

Local Government Pension Scheme (Scotland)

Purchase of additional pension - Elections on or after 1 April 2012

Factors and guidance

Version 1.0

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1 Introduction

- 1.1 Under Regulation 14 of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations (Scotland) 2008 ("the Benefits Regulations") (SSI 2008/230), a member may elect to make additional contributions to the LGPS to be credited with additional pension. Furthermore under Regulation 13 of the Benefits Regulations, an employing authority may award additional pension to a member.
- 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 and Regulation 36 of the Administration Regulations further conditions relating to employer-purchased additional pension.
- 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 Scheme Actuary.
- 1.4 Regulation 36(3) of the Administration Regulations provides that the amount of payment required to be paid by an employing authority purchasing additional pension for a member must be the amount as is shown in guidance issued by the Scheme Actuary. However, it is possible under the regulation 36(4) for the employing and administering authority to agree some other lump sum or regular contribution to be paid other than the amount in this guidance. This guidance does not cover payments under regulation 36(4).
- 1.5 Regulation 21(3) of the Administration Regulations provide 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 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), 21(3) and 36(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 new contracts entered into on or after 1 April 2012 to purchase the additional benefits summarised in Annex A.
- 1.9 The costs provided in this note have been prepared in light of our advice to SPPA dated 21st March 2012.
- 1.10 Illustrative example calculations of the lump sums or monthly contributions payable to purchase AP can be found in Section 6.
- 1.11 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 7 to 12.

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1.12 In carrying out this work we have followed our normal quality processes for work conducted on public service pension matters².

Implementation and Review

1.13 The factors and guidance contained in this note should be followed with immediate effect for elections on or after 1st April 2012.

1.14 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.

1.15 The guidance replaces the previous guidance dated 29th September 2009 for elections on or after 1st April 2012.

Limitations

1.16 This guidance note should not be used for any purpose other than to determine the costs of purchasing additional pension, and the benefits purchased by such contributions which have been confirmed by SPPA. Any legal advice in this area should be sought from an appropriately qualified person or source

1.17 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.

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

² *The GAD Statement of Understanding*

http://www.gad.gov.uk/Documents/Occupational%20Pensions/GAD_Statement_of_Understanding_v_1.1_Dec_2011.pdf sets out the standards which the Department currently applies for any work carried out in this area.

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Purchase of additional pension - elections on or after 1st April 2012**2 Benefits Purchased**

- 2.1 A member purchasing additional pension may only purchase pension in multiples of £250 a year. There is no such restriction on an employing authority.
- 2.2 The maximum amount of additional pension that may be purchased by a member is limited to £5,000 a year in aggregate. The maximum amount of employer-purchased Additional Pension is limited to £5,000 a year. These limits operate separately.
- 2.3 A member may purchase additional pension for the member only or for the member and his or her dependants. When an employer purchases additional pension, it will be additional pension for the member only.
- 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.

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- 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 may not commence a contract on or after their 64th birthday.
- 3.2 Contracts should commence from the next payment period after the administering authority notifies the member that their request to buy additional pension has been accepted.
- 3.3 Employer-purchased additional pension must be paid for by lump sum if the cost is to be determined by this guidance.
- 3.4 Tables are attached to this Guidance Note that should be used to determine the additional contributions, expressed as a lump sum or monthly payment amount, for an increase in pension of £250 a year.
- 3.5 The factor depends on the member's age at their last birthday before the date contributions start, their sex and on the payment period selected. Different factors are provided depending on whether dependants' benefits are also being purchased.
- 3.6 Regular contributions are the same amount each month and are not indexed. However, contribution rates in this note are subject to change in the future. Any revision to rates would apply to any additional pension contracts that still had contributions outstanding at the time of the revision. The revised contributions would take effect for existing contracts on the 1 April following the revision.
- 3.7 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.

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Purchase of additional pension - elections on or after 1st April 2012**4 Cessation of Contributions**

- 4.1 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.
- 4.2 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. However, any additional dependant's pension will not be actuarially reduced.
- 4.3 On late retirement after age 65, an increase in line with the guidance on late retirement will be applied to the additional pension. However, any additional dependant's pension will not be actuarially increased.
- 4.4 The additional pension is payable without reduction if the member qualifies for an ill health pension.
- 4.5 Where the member ceased contributing due to death in service or being awarded an ill health pension, the additional dependant's pension is not reduced.

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- 5.1 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.
- 5.2 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.
- 5.3 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.
- 5.4 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'.

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6 Examples

Example 1: New contract – lump sum

Member Details

Date of Birth	1 February 1976
Sex	Male
Normal Pension Age	65

Additional Pension contract

Amount of AP purchased	£2,000 pa
Form of AP	Member only
Form of payment	Lump sum

Cost of AP contract

Relevant Table	Table A
Age at payment	37
Cost of £250 pa of AP	£1,986
Lump sum required to purchase the full AP	$= \frac{2,000}{250} \times 1,986 = £15,888$

Example 2: New contract - regular contributions

Member Details

Date of Birth	14 June 1964
Sex	Female
Normal Pension Age	65

Additional Pension contract

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

Cost of AP contract

Relevant Table	Table E
Age at first contribution	48
Cost of £250 pa of AP	£31.86 (per month)
Contribution required to purchase the full AP	$= \frac{1750}{250} \times 31.86 = £223.02$ (per month)

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7 Table A – Additional own pension - lump sum contributions - Males

Lump sum contributions to be made by an employing authority that has elected to make an additional contribution to the LGPS to increase a male member's, but not his dependant's, benefits.

Age at payment	Lump sum contribution for an increase in pension of £250 a year	Age at payment	Lump sum contribution for an increase in pension of £250 a year
16	1,130	41	2,209
17	1,161	42	2,268
18	1,193	43	2,329
19	1,225	44	2,391
20	1,259	45	2,455
21	1,293	46	2,521
22	1,329	47	2,588
23	1,365	48	2,657
24	1,402	49	2,729
25	1,441	50	2,802
26	1,480	51	2,877
27	1,520	52	2,954
28	1,562	53	3,034
29	1,604	54	3,117
30	1,648	55	3,202
31	1,692	56	3,290
32	1,738	57	3,381
33	1,785	58	3,477
34	1,834	59	3,577
35	1,883	60	3,682
36	1,934	61	3,793
37	1,986	62	3,911
38	2,040	63	4,035
39	2,095	64	4,167
40	2,151		

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8 Table B – Additional own pension - lump sum contributions - Females

Lump sum contributions to be made by an employing authority that has elected to make an additional contribution to the LGPS to increase a female member's, but not her dependant's, benefits.

Age at payment	Lump sum contribution for an increase in pension of £250 a year	Age at payment	Lump sum contribution for an increase in pension of £250 a year
16	1,199	41	2,364
17	1,232	42	2,428
18	1,266	43	2,494
19	1,301	44	2,562
20	1,337	45	2,632
21	1,374	46	2,703
22	1,412	47	2,776
23	1,452	48	2,852
24	1,492	49	2,929
25	1,533	50	3,008
26	1,575	51	3,090
27	1,619	52	3,174
28	1,663	53	3,260
29	1,709	54	3,349
30	1,756	55	3,440
31	1,805	56	3,535
32	1,854	57	3,632
33	1,905	58	3,734
34	1,957	59	3,839
35	2,011	60	3,948
36	2,066	61	4,062
37	2,123	62	4,180
38	2,181	63	4,304
39	2,240	64	4,434
40	2,301		

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9 Table C – 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	96.46	49.41	33.74	25.91	21.22	18.10	15.88	14.22	12.93	11.90	11.07	10.37	9.79	9.29	8.86	8.48
17	99.11	50.76	34.66	26.62	21.81	18.60	16.32	14.61	13.29	12.23	11.37	10.66	10.06	9.54	9.10	8.72
18	101.83	52.16	35.61	27.35	22.40	19.11	16.77	15.01	13.65	12.57	11.68	10.95	10.33	9.81	9.35	8.96
19	104.62	53.59	36.59	28.10	23.02	19.64	17.23	15.42	14.03	12.91	12.00	11.25	10.62	10.08	9.61	9.21
20	107.49	55.06	37.60	28.87	23.65	20.18	17.70	15.85	14.41	13.27	12.33	11.56	10.91	10.35	9.88	9.46
21	110.43	56.57	38.63	29.67	24.30	20.73	18.18	16.28	14.81	13.63	12.67	11.88	11.21	10.64	10.15	9.72
22	113.45	58.11	39.68	30.48	24.97	21.30	18.68	16.73	15.21	14.01	13.02	12.21	11.52	10.93	10.43	9.99
23	116.56	59.70	40.77	31.31	25.65	21.88	19.20	17.19	15.63	14.39	13.38	12.54	11.84	11.23	10.71	10.26
24	119.74	61.34	41.88	32.17	26.35	22.48	19.72	17.66	16.06	14.79	13.75	12.89	12.16	11.54	11.01	10.55
25	123.01	63.01	43.03	33.05	27.07	23.10	20.26	18.14	16.50	15.19	14.13	13.24	12.50	11.86	11.31	10.84
26	126.37	64.73	44.21	33.95	27.81	23.73	20.82	18.64	16.95	15.61	14.51	13.60	12.84	12.19	11.63	11.14
27	129.82	66.50	45.41	34.88	28.57	24.38	21.39	19.15	17.42	16.04	14.91	13.98	13.19	12.52	11.95	11.45
28	133.35	68.31	46.65	35.83	29.35	25.04	21.97	19.68	17.90	16.48	15.32	14.36	13.56	12.87	12.28	11.76
29	136.98	70.17	47.92	36.81	30.16	25.73	22.57	20.22	18.39	16.93	15.74	14.76	13.93	13.22	12.62	12.09
30	140.71	72.09	49.23	37.82	30.98	26.43	23.19	20.77	18.89	17.39	16.18	15.16	14.31	13.59	12.96	12.42
31	144.53	74.05	50.57	38.85	31.82	27.15	23.83	21.34	19.41	17.87	16.62	15.58	14.71	13.96	13.32	12.77
32	148.46	76.06	51.95	39.90	32.69	27.89	24.48	21.92	19.94	18.36	17.08	16.01	15.11	14.35	13.69	13.12

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Table C – 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	8.16	7.87	7.61	7.38	7.18	6.99	6.82	6.67	6.53	6.41	6.29	6.18	6.08	5.99	5.91	5.83
17	8.38	8.09	7.82	7.59	7.37	7.18	7.01	6.86	6.71	6.58	6.46	6.35	6.25	6.16	6.08	6.00
18	8.61	8.31	8.04	7.80	7.58	7.38	7.21	7.05	6.90	6.77	6.64	6.53	6.43	6.33	6.25	6.16
19	8.85	8.54	8.26	8.01	7.79	7.59	7.41	7.24	7.09	6.95	6.83	6.71	6.61	6.51	6.42	6.34
20	9.10	8.77	8.49	8.23	8.00	7.80	7.61	7.44	7.29	7.15	7.02	6.90	6.79	6.69	6.60	6.51
21	9.35	9.02	8.72	8.46	8.22	8.01	7.82	7.65	7.49	7.35	7.21	7.09	6.98	6.88	6.78	6.70
22	9.60	9.26	8.96	8.69	8.45	8.24	8.04	7.86	7.70	7.55	7.41	7.29	7.18	7.07	6.97	6.89
23	9.87	9.52	9.21	8.93	8.69	8.46	8.26	8.08	7.91	7.76	7.62	7.49	7.38	7.27	7.17	7.08
24	10.14	9.78	9.47	9.18	8.93	8.70	8.49	8.30	8.13	7.98	7.84	7.70	7.59	7.47	7.37	7.28
25	10.42	10.05	9.73	9.44	9.18	8.94	8.73	8.54	8.36	8.20	8.06	7.92	7.80	7.69	7.58	7.49
26	10.71	10.33	10.00	9.70	9.43	9.19	8.97	8.77	8.59	8.43	8.28	8.14	8.02	7.90	7.80	7.70
27	11.01	10.62	10.28	9.97	9.69	9.45	9.22	9.02	8.84	8.67	8.52	8.38	8.25	8.13	8.02	7.92
28	11.31	10.91	10.56	10.25	9.96	9.71	9.48	9.27	9.08	8.91	8.76	8.61	8.48	8.36	8.25	8.15
29	11.62	11.22	10.85	10.53	10.24	9.98	9.75	9.53	9.34	9.17	9.00	8.86	8.72	8.60	8.49	8.38
30	11.95	11.53	11.16	10.83	10.53	10.26	10.02	9.80	9.61	9.43	9.26	9.11	8.97	8.85	8.73	8.63
31	12.28	11.85	11.47	11.13	10.82	10.55	10.30	10.08	9.88	9.69	9.53	9.37	9.23	9.11	8.99	8.88
32	12.62	12.18	11.79	11.44	11.13	10.85	10.60	10.37	10.16	9.97	9.80	9.64	9.50	9.37	9.25	9.14

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Table C – 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	5.76	5.70	5.64	5.58	5.53	5.48	5.43	5.39	5.35	5.31	5.28	5.24	5.21	5.19	5.16	5.14
17	5.92	5.86	5.79	5.73	5.68	5.63	5.58	5.54	5.50	5.46	5.43	5.39	5.36	5.33	5.31	
18	6.09	6.02	5.96	5.90	5.84	5.79	5.74	5.70	5.65	5.62	5.58	5.55	5.52	5.49		
19	6.26	6.19	6.12	6.06	6.00	5.95	5.90	5.86	5.82	5.78	5.74	5.71	5.67			
20	6.44	6.36	6.30	6.23	6.17	6.12	6.07	6.02	5.98	5.94	5.90	5.87				
21	6.62	6.54	6.47	6.41	6.35	6.29	6.24	6.20	6.15	6.11	6.07					
22	6.80	6.73	6.66	6.59	6.53	6.47	6.42	6.37	6.33	6.29						
23	7.00	6.92	6.85	6.78	6.72	6.66	6.61	6.56	6.51							
24	7.19	7.11	7.04	6.97	6.91	6.85	6.80	6.75								
25	7.40	7.32	7.24	7.17	7.11	7.05	7.00									
26	7.61	7.53	7.45	7.38	7.32	7.26										
27	7.83	7.74	7.67	7.59	7.53											
28	8.05	7.97	7.89	7.82												
29	8.29	8.20	8.12													
30	8.53	8.44														
31	8.78															

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Table C – 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	152.49	78.12	53.36	40.99	33.58	28.66	25.15	22.52	20.49	18.87	17.55	16.45	15.53	14.75	14.07	13.49
34	156.62	80.24	54.81	42.11	34.50	29.44	25.83	23.14	21.05	19.39	18.03	16.91	15.96	15.16	14.46	13.86
35	160.86	82.42	56.30	43.25	35.44	30.24	26.54	23.77	21.63	19.92	18.53	17.37	16.40	15.58	14.87	14.25
36	165.21	84.65	57.82	44.43	36.40	31.07	27.27	24.42	22.22	20.47	19.04	17.86	16.86	16.01	15.28	14.65
37	169.67	86.94	59.39	45.63	37.39	31.91	28.01	25.09	22.83	21.03	19.57	18.35	17.33	16.46	15.71	15.06
38	174.25	89.29	61.00	46.87	38.41	32.78	28.78	25.78	23.46	21.61	20.11	18.86	17.81	16.92	16.15	15.49
39	178.95	91.71	62.65	48.15	39.46	33.68	29.56	26.49	24.11	22.21	20.67	19.39	18.31	17.40	16.61	15.93
40	183.77	94.18	64.35	49.45	40.53	34.60	30.37	27.22	24.77	22.82	21.24	19.93	18.82	17.89	17.08	16.38
41	188.72	96.72	66.09	50.80	41.64	35.55	31.21	27.97	25.46	23.46	21.83	20.49	19.36	18.39	17.57	16.85
42	193.79	99.33	67.88	52.17	42.77	36.52	32.07	28.74	26.16	24.11	22.44	21.06	19.90	18.92	18.07	17.34
43	199.00	102.01	69.72	53.59	43.94	37.52	32.95	29.53	26.89	24.79	23.08	21.66	20.47	19.46	18.59	17.84
44	204.34	104.76	71.60	55.05	45.14	38.55	33.86	30.35	27.64	25.48	23.73	22.28	21.06	20.02	19.13	18.37
45	209.83	107.59	73.54	56.55	46.37	39.61	34.80	31.20	28.42	26.20	24.40	22.91	21.67	20.61	19.70	18.91
46	215.47	110.49	75.54	58.09	47.65	40.70	35.76	32.07	29.22	26.95	25.10	23.58	22.30	21.21	20.28	19.48
47	221.26	113.48	77.59	59.68	48.96	41.83	36.76	32.98	30.05	27.72	25.83	24.26	22.95	21.84	20.89	20.07
48	227.21	116.55	79.71	61.32	50.31	43.00	37.79	33.91	30.91	28.52	26.58	24.98	23.64	22.50	21.53	20.69

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table C – 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	12.97	12.52	12.12	11.76	11.44	11.16	10.90	10.66	10.45	10.26	10.08	9.93	9.78	9.65	9.53
34	13.34	12.87	12.46	12.10	11.77	11.47	11.21	10.97	10.75	10.56	10.38	10.22	10.07	9.93	
35	13.71	13.24	12.81	12.44	12.10	11.80	11.53	11.29	11.07	10.87	10.68	10.52	10.37		
36	14.10	13.61	13.18	12.79	12.45	12.14	11.87	11.62	11.39	11.19	11.00	10.83			
37	14.49	14.00	13.55	13.16	12.81	12.49	12.21	11.96	11.73	11.52	11.33				
38	14.91	14.39	13.94	13.54	13.18	12.86	12.57	12.31	12.08	11.86					
39	15.33	14.81	14.34	13.93	13.57	13.24	12.94	12.68	12.44						
40	15.77	15.23	14.76	14.34	13.97	13.63	13.33	13.06							
41	16.23	15.68	15.19	14.76	14.38	14.04	13.73								
42	16.70	16.14	15.64	15.20	14.81	14.47									
43	17.19	16.61	16.11	15.66	15.26										
44	17.70	17.11	16.60	16.14											
45	18.23	17.63	17.10												
46	18.78	18.17													
47	19.36														

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table C – 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	233.33	119.71	81.88	63.01	51.71	44.20	38.86	34.88	31.80	29.35	27.36	25.72	24.35	23.19	22.20
50	239.63	122.97	84.13	64.75	53.15	45.45	39.97	35.88	32.72	30.21	28.18	26.50	25.10	23.91	
51	246.11	126.33	86.45	66.55	54.65	46.74	41.12	36.93	33.69	31.12	29.03	27.32	25.88		
52	252.80	129.79	88.85	68.42	56.20	48.08	42.31	38.01	34.69	32.06	29.93	28.17			
53	259.70	133.38	91.33	70.35	57.81	49.48	43.56	39.15	35.75	33.05	30.86				
54	266.84	137.09	93.90	72.36	59.48	50.93	44.86	40.34	36.85	34.09					
55	274.22	140.93	96.58	74.45	61.23	52.45	46.22	41.59	38.01						
56	281.88	144.93	99.36	76.64	63.06	54.05	47.66	42.90							
57	289.85	149.10	102.27	78.92	64.98	55.73	49.17								
58	298.19	153.47	105.33	81.33	67.00	57.50									
59	306.94	158.07	108.55	83.88	69.15										
60	316.16	162.93	111.97	86.59											
61	325.93	168.09	115.62												
62	336.29	173.59													
63	347.30														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections on or after 1st April 2012

10 Table D – 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	102.35	52.43	35.80	27.49	22.52	19.21	16.85	15.09	13.72	12.63	11.74	11.00	10.38	9.85	9.40	9.00
17	105.19	53.88	36.79	28.26	23.14	19.74	17.32	15.51	14.10	12.98	12.07	11.31	10.67	10.13	9.66	9.25
18	108.11	55.38	37.81	29.04	23.79	20.29	17.80	15.94	14.49	13.34	12.40	11.62	10.97	10.41	9.93	9.51
19	111.11	56.91	38.86	29.85	24.45	20.85	18.29	16.38	14.90	13.71	12.75	11.95	11.27	10.70	10.21	9.77
20	114.19	58.49	39.94	30.68	25.13	21.43	18.80	16.83	15.31	14.09	13.10	12.28	11.59	11.00	10.49	10.05
21	117.36	60.11	41.05	31.53	25.82	22.03	19.32	17.30	15.73	14.48	13.47	12.62	11.91	11.30	10.78	10.33
22	120.61	61.78	42.18	32.40	26.54	22.64	19.86	17.78	16.17	14.89	13.84	12.97	12.24	11.62	11.08	10.61
23	123.95	63.49	43.35	33.30	27.27	23.27	20.41	18.28	16.62	15.30	14.22	13.33	12.58	11.94	11.39	10.91
24	127.37	65.25	44.55	34.22	28.03	23.91	20.98	18.78	17.08	15.72	14.62	13.70	12.93	12.27	11.71	11.21
25	130.90	67.05	45.79	35.17	28.81	24.57	21.56	19.30	17.55	16.16	15.03	14.08	13.29	12.61	12.03	11.53
26	134.51	68.90	47.05	36.14	29.60	25.25	22.15	19.84	18.04	16.61	15.44	14.47	13.66	12.97	12.37	11.85
27	138.23	70.81	48.35	37.14	30.42	25.95	22.77	20.39	18.54	17.07	15.87	14.88	14.04	13.33	12.71	12.18
28	142.04	72.76	49.69	38.16	31.26	26.67	23.40	20.95	19.05	17.54	16.31	15.29	14.43	13.70	13.07	12.52
29	145.95	74.77	51.06	39.22	32.13	27.41	24.05	21.53	19.58	18.03	16.76	15.71	14.83	14.08	13.43	12.87
30	149.97	76.83	52.47	40.30	33.01	28.16	24.71	22.13	20.13	18.53	17.23	16.15	15.24	14.47	13.80	13.22
31	154.10	78.94	53.91	41.41	33.92	28.94	25.39	22.74	20.68	19.04	17.71	16.60	15.67	14.87	14.19	13.59
32	158.34	81.12	55.40	42.55	34.86	29.74	26.10	23.37	21.26	19.57	18.20	17.06	16.10	15.29	14.58	13.97

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table D – 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	8.65	8.35	8.07	7.83	7.61	7.42	7.24	7.08	6.93	6.79	6.67	6.56	6.45	6.36	6.27	6.19
17	8.89	8.58	8.30	8.05	7.82	7.62	7.44	7.27	7.12	6.98	6.86	6.74	6.63	6.53	6.44	6.36
18	9.14	8.82	8.53	8.27	8.04	7.84	7.65	7.48	7.32	7.18	7.05	6.93	6.82	6.72	6.62	6.54
19	9.40	9.06	8.77	8.50	8.27	8.05	7.86	7.69	7.53	7.38	7.25	7.12	7.01	6.91	6.81	6.72
20	9.66	9.32	9.01	8.74	8.50	8.28	8.08	7.90	7.74	7.59	7.45	7.32	7.21	7.10	7.00	6.91
21	9.93	9.58	9.26	8.99	8.74	8.51	8.31	8.12	7.95	7.80	7.66	7.53	7.41	7.30	7.20	7.11
22	10.21	9.84	9.52	9.24	8.98	8.75	8.54	8.35	8.18	8.02	7.87	7.74	7.62	7.51	7.40	7.31
23	10.49	10.12	9.79	9.49	9.23	8.99	8.78	8.58	8.41	8.24	8.09	7.96	7.83	7.72	7.61	7.51
24	10.78	10.40	10.06	9.76	9.49	9.24	9.02	8.82	8.64	8.47	8.32	8.18	8.05	7.94	7.83	7.73
25	11.08	10.69	10.34	10.03	9.75	9.50	9.28	9.07	8.88	8.71	8.56	8.41	8.28	8.16	8.05	7.95
26	11.39	10.99	10.63	10.31	10.03	9.77	9.54	9.33	9.13	8.96	8.80	8.65	8.52	8.39	8.28	8.17
27	11.71	11.30	10.93	10.60	10.31	10.04	9.80	9.59	9.39	9.21	9.05	8.90	8.76	8.63	8.51	8.40
28	12.04	11.61	11.23	10.90	10.60	10.33	10.08	9.86	9.66	9.47	9.30	9.15	9.01	8.88	8.76	8.65
29	12.37	11.94	11.55	11.20	10.89	10.62	10.36	10.14	9.93	9.74	9.57	9.41	9.26	9.13	9.01	8.89
30	12.72	12.27	11.87	11.52	11.20	10.91	10.66	10.42	10.21	10.02	9.84	9.68	9.53	9.39	9.27	9.15
31	13.07	12.61	12.21	11.84	11.52	11.22	10.96	10.72	10.50	10.30	10.12	9.95	9.80	9.66	9.53	9.42
32	13.44	12.97	12.55	12.18	11.84	11.54	11.27	11.02	10.80	10.59	10.41	10.24	10.08	9.94	9.81	9.69

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table D – 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	6.11	6.04	5.97	5.91	5.86	5.80	5.75	5.71	5.66	5.62	5.59	5.55	5.52	5.49	5.46	5.43
17	6.28	6.21	6.14	6.08	6.02	5.97	5.92	5.87	5.83	5.78	5.75	5.71	5.68	5.65	5.62	
18	6.46	6.38	6.31	6.25	6.19	6.14	6.08	6.04	5.99	5.95	5.91	5.87	5.84	5.81		
19	6.64	6.56	6.49	6.43	6.37	6.31	6.26	6.21	6.16	6.12	6.08	6.04	6.01			
20	6.83	6.75	6.68	6.61	6.55	6.49	6.43	6.38	6.34	6.29	6.25	6.21				
21	7.02	6.94	6.87	6.80	6.73	6.67	6.62	6.57	6.52	6.47	6.43					
22	7.22	7.14	7.06	6.99	6.92	6.86	6.81	6.75	6.70	6.66						
23	7.42	7.34	7.26	7.19	7.12	7.06	7.00	6.95	6.90							
24	7.63	7.55	7.47	7.39	7.32	7.26	7.20	7.15								
25	7.85	7.76	7.68	7.61	7.54	7.47	7.41									
26	8.07	7.98	7.90	7.82	7.75	7.69										
27	8.31	8.21	8.13	8.05	7.98											
28	8.54	8.45	8.36	8.28												
29	8.79	8.69	8.60													
30	9.04	8.95														
31	9.31															

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table D – 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	162.69	83.35	56.92	43.73	35.82	30.56	26.82	24.01	21.84	20.11	18.70	17.54	16.55	15.71	14.99	14.36
34	167.16	85.64	58.49	44.93	36.81	31.41	27.56	24.68	22.45	20.67	19.22	18.02	17.01	16.15	15.41	14.77
35	171.74	87.99	60.09	46.17	37.82	32.27	28.32	25.36	23.07	21.24	19.76	18.52	17.49	16.60	15.84	15.18
36	176.45	90.40	61.75	47.43	38.86	33.16	29.10	26.06	23.71	21.83	20.31	19.04	17.97	17.07	16.29	15.61
37	181.28	92.88	63.44	48.74	39.93	34.08	29.90	26.78	24.37	22.44	20.87	19.57	18.48	17.55	16.74	16.05
38	186.24	95.43	65.18	50.08	41.03	35.02	30.73	27.52	25.04	23.06	21.45	20.12	18.99	18.04	17.21	16.50
39	191.33	98.04	66.97	51.45	42.16	35.98	31.58	28.29	25.74	23.70	22.05	20.68	19.53	18.54	17.70	16.97
40	196.56	100.72	68.80	52.87	43.32	36.97	32.45	29.07	26.45	24.36	22.67	21.26	20.07	19.07	18.20	17.45
41	201.93	103.48	70.69	54.32	44.51	37.99	33.35	29.88	27.19	25.04	23.30	21.85	20.64	19.61	18.72	17.94
42	207.43	106.30	72.63	55.81	45.74	39.04	34.27	30.71	27.94	25.74	23.95	22.47	21.22	20.16	19.25	18.46
43	213.09	109.21	74.61	57.34	47.00	40.12	35.22	31.56	28.72	26.46	24.63	23.10	21.82	20.74	19.80	18.99
44	218.89	112.19	76.66	58.92	48.29	41.23	36.20	32.44	29.52	27.21	25.32	23.76	22.44	21.33	20.37	19.54
45	224.85	115.25	78.76	60.54	49.62	42.37	37.20	33.34	30.35	27.97	26.04	24.43	23.09	21.94	20.96	20.10
46	230.97	118.40	80.91	62.20	50.99	43.54	38.24	34.27	31.20	28.76	26.77	25.13	23.75	22.57	21.57	20.69
47	237.25	121.63	83.13	63.91	52.40	44.75	39.30	35.23	32.08	29.58	27.54	25.85	24.43	23.23	22.20	21.30
48	243.71	124.96	85.41	65.67	53.86	46.00	40.40	36.23	32.99	30.42	28.33	26.60	25.15	23.91	22.85	21.94

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table D – 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	13.82	13.33	12.90	12.52	12.18	11.87	11.59	11.34	11.11	10.90	10.71	10.53	10.37	10.23	10.10
34	14.20	13.71	13.27	12.87	12.52	12.20	11.92	11.66	11.42	11.21	11.02	10.84	10.68	10.53	
35	14.60	14.09	13.64	13.24	12.88	12.55	12.26	11.99	11.75	11.54	11.34	11.15	10.99		
36	15.01	14.49	14.03	13.61	13.24	12.91	12.61	12.34	12.09	11.87	11.67	11.48			
37	15.44	14.90	14.42	14.00	13.62	13.28	12.97	12.70	12.44	12.22	12.01				
38	15.87	15.32	14.84	14.40	14.01	13.66	13.35	13.06	12.81	12.57					
39	16.32	15.76	15.26	14.81	14.42	14.06	13.74	13.45	13.18						
40	16.79	16.21	15.70	15.24	14.83	14.47	14.14	13.84							
41	17.27	16.68	16.15	15.68	15.27	14.89	14.56								
42	17.77	17.16	16.62	16.14	15.71	15.33									
43	18.28	17.66	17.11	16.62	16.18										
44	18.81	18.17	17.61	17.11											
45	19.36	18.71	18.13												
46	19.93	19.26													
47	20.53														

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table D – 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	250.34	128.37	87.76	67.49	55.35	47.28	41.54	37.25	33.93	31.29	29.15	27.37	25.88	24.62	23.54
50	257.16	131.89	90.18	69.36	56.89	48.61	42.71	38.31	34.90	32.19	29.99	28.17	26.65	25.35	
51	264.17	135.50	92.66	71.28	58.48	49.98	43.92	39.40	35.91	33.13	30.87	29.01	27.44		
52	271.39	139.23	95.23	73.27	60.12	51.39	45.18	40.54	36.95	34.10	31.79	29.88			
53	278.81	143.07	97.87	75.32	61.82	52.85	46.47	41.71	38.03	35.11	32.74				
54	286.47	147.02	100.60	77.44	63.58	54.37	47.82	42.93	39.16	36.16					
55	294.36	151.11	103.43	79.63	65.40	55.94	49.22	44.21	40.33						
56	302.52	155.34	106.35	81.91	67.29	57.58	50.68	45.53							
57	310.96	159.72	109.39	84.28	69.26	59.29	52.20								
58	319.72	164.28	112.55	86.74	71.31	61.07									
59	328.82	169.02	115.84	89.32	73.46										
60	338.31	173.97	119.28	92.02											
61	348.21	179.14	122.90												
62	358.56	184.57													
63	369.41														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections on or after 1st April 2012

11 Table E – 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	106.92	54.77	37.40	28.72	23.52	20.07	17.60	15.76	14.33	13.19	12.27	11.50	10.85	10.30	9.82	9.40
17	109.89	56.29	38.44	29.52	24.18	20.63	18.09	16.20	14.73	13.56	12.61	11.82	11.15	10.58	10.09	9.67
18	112.95	57.85	39.50	30.34	24.85	21.20	18.60	16.65	15.14	13.94	12.96	12.15	11.46	10.88	10.37	9.94
19	116.08	59.46	40.60	31.18	25.54	21.79	19.11	17.11	15.56	14.33	13.32	12.48	11.78	11.18	10.66	10.21
20	119.28	61.10	41.72	32.04	26.25	22.39	19.64	17.59	15.99	14.72	13.69	12.83	12.11	11.49	10.96	10.50
21	122.58	62.79	42.87	32.93	26.97	23.01	20.19	18.07	16.44	15.13	14.07	13.19	12.44	11.81	11.26	10.79
22	125.95	64.52	44.06	33.84	27.72	23.64	20.74	18.57	16.89	15.55	14.46	13.55	12.79	12.14	11.58	11.09
23	129.42	66.30	45.27	34.77	28.48	24.30	21.32	19.09	17.36	15.98	14.86	13.93	13.14	12.47	11.90	11.40
24	132.98	68.12	46.52	35.73	29.27	24.97	21.90	19.61	17.84	16.42	15.27	14.31	13.51	12.82	12.23	11.71
25	136.64	69.99	47.80	36.71	30.07	25.65	22.51	20.15	18.33	16.87	15.69	14.71	13.88	13.17	12.57	12.04
26	140.39	71.92	49.11	37.72	30.90	26.36	23.13	20.71	18.83	17.34	16.12	15.11	14.26	13.54	12.92	12.37
27	144.24	73.89	50.46	38.76	31.75	27.09	23.76	21.28	19.35	17.82	16.57	15.53	14.66	13.91	13.27	12.72
28	148.19	75.91	51.84	39.82	32.62	27.83	24.42	21.86	19.89	18.31	17.03	15.96	15.06	14.30	13.64	13.07
29	152.24	77.99	53.26	40.91	33.51	28.59	25.09	22.47	20.43	18.81	17.50	16.40	15.48	14.70	14.02	13.43
30	156.40	80.12	54.72	42.03	34.43	29.38	25.78	23.08	21.00	19.33	17.98	16.85	15.91	15.10	14.41	13.81
31	160.66	82.31	56.21	43.18	35.38	30.18	26.48	23.72	21.57	19.87	18.47	17.32	16.35	15.52	14.81	14.19
32	165.03	84.55	57.75	44.36	36.34	31.01	27.21	24.37	22.17	20.41	18.98	17.80	16.80	15.95	15.22	14.59

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table E – 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	9.04	8.72	8.44	8.18	7.95	7.75	7.56	7.39	7.24	7.10	6.97	6.85	6.74	6.64	6.55	6.47
17	9.29	8.97	8.67	8.41	8.18	7.97	7.78	7.60	7.44	7.30	7.17	7.05	6.93	6.83	6.74	6.65
18	9.55	9.22	8.92	8.65	8.41	8.19	7.99	7.81	7.65	7.50	7.37	7.24	7.13	7.02	6.93	6.84
19	9.82	9.47	9.16	8.89	8.64	8.42	8.22	8.03	7.87	7.72	7.58	7.45	7.33	7.22	7.12	7.03
20	10.09	9.74	9.42	9.14	8.88	8.65	8.45	8.26	8.09	7.93	7.79	7.66	7.54	7.43	7.32	7.23
21	10.37	10.01	9.68	9.39	9.13	8.89	8.68	8.49	8.31	8.15	8.01	7.87	7.75	7.64	7.53	7.43
22	10.66	10.29	9.95	9.65	9.38	9.14	8.92	8.73	8.55	8.38	8.23	8.09	7.97	7.85	7.74	7.64
23	10.96	10.57	10.23	9.92	9.65	9.40	9.17	8.97	8.79	8.62	8.46	8.32	8.19	8.07	7.96	7.86
24	11.26	10.87	10.51	10.20	9.92	9.66	9.43	9.22	9.03	8.86	8.70	8.56	8.42	8.30	8.19	8.09
25	11.58	11.17	10.81	10.48	10.19	9.93	9.70	9.48	9.29	9.11	8.95	8.80	8.66	8.54	8.42	8.32
26	11.90	11.48	11.11	10.77	10.48	10.21	9.97	9.75	9.55	9.37	9.20	9.05	8.91	8.78	8.66	8.55
27	12.23	11.80	11.42	11.08	10.77	10.50	10.25	10.02	9.82	9.63	9.46	9.31	9.16	9.03	8.91	8.80
28	12.57	12.13	11.74	11.39	11.07	10.79	10.54	10.30	10.10	9.90	9.73	9.57	9.42	9.29	9.17	9.05
29	12.92	12.47	12.06	11.70	11.38	11.09	10.83	10.60	10.38	10.19	10.01	9.84	9.70	9.56	9.43	9.32
30	13.28	12.81	12.40	12.03	11.70	11.41	11.14	10.90	10.68	10.48	10.29	10.13	9.97	9.84	9.71	9.59
31	13.65	13.17	12.75	12.37	12.03	11.73	11.45	11.21	10.98	10.78	10.59	10.42	10.26	10.12	9.99	9.87
32	14.03	13.54	13.11	12.72	12.37	12.06	11.78	11.53	11.30	11.09	10.90	10.72	10.56	10.42	10.28	10.16

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table E – 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	6.39	6.31	6.25	6.18	6.12	6.07	6.02	5.97	5.93	5.89	5.85	5.81	5.78	5.75	5.72	5.69
17	6.57	6.49	6.42	6.36	6.30	6.24	6.19	6.14	6.10	6.06	6.02	5.98	5.95	5.91	5.89	
18	6.75	6.68	6.61	6.54	6.48	6.42	6.37	6.32	6.27	6.23	6.19	6.15	6.12	6.09		
19	6.95	6.87	6.79	6.73	6.66	6.60	6.55	6.50	6.45	6.41	6.37	6.33	6.30			
20	7.14	7.06	6.99	6.92	6.85	6.79	6.74	6.69	6.64	6.59	6.55	6.51				
21	7.34	7.26	7.19	7.11	7.05	6.99	6.93	6.88	6.83	6.78	6.74					
22	7.55	7.47	7.39	7.32	7.25	7.19	7.13	7.08	7.03	6.98						
23	7.77	7.68	7.60	7.53	7.46	7.40	7.34	7.28	7.23							
24	7.99	7.90	7.82	7.74	7.67	7.61	7.55	7.49								
25	8.22	8.13	8.04	7.97	7.90	7.83	7.77									
26	8.45	8.36	8.28	8.20	8.13	8.06										
27	8.70	8.60	8.52	8.44	8.37											
28	8.95	8.86	8.77	8.69												
29	9.21	9.11	9.03													
30	9.48	9.38														
31	9.76															

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table E – 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	169.52	86.85	59.32	45.57	37.33	31.86	27.95	25.04	22.78	20.97	19.51	18.29	17.27	16.40	15.64	14.99
34	174.12	89.21	60.93	46.81	38.35	32.73	28.72	25.72	23.40	21.55	20.04	18.80	17.75	16.85	16.08	15.41
35	178.83	91.63	62.59	48.08	39.40	33.62	29.50	26.43	24.04	22.14	20.60	19.32	18.24	17.32	16.53	15.84
36	183.67	94.11	64.28	49.39	40.47	34.54	30.31	27.15	24.70	22.75	21.17	19.85	18.74	17.80	16.99	16.29
37	188.62	96.65	66.02	50.73	41.57	35.48	31.14	27.90	25.38	23.38	21.75	20.40	19.26	18.30	17.47	16.74
38	193.70	99.26	67.81	52.10	42.70	36.44	31.99	28.66	26.08	24.02	22.35	20.97	19.80	18.81	17.96	17.22
39	198.91	101.93	69.64	53.51	43.86	37.44	32.86	29.44	26.79	24.69	22.97	21.55	20.35	19.34	18.46	17.70
40	204.24	104.67	71.52	54.96	45.05	38.45	33.76	30.25	27.53	25.37	23.61	22.15	20.92	19.88	18.98	18.21
41	209.71	107.48	73.44	56.45	46.27	39.50	34.68	31.08	28.29	26.07	24.26	22.77	21.51	20.44	19.52	18.73
42	215.31	110.36	75.42	57.97	47.52	40.57	35.63	31.93	29.07	26.79	24.94	23.40	22.11	21.02	20.08	19.26
43	221.05	113.32	77.44	59.53	48.81	41.68	36.60	32.81	29.87	27.53	25.63	24.06	22.74	21.62	20.65	19.82
44	226.93	116.34	79.52	61.14	50.13	42.81	37.60	33.71	30.70	28.30	26.35	24.74	23.39	22.24	21.25	20.40
45	232.96	119.45	81.65	62.78	51.49	43.98	38.63	34.64	31.55	29.09	27.09	25.44	24.05	22.88	21.87	21.00
46	239.14	122.63	83.84	64.47	52.88	45.18	39.69	35.60	32.43	29.91	27.86	26.17	24.75	23.54	22.51	21.62
47	245.48	125.90	86.09	66.21	54.32	46.41	40.79	36.58	33.34	30.75	28.65	26.92	25.47	24.23	23.18	22.27
48	251.97	129.25	88.39	68.00	55.80	47.68	41.91	37.61	34.27	31.63	29.48	27.70	26.21	24.95	23.88	22.95

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table E – 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	14.42	13.92	13.47	13.08	12.72	12.40	12.12	11.86	11.62	11.41	11.21	11.03	10.87	10.72	10.59
34	14.83	14.31	13.85	13.45	13.08	12.76	12.46	12.20	11.96	11.74	11.54	11.36	11.19	11.04	
35	15.24	14.71	14.25	13.83	13.46	13.12	12.82	12.55	12.30	12.08	11.88	11.69	11.53		
36	15.67	15.13	14.65	14.22	13.84	13.50	13.19	12.91	12.66	12.44	12.23	12.04			
37	16.11	15.56	15.07	14.63	14.24	13.89	13.58	13.29	13.04	12.80	12.60				
38	16.57	16.00	15.50	15.05	14.65	14.29	13.97	13.68	13.42	13.19					
39	17.04	16.46	15.94	15.49	15.08	14.71	14.39	14.09	13.83						
40	17.53	16.93	16.40	15.94	15.52	15.15	14.81	14.52							
41	18.03	17.42	16.88	16.41	15.98	15.60	15.26								
42	18.55	17.93	17.38	16.89	16.46	16.07									
43	19.09	18.46	17.89	17.40	16.96										
44	19.65	19.00	18.43	17.92											
45	20.24	19.57	18.99												
46	20.85	20.17													
47	21.48														

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table E – 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	258.63	132.70	90.77	69.84	57.32	49.00	43.08	38.66	35.24	32.53	30.33	28.51	26.99	25.71	24.61
50	265.47	136.23	93.21	71.73	58.89	50.35	44.28	39.75	36.25	33.47	31.22	29.36	27.81	26.49	
51	272.50	139.87	95.72	73.69	60.51	51.75	45.53	40.88	37.30	34.45	32.15	30.24	28.65		
52	279.72	143.61	98.31	75.70	62.18	53.20	46.82	42.06	38.39	35.47	33.11	31.17			
53	287.14	147.47	100.98	77.79	63.92	54.71	48.16	43.29	39.52	36.54	34.13				
54	294.79	151.45	103.74	79.94	65.71	56.27	49.56	44.56	40.71	37.66					
55	302.68	155.56	106.60	82.18	67.58	57.90	51.02	45.90	41.96						
56	310.82	159.81	109.56	84.51	69.53	59.60	52.55	47.31							
57	319.26	164.23	112.65	86.93	71.57	61.38	54.16								
58	328.03	168.83	115.87	89.47	73.71	63.26									
59	337.18	173.64	119.25	92.15	75.96										
60	346.76	178.70	122.81	94.97											
61	356.82	184.03	126.58												
62	367.44	189.67													
63	378.66														

Local Government Pension Scheme (Scotland)

Purchase of additional pension - elections on or after 1st April 2012

12 Table F – 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	107.72	55.18	37.67	28.93	23.70	20.22	17.73	15.88	14.44	13.29	12.36	11.58	10.93	10.37	9.89	9.47
17	110.71	56.71	38.72	29.74	24.36	20.78	18.23	16.32	14.84	13.66	12.70	11.90	11.23	10.66	10.17	9.74
18	113.78	58.28	39.80	30.56	25.03	21.35	18.73	16.77	15.25	14.04	13.05	12.23	11.54	10.96	10.45	10.01
19	116.94	59.90	40.90	31.41	25.73	21.95	19.25	17.24	15.68	14.43	13.42	12.57	11.87	11.26	10.74	10.29
20	120.18	61.56	42.03	32.28	26.44	22.56	19.79	17.72	16.11	14.83	13.79	12.92	12.20	11.57	11.04	10.57
21	123.50	63.26	43.20	33.18	27.17	23.18	20.34	18.21	16.56	15.24	14.17	13.28	12.53	11.90	11.35	10.87
22	126.92	65.01	44.39	34.10	27.93	23.82	20.90	18.71	17.02	15.67	14.56	13.65	12.88	12.23	11.66	11.17
23	130.43	66.81	45.62	35.04	28.70	24.48	21.48	19.23	17.49	16.10	14.97	14.03	13.24	12.57	11.99	11.48
24	134.03	68.65	46.88	36.01	29.49	25.16	22.07	19.76	17.97	16.55	15.38	14.42	13.61	12.91	12.32	11.80
25	137.73	70.55	48.17	37.00	30.31	25.86	22.68	20.31	18.47	17.00	15.81	14.82	13.98	13.27	12.66	12.13
26	141.52	72.49	49.50	38.02	31.14	26.57	23.31	20.87	18.98	17.47	16.25	15.23	14.37	13.64	13.01	12.46
27	145.42	74.49	50.87	39.07	32.00	27.30	23.95	21.45	19.51	17.96	16.70	15.65	14.77	14.02	13.37	12.81
28	149.42	76.54	52.27	40.15	32.89	28.06	24.61	22.04	20.04	18.45	17.16	16.08	15.18	14.41	13.74	13.17
29	153.52	78.64	53.71	41.25	33.79	28.83	25.29	22.65	20.60	18.96	17.63	16.53	15.60	14.81	14.13	13.53
30	157.74	80.80	55.18	42.39	34.72	29.62	25.99	23.27	21.17	19.49	18.12	16.99	16.03	15.22	14.52	13.91
31	162.06	83.02	56.70	43.55	35.68	30.44	26.70	23.91	21.75	20.03	18.62	17.46	16.48	15.64	14.92	14.30
32	166.50	85.29	58.25	44.74	36.65	31.27	27.44	24.57	22.35	20.58	19.14	17.94	16.93	16.07	15.34	14.69

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table F – 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	9.11	8.78	8.50	8.24	8.01	7.80	7.62	7.45	7.29	7.15	7.02	6.90	6.79	6.69	6.60	6.51
17	9.36	9.03	8.73	8.47	8.24	8.02	7.83	7.65	7.50	7.35	7.22	7.09	6.98	6.88	6.78	6.69
18	9.62	9.28	8.98	8.71	8.46	8.25	8.05	7.87	7.70	7.56	7.42	7.29	7.18	7.07	6.97	6.88
19	9.89	9.54	9.23	8.95	8.70	8.48	8.27	8.09	7.92	7.77	7.63	7.50	7.38	7.27	7.17	7.07
20	10.17	9.81	9.49	9.20	8.94	8.71	8.50	8.31	8.14	7.98	7.84	7.71	7.59	7.47	7.37	7.27
21	10.45	10.08	9.75	9.46	9.19	8.96	8.74	8.55	8.37	8.21	8.06	7.92	7.80	7.68	7.58	7.48
22	10.74	10.36	10.02	9.72	9.45	9.21	8.99	8.79	8.60	8.44	8.29	8.15	8.02	7.90	7.79	7.69
23	11.04	10.65	10.30	9.99	9.71	9.46	9.24	9.03	8.84	8.67	8.52	8.37	8.24	8.12	8.01	7.91
24	11.34	10.94	10.59	10.27	9.98	9.73	9.50	9.28	9.09	8.92	8.76	8.61	8.47	8.35	8.24	8.13
25	11.66	11.25	10.88	10.56	10.26	10.00	9.76	9.54	9.35	9.17	9.00	8.85	8.71	8.59	8.47	8.36
26	11.98	11.56	11.19	10.85	10.55	10.28	10.03	9.81	9.61	9.43	9.26	9.10	8.96	8.83	8.71	8.60
27	12.32	11.88	11.50	11.15	10.84	10.57	10.31	10.09	9.88	9.69	9.52	9.36	9.21	9.08	8.96	8.84
28	12.66	12.21	11.82	11.46	11.15	10.86	10.60	10.37	10.16	9.96	9.79	9.62	9.47	9.34	9.21	9.09
29	13.01	12.55	12.15	11.78	11.46	11.17	10.90	10.66	10.44	10.24	10.06	9.90	9.74	9.60	9.47	9.35
30	13.38	12.90	12.49	12.11	11.78	11.48	11.21	10.96	10.74	10.53	10.35	10.18	10.02	9.88	9.75	9.62
31	13.75	13.26	12.84	12.45	12.11	11.80	11.52	11.27	11.04	10.83	10.64	10.47	10.31	10.16	10.03	9.90
32	14.13	13.63	13.19	12.80	12.45	12.13	11.85	11.59	11.35	11.14	10.94	10.77	10.60	10.45	10.31	10.19

Local Government Pension Scheme (Scotland)
Purchase of additional pension - elections on or after 1st April 2012

Table F – 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	6.43	6.36	6.29	6.22	6.16	6.11	6.06	6.01	5.96	5.92	5.88	5.84	5.81	5.78	5.75	5.72
17	6.61	6.53	6.46	6.40	6.34	6.28	6.23	6.18	6.13	6.09	6.05	6.01	5.97	5.94	5.91	
18	6.80	6.72	6.65	6.58	6.52	6.46	6.40	6.35	6.30	6.26	6.22	6.18	6.15	6.11		
19	6.99	6.91	6.83	6.76	6.70	6.64	6.58	6.53	6.48	6.44	6.40	6.36	6.32			
20	7.18	7.10	7.03	6.96	6.89	6.83	6.77	6.72	6.67	6.62	6.58	6.54				
21	7.39	7.30	7.22	7.15	7.08	7.02	6.96	6.91	6.86	6.81	6.77					
22	7.60	7.51	7.43	7.36	7.29	7.22	7.16	7.11	7.06	7.01						
23	7.81	7.72	7.64	7.56	7.49	7.43	7.37	7.31	7.26							
24	8.03	7.94	7.86	7.78	7.71	7.64	7.58	7.52								
25	8.26	8.17	8.08	8.00	7.93	7.86	7.80									
26	8.49	8.40	8.31	8.23	8.16	8.09										
27	8.74	8.64	8.55	8.47	8.39											
28	8.99	8.89	8.80	8.71												
29	9.25	9.14	9.05													
30	9.51	9.41														
31	9.79															

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Table F – 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	171.05	87.63	59.84	45.97	37.66	32.13	28.19	25.25	22.97	21.15	19.66	18.44	17.40	16.52	15.76	15.10
34	175.72	90.02	61.48	47.23	38.69	33.01	28.97	25.94	23.60	21.73	20.21	18.95	17.88	16.98	16.20	15.52
35	180.51	92.48	63.16	48.52	39.75	33.92	29.76	26.66	24.25	22.33	20.77	19.47	18.38	17.45	16.65	15.96
36	185.42	95.00	64.89	49.85	40.84	34.85	30.58	27.39	24.91	22.94	21.34	20.01	18.89	17.94	17.11	16.40
37	190.47	97.59	66.65	51.21	41.96	35.80	31.42	28.14	25.60	23.58	21.93	20.56	19.41	18.43	17.59	16.86
38	195.64	100.24	68.47	52.60	43.10	36.78	32.28	28.91	26.30	24.23	22.53	21.13	19.95	18.95	18.08	17.33
39	200.94	102.96	70.33	54.04	44.28	37.79	33.16	29.71	27.03	24.90	23.16	21.72	20.51	19.48	18.59	17.82
40	206.38	105.75	72.24	55.51	45.49	38.82	34.07	30.52	27.77	25.58	23.80	22.32	21.08	20.02	19.11	18.32
41	211.96	108.62	74.20	57.02	46.73	39.88	35.01	31.36	28.54	26.29	24.46	22.94	21.67	20.58	19.65	18.84
42	217.68	111.56	76.21	58.57	48.00	40.97	35.96	32.22	29.32	27.02	25.14	23.58	22.27	21.16	20.20	19.37
43	223.55	114.57	78.28	60.16	49.31	42.09	36.95	33.11	30.13	27.76	25.84	24.24	22.90	21.75	20.77	19.92
44	229.57	117.66	80.40	61.79	50.65	43.24	37.96	34.02	30.97	28.53	26.56	24.92	23.54	22.37	21.36	20.49
45	235.74	120.84	82.57	63.47	52.03	44.42	39.00	34.96	31.82	29.33	27.30	25.62	24.20	23.00	21.97	21.08
46	242.07	124.09	84.81	65.19	53.45	45.64	40.08	35.92	32.70	30.14	28.06	26.34	24.89	23.66	22.60	21.69
47	248.57	127.44	87.10	66.96	54.90	46.89	41.18	36.92	33.61	30.99	28.85	27.08	25.60	24.34	23.26	22.32
48	255.23	130.87	89.45	68.78	56.40	48.17	42.32	37.94	34.55	31.86	29.67	27.86	26.33	25.04	23.93	22.98

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Purchase of additional pension - elections on or after 1st April 2012

Table F – 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	14.52	14.02	13.56	13.16	12.80	12.48	12.18	11.92	11.68	11.46	11.26	11.08	10.91	10.75	10.61
34	14.93	14.41	13.94	13.53	13.16	12.83	12.53	12.26	12.01	11.79	11.58	11.39	11.22	11.07	
35	15.35	14.81	14.34	13.91	13.53	13.19	12.88	12.61	12.35	12.12	11.91	11.72	11.55		
36	15.78	15.23	14.74	14.30	13.92	13.57	13.25	12.97	12.71	12.47	12.26	12.06			
37	16.22	15.65	15.15	14.71	14.31	13.95	13.63	13.34	13.07	12.83	12.62				
38	16.67	16.10	15.58	15.13	14.72	14.35	14.02	13.72	13.45	13.21					
39	17.14	16.55	16.03	15.56	15.14	14.76	14.43	14.12	13.85						
40	17.63	17.02	16.48	16.00	15.58	15.19	14.85	14.53							
41	18.13	17.50	16.95	16.46	16.03	15.63	15.28								
42	18.64	18.01	17.44	16.94	16.49	16.09									
43	19.18	18.52	17.95	17.43	16.97										
44	19.73	19.06	18.47	17.94											
45	20.30	19.61	19.01												
46	20.89	20.19													
47	21.50														

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Table F – 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	262.07	134.39	91.87	70.65	57.94	49.50	43.49	39.00	35.52	32.76	30.51	28.65	27.09	25.77	24.64
50	269.09	138.01	94.36	72.57	59.53	50.86	44.69	40.09	36.52	33.69	31.38	29.48	27.88	26.53	
51	276.30	141.72	96.92	74.55	61.17	52.27	45.94	41.21	37.56	34.65	32.29	30.34	28.70		
52	283.70	145.55	99.55	76.59	62.85	53.72	47.22	42.38	38.63	35.65	33.23	31.23			
53	291.31	149.48	102.26	78.69	64.59	55.22	48.56	43.58	39.74	36.68	34.21				
54	299.14	153.53	105.05	80.86	66.39	56.77	49.94	44.83	40.89	37.76					
55	307.20	157.71	107.94	83.11	68.25	58.38	51.37	46.14	42.09						
56	315.52	162.02	110.92	85.43	70.18	60.05	52.86	47.49							
57	324.11	166.48	114.01	87.84	72.19	61.79	54.41								
58	333.00	171.10	117.22	90.35	74.27	63.61									
59	342.22	175.91	120.56	92.96	76.46										
60	351.79	180.90	124.04	95.69											
61	361.75	186.11	127.68												
62	372.14	191.56													
63	382.99														

13 Annex A – Summary of Benefits Purchased

13.1 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

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

13.2.1 On age retirement, the total pension awarded will be increased by the rate of additional pension purchased.

13.2.2 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.

13.2.3 On death in deferment, a lump sum of five times the additional pension is payable.

13.2.4 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.

13.2.5 The rate of additional pension is increased with reference to the Pension Increase Act from the date of the first contribution/ lump sum payment to the date of award of benefits. Once in payment, the additional pension is increased with reference to the Pension Increase Act.

Dependants' benefits

13.3 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.

13.3.1 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.

13.3.2 The additional spouse, civil partner or nominated cohabiting partner's pension is 37.5% of the rate of additional pension purchased.

13.3.3 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.

13.3.4 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.

13.3.5 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.

13.3.6 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.

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- 13.3.7 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.
- 13.3.8 The rate of the dependant's additional pension is increased before it comes into payment with reference to the Pension Increase Act as for a member's pension. Once in payment, the dependants' additional pension is increased with reference to the Pensions Increase Act.