	43.47	40.06	37.29	35.00	33.07	31.43	30.03	28.81
43	326.85	167.55	114.51	88.02	72.17	61.62	54.12	48.51	44.17	40.71	37.90	35.58	33.62	31.96	30.54	29.31
44	331.78	170.10	116.26	89.38	73.29	62.59	54.97	49.28	44.88	41.38	38.53	36.17	34.19	32.51	31.07	29.82
45	336.78	172.68	118.04	90.76	74.43	63.57	55.85	50.08	45.61	42.06	39.17	36.78	34.77	33.07	31.61	30.35
46	341.84	175.30	119.85	92.16	75.59	64.58	56.74	50.88	46.35	42.75	39.82	37.40	35.38	33.65	32.18	30.91
47	346.98	177.96	121.68	93.59	76.78	65.60	57.65	51.71	47.12	43.47	40.50	38.05	36.00	34.26	32.76	31.48
48	352.19	180.66	123.55	95.05	77.99	66.65	58.58	52.56	47.90	44.20	41.20	38.72	36.64	34.88	33.37	32.08

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table C – Additional own and dependants’ pension – regular monthly contributions – Males (5)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	23.90	23.06	22.32	21.67	21.08	20.55	20.07	19.64	19.25	18.90	18.58	18.28	18.01	17.77	17.55
34	24.29	23.44	22.69	22.03	21.43	20.90	20.41	19.98	19.58	19.23	18.90	18.60	18.33	18.09	
35	24.68	23.83	23.07	22.39	21.79	21.25	20.76	20.32	19.92	19.56	19.23	18.94	18.67		
36	25.09	24.22	23.45	22.77	22.16	21.61	21.12	20.68	20.27	19.91	19.58	19.28			
37	25.50	24.63	23.85	23.16	22.54	21.99	21.49	21.04	20.63	20.27	19.94				
38	25.93	25.04	24.25	23.55	22.93	22.37	21.87	21.41	21.01	20.64					
39	26.37	25.46	24.67	23.96	23.33	22.76	22.26	21.80	21.39						
40	26.81	25.90	25.09	24.38	23.74	23.17	22.66	22.20							
41	27.27	26.35	25.53	24.81	24.17	23.60	23.08								
42	27.74	26.81	25.99	25.26	24.61	24.03									
43	28.23	27.29	26.46	25.72	25.07										
44	28.74	27.78	26.95	26.20											
45	29.26	28.30	27.45												
46	29.80	28.83													
47	30.36														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table C – Additional own and dependants’ pension – regular monthly contributions – Males (6)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	357.47	183.40	125.45	96.53	79.22	67.72	59.54	53.43	48.71	44.96	41.92	39.41	37.31	35.53	34.01
50	362.84	186.20	127.39	98.04	80.48	68.82	60.52	54.33	49.55	45.75	42.67	40.13	38.00	36.21	
51	368.29	189.04	129.37	99.59	81.78	69.94	61.53	55.26	50.41	46.56	43.45	40.88	38.73		
52	373.85	191.94	131.39	101.18	83.11	71.11	62.57	56.22	51.30	47.41	44.26	41.66			
53	379.51	194.91	133.46	102.81	84.47	72.30	63.65	57.21	52.24	48.29	45.10				
54	385.29	197.94	135.59	104.48	85.89	73.54	64.78	58.24	53.21	49.22					
55	391.20	201.05	137.77	106.21	87.35	74.83	65.94	59.33	54.23						
56	397.26	204.25	140.03	108.01	88.87	76.17	67.16	60.46							
57	403.50	207.56	142.37	109.87	90.45	77.58	68.45								
58	409.94	210.99	144.80	111.81	92.11	79.05									
59	416.63	214.56	147.35	113.86	93.86										
60	423.63	218.32	150.04	116.03											
61	431.00	222.28	152.89												
62	438.79	226.50													
63	447.07														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

9 Table D – Additional own and dependants' pension – regular monthly contributions – Females

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	218.19	111.76	76.31	58.61	48.00	40.95	35.92	32.16	29.25	26.92	25.03	23.46	22.13	21.01	20.03	19.19
17	221.66	113.54	77.53	59.54	48.77	41.60	36.49	32.67	29.71	27.35	25.43	23.83	22.49	21.34	20.35	19.50
18	225.18	115.34	78.76	60.49	49.54	42.26	37.07	33.19	30.18	27.79	25.83	24.21	22.85	21.68	20.68	19.81
19	228.75	117.17	80.01	61.45	50.33	42.93	37.66	33.72	30.67	28.23	26.24	24.60	23.21	22.03	21.01	20.12
20	232.38	119.03	81.28	62.42	51.13	43.62	38.26	34.26	31.15	28.68	26.66	24.99	23.58	22.38	21.35	20.45
21	236.06	120.91	82.56	63.41	51.94	44.31	38.87	34.80	31.65	29.13	27.09	25.39	23.96	22.74	21.69	20.77
22	239.79	122.83	83.87	64.42	52.76	45.01	39.49	35.35	32.15	29.60	27.52	25.79	24.34	23.10	22.03	21.10
23	243.58	124.77	85.20	65.44	53.60	45.72	40.11	35.91	32.66	30.07	27.95	26.20	24.73	23.47	22.38	21.44
24	247.42	126.74	86.54	66.47	54.45	46.45	40.75	36.48	33.18	30.54	28.40	26.62	25.12	23.84	22.74	21.78
25	251.32	128.74	87.91	67.52	55.31	47.18	41.39	37.06	33.70	31.03	28.85	27.04	25.52	24.22	23.10	22.13
26	255.28	130.77	89.30	68.59	56.18	47.93	42.05	37.65	34.24	31.52	29.31	27.47	25.92	24.61	23.47	22.48
27	259.30	132.83	90.70	69.67	57.07	48.68	42.71	38.24	34.78	32.02	29.77	27.91	26.34	25.00	23.85	22.84
28	263.37	134.91	92.13	70.76	57.97	49.45	43.39	38.85	35.33	32.53	30.25	28.35	26.76	25.40	24.23	23.21
29	267.50	137.03	93.58	71.88	58.88	50.23	44.07	39.46	35.89	33.04	30.73	28.80	27.18	25.80	24.61	23.58
30	271.69	139.18	95.05	73.01	59.81	51.02	44.76	40.09	36.46	33.57	31.21	29.26	27.62	26.21	25.01	23.96
31	275.94	141.36	96.54	74.15	60.75	51.83	45.47	40.72	37.03	34.10	31.71	29.72	28.05	26.63	25.41	24.34
32	280.25	143.57	98.05	75.32	61.70	52.64	46.19	41.36	37.62	34.64	32.21	30.20	28.50	27.06	25.81	24.73

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table D – Additional own and dependants’ pension – regular monthly contributions – Females (2)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	18.45	17.79	17.21	16.69	16.23	15.81	15.43	15.08	14.77	14.48	14.22	13.98	13.76	13.55	13.36	13.19
17	18.74	18.08	17.49	16.96	16.49	16.06	15.68	15.33	15.01	14.72	14.45	14.20	13.98	13.77	13.58	13.40
18	19.04	18.37	17.77	17.23	16.75	16.32	15.93	15.57	15.25	14.95	14.68	14.43	14.20	13.99	13.80	13.62
19	19.35	18.66	18.05	17.51	17.02	16.58	16.18	15.82	15.49	15.19	14.92	14.67	14.43	14.22	14.02	13.84
20	19.66	18.96	18.34	17.79	17.29	16.85	16.44	16.08	15.74	15.44	15.16	14.90	14.67	14.45	14.25	14.06
21	19.97	19.26	18.64	18.07	17.57	17.12	16.71	16.34	16.00	15.69	15.40	15.14	14.90	14.68	14.48	14.29
22	20.29	19.57	18.93	18.36	17.85	17.39	16.98	16.60	16.26	15.94	15.65	15.39	15.15	14.92	14.72	14.53
23	20.61	19.88	19.24	18.66	18.14	17.67	17.25	16.87	16.52	16.20	15.91	15.64	15.39	15.17	14.96	14.77
24	20.94	20.20	19.55	18.96	18.43	17.96	17.53	17.14	16.79	16.46	16.17	15.89	15.64	15.42	15.20	15.01
25	21.28	20.53	19.86	19.26	18.73	18.25	17.81	17.42	17.06	16.73	16.43	16.15	15.90	15.67	15.45	15.26
26	21.62	20.86	20.18	19.57	19.03	18.54	18.10	17.70	17.33	17.00	16.70	16.42	16.16	15.93	15.71	15.51
27	21.96	21.19	20.50	19.89	19.34	18.84	18.39	17.99	17.62	17.28	16.97	16.69	16.43	16.19	15.97	15.77
28	22.32	21.53	20.83	20.21	19.65	19.15	18.69	18.28	17.90	17.56	17.25	16.96	16.70	16.46	16.24	16.03
29	22.67	21.88	21.17	20.53	19.97	19.46	19.00	18.58	18.20	17.85	17.53	17.24	16.98	16.73	16.51	16.30
30	23.04	22.23	21.51	20.87	20.29	19.77	19.31	18.88	18.50	18.14	17.82	17.53	17.26	17.01	16.79	16.58
31	23.41	22.59	21.86	21.20	20.62	20.10	19.62	19.19	18.80	18.44	18.12	17.82	17.55	17.30	17.07	16.86
32	23.79	22.95	22.21	21.55	20.96	20.42	19.94	19.51	19.11	18.75	18.42	18.12	17.85	17.59	17.36	17.15

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table D – Additional own and dependants’ pension – regular monthly contributions – Females (3)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	13.02	12.87	12.73	12.60	12.48	12.37	12.27	12.17	12.08	11.99	11.91	11.84	11.77	11.70	11.64	11.58
17	13.24	13.08	12.94	12.81	12.69	12.57	12.47	12.37	12.27	12.19	12.11	12.03	11.96	11.90	11.84	
18	13.45	13.30	13.15	13.02	12.89	12.78	12.67	12.57	12.48	12.39	12.31	12.23	12.16	12.10		
19	13.67	13.51	13.37	13.23	13.11	12.99	12.88	12.78	12.68	12.60	12.51	12.44	12.37			
20	13.89	13.73	13.59	13.45	13.32	13.20	13.09	12.99	12.89	12.81	12.72	12.65				
21	14.12	13.96	13.81	13.67	13.54	13.42	13.31	13.21	13.11	13.02	12.94					
22	14.35	14.19	14.04	13.90	13.77	13.64	13.53	13.43	13.33	13.24						
23	14.59	14.42	14.27	14.13	13.99	13.87	13.76	13.65	13.55							
24	14.83	14.66	14.51	14.36	14.23	14.10	13.99	13.88								
25	15.07	14.90	14.75	14.60	14.47	14.34	14.23									
26	15.32	15.15	14.99	14.85	14.71	14.59										
27	15.58	15.41	15.25	15.10	14.96											
28	15.84	15.67	15.51	15.36												
29	16.11	15.93	15.77													
30	16.38	16.21														
31	16.66															

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table D – Additional own and dependants’ pension – regular monthly contributions – Females (4)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	284.62	145.81	99.58	76.49	62.67	53.47	46.91	42.01	38.21	35.19	32.72	30.68	28.96	27.49	26.23	25.13
34	289.05	148.09	101.14	77.69	63.65	54.31	47.65	42.68	38.82	35.74	33.24	31.17	29.42	27.93	26.65	25.53
35	293.54	150.39	102.71	78.91	64.65	55.16	48.40	43.35	39.43	36.31	33.77	31.66	29.89	28.38	27.08	25.95
36	298.10	152.73	104.31	80.14	65.66	56.02	49.16	44.03	40.05	36.89	34.31	32.17	30.37	28.83	27.51	26.37
37	302.72	155.10	105.94	81.39	66.68	56.90	49.93	44.72	40.69	37.47	34.85	32.68	30.85	29.30	27.96	26.80
38	307.40	157.50	107.58	82.65	67.72	57.79	50.72	45.43	41.33	38.07	35.41	33.20	31.35	29.77	28.41	27.23
39	312.14	159.94	109.25	83.94	68.78	58.70	51.52	46.15	41.99	38.67	35.97	33.74	31.86	30.25	28.87	27.68
40	316.95	162.41	110.94	85.25	69.85	59.62	52.33	46.87	42.65	39.29	36.55	34.28	32.37	30.74	29.35	28.13
41	321.82	164.92	112.66	86.57	70.94	60.55	53.15	47.62	43.33	39.91	37.14	34.83	32.90	31.25	29.83	28.60
42	326.76	167.46	114.41	87.92	72.05	61.50	53.99	48.37	44.02	40.55	37.73	35.40	33.43	31.76	30.32	29.08
43	331.77	170.04	116.17	89.28	73.18	62.46	54.84	49.14	44.72	41.20	38.34	35.97	33.98	32.28	30.83	29.56
44	336.85	172.65	117.97	90.67	74.32	63.45	55.70	49.92	45.44	41.87	38.96	36.56	34.54	32.82	31.34	30.06
45	342.00	175.30	119.79	92.08	75.48	64.44	56.58	50.71	46.17	42.55	39.60	37.16	35.11	33.37	31.88	30.58
46	347.22	177.99	121.64	93.51	76.66	65.46	57.48	51.52	46.91	43.24	40.25	37.78	35.70	33.94	32.42	31.11
47	352.51	180.72	123.52	94.96	77.86	66.49	58.40	52.35	47.67	43.95	40.92	38.41	36.30	34.52	32.98	31.65
48	357.88	183.50	125.43	96.44	79.09	67.55	59.33	53.20	48.45	44.67	41.60	39.06	36.93	35.11	33.56	32.22

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table D – Additional own and dependants’ pension – regular monthly contributions – Females (5)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	24.17	23.32	22.57	21.90	21.30	20.76	20.27	19.83	19.43	19.07	18.73	18.43	18.15	17.90	17.66
34	24.56	23.70	22.94	22.26	21.65	21.10	20.61	20.16	19.76	19.39	19.05	18.74	18.46	18.20	
35	24.96	24.09	23.31	22.62	22.01	21.45	20.95	20.50	20.09	19.72	19.38	19.07	18.78		
36	25.36	24.48	23.70	23.00	22.37	21.81	21.30	20.85	20.43	20.05	19.71	19.40			
37	25.78	24.88	24.09	23.38	22.74	22.18	21.66	21.20	20.78	20.40	20.05				
38	26.20	25.29	24.49	23.77	23.13	22.55	22.03	21.56	21.14	20.75					
39	26.63	25.71	24.89	24.17	23.52	22.94	22.41	21.94	21.51						
40	27.07	26.14	25.31	24.58	23.92	23.33	22.80	22.32							
41	27.52	26.58	25.74	25.00	24.33	23.74	23.20								
42	27.99	27.03	26.18	25.43	24.76	24.15									
43	28.46	27.49	26.63	25.87	25.19										
44	28.95	27.97	27.10	26.33											
45	29.45	28.45	27.58												
46	29.96	28.96													
47	30.50														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections that commenced prior to 1 April 2012: UNCLASSIFIED

Table D – Additional own and dependants’ pension – regular monthly contributions – Females (6)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	363.33	186.31	127.37	97.95	80.33	68.62	60.29	54.06	49.25	45.41	42.30	39.72	37.56	35.73	34.16
50	368.86	189.18	129.35	99.48	81.60	69.72	61.26	54.95	50.06	46.18	43.02	40.41	38.22	36.37	
51	374.48	192.09	131.36	101.04	82.90	70.84	62.26	55.86	50.90	46.96	43.76	41.12	38.90		
52	380.19	195.05	133.41	102.64	84.23	71.99	63.29	56.79	51.76	47.77	44.53	41.85			
53	386.00	198.07	135.50	104.27	85.59	73.17	64.34	57.75	52.65	48.61	45.32				
54	391.92	201.14	137.64	105.94	86.98	74.38	65.42	58.74	53.57	49.47					
55	397.95	204.29	139.82	107.66	88.41	75.63	66.54	59.76	54.53						
56	404.12	207.51	142.07	109.42	89.89	76.92	67.70	60.83							
57	410.43	210.82	144.38	111.23	91.41	78.25	68.90								
58	416.92	214.22	146.76	113.11	92.99	79.64									
59	423.61	217.74	149.23	115.07	94.64										
60	430.52	221.39	151.80	117.10											
61	437.69	225.18	154.48												
62	445.13	229.13													
63	452.90														

10 Annex A – Summary of Benefits Purchased

10.1 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, SPPA have confirmed the details of the additional pension benefits described below.

Own benefits

10.2 A member purchasing or awarded benefits in respect of him or her alone will receive the following benefits:

- 10.2.1 On age retirement, the total pension awarded will be increased by the rate of additional pension purchased.
- 10.2.2 If the member stops contributing before the end of the payment period for reason other than qualifying for an ill health pension, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.
- 10.2.3 On early retirement (before age 65) an actuarial reduction will apply to the additional pension (calculated after the reduction in the sub-paragraph above, if appropriate) to allow for early payment.
- 10.2.4 On late retirement after age 65, an increase in line with the guidance on late retirement will be applied to the additional pension.
- 10.2.5 The additional pension is payable without reduction if the member qualifies for an ill health pension.
- 10.2.6 In all cases, the additional pension awarded may be commuted for cash when it comes into payment under the same terms as the rest of the pension.
- 10.2.7 On death in deferment, a lump sum of five times the additional pension is payable
- 10.2.8 On death in retirement a lump sum equal is payable equal to ten times the annual rate of additional pension in payment before death, less the amount of additional pension already paid.
- 10.2.9 No additional pension benefit is payable if the member dies in service.
- 10.2.10 The rate of additional pension is increased with reference to the RPI, both from the date of the first contribution/ lump sum payment to the date of award of benefits, and once it is in payment.

Dependants' benefits

- 10.3 If a member opts to purchase dependants' benefits as well as own benefits, then the following additional benefits will be paid on the death of the member.
- 10.4 On death in service, death in deferment or death as a pensioner, an additional dependants' pension is payable to an eligible spouse, civil partner or nominated cohabiting partner. A pension is also payable to eligible children.
- 10.5 The additional spouse, civil partner or nominated cohabiting partner's pension is 37.5% of the rate of additional pension purchased.
- 10.6 The child's additional pension is 18.75% of the member's additional pension if there is one eligible child. If there are two or more eligible children then the total children's pension awarded is 37.5% of the member's additional pension and is shared equally between the eligible children.
- 10.7 If there is no pension paid to an eligible spouse, civil partner or nominated cohabiting partner, then the additional child's pension is 25% of the member's additional pension if there is one eligible child. If there are two or more children then the total additional pension awarded is 50% of the member's pension and is shared equally between the eligible children.
- 10.8 On the death of a pensioner who commuted additional pension at retirement for cash, the calculation is based on the member's additional pension that would have been in payment if the member had not commuted additional pension.
- 10.9 On the death of a pensioner who had their additional pension actuarially reduced due to payment before normal retirement age, the calculation is based on the member's additional pension that would have been paid without the early retirement reduction.
- 10.10 On the death of a pensioner who had their additional pension actuarially increased due to payment after normal retirement age, the calculation is based on the member's additional pension excluding the late retirement increase.
- 10.11 On the death of a member who had not completed all the required contributions, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension that would have been awarded if all the contributions had been paid multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.
- 10.12 The exceptions to the paragraph above are that no reduction is applied when the member ceased contributing due to death in service or being awarded an ill health pension.
- 10.13 The rate of the dependant's additional pension is increased with reference to the RPI as for a member's pension, both before it comes into payment and once it is in payment.