

SURRENDERS OF PENSION - REGULATION 32

1. Regulation 32(1) of the Local Government Pension Scheme (Scotland) Regulations 1998 (“the Regulations”) provides for the member to surrender part of his/her retirement pension. If the member is survived by a spouse or a dependant (“the beneficiary”), the equivalent value of the pension surrendered is paid to the beneficiary. Regulations 32(6) and 32(7) provide for the equivalent value of the part of the member’s pension which has been surrendered in the beneficiary’s favour, as at the time the surrender was made, to be paid to the beneficiary in the form of a pension commencing on the member’s death, and for the amount of this pension to be at such a rate as is indicated in guidance issued by the Government Actuary.
2. The principal purpose of this note prepared by the Government Actuary’s Department for the Scottish Public Pensions Agency - and issued to them for onward transmission to administering authorities and employing authorities - is to provide the guidance required by Regulation 32(6).
3. Regulation 32(4) refers to guidance as to the smallest pension that can be allocated to the beneficiary - if the surrender is to be allowed – and this note also provides this guidance.

Applications

4. An application by a member to surrender part of his retirement pension in favour of a beneficiary must be made within the period beginning one month before, and ending one month after, the date of retirement. However, an application made before the date of retirement does not take effect if either the member or the beneficiary dies before the member retires.
5. Regulation 32(3) provides that the administering authority to whom the application is made must allow the application if they think the member is in good health, although it does not explicitly prevent the administering authority from refusing to grant an application if they think not. However, Regulation 32 does not provide for less favourable terms to be applied for members thought not to be in good health.
6. The tables attached to this guidance note have been calculated using a uniform set of mortality assumptions irrespective of the member’s state of health. Administering authorities need to be aware that, if they allow an application to surrender pension in favour of a beneficiary from a member whose mortality is impaired, the pension to the beneficiary is likely to have a value greater than the value of the pension surrendered by the member, thus potentially causing a financial strain to the fund.

Surrendered pension

7. Regulation 32(1) only provides for surrender of the member’s retirement pension, so it appears that other contingent benefits are not affected. In particular we have assumed there is no adjustment to any of
 - (i) the surviving spouse’s pensions under Regulations 39 and 40,
 - (ii) the children’s pensions under Regulations 44 and 45. Or
 - (iii) the member’s death grant under Regulation 37.

8. Where the beneficiary in whose favour the member has surrendered part of his retirement pension from the date of his retirement dies before the member, Regulation 32(9) provides that the surrender by the member of part of his retirement pension ceases to have effect. The pension to the member would therefore be restored, with effect from the date of the beneficiary's death, to what it would have been if no surrender of pension had taken place.
9. The opportunity for a member to surrender pension in favour of a beneficiary under Regulation 32 thus differs from similar provisions of earlier regulations, which still apply to those members whose retirement pensions commenced after 31 March 1998 but who were not active members at any time after that date. Under these earlier regulations, the surrendered pension would not be restored if the beneficiary pre-deceases the member.

The beneficiary

10. It is assumed that the effect of Regulation 32(1) will be to require a member to identify the beneficiary to their administering authority in their application to surrender part of the pension in favour of that beneficiary. The tables attached to this guidance note do not allow for any change to the nominated beneficiary's entitlement to the allocated pension due to any change in circumstances after the election for surrender under Regulation 32. In particular
 - (i) if the named beneficiary is also the member's spouse, termination of the marriage would not affect the beneficiary's entitlement to a pension on the member's death nor would the member be able to substitute a new spouse as the beneficiary;
 - (ii) a member's surrendered pension to a spouse would not be restored on the termination of the marriage, but only if the beneficiary's death precedes that of the member.

The tables

11. Four sets of tables, each with two parts, as described below, are attached to this guidance note. They show the annual amount of the pension to the beneficiary payable from the date of the member's death for the rest of the beneficiary's life which is secured by each £1 per annum of pension surrendered by the member. The factors in the tables are shown according to the age last birthday of the member and that of the beneficiary at the date the member's retirement pension is due to commence (or on which it commenced).

Table 1	- Male member, female beneficiary
Table 2	- Female member, male beneficiary
Table 3	- Male member, male beneficiary
Table 4	- Female member, female beneficiary

12. For awards made prior to age 55, pension increases are deferred until age 55, except in cases where the member retired under Regulation 26 (ill-health). Part A of each table relates to members aged 50 and over, with allowance being made for the pension entitlement surrendered by those aged less than 55 not to include any accrued pension increases until they reach age 55 (that is, for use in cases other than ill-health retirement). Part B relates to members aged over 30, but under 55, who are due to receive payment of pension increases immediately from the date their retirement pensions commence (that is, ill-health retirement cases).
13. Where the age of the member and/or the beneficiary falls outside the scope of these tables, the appropriate factor may be obtained from the Government Actuary's Department.

Pension Increases

14. All beneficiaries receive pension increases on their pensions irrespective of their age or the age of the member, and the tabulated factors reflect this.
15. Regulation 32(2) specifies that the application for surrender can only be made within a month of retirement. Regulation 32(8) specifies that the surrender can only come into effect from the actual date of retirement. The combined effect of these regulations means that the factors should always be applied to the actual pension at the date of retirement – including increases granted to that date – excluding any increase accrued but not applied.
16. In the case of a deferred member, there may be some level of pension increases accrued between the date of leaving and the date of retirement that will not be included in the pension at retirement date. This could apply, for example where a member resigns from service at age 39 and subsequently opts for actuarially reduced pension from age 50, some of which is surrendered.
17. In such a case, the factors from Part A of the tables should be applied - without adjustment – to the actual pension in payment at retirement date. This means that increases accrued between age 39 and age 50 should not be added to the pension in payment at retirement date before applying the appropriate factor from the tables.
18. When the member in question reaches age 55 the new level of the member's pension (X) should be recalculated as $C \times B/A$ where
 - A = Initial rate of pension to member at retirement age before surrender,
 - B = Initial rate of pension to member at retirement age after surrender and
 - C = A, plus all pension increases accrued to age 55 (both in the period from leaving to retirement, and the period from retirement to age 55).
19. In the case of all beneficiaries, pension increases should be added to the pension secured for the beneficiary immediately it comes into payment - for the whole period since the member left service.

Avoidance of small pensions

20. It is assumed that the intention of Regulation 32(4), under which the Government Actuary is required to issue guidance as to the smallest pension to the beneficiary if the surrender of pension by the member is to be allowed, is to avoid the administrative expense involved in paying small pensions.
21. Regulation 48(2) provides that an administering authority may commute a long-term pension which is payable to any surviving spouse or to or in respect of an eligible child or children, if the annual rate does not exceed £260.
22. It is recommended that, if the pension to which the beneficiary would be entitled on the death of the member would be £260 or less, before the addition of any pension increases, the administering authority should not allow the surrender under Regulation 32(1). Thus the amount required to be specified by Regulation 32(4) is £260 a year, before pension increases, or such higher amount at which a pension to a surviving spouse or child may be commuted as a result of an amendment to Regulation 48(2).

Government Actuary's Department
August 2003

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:

MALE MEMBER

FEMALE BENEFICIARY

PART A *(to apply when member's pension does not increase until age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	1.8548	1.8574	1.8605	1.8639	1.8678	1.8723	1.8774	1.8831	1.8896	1.8970	1.9052	1.9146	1.9250	1.9368	1.9499	1.9645
51	1.7760	1.7783	1.7808	1.7837	1.7870	1.7908	1.7951	1.7999	1.8055	1.8117	1.8187	1.8267	1.8356	1.8457	1.8569	1.8695
52	1.6979	1.6998	1.7019	1.7044	1.7072	1.7103	1.7140	1.7181	1.7227	1.7280	1.7340	1.7407	1.7483	1.7569	1.7665	1.7773
53	1.6203	1.6219	1.6237	1.6258	1.6281	1.6308	1.6338	1.6373	1.6412	1.6456	1.6507	1.6564	1.6629	1.6701	1.6783	1.6876
54	1.5435	1.5448	1.5463	1.5480	1.5500	1.5522	1.5548	1.5577	1.5610	1.5647	1.5690	1.5738	1.5792	1.5854	1.5924	1.6002
55	1.4682	1.4693	1.4706	1.4720	1.4737	1.4755	1.4777	1.4801	1.4828	1.4860	1.4896	1.4936	1.4982	1.5034	1.5093	1.5159
56	1.3954	1.3963	1.3974	1.3986	1.4000	1.4015	1.4033	1.4053	1.4076	1.4103	1.4132	1.4166	1.4205	1.4249	1.4298	1.4354
57	1.3253	1.3261	1.3269	1.3279	1.3291	1.3304	1.3319	1.3336	1.3355	1.3377	1.3402	1.3430	1.3463	1.3499	1.3541	1.3588
58	1.2578	1.2584	1.2591	1.2600	1.2609	1.2620	1.2633	1.2647	1.2663	1.2681	1.2702	1.2726	1.2753	1.2784	1.2819	1.2858
59	1.1928	1.1933	1.1939	1.1946	1.1954	1.1964	1.1974	1.1986	1.1999	1.2014	1.2032	1.2052	1.2074	1.2100	1.2129	1.2162
60	1.1304	1.1308	1.1313	1.1319	1.1326	1.1334	1.1342	1.1352	1.1363	1.1376	1.1390	1.1407	1.1426	1.1447	1.1472	1.1500
61	1.0705	1.0709	1.0714	1.0719	1.0724	1.0730	1.0738	1.0746	1.0755	1.0766	1.0778	1.0792	1.0807	1.0825	1.0846	1.0869
62	1.0132	1.0136	1.0139	1.0144	1.0148	1.0154	1.0160	1.0166	1.0174	1.0183	1.0193	1.0205	1.0218	1.0233	1.0250	1.0269
63	0.9584	0.9587	0.9590	0.9594	0.9598	0.9602	0.9607	0.9613	0.9619	0.9627	0.9635	0.9645	0.9656	0.9668	0.9682	0.9698
64	0.9061	0.9063	0.9066	0.9069	0.9072	0.9076	0.9080	0.9085	0.9090	0.9096	0.9103	0.9111	0.9120	0.9131	0.9142	0.9156
65	0.8561	0.8563	0.8565	0.8568	0.8571	0.8574	0.8577	0.8581	0.8586	0.8591	0.8597	0.8604	0.8611	0.8620	0.8629	0.8641
66	0.8085	0.8086	0.8088	0.8091	0.8093	0.8096	0.8099	0.8102	0.8106	0.8110	0.8115	0.8121	0.8127	0.8134	0.8142	0.8152
67	0.7632	0.7633	0.7635	0.7637	0.7639	0.7641	0.7643	0.7646	0.7650	0.7653	0.7657	0.7662	0.7667	0.7673	0.7680	0.7688
68	0.7201	0.7202	0.7203	0.7205	0.7207	0.7209	0.7211	0.7213	0.7216	0.7219	0.7223	0.7226	0.7231	0.7236	0.7241	0.7248
69	0.6792	0.6793	0.6794	0.6796	0.6797	0.6799	0.6801	0.6803	0.6805	0.6808	0.6811	0.6814	0.6817	0.6822	0.6826	0.6832
70	0.6404	0.6405	0.6406	0.6408	0.6409	0.6410	0.6412	0.6414	0.6416	0.6418	0.6420	0.6423	0.6426	0.6430	0.6434	0.6438
71	0.6038	0.6039	0.6039	0.6040	0.6042	0.6043	0.6044	0.6046	0.6047	0.6049	0.6051	0.6054	0.6056	0.6059	0.6062	0.6066
72	0.5691	0.5692	0.5693	0.5694	0.5695	0.5696	0.5697	0.5698	0.5700	0.5701	0.5703	0.5705	0.5707	0.5709	0.5712	0.5715
73	0.5364	0.5365	0.5366	0.5366	0.5367	0.5368	0.5369	0.5370	0.5371	0.5373	0.5374	0.5376	0.5378	0.5380	0.5382	0.5385
74	0.5056	0.5057	0.5057	0.5058	0.5059	0.5060	0.5060	0.5061	0.5062	0.5064	0.5065	0.5066	0.5068	0.5070	0.5072	0.5074
75	0.4766	0.4767	0.4767	0.4768	0.4769	0.4769	0.4770	0.4771	0.4772	0.4773	0.4774	0.4775	0.4777	0.4778	0.4780	0.4782

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1: MALE MEMBER

FEMALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
50	1.9808	1.9988	2.0188	2.0409	2.0653	2.0921	2.1215	2.1537	2.1888	2.2271	2.2688	2.3141	2.3632	2.4163	2.4737															
51	1.8835	1.8992	1.9165	1.9357	1.9569	1.9803	2.0060	2.0343	2.0652	2.0989	2.1357	2.1758	2.2192	2.2664	2.3173															
52	1.7894	1.8028	1.8178	1.8344	1.8528	1.8731	1.8956	1.9202	1.9473	1.9769	2.0093	2.0446	2.0830	2.1247	2.1698															
53	1.6979	1.7094	1.7223	1.7366	1.7525	1.7701	1.7895	1.8110	1.8346	1.8605	1.8889	1.9199	1.9537	1.9904	2.0303															
54	1.6090	1.6188	1.6298	1.6421	1.6558	1.6710	1.6878	1.7064	1.7269	1.7495	1.7742	1.8013	1.8310	1.8632	1.8983															
55	1.5234	1.5318	1.5412	1.5517	1.5634	1.5764	1.5909	1.6070	1.6247	1.6443	1.6658	1.6895	1.7153	1.7436	1.7744															
56	1.4418	1.4489	1.4569	1.4658	1.4758	1.4870	1.4994	1.5132	1.5286	1.5455	1.5642	1.5847	1.6072	1.6319	1.6589															
57	1.3642	1.3702	1.3769	1.3845	1.3931	1.4026	1.4133	1.4251	1.4383	1.4529	1.4690	1.4868	1.5064	1.5279	1.5514															
58	1.2903	1.2954	1.3011	1.3076	1.3148	1.3229	1.3320	1.3421	1.3534	1.3660	1.3799	1.3953	1.4123	1.4309	1.4514															
59	1.2200	1.2243	1.2291	1.2346	1.2407	1.2476	1.2553	1.2640	1.2736	1.2844	1.2964	1.3096	1.3243	1.3404	1.3582															
60	1.1531	1.1567	1.1608	1.1654	1.1705	1.1764	1.1829	1.1903	1.1985	1.2077	1.2180	1.2294	1.2420	1.2560	1.2714															
61	1.0895	1.0925	1.0959	1.0998	1.1042	1.1091	1.1146	1.1209	1.1279	1.1357	1.1445	1.1543	1.1651	1.1772	1.1905															
62	1.0291	1.0316	1.0345	1.0377	1.0414	1.0455	1.0502	1.0555	1.0614	1.0681	1.0756	1.0839	1.0932	1.1036	1.1150															
63	0.9717	0.9738	0.9762	0.9789	0.9819	0.9854	0.9894	0.9938	0.9989	1.0045	1.0109	1.0180	1.0260	1.0348	1.0447															
64	0.9171	0.9189	0.9209	0.9231	0.9257	0.9286	0.9319	0.9357	0.9399	0.9447	0.9501	0.9562	0.9630	0.9705	0.9790															
65	0.8653	0.8668	0.8685	0.8703	0.8725	0.8749	0.8777	0.8809	0.8845	0.8885	0.8931	0.8982	0.9040	0.9104	0.9176															
66	0.8162	0.8174	0.8188	0.8204	0.8222	0.8242	0.8265	0.8292	0.8322	0.8356	0.8395	0.8438	0.8487	0.8542	0.8603															
67	0.7696	0.7706	0.7718	0.7731	0.7746	0.7763	0.7782	0.7804	0.7830	0.7858	0.7891	0.7928	0.7969	0.8016	0.8068															
68	0.7255	0.7263	0.7273	0.7284	0.7296	0.7310	0.7327	0.7345	0.7366	0.7390	0.7418	0.7449	0.7484	0.7523	0.7568															
69	0.6838	0.6845	0.6852	0.6861	0.6872	0.6884	0.6897	0.6912	0.6930	0.6950	0.6973	0.6999	0.7029	0.7062	0.7100															
70	0.6443	0.6449	0.6455	0.6463	0.6471	0.6481	0.6492	0.6505	0.6520	0.6537	0.6556	0.6578	0.6603	0.6631	0.6663															
71	0.6070	0.6075	0.6081	0.6087	0.6094	0.6102	0.6111	0.6122	0.6134	0.6148	0.6164	0.6183	0.6204	0.6228	0.6255															
72	0.5719	0.5723	0.5727	0.5732	0.5738	0.5745	0.5753	0.5762	0.5772	0.5784	0.5797	0.5813	0.5830	0.5850	0.5873															
73	0.5388	0.5391	0.5395	0.5399	0.5404	0.5410	0.5416	0.5423	0.5432	0.5442	0.5453	0.5466	0.5481	0.5497	0.5517															
74	0.5076	0.5079	0.5082	0.5086	0.5090	0.5094	0.5100	0.5106	0.5113	0.5121	0.5130	0.5141	0.5154	0.5168	0.5184															
75	0.4784	0.4786	0.4789	0.4792	0.4795	0.4799	0.4803	0.4808	0.4814	0.4821	0.4829	0.4838	0.4848	0.4860	0.4873															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1: MALE MEMBER

FEMALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
50	2.5356	2.6025	2.6745	2.7522	2.8358	2.9259	3.0229	3.1275	3.2402	3.3618	3.4931	3.6349	3.7881	3.9539	4.1335
51	2.3725	2.4320	2.4961	2.5653	2.6398	2.7201	2.8065	2.8996	3.0000	3.1081	3.2248	3.3506	3.4866	3.6335	3.7924
52	2.2187	2.2716	2.3286	2.3901	2.4564	2.5278	2.6047	2.6876	2.7768	2.8729	2.9765	3.0882	3.2087	3.3388	3.4794
53	2.0735	2.1203	2.1709	2.2255	2.2843	2.3478	2.4161	2.4897	2.5689	2.6542	2.7461	2.8452	2.9520	3.0671	3.1915
54	1.9365	1.9778	2.0225	2.0708	2.1229	2.1792	2.2398	2.3050	2.3753	2.4510	2.5324	2.6202	2.7147	2.8166	2.9264
55	1.8079	1.8443	1.8837	1.9264	1.9725	2.0222	2.0759	2.1337	2.1960	2.2630	2.3351	2.4128	2.4965	2.5866	2.6837
56	1.6883	1.7202	1.7549	1.7925	1.8332	1.8772	1.9246	1.9758	2.0309	2.0903	2.1542	2.2229	2.2969	2.3766	2.4625
57	1.5772	1.6052	1.6356	1.6687	1.7046	1.7434	1.7853	1.8305	1.8793	1.9318	1.9884	2.0492	2.1148	2.1853	2.2612
58	1.4739	1.4984	1.5251	1.5541	1.5856	1.6198	1.6568	1.6967	1.7398	1.7863	1.8363	1.8902	1.9482	2.0106	2.0778
59	1.3777	1.3991	1.4225	1.4479	1.4756	1.5056	1.5381	1.5734	1.6114	1.6525	1.6967	1.7444	1.7957	1.8510	1.9104
60	1.2883	1.3069	1.3273	1.3495	1.3737	1.4001	1.4287	1.4597	1.4932	1.5295	1.5686	1.6107	1.6561	1.7050	1.7576
61	1.2051	1.2213	1.2390	1.2583	1.2795	1.3026	1.3277	1.3550	1.3845	1.4164	1.4509	1.4882	1.5283	1.5716	1.6181
62	1.1277	1.1417	1.1570	1.1739	1.1923	1.2125	1.2345	1.2584	1.2844	1.3125	1.3429	1.3758	1.4113	1.4495	1.4907
63	1.0556	1.0676	1.0809	1.0956	1.1116	1.1292	1.1484	1.1694	1.1921	1.2169	1.2437	1.2727	1.3040	1.3378	1.3742
64	0.9883	0.9987	1.0102	1.0229	1.0368	1.0521	1.0689	1.0872	1.1071	1.1288	1.1524	1.1779	1.2056	1.2354	1.2676
65	0.9257	0.9346	0.9445	0.9554	0.9675	0.9808	0.9954	1.0113	1.0288	1.0478	1.0685	1.0909	1.1153	1.1416	1.1701
66	0.8672	0.8749	0.8834	0.8928	0.9032	0.9148	0.9274	0.9413	0.9565	0.9731	0.9913	1.0110	1.0324	1.0556	1.0807
67	0.8127	0.8192	0.8265	0.8346	0.8436	0.8536	0.8645	0.8766	0.8899	0.9044	0.9202	0.9375	0.9563	0.9768	0.9989
68	0.7618	0.7674	0.7736	0.7806	0.7883	0.7969	0.8064	0.8168	0.8283	0.8410	0.8548	0.8700	0.8865	0.9044	0.9239
69	0.7143	0.7190	0.7244	0.7303	0.7370	0.7443	0.7525	0.7616	0.7716	0.7825	0.7946	0.8078	0.8223	0.8380	0.8552
70	0.6699	0.6740	0.6785	0.6836	0.6893	0.6956	0.7027	0.7105	0.7191	0.7287	0.7392	0.7507	0.7633	0.7771	0.7922
71	0.6285	0.6319	0.6358	0.6402	0.6450	0.6505	0.6565	0.6632	0.6707	0.6790	0.6881	0.6981	0.7091	0.7212	0.7344
72	0.5899	0.5928	0.5961	0.5998	0.6039	0.6086	0.6138	0.6196	0.6260	0.6331	0.6410	0.6498	0.6594	0.6699	0.6815
73	0.5538	0.5563	0.5591	0.5622	0.5658	0.5697	0.5742	0.5792	0.5847	0.5909	0.5977	0.6053	0.6136	0.6228	0.6329
74	0.5202	0.5223	0.5247	0.5273	0.5303	0.5337	0.5375	0.5418	0.5466	0.5519	0.5578	0.5643	0.5716	0.5796	0.5884
75	0.4889	0.4906	0.4926	0.4949	0.4975	0.5004	0.5036	0.5073	0.5114	0.5159	0.5210	0.5267	0.5330	0.5399	0.5476

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:

MALE MEMBER

FEMALE BENEFICIARY

PART A

(to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
50	4.3280	4.5390	4.7681	5.0169	5.2875	5.5819	5.9026	6.2520	6.6330	7.0489	7.5029	7.9990	8.5414	9.1346	9.7836
51	3.9644	4.1508	4.3528	4.5721	4.8103	5.0691	5.3507	5.6572	5.9910	6.3550	6.7520	7.1852	7.6584	8.1754	8.7404
52	3.6315	3.7960	3.9742	4.1674	4.3769	4.6044	4.8516	5.1204	5.4128	5.7313	6.0782	6.4565	6.8691	7.3194	7.8112
53	3.3258	3.4710	3.6281	3.7982	3.9825	4.1824	4.3993	4.6348	4.8909	5.1693	5.4724	5.8024	6.1620	6.5541	6.9817
54	3.0450	3.1731	3.3115	3.4612	3.6233	3.7988	3.9890	4.1954	4.4195	4.6629	4.9275	5.2153	5.5285	5.8697	6.2413
55	2.7884	2.9013	3.0233	3.1550	3.2975	3.4517	3.6186	3.7994	3.9956	4.2084	4.4394	4.6904	4.9633	5.2602	5.5832
56	2.5550	2.6546	2.7622	2.8782	3.0036	3.1391	3.2857	3.4443	3.6161	3.8023	4.0042	4.2234	4.4614	4.7199	5.0009
57	2.3429	2.4310	2.5259	2.6282	2.7386	2.8578	2.9866	3.1259	3.2766	3.4397	3.6165	3.8080	4.0158	4.2413	4.4861
58	2.1500	2.2278	2.3116	2.4019	2.4993	2.6043	2.7176	2.8400	2.9723	3.1154	3.2703	3.4379	3.6196	3.8164	4.0300
59	1.9743	2.0431	2.1171	2.1969	2.2828	2.3753	2.4751	2.5829	2.6992	2.8248	2.9606	3.1075	3.2665	3.4386	3.6251
60	1.8142	1.8750	1.9405	2.0109	2.0868	2.1685	2.2565	2.3514	2.4537	2.5642	2.6835	2.8124	2.9517	3.1025	3.2656
61	1.6682	1.7220	1.7800	1.8423	1.9093	1.9815	2.0592	2.1429	2.2331	2.3303	2.4353	2.5486	2.6709	2.8031	2.9460
62	1.5350	1.5827	1.6340	1.6891	1.7485	1.8123	1.8809	1.9549	2.0345	2.1202	2.2127	2.3124	2.4200	2.5361	2.6616
63	1.4134	1.4556	1.5011	1.5499	1.6024	1.6589	1.7197	1.7850	1.8554	1.9311	2.0127	2.1006	2.1953	2.2976	2.4079
64	1.3023	1.3397	1.3800	1.4232	1.4698	1.5198	1.5736	1.6315	1.6937	1.7607	1.8327	1.9104	1.9940	2.0841	2.1812
65	1.2008	1.2339	1.2695	1.3079	1.3491	1.3935	1.4411	1.4924	1.5476	1.6068	1.6706	1.7392	1.8131	1.8927	1.9784
66	1.1079	1.1372	1.1687	1.2027	1.2393	1.2786	1.3209	1.3664	1.4153	1.4678	1.5244	1.5851	1.6505	1.7209	1.7966
67	1.0229	1.0488	1.0767	1.1068	1.1392	1.1742	1.2117	1.2521	1.2955	1.3421	1.3922	1.4461	1.5041	1.5664	1.6335
68	0.9450	0.9679	0.9926	1.0193	1.0481	1.0791	1.1124	1.1483	1.1868	1.2282	1.2728	1.3206	1.3721	1.4274	1.4869
69	0.8738	0.8940	0.9159	0.9395	0.9650	0.9925	1.0221	1.0539	1.0882	1.1250	1.1646	1.2072	1.2529	1.3021	1.3549
70	0.8085	0.8264	0.8457	0.8666	0.8892	0.9136	0.9399	0.9682	0.9987	1.0314	1.0667	1.1046	1.1453	1.1890	1.2360
71	0.7488	0.7645	0.7815	0.8000	0.8200	0.8417	0.8650	0.8902	0.9173	0.9465	0.9779	1.0116	1.0479	1.0869	1.1288
72	0.6941	0.7079	0.7229	0.7392	0.7569	0.7761	0.7968	0.8192	0.8433	0.8693	0.8973	0.9274	0.9598	0.9945	1.0319
73	0.6440	0.6561	0.6693	0.6837	0.6994	0.7164	0.7347	0.7546	0.7761	0.7992	0.8242	0.8510	0.8799	0.9110	0.9444
74	0.5981	0.6087	0.6204	0.6330	0.6469	0.6619	0.6782	0.6958	0.7149	0.7356	0.7578	0.7818	0.8076	0.8354	0.8652
75	0.5561	0.5654	0.5756	0.5868	0.5989	0.6122	0.6267	0.6423	0.6593	0.6777	0.6975	0.7189	0.7420	0.7668	0.7936

TABLE 1: MALE MEMBER

FEMALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
50	10.4939	11.2716	12.1233	13.0560	14.0776	15.1966	16.4222	17.7641	19.2331	20.8407	22.5990	24.5211	26.6209	28.9131	31.4132
51	9.3583	10.0342	10.7737	11.5830	12.4687	13.4382	14.4993	15.6606	16.9312	18.3211	19.8409	21.5019	23.3161	25.2965	27.4565
52	8.3483	8.9353	9.5770	10.2786	11.0458	11.8849	12.8027	13.8064	14.9040	16.1040	17.4156	18.8485	20.4132	22.1209	23.9831
53	7.4483	7.9577	8.5140	9.1216	9.7854	10.5109	11.3036	12.1699	13.1166	14.1510	15.2808	16.5146	17.8612	19.3303	20.9320
54	6.6464	7.0881	7.5699	8.0957	8.6695	9.2960	9.9799	10.7267	11.5421	12.4322	13.4039	14.4641	15.6207	16.8818	18.2561
55	5.9349	6.3179	6.7353	7.1902	7.6862	8.2271	8.8170	9.4605	10.1625	10.9281	11.7631	12.6736	13.6661	14.7475	15.9252
56	5.3065	5.6391	6.0009	6.3949	6.8240	7.2914	7.8007	8.3556	8.9604	9.6194	10.3374	11.1197	11.9717	12.8993	13.9089
57	4.7520	5.0410	5.3552	5.6968	6.0685	6.4729	6.9131	7.3923	7.9139	8.4818	9.0999	9.7727	10.5049	11.3014	12.1676
58	4.2617	4.5132	4.7863	5.0829	5.4053	5.7557	6.1367	6.5509	7.0014	7.4913	8.0241	8.6035	9.2333	9.9180	10.6618
59	3.8273	4.0464	4.2841	4.5421	4.8221	5.1261	5.4562	5.8148	6.2044	6.6276	7.0874	7.5868	8.1293	8.7184	9.3579
60	3.4422	3.6334	3.8407	4.0653	4.3089	4.5731	4.8596	5.1705	5.5080	5.8743	6.2717	6.7030	7.1710	7.6787	8.2294
61	3.1006	3.2678	3.4489	3.6449	3.8572	4.0872	4.3365	4.6065	4.8996	5.2171	5.5614	5.9347	6.3393	6.7779	7.2531
62	2.7971	2.9436	3.1020	3.2733	3.4588	3.6594	3.8767	4.1120	4.3668	4.6427	4.9416	5.2654	5.6160	5.9957	6.4067
63	2.5269	2.6555	2.7944	2.9444	3.1067	3.2821	3.4719	3.6772	3.8993	4.1396	4.3997	4.6811	4.9856	5.3151	5.6715
64	2.2860	2.3990	2.5210	2.6527	2.7950	2.9487	3.1148	3.2943	3.4883	3.6981	3.9249	4.1701	4.4352	4.7217	5.0314
65	2.0708	2.1703	2.2777	2.3935	2.5185	2.6534	2.7991	2.9564	3.1263	3.3098	3.5080	3.7221	3.9534	4.2032	4.4730
66	1.8782	1.9661	2.0608	2.1628	2.2728	2.3915	2.5195	2.6577	2.8067	2.9676	3.1413	3.3287	3.5310	3.7493	3.9849
67	1.7057	1.7834	1.8670	1.9571	2.0542	2.1588	2.2715	2.3931	2.5242	2.6656	2.8180	2.9825	3.1598	3.3510	3.5572
68	1.5508	1.6197	1.6937	1.7734	1.8592	1.9516	2.0511	2.1583	2.2739	2.3984	2.5325	2.6771	2.8330	3.0009	3.1818
69	1.4117	1.4728	1.5384	1.6091	1.6850	1.7668	1.8549	1.9496	2.0517	2.1616	2.2799	2.4074	2.5446	2.6925	2.8516
70	1.2865	1.3408	1.3991	1.4618	1.5293	1.6018	1.6798	1.7638	1.8541	1.9513	2.0560	2.1686	2.2898	2.4202	2.5606
71	1.1737	1.2221	1.2740	1.3298	1.3898	1.4542	1.5235	1.5980	1.6782	1.7644	1.8571	1.9568	2.0641	2.1795	2.3035
72	1.0720	1.1151	1.1614	1.2112	1.2646	1.3220	1.3837	1.4500	1.5213	1.5979	1.6802	1.7687	1.8639	1.9662	2.0761
73	0.9802	1.0187	1.0601	1.1045	1.1522	1.2034	1.2584	1.3175	1.3810	1.4493	1.5226	1.6013	1.6860	1.7769	1.8745
74	0.8973	0.9317	0.9687	1.0085	1.0511	1.0969	1.1461	1.1989	1.2556	1.3165	1.3819	1.4521	1.5276	1.6086	1.6955
75	0.8223	0.8532	0.8863	0.9219	0.9601	1.0011	1.0452	1.0924	1.1432	1.1977	1.2562	1.3189	1.3863	1.4587	1.5363

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:

MALE MEMBER

FEMALE BENEFICIARY

PART B

(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
30	4.6828	4.7429	4.8089	4.8811	4.9600	5.0460	5.1396	5.2412	5.3513	5.4706	5.5996	5.7390	5.8894	6.0517	6.2268	6.4157
31	4.4652	4.5180	4.5761	4.6398	4.7095	4.7857	4.8687	4.9590	5.0571	5.1635	5.2786	5.4032	5.5377	5.6829	5.8396	6.0087
32	4.2601	4.3063	4.3573	4.4134	4.4748	4.5421	4.6156	4.6957	4.7829	4.8776	4.9802	5.0913	5.2115	5.3413	5.4815	5.6327
33	4.0655	4.1069	4.1515	4.2006	4.2547	4.3140	4.3789	4.4498	4.5271	4.6112	4.7025	4.8015	4.9087	5.0246	5.1498	5.2850
34	3.8834	3.9186	3.9575	4.0005	4.0479	4.1000	4.1572	4.2198	4.2881	4.3627	4.4437	4.5317	4.6272	4.7305	4.8423	4.9630
35	3.7100	3.7406	3.7744	3.8119	3.8534	3.8990	3.9493	4.0044	4.0647	4.1305	4.2023	4.2805	4.3653	4.4573	4.5568	4.6645
36	3.5455	3.5719	3.6013	3.6339	3.6701	3.7100	3.7540	3.8023	3.8554	3.9135	3.9769	4.0461	4.1213	4.2030	4.2916	4.3875
37	3.3891	3.4119	3.4373	3.4656	3.4970	3.5318	3.5702	3.6126	3.6592	3.7103	3.7662	3.8273	3.8939	3.9663	4.0449	4.1302
38	3.2402	3.2599	3.2818	3.3063	3.3335	3.3637	3.3972	3.4342	3.4749	3.5197	3.5689	3.6227	3.6815	3.7455	3.8152	3.8909
39	3.0983	3.1151	3.1340	3.1551	3.1786	3.2048	3.2339	3.2661	3.3016	3.3408	3.3839	3.4312	3.4830	3.5395	3.6011	3.6681
40	2.9627	2.9771	2.9933	3.0115	3.0317	3.0544	3.0795	3.1075	3.1384	3.1726	3.2103	3.2517	3.2972	3.3469	3.4012	3.4605
41	2.8330	2.8454	2.8592	2.8748	2.8922	2.9117	2.9334	2.9576	2.9845	3.0142	3.0470	3.0832	3.1230	3.1667	3.2145	3.2667
42	2.7089	2.7194	2.7312	2.7445	2.7594	2.7762	2.7949	2.8158	2.8390	2.8648	2.8933	2.9248	2.9596	2.9978	3.0398	3.0857
43	2.5898	2.5987	2.6088	2.6202	2.6329	2.6473	2.6633	2.6813	2.7013	2.7236	2.7483	2.7757	2.8060	2.8394	2.8761	2.9163
44	2.4756	2.4831	2.4917	2.5013	2.5122	2.5244	2.5382	2.5536	2.5708	2.5900	2.6114	2.6352	2.6614	2.6905	2.7225	2.7577
45	2.3658	2.3721	2.3794	2.3876	2.3968	2.4073	2.4190	2.4322	2.4470	2.4635	2.4819	2.5024	2.5251	2.5503	2.5782	2.6089
46	2.2602	2.2656	2.2717	2.2786	2.2865	2.2953	2.3053	2.3166	2.3292	2.3434	2.3592	2.3768	2.3965	2.4183	2.4424	2.4691
47	2.1586	2.1631	2.1683	2.1741	2.1808	2.1883	2.1968	2.2064	2.2171	2.2292	2.2428	2.2579	2.2748	2.2936	2.3145	2.3376
48	2.0607	2.0645	2.0689	2.0738	2.0794	2.0858	2.0930	2.1011	2.1103	2.1206	2.1322	2.1451	2.1596	2.1758	2.1938	2.2138
49	1.9654	1.9697	1.9733	1.9775	1.9822	1.9876	1.9936	2.0005	2.0083	2.0171	2.0269	2.0380	2.0504	2.0643	2.0797	2.0969
50	1.8756	1.8783	1.8814	1.8849	1.8888	1.8933	1.8985	1.9043	1.9109	1.9183	1.9267	1.9361	1.9467	1.9585	1.9718	1.9866
51	1.7880	1.7903	1.7929	1.7958	1.7991	1.8029	1.8072	1.8121	1.8177	1.8240	1.8311	1.8391	1.8481	1.8582	1.8695	1.8822
52	1.7036	1.7055	1.7077	1.7101	1.7129	1.7161	1.7197	1.7238	1.7285	1.7338	1.7398	1.7466	1.7542	1.7628	1.7725	1.7833
53	1.6223	1.6238	1.6256	1.6277	1.6300	1.6327	1.6357	1.6392	1.6431	1.6476	1.6526	1.6584	1.6648	1.6721	1.6803	1.6895
54	1.5438	1.5451	1.5467	1.5484	1.5503	1.5526	1.5551	1.5580	1.5613	1.5650	1.5693	1.5741	1.5796	1.5857	1.5927	1.6005

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:
MALE MEMBER

FEMALE BENEFICIARY

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
30	6.6194	6.8393	7.0767	7.3331	7.6104	7.9104	8.2354	8.5879	8.9704	9.3861	9.8383	10.3307	10.8675	11.4533	12.0932															
31	6.1910	6.3877	6.5999	6.8291	7.0766	7.3443	7.6339	7.9477	8.2879	8.6571	9.0584	9.4948	9.9701	10.4882	11.0536															
32	5.7958	5.9718	6.1615	6.3663	6.5874	6.8262	7.0845	7.3639	7.6666	7.9949	8.3511	8.7382	9.1592	9.6176	10.1174															
33	5.4308	5.5881	5.7578	5.9408	6.1383	6.3515	6.5819	6.8309	7.1004	7.3923	7.7088	8.0522	8.4254	8.8313	9.2732															
34	5.0933	5.2339	5.3855	5.5491	5.7255	5.9159	6.1214	6.3434	6.5834	6.8432	7.1245	7.4295	7.7604	8.1200	8.5110															
35	4.7808	4.9064	5.0419	5.1880	5.3456	5.5155	5.6989	5.8969	6.1108	6.3420	6.5922	6.8632	7.1569	7.4756	7.8219															
36	4.4912	4.6033	4.7242	4.8546	4.9953	5.1471	5.3107	5.4873	5.6780	5.8839	6.1066	6.3474	6.6082	6.8909	7.1977															
37	4.2225	4.3224	4.4302	4.5466	4.6721	4.8076	4.9536	5.1111	5.2811	5.4646	5.6628	5.8770	6.1087	6.3596	6.6316															
38	3.9730	4.0618	4.1578	4.2616	4.3735	4.4943	4.6246	4.7651	4.9167	5.0802	5.2566	5.4472	5.6532	5.8761	6.1173															
39	3.7409	3.8198	3.9052	3.9976	4.0973	4.2050	4.3211	4.4464	4.5815	4.7272	4.8844	5.0541	5.2373	5.4352	5.6494															
40	3.5249	3.5948	3.6707	3.7528	3.8415	3.9374	4.0409	4.1525	4.2729	4.4028	4.5428	4.6938	4.8568	5.0328	5.2230															
41	3.3236	3.3855	3.4527	3.5255	3.6044	3.6896	3.7817	3.8812	3.9884	4.1041	4.2288	4.3632	4.5083	4.6648	4.8337															
42	3.1358	3.1904	3.2498	3.3144	3.3843	3.4600	3.5419	3.6303	3.7258	3.8287	3.9398	4.0595	4.1885	4.3277	4.4779															
43	2.9603	3.0085	3.0609	3.1179	3.1798	3.2469	3.3196	3.3982	3.4831	3.5747	3.6735	3.7800	3.8948	4.0187	4.1522															
44	2.7963	2.8385	2.8846	2.9349	2.9896	3.0490	3.1134	3.1831	3.2585	3.3399	3.4277	3.5225	3.6247	3.7348	3.8535															
45	2.6426	2.6796	2.7201	2.7643	2.8125	2.8650	2.9219	2.9836	3.0505	3.1227	3.2008	3.2850	3.3758	3.4737	3.5793															
46	2.4985	2.5308	2.5663	2.6051	2.6474	2.6936	2.7439	2.7985	2.8576	2.9217	2.9909	3.0657	3.1464	3.2334	3.3272															
47	2.3632	2.3913	2.4223	2.4562	2.4934	2.5340	2.5782	2.6263	2.6786	2.7353	2.7966	2.8629	2.9345	3.0118	3.0951															
48	2.2359	2.2604	2.2873	2.3169	2.3494	2.3850	2.4238	2.4662	2.5123	2.5623	2.6166	2.6753	2.7387	2.8073	2.8812															
49	2.1161	2.1372	2.1606	2.1864	2.2147	2.2458	2.2798	2.3170	2.3576	2.4016	2.4495	2.5014	2.5576	2.6183	2.6839															
50	2.0030	2.0213	2.0416	2.0639	2.0886	2.1156	2.1454	2.1779	2.2135	2.2523	2.2944	2.3402	2.3899	2.4436	2.5017															
51	1.8963	1.9121	1.9295	1.9488	1.9702	1.9938	2.0197	2.0481	2.0792	2.1132	2.1503	2.1906	2.2343	2.2818	2.3331															
52	1.7954	1.8089	1.8239	1.8406	1.8591	1.8795	1.9020	1.9267	1.9539	1.9836	2.0161	2.0515	2.0900	2.1319	2.1772															
53	1.6999	1.7114	1.7243	1.7386	1.7546	1.7722	1.7917	1.8132	1.8368	1.8627	1.8911	1.9222	1.9560	1.9928	2.0327															
54	1.6093	1.6192	1.6302	1.6425	1.6561	1.6713	1.6882	1.7068	1.7273	1.7498	1.7746	1.8017	1.8313	1.8636	1.8987															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:

MALE MEMBER

FEMALE BENEFICIARY

PART B

(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
30	12.7931	13.5591	14.3985	15.3190	16.3294	17.4394	18.6596	20.0021	21.4798	23.1073	24.9006	26.8771	29.0560	31.4582	34.1064
31	11.6712	12.3466	13.0859	13.8960	14.7844	15.7595	16.8308	18.0086	19.3045	20.7310	22.3024	24.0341	25.9431	28.0481	30.3696
32	10.6627	11.2583	11.9097	12.6227	13.4039	14.2606	15.2009	16.2340	17.3698	18.6195	19.9954	21.5110	23.1814	25.0231	27.0543
33	9.7549	10.2805	10.8546	11.4823	12.1694	12.9222	13.7477	14.6537	15.6491	16.7434	17.9474	19.2730	20.7334	22.3429	24.1177
34	8.9368	9.4008	9.9070	10.4599	11.0645	11.7261	12.4509	13.2456	14.1179	15.0761	16.1295	17.2884	18.5643	19.9698	21.5191
35	8.1984	8.6082	9.0549	9.5422	10.0743	10.6561	11.2927	11.9900	12.7545	13.5936	14.5151	15.5281	16.6426	17.8694	19.2208
36	7.5309	7.8932	8.2875	8.7172	9.1858	9.6976	10.2570	10.8691	11.5394	12.2743	13.0806	13.9661	14.9394	16.0100	17.1883
37	6.9266	7.2470	7.5954	7.9745	8.3875	8.8380	9.3298	9.8673	10.4553	11.0992	11.8049	12.5791	13.4293	14.3635	15.3909
38	6.3787	6.6623	6.9703	7.3050	7.6693	8.0660	8.4987	8.9710	9.4870	10.0515	10.6694	11.3466	12.0894	12.9047	13.8006
39	5.8812	6.1323	6.4048	6.7005	7.0220	7.3717	7.7526	8.1679	8.6210	9.1161	9.6575	10.2501	10.8993	11.6113	12.3926
40	5.4286	5.6512	5.8924	6.1539	6.4378	6.7462	7.0818	7.4472	7.8454	8.2800	8.7546	9.2735	9.8413	10.4632	11.1450
41	5.0163	5.2137	5.4273	5.6587	5.9096	6.1819	6.4777	6.7995	7.1497	7.5314	7.9478	8.4024	8.8993	9.4429	10.0381
42	4.6401	4.8152	5.0046	5.2094	5.4313	5.6719	5.9329	6.2164	6.5247	6.8602	7.2258	7.6244	8.0596	8.5350	9.0551
43	4.2962	4.4517	4.6196	4.8012	4.9975	5.2102	5.4407	5.6907	5.9623	6.2574	6.5786	6.9284	7.3098	7.7260	8.1807
44	3.9815	4.1196	4.2686	4.4295	4.6034	4.7915	4.9952	5.2159	5.4553	5.7152	5.9976	6.3048	6.6394	7.0040	7.4018
45	3.6930	3.8157	3.9479	4.0907	4.2448	4.4113	4.5914	4.7864	4.9975	5.2266	5.4751	5.7452	6.0389	6.3586	6.7070
46	3.4283	3.5372	3.6546	3.7813	3.9179	4.0654	4.2248	4.3971	4.5836	4.7855	5.0045	5.2421	5.5002	5.7808	6.0861
47	3.1849	3.2817	3.3860	3.4984	3.6195	3.7503	3.8914	4.0438	4.2086	4.3868	4.5799	4.7891	5.0160	5.2625	5.5304
48	2.9610	3.0469	3.1395	3.2392	3.3468	3.4627	3.5877	3.7226	3.8683	4.0257	4.1960	4.3804	4.5802	4.7969	5.0321
49	2.7546	2.8309	2.9131	3.0016	3.0970	3.1998	3.3106	3.4301	3.5590	3.6981	3.8485	4.0112	4.1872	4.3779	4.5846
50	2.5643	2.6320	2.7049	2.7834	2.8681	2.9592	3.0574	3.1633	3.2774	3.4005	3.5334	3.6770	3.8322	4.0001	4.1820
51	2.3886	2.4486	2.5132	2.5829	2.6579	2.7388	2.8258	2.9196	3.0207	3.1296	3.2472	3.3740	3.5110	3.6590	3.8191
52	2.2362	2.2793	2.3365	2.3982	2.4648	2.5364	2.6136	2.6968	2.7863	2.8828	2.9867	3.0988	3.2198	3.3504	3.4916
53	2.0760	2.1228	2.1735	2.2281	2.2871	2.3506	2.4190	2.4927	2.5720	2.6574	2.7495	2.8486	2.9555	3.0709	3.1954
54	1.9369	1.9782	2.0229	2.0712	2.1234	2.1796	2.2402	2.3055	2.3758	2.4515	2.5330	2.6207	2.7153	2.8172	2.9271

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1: MALE MEMBER

FEMALE BENEFICIARY

PART B (to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date		Age last birthday of Beneficiary at Member retirement date																																
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60																			
30	37.0254	40.2416	43.7834	47.6812	51.9670	56.6746	61.8391	67.4969	73.6852	80.4418	87.8044	95.8107	104.4972	113.8993	124.0507																			
31	32.9297	35.7527	38.8645	42.2934	46.0693	50.2241	54.7916	59.8071	65.3074	71.3305	77.9153	85.1011	92.9273	101.4331	110.6567																			
32	29.2949	31.7665	34.4928	37.4992	40.8135	44.4652	48.4858	52.9089	57.7699	63.1057	68.9548	75.3567	82.3519	89.9813	98.2861																			
33	26.0754	28.2351	30.6181	33.2472	36.1475	39.3459	42.8714	46.7552	51.0305	55.7322	60.8972	66.5643	72.7732	79.5552	86.9824																			
34	23.2274	25.1118	27.1909	29.4852	32.0170	34.8106	37.8922	41.2901	45.0350	49.1592	53.6975	58.6863	64.1641	70.1709	76.7482																			
35	20.7102	22.3526	24.1643	26.1632	28.3692	30.8038	33.4904	36.4546	39.7240	43.3282	47.2990	51.6705	56.4785	61.7611	67.5578																			
36	18.4862	19.9166	21.4937	23.2332	25.1525	27.2705	29.6080	32.1877	35.0342	38.1742	41.6365	45.4520	49.6538	54.2769	59.3587																			
37	16.5215	17.7667	19.1387	20.6513	22.3194	24.1597	26.1904	28.4315	30.9046	33.6336	36.6440	39.9638	43.6227	47.6528	52.0882																			
38	14.7856	15.8694	17.0627	18.3772	19.8262	21.4239	23.1862	25.1305	27.2759	29.6432	32.2552	35.1365	38.3138	41.8157	45.6732																			
39	13.2509	14.1943	15.2320	16.3744	17.6325	19.0188	20.5471	22.2325	24.0915	26.1424	28.4050	30.9010	33.6539	36.6892	40.0344																			
40	11.8930	12.7144	13.6171	14.6098	15.7022	16.9049	18.2298	19.6899	21.2996	23.0747	25.0323	27.1915	29.5728	32.1986	35.0930																			
41	10.6905	11.4060	12.1915	13.0543	14.0029	15.0464	16.1948	17.4595	18.8528	20.3883	22.0808	23.9468	26.0042	28.2725	30.7727																			
42	9.6243	10.2479	10.9317	11.6820	12.5060	13.4115	14.4072	15.5027	16.7085	18.0364	19.4991	21.1109	22.8870	24.8445	27.0017																			
43	8.6777	9.2216	9.8172	10.4701	11.1863	11.9724	12.8359	13.7850	14.8287	15.9771	17.2411	18.6329	20.1656	21.8539	23.7136																			
44	7.8361	8.3108	8.8301	9.3985	10.0213	10.7042	11.4535	12.2761	13.1799	14.1732	15.2657	16.4675	17.7900	19.2457	20.8482																			
45	7.0868	7.5015	7.9545	8.4498	8.9918	9.5854	10.2360	10.9494	11.7324	12.5921	13.5365	14.5746	15.7159	16.9711	18.3519																			
46	6.4186	6.7811	7.1767	7.6087	8.0808	8.5972	9.1625	9.7817	10.4604	11.2049	12.0219	12.9189	13.9042	14.9868	16.1768																			
47	5.8217	6.1390	6.4847	6.8617	7.2733	7.7230	8.2146	8.7524	9.3413	9.9865	10.6936	11.4693	12.3204	13.2546	14.2805																			
48	5.2876	5.5655	5.8680	6.1974	6.5566	6.9485	7.3764	7.8440	8.3554	8.9149	9.5276	10.1988	10.9344	11.7411	12.6261																			
49	4.8089	5.0526	5.3174	5.6055	5.9193	6.2612	6.6340	7.0410	7.4855	7.9712	8.5025	9.0838	9.7202	10.4174	11.1813																			
50	4.3791	4.5929	4.8251	5.0773	5.3517	5.6503	5.9755	6.3300	6.7167	7.1389	7.6000	8.1040	8.6551	9.2581	9.9181																			
51	3.9925	4.1804	4.3841	4.6051	4.8453	5.1063	5.3903	5.6995	6.0363	6.4036	6.8042	7.2416	7.7194	8.2415	8.8123																			
52	3.6442	3.8094	3.9883	4.1823	4.3927	4.6212	4.8694	5.1393	5.4331	5.7529	6.1015	6.4815	6.8961	7.3486	7.8428																			
53	3.3299	3.4753	3.6326	3.8029	3.9875	4.1877	4.4049	4.6408	4.8973	5.1762	5.4797	5.8103	6.1705	6.5632	6.9916																			
54	3.0457	3.1738	3.3122	3.4620	3.6241	3.7996	3.9899	4.1964	4.4205	4.6640	4.9286	5.2165	5.5299	5.8711	6.2428																			

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 1:

MALE MEMBER
FEMALE BENEFICIARY

PART B *(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
30	134.9828	146.7249	159.3036	172.7433	187.0660	202.2916	218.4362	235.5229	253.5622	272.5727	292.5723	313.5802	335.6183	358.7117	382.8894
31	120.6352	131.4041	142.9973	155.4465	168.7817	183.0305	198.2190	214.3715	231.5113	249.6610	268.8432	289.0813	310.3997	332.8252	356.3870
32	107.3068	117.0836	127.6557	139.0609	151.3357	164.5150	178.6322	193.7189	209.8055	226.9215	245.0956	264.3566	284.7336	306.2567	328.9578
33	95.0671	103.8621	113.4099	123.7527	134.9321	146.9885	159.9614	173.8890	188.8084	204.7557	221.7662	239.8746	259.1158	279.5246	301.1369
34	83.9386	91.7855	100.3331	109.6259	119.7085	130.6253	142.4201	155.1363	168.8164	183.5023	199.2351	216.0556	234.0041	253.1208	273.4465
35	73.9102	80.8610	88.4541	96.7349	105.7489	115.5427	126.1626	137.6552	150.0670	163.4442	177.8324	193.2774	209.8244	227.5187	246.4055
36	64.9382	71.0563	77.7557	85.0803	93.0758	101.7885	111.2658	121.5556	132.7063	144.7666	157.7853	171.8113	186.8936	203.0811	220.4232
37	56.9651	62.3218	68.1982	74.6366	81.6806	89.3754	97.7676	106.9047	116.8356	127.6095	139.2766	151.8873	165.4927	180.1441	195.8932
38	49.9191	54.5885	59.7184	65.3479	71.5182	78.2721	85.6541	93.7103	102.4881	112.0361	122.4041	133.6425	145.8027	158.9370	173.0979
39	43.7190	47.7745	52.2347	57.1353	62.5142	68.4111	74.8676	81.9272	89.6350	98.0375	107.1827	117.1197	127.8990	139.5719	152.1906
40	38.2824	41.7947	45.6601	49.9108	54.5812	59.7074	65.3277	71.4822	78.2129	85.5633	93.5787	102.3059	111.7930	122.0892	133.2451
41	33.5280	36.5629	39.9043	43.5808	47.6229	52.0633	56.9365	62.2790	68.1290	74.5268	81.5141	89.1345	97.4329	106.4558	116.2509
42	29.3785	31.9965	34.8793	38.0519	41.5415	45.3769	49.5890	54.2104	59.2756	64.8210	70.8847	77.5064	84.7275	92.5909	101.1408
43	25.7619	28.0176	30.5011	33.2344	36.2411	39.5466	43.1782	47.1648	51.5370	56.3274	61.5702	67.3011	73.5578	80.3790	87.8054
44	22.6124	24.5544	26.6919	29.0438	31.6307	34.4749	37.6000	41.0315	44.7964	48.9235	53.4430	58.3868	63.7886	69.6833	76.1072
45	19.8710	21.5423	23.3808	25.4030	27.6268	30.0711	32.7568	35.7058	38.9419	42.4901	46.3772	50.6313	55.2821	60.3606	65.8993
46	17.4849	18.9230	20.5041	22.2422	24.1527	26.2519	28.5579	31.0895	33.8675	36.9136	40.2511	43.9047	47.9003	52.2654	57.0285
47	15.4072	16.6450	18.0047	19.4986	21.1395	22.9418	24.9206	27.0925	29.4752	32.0875	34.9496	38.0830	41.5103	45.2553	49.3433
48	13.5971	14.6628	15.8326	17.1167	18.5263	20.0735	21.7714	23.6341	25.6767	27.9156	30.3681	33.0528	35.9892	39.1982	42.7015
49	12.0187	12.9368	13.9437	15.0480	16.2593	17.5878	19.0448	20.6422	22.3931	24.3115	26.4121	28.7111	31.2252	33.9724	36.9717
50	10.6408	11.4324	12.2997	13.2500	14.2914	15.4327	16.6834	18.0538	19.5548	21.1986	22.9977	24.9659	27.1177	29.4685	32.0346
51	9.4367	10.1198	10.8674	11.6858	12.5819	13.5630	14.6372	15.8133	17.1007	18.5096	20.0508	21.7360	23.5776	25.5889	27.7838
52	8.3828	8.9729	9.6180	10.3235	11.0952	11.9393	12.8627	13.8728	14.9776	16.1858	17.5066	18.9500	20.5265	22.2476	24.1250
53	7.4590	7.9694	8.5267	9.1355	9.8007	10.5276	11.3220	12.1903	13.1392	14.1760	15.3086	16.5455	17.8958	19.3690	20.9753
54	6.6480	7.0899	7.5719	8.0978	8.6719	9.2986	9.9828	10.7298	11.5455	12.4361	13.4081	14.4689	15.6260	16.8877	18.2627

TABLE 2:

FEMALE MEMBER

MALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	2.2067	2.2109	2.2158	2.2214	2.2279	2.2354	2.2439	2.2537	2.2648	2.2776	2.2920	2.3083	2.3268	2.3476	2.3709	2.3969
51	2.1180	2.1215	2.1256	2.1303	2.1357	2.1419	2.1491	2.1573	2.1667	2.1775	2.1897	2.2036	2.2194	2.2371	2.2571	2.2796
52	2.0302	2.0332	2.0365	2.0405	2.0450	2.0502	2.0562	2.0631	2.0710	2.0800	2.0903	2.1021	2.1155	2.1306	2.1477	2.1669
53	1.9432	1.9456	1.9485	1.9517	1.9555	1.9598	1.9648	1.9705	1.9772	1.9847	1.9934	2.0033	2.0146	2.0275	2.0420	2.0584
54	1.8571	1.8591	1.8615	1.8642	1.8673	1.8709	1.8750	1.8798	1.8853	1.8916	1.8989	1.9072	1.9167	1.9275	1.9398	1.9538
55	1.7728	1.7745	1.7764	1.7787	1.7813	1.7842	1.7877	1.7916	1.7962	1.8015	1.8075	1.8145	1.8225	1.8315	1.8419	1.8537
56	1.6913	1.6927	1.6943	1.6962	1.6983	1.7008	1.7036	1.7069	1.7107	1.7151	1.7201	1.7259	1.7325	1.7401	1.7488	1.7588
57	1.6128	1.6139	1.6153	1.6168	1.6186	1.6206	1.6230	1.6257	1.6288	1.6324	1.6366	1.6414	1.6470	1.6533	1.6606	1.6689
58	1.5371	1.5381	1.5392	1.5405	1.5420	1.5436	1.5456	1.5478	1.5504	1.5534	1.5569	1.5609	1.5655	1.5708	1.5769	1.5838
59	1.4643	1.4651	1.4660	1.4671	1.4683	1.4697	1.4713	1.4732	1.4753	1.4778	1.4806	1.4840	1.4878	1.4922	1.4972	1.5030
60	1.3942	1.3949	1.3957	1.3966	1.3976	1.3987	1.4001	1.4016	1.4034	1.4054	1.4078	1.4105	1.4137	1.4173	1.4215	1.4263
61	1.3269	1.3275	1.3282	1.3289	1.3298	1.3307	1.3319	1.3331	1.3346	1.3363	1.3382	1.3405	1.3431	1.3461	1.3496	1.3536
62	1.2624	1.2629	1.2635	1.2641	1.2648	1.2656	1.2665	1.2676	1.2688	1.2702	1.2718	1.2736	1.2758	1.2783	1.2812	1.2845
63	1.2005	1.2009	1.2014	1.2020	1.2026	1.2032	1.2040	1.2049	1.2059	1.2070	1.2084	1.2099	1.2117	1.2137	1.2161	1.2188
64	1.1412	1.1416	1.1420	1.1425	1.1430	1.1435	1.1442	1.1449	1.1457	1.1467	1.1478	1.1491	1.1505	1.1522	1.1542	1.1564
65	1.0845	1.0848	1.0852	1.0855	1.0860	1.0865	1.0870	1.0876	1.0883	1.0891	1.0900	1.0911	1.0923	1.0936	1.0953	1.0971
66	1.0302	1.0305	1.0308	1.0311	1.0315	1.0319	1.0324	1.0329	1.0335	1.0341	1.0349	1.0357	1.0367	1.0379	1.0392	1.0407
67	0.9783	0.9786	0.9788	0.9791	0.9794	0.9798	0.9802	0.9806	0.9811	0.9817	0.9823	0.9830	0.9838	0.9848	0.9859	0.9871
68	0.9288	0.9290	0.9293	0.9295	0.9298	0.9301	0.9304	0.9308	0.9312	0.9317	0.9322	0.9328	0.9335	0.9343	0.9352	0.9362
69	0.8816	0.8818	0.8820	0.8822	0.8824	0.8827	0.8830	0.8833	0.8837	0.8841	0.8845	0.8850	0.8856	0.8862	0.8870	0.8878
70	0.8366	0.8368	0.8369	0.8371	0.8374	0.8376	0.8378	0.8381	0.8384	0.8387	0.8391	0.8395	0.8400	0.8405	0.8412	0.8419
71	0.7938	0.7939	0.7941	0.7943	0.7944	0.7946	0.7949	0.7951	0.7954	0.7956	0.7960	0.7963	0.7967	0.7972	0.7977	0.7982
72	0.7530	0.7532	0.7533	0.7535	0.7536	0.7538	0.7540	0.7542	0.7544	0.7547	0.7550	0.7553	0.7556	0.7560	0.7564	0.7569
73	0.7144	0.7145	0.7146	0.7148	0.7149	0.7151	0.7152	0.7154	0.7156	0.7158	0.7161	0.7163	0.7166	0.7169	0.7173	0.7177
74	0.6777	0.6778	0.6779	0.6780	0.6782	0.6783	0.6785	0.6786	0.6788	0.6790	0.6792	0.6794	0.6796	0.6799	0.6802	0.6805
75	0.6429	0.6430	0.6431	0.6432	0.6433	0.6435	0.6436	0.6438	0.6439	0.6441	0.6442	0.6444	0.6446	0.6449	0.6451	0.6454

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2:

FEMALE MEMBER

MALE BENEFICIARY

(to apply when member's pension does not increase until age 55)

PART A

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
50	2.4260	2.4583	2.4940	2.5335	2.5769	2.6246	2.6768	2.7337	2.7958	2.8633	2.9366	3.0159	3.1017	3.1945	3.2947															
51	2.3047	2.3326	2.3637	2.3981	2.4361	2.4780	2.5239	2.5742	2.6291	2.6889	2.7539	2.8245	2.9009	2.9836	3.0730															
52	2.1885	2.2126	2.2395	2.2694	2.3025	2.3390	2.3793	2.4235	2.4718	2.5247	2.5822	2.6448	2.7127	2.7863	2.8658															
53	2.0768	2.0975	2.1207	2.1465	2.1752	2.2070	2.2421	2.2808	2.3232	2.3697	2.4205	2.4758	2.5359	2.6012	2.6719															
54	1.9695	1.9872	2.0070	2.0292	2.0540	2.0815	2.1120	2.1457	2.1828	2.2235	2.2681	2.3168	2.3699	2.4276	2.4902															
55	1.8670	1.8820	1.8990	1.9180	1.9393	1.9630	1.9893	2.0185	2.0508	2.0864	2.1255	2.1682	2.2149	2.2658	2.3211															
56	1.7700	1.7828	1.7972	1.8134	1.8316	1.8519	1.8746	1.8999	1.9279	1.9588	1.9929	2.0303	2.0713	2.1161	2.1648															
57	1.6784	1.6892	1.7014	1.7151	1.7307	1.7481	1.7676	1.7893	1.8135	1.8403	1.8700	1.9026	1.9385	1.9777	2.0206															
58	1.5918	1.6008	1.6111	1.6228	1.6359	1.6508	1.6675	1.6861	1.7070	1.7301	1.7558	1.7842	1.8155	1.8498	1.8874															
59	1.5097	1.5173	1.5259	1.5358	1.5469	1.5595	1.5737	1.5897	1.6075	1.6275	1.6497	1.6743	1.7015	1.7314	1.7643															
60	1.4319	1.4382	1.4455	1.4538	1.4632	1.4738	1.4859	1.4995	1.5147	1.5319	1.5510	1.5722	1.5958	1.6218	1.6505															
61	1.3582	1.3635	1.3695	1.3765	1.3844	1.3934	1.4036	1.4151	1.4281	1.4427	1.4591	1.4774	1.4978	1.5203	1.5453															
62	1.2883	1.2927	1.2977	1.3035	1.3102	1.3177	1.3263	1.3361	1.3471	1.3596	1.3736	1.3893	1.4068	1.4263	1.4479															
63	1.2220	1.2256	1.2298	1.2347	1.2402	1.2465	1.2537	1.2620	1.2713	1.2819	1.2938	1.3073	1.3223	1.3391	1.3577															
64	1.1590	1.1621	1.1655	1.1695	1.1741	1.1794	1.1855	1.1924	1.2003	1.2093	1.2194	1.2308	1.2437	1.2581	1.2742															
65	1.0993	1.1018	1.1046	1.1080	1.1118	1.1162	1.1212	1.1270	1.1337	1.1412	1.1498	1.1595	1.1705	1.1828	1.1966															
66	1.0425	1.0446	1.0469	1.0497	1.0528	1.0565	1.0607	1.0656	1.0711	1.0775	1.0847	1.0929	1.1023	1.1128	1.1246															
67	0.9886	0.9903	0.9922	0.9945	0.9971	1.0001	1.0036	1.0077	1.0123	1.0177	1.0237	1.0307	1.0386	1.0475	1.0576															
68	0.9374	0.9388	0.9404	0.9423	0.9444	0.9469	0.9498	0.9532	0.9570	0.9615	0.9666	0.9725	0.9791	0.9867	0.9953															
69	0.8888	0.8899	0.8913	0.8928	0.8946	0.8966	0.8990	0.9018	0.9050	0.9087	0.9130	0.9179	0.9235	0.9299	0.9372															
70	0.8427	0.8436	0.8447	0.8459	0.8474	0.8491	0.8511	0.8534	0.8560	0.8591	0.8627	0.8668	0.8715	0.8769	0.8831															
71	0.7989	0.7997	0.8006	0.8016	0.8028	0.8042	0.8058	0.8077	0.8099	0.8125	0.8154	0.8189	0.8228	0.8274	0.8325															
72	0.7574	0.7581	0.7588	0.7596	0.7606	0.7618	0.7631	0.7646	0.7665	0.7686	0.7711	0.7739	0.7772	0.7810	0.7854															
73	0.7181	0.7187	0.7193	0.7199	0.7207	0.7217	0.7228	0.7240	0.7255	0.7273	0.7293	0.7317	0.7345	0.7377	0.7413															
74	0.6809	0.6814	0.6818	0.6824	0.6831	0.6838	0.6847	0.6858	0.6870	0.6884	0.6901	0.6921	0.6944	0.6971	0.7001															
75	0.6457	0.6461	0.6465	0.6470	0.6475	0.6481	0.6488	0.6497	0.6507	0.6519	0.6533	0.6549	0.6568	0.6590	0.6616															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2:

FEMALE MEMBER

MALE BENEFICIARY

PART A *(to apply when member's pension does not increase until age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
50	3.4029	3.5197	3.6458	3.7819	3.9289	4.0877	4.2595	4.4453	4.6464	4.8643	5.1004	5.3566	5.6346	5.9366	6.2647
51	3.1695	3.2738	3.3863	3.5077	3.6388	3.7804	3.9334	4.0988	4.2776	4.4713	4.6810	4.9083	5.1548	5.4223	5.7128
52	2.9519	3.0447	3.1450	3.2533	3.3701	3.4962	3.6324	3.7795	3.9386	4.1106	4.2968	4.4984	4.7168	4.9537	5.2108
53	2.7483	2.8310	2.9202	3.0166	3.1206	3.2328	3.3539	3.4847	3.6261	3.7788	3.9439	4.1227	4.3162	4.5259	4.7532
54	2.5580	2.6314	2.7107	2.7963	2.8888	2.9885	3.0962	3.2124	3.3379	3.4734	3.6198	3.7782	3.9495	4.1350	4.3359
55	2.3811	2.4462	2.5165	2.5925	2.6746	2.7632	2.8588	2.9620	3.0734	3.1936	3.3234	3.4637	3.6154	3.7795	3.9571
56	2.2178	2.2753	2.3376	2.4050	2.4779	2.5565	2.6414	2.7331	2.8319	2.9386	3.0537	3.1781	3.3125	3.4577	3.6148
57	2.0673	2.1181	2.1732	2.2329	2.2975	2.3673	2.4426	2.5240	2.6117	2.7064	2.8086	2.9189	3.0380	3.1667	3.3057
58	1.9285	1.9733	2.0219	2.0747	2.1319	2.1938	2.2606	2.3328	2.4107	2.4948	2.5855	2.6834	2.7890	2.9030	3.0262
59	1.8003	1.8397	1.8825	1.9291	1.9797	2.0345	2.0937	2.1578	2.2269	2.3016	2.3821	2.4690	2.5627	2.6638	2.7730
60	1.6820	1.7165	1.7542	1.7952	1.8398	1.8883	1.9408	1.9975	2.0589	2.1251	2.1966	2.2737	2.3569	2.4467	2.5436
61	1.5727	1.6029	1.6359	1.6720	1.7114	1.7541	1.8005	1.8508	1.9052	1.9640	2.0274	2.0959	2.1698	2.2495	2.3355
62	1.4718	1.4981	1.5270	1.5587	1.5932	1.6309	1.6719	1.7164	1.7645	1.8167	1.8730	1.9338	1.9995	2.0703	2.1467
63	1.3784	1.4013	1.4265	1.4542	1.4846	1.5177	1.5538	1.5931	1.6357	1.6819	1.7319	1.7859	1.8442	1.9072	1.9751
64	1.2920	1.3119	1.3338	1.3580	1.3845	1.4136	1.4454	1.4800	1.5177	1.5585	1.6028	1.6508	1.7026	1.7585	1.8189
65	1.2120	1.2292	1.2482	1.2692	1.2924	1.3178	1.3457	1.3762	1.4094	1.4455	1.4847	1.5272	1.5732	1.6229	1.6766
66	1.1378	1.1526	1.1690	1.1872	1.2074	1.2296	1.2540	1.2808	1.3100	1.3419	1.3766	1.4142	1.4550	1.4992	1.5469
67	1.0689	1.0816	1.0958	1.1115	1.1290	1.1484	1.1697	1.1931	1.2188	1.2469	1.2775	1.3108	1.3470	1.3862	1.4286
68	1.0049	1.0158	1.0280	1.0416	1.0567	1.0735	1.0921	1.1125	1.1350	1.1597	1.1867	1.2161	1.2481	1.2829	1.3205
69	0.9454	0.9547	0.9651	0.9768	0.9899	1.0044	1.0205	1.0384	1.0581	1.0797	1.1034	1.1293	1.1576	1.1884	1.2218
70	0.8900	0.8979	0.9068	0.9169	0.9281	0.9407	0.9546	0.9701	0.9873	1.0062	1.0270	1.0498	1.0748	1.1020	1.1316
71	0.8384	0.8452	0.8527	0.8613	0.8710	0.8818	0.8938	0.9073	0.9222	0.9387	0.9569	0.9769	0.9989	1.0229	1.0491
72	0.7904	0.7960	0.8025	0.8098	0.8180	0.8273	0.8377	0.8493	0.8623	0.8766	0.8925	0.9100	0.9293	0.9505	0.9736
73	0.7455	0.7503	0.7558	0.7620	0.7690	0.7770	0.7859	0.7959	0.8071	0.8195	0.8334	0.8487	0.8656	0.8842	0.9046
74	0.7036	0.7077	0.7123	0.7176	0.7236	0.7303	0.7380	0.7466	0.7562	0.7670	0.7791	0.7924	0.8072	0.8235	0.8415
75	0.6645	0.6679	0.6718	0.6763	0.6814	0.6872	0.6937	0.7011	0.7094	0.7187	0.7291	0.7407	0.7536	0.7679	0.7837

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2: FEMALE MEMBER

MALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
50	6.6216	7.0099	7.4327	7.8931	8.3949	8.9421	9.5388	10.1900	10.9008	11.6769	12.5245	13.4503	14.4618	15.5670	16.7745
51	6.0284	6.3716	6.7449	7.1513	7.5938	8.0759	8.6015	9.1745	9.7997	10.4819	11.2266	12.0397	12.9276	13.8974	14.9566
52	5.4898	5.7930	6.1225	6.4810	6.8710	7.2956	7.7582	8.2622	8.8117	9.4110	10.0648	10.7782	11.5568	12.4069	13.3350
53	4.9998	5.2674	5.5581	5.8741	6.2176	6.5914	6.9982	7.4411	7.9237	8.4497	9.0231	9.6484	10.3305	11.0748	11.8869
54	4.5537	4.7899	5.0463	5.3246	5.6270	5.9558	6.3133	6.7023	7.1258	7.5870	8.0895	8.6371	9.2340	9.8849	10.5948
55	4.1494	4.3579	4.5839	4.8291	5.0953	5.3845	5.6987	6.0404	6.4120	6.8164	7.2566	7.7360	8.2583	8.8274	9.4475
56	3.7848	3.9688	4.1682	4.3844	4.6190	4.8735	5.1498	5.4500	5.7764	6.1312	6.5172	6.9372	7.3944	7.8922	8.4343
57	3.4560	3.6187	3.7949	3.9856	4.1924	4.4166	4.6599	4.9240	5.2108	5.5225	5.8612	6.2295	6.6301	7.0660	7.5404
58	3.1593	3.3032	3.4589	3.6274	3.8099	4.0076	4.2220	4.4545	4.7068	4.9808	5.2783	5.6016	5.9530	6.3350	6.7505
59	2.8909	3.0183	3.1560	3.3050	3.4662	3.6408	3.8298	4.0348	4.2570	4.4981	4.7597	5.0437	5.3522	5.6874	6.0516
60	2.6481	2.7610	2.8830	3.0148	3.1573	3.3116	3.4785	3.6594	3.8553	4.0677	4.2980	4.5479	4.8191	5.1135	5.4331
61	2.4283	2.5285	2.6366	2.7534	2.8796	3.0161	3.1637	3.3235	3.4965	3.6838	3.8869	4.1070	4.3458	4.6048	4.8858
62	2.2291	2.3180	2.4140	2.5176	2.6295	2.7504	2.8811	3.0224	3.1754	3.3409	3.5202	3.7145	3.9250	4.1532	4.4007
63	2.0483	2.1273	2.2126	2.3046	2.4039	2.5111	2.6270	2.7522	2.8876	3.0341	3.1927	3.3643	3.5502	3.7516	3.9699
64	1.8840	1.9543	2.0301	2.1119	2.2001	2.2953	2.3982	2.5093	2.6294	2.7592	2.8996	3.0515	3.2159	3.3939	3.5867
65	1.7346	1.7971	1.8645	1.9373	2.0158	2.1005	2.1919	2.2906	2.3972	2.5123	2.6368	2.7715	2.9171	3.0747	3.2453
66	1.5985	1.6541	1.7142	1.7790	1.8488	1.9242	2.0055	2.0933	2.1881	2.2904	2.4010	2.5205	2.6498	2.7895	2.9407
67	1.4744	1.5240	1.5775	1.6352	1.6974	1.7646	1.8370	1.9152	1.9996	2.0907	2.1890	2.2953	2.4101	2.5342	2.6684
68	1.3613	1.4054	1.4531	1.5045	1.5600	1.6199	1.6845	1.7542	1.8294	1.9105	1.9981	2.0927	2.1949	2.3053	2.4246
69	1.2581	1.2973	1.3397	1.3856	1.4351	1.4886	1.5462	1.6084	1.6755	1.7479	1.8260	1.9104	2.0014	2.0998	2.2060
70	1.1638	1.1987	1.2365	1.2773	1.3215	1.3692	1.4207	1.4763	1.5362	1.6009	1.6707	1.7460	1.8272	1.9150	2.0097
71	1.0776	1.1086	1.1423	1.1787	1.2181	1.2607	1.3067	1.3564	1.4100	1.4678	1.5302	1.5975	1.6702	1.7486	1.8332
72	0.9989	1.0264	1.0563	1.0888	1.1239	1.1620	1.2031	1.2475	1.2955	1.3472	1.4031	1.4633	1.5284	1.5985	1.6742
73	0.9270	0.9513	0.9779	1.0068	1.0381	1.0721	1.1088	1.1486	1.1915	1.2379	1.2879	1.3419	1.4002	1.4631	1.5309
74	0.8612	0.8827	0.9063	0.9320	0.9599	0.9902	1.0230	1.0586	1.0970	1.1386	1.1835	1.2319	1.2842	1.3406	1.4015
75	0.8010	0.8201	0.8409	0.8637	0.8886	0.9156	0.9449	0.9767	1.0112	1.0484	1.0887	1.1322	1.1791	1.2298	1.2845

TABLE 2: FEMALE MEMBER

MALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
50	18.0937	19.5348	21.1087	22.8273	24.7033	26.7502	28.9827	31.4163	34.0673	36.9533	40.0927	43.5047	47.2098	51.2289	55.5841
51	16.1135	17.3770	18.7567	20.2631	21.9075	23.7017	25.6588	27.7924	30.1173	32.6488	35.4036	38.3987	41.6523	45.1832	49.0112
52	14.3483	15.4546	16.6624	17.9809	19.4198	20.9898	22.7023	24.5694	26.6040	28.8200	31.2318	33.8549	36.7054	39.8001	43.1565
53	12.7732	13.7405	14.7961	15.9480	17.2048	18.5759	20.0712	21.7013	23.4776	25.4123	27.5183	29.8091	32.2990	35.0030	37.9366
54	11.3690	12.2135	13.1347	14.1395	15.2354	16.4304	17.7333	19.1534	20.7006	22.3854	24.2193	26.2141	28.3823	30.7372	33.2925
55	10.1236	10.8605	11.6638	12.5396	13.4944	14.5350	15.6691	16.9047	18.2504	19.7155	21.3098	23.0437	24.9281	26.9746	29.1951
56	9.0249	9.6682	10.3691	11.1328	11.9648	12.8712	13.8584	14.9336	16.1041	17.3780	18.7638	20.2704	21.9075	23.6849	25.6134
57	8.0567	8.6189	9.2309	9.8973	10.6229	11.4129	12.2730	13.2091	14.2278	15.3359	16.5409	17.8505	19.2730	20.8171	22.4919
58	7.2024	7.6940	8.2289	8.8109	9.4442	10.1333	10.8931	11.6987	12.5857	13.5502	14.5984	15.7371	16.9735	18.3151	19.7698
59	6.4475	6.8778	7.3457	7.8544	8.4076	9.0092	9.6632	10.3743	11.1472	11.9870	12.8993	13.8899	14.9648	16.1307	17.3943
60	5.7804	6.1575	6.5673	7.0126	7.4964	8.0222	8.5935	9.2142	9.8884	10.6206	11.4155	12.2781	13.2137	14.2279	15.3265
61	5.1909	5.5220	5.8815	6.2719	6.6958	7.1561	7.6559	8.1987	8.7879	9.4273	10.1212	10.8737	11.6894	12.5733	13.5302
62	4.6691	4.9603	5.2762	5.6190	5.9910	6.3947	6.8328	7.3083	7.8240	8.3835	8.9902	9.6479	10.3605	11.1321	11.9672
63	4.2064	4.4629	4.7410	5.0425	5.3696	5.7243	6.1090	6.5262	6.9785	7.4689	8.0004	8.5762	9.1998	9.8748	10.6049
64	3.7955	4.0218	4.2670	4.5327	4.8207	5.1329	5.4713	5.8380	6.2355	6.6661	7.1326	7.6377	8.1844	8.7759	9.4155
65	3.4300	3.6299	3.8465	4.0810	4.3351	4.6104	4.9085	5.2315	5.5814	5.9602	6.3704	6.8143	7.2946	7.8140	8.3752
66	3.1042	3.2812	3.4728	3.6802	3.9048	4.1479	4.4111	4.6961	5.0046	5.3385	5.6998	6.0907	6.5134	6.9703	7.4639
67	2.8135	2.9704	3.1402	3.3239	3.5227	3.7378	3.9706	4.2225	4.4951	4.7899	5.1089	5.4537	5.8265	6.2292	6.6640
68	2.5535	2.6929	2.8437	3.0067	3.1829	3.3736	3.5799	3.8030	4.0442	4.3051	4.5871	4.8920	5.2213	5.5769	5.9608
69	2.3208	2.4448	2.5788	2.7237	2.8803	3.0497	3.2327	3.4306	3.6446	3.8758	4.1257	4.3957	4.6872	5.0019	5.3415
70	2.1120	2.2226	2.3420	2.4710	2.6104	2.7610	2.9238	3.0997	3.2898	3.4951	3.7170	3.9565	4.2151	4.4942	4.7951
71	1.9246	2.0232	2.1298	2.2448	2.3691	2.5033	2.6484	2.8050	2.9742	3.1569	3.3542	3.5672	3.7970	4.0449	4.3122
72	1.7560	1.8442	1.9394	2.0422	2.1532	2.2730	2.4025	2.5422	2.6931	2.8560	3.0318	3.2215	3.4262	3.6468	3.8846
73	1.6041	1.6831	1.7683	1.8603	1.9596	2.0668	2.1826	2.3075	2.4423	2.5878	2.7447	2.9141	3.0967	3.2935	3.5055
74	1.4671	1.5380	1.6144	1.6969	1.7859	1.8820	1.9856	2.0974	2.2181	2.3483	2.4887	2.6401	2.8034	2.9792	3.1687
75	1.3435	1.4071	1.4758	1.5498	1.6297	1.7159	1.8089	1.9093	2.0175	2.1342	2.2601	2.3957	2.5419	2.6994	2.8690

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

FEMALE MEMBER

MALE BENEFICIARY

PART B *(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
30	5.6572	5.7608	5.8743	5.9981	6.1330	6.2796	6.4388	6.6113	6.7980	6.9999	7.2181	7.4540	7.7098	7.9843	8.2822	8.6045
31	5.3704	5.4616	5.5617	5.6712	5.7908	5.9211	6.0627	6.2164	6.3830	6.5633	6.7583	6.9690	7.1968	7.4429	7.7089	7.9965
32	5.1030	5.1830	5.2710	5.3677	5.4734	5.5889	5.7147	5.8514	5.9998	6.1606	6.3346	6.5228	6.7263	6.9461	7.1837	7.4404
33	4.8533	4.9232	5.0004	5.0854	5.1787	5.2807	5.3922	5.5136	5.6455	5.7887	5.9439	6.1118	6.2934	6.4897	6.7019	6.9311
34	4.6198	4.6807	4.7482	4.8227	4.9047	4.9946	5.0931	5.2006	5.3177	5.4450	5.5831	5.7328	5.8948	6.0700	6.2594	6.4640
35	4.4011	4.4540	4.5127	4.5778	4.6496	4.7287	4.8155	4.9104	5.0141	5.1270	5.2498	5.3830	5.5273	5.6836	5.8525	6.0351
36	4.1958	4.2415	4.2925	4.3492	4.4119	4.4812	4.5574	4.6410	4.7326	4.8325	4.9414	5.0597	5.1881	5.3273	5.4778	5.6407
37	4.0027	4.0422	4.0863	4.1354	4.1900	4.2505	4.3172	4.3906	4.4713	4.5595	4.6558	4.7607	4.8747	4.9985	5.1325	5.2776
38	3.8208	3.8547	3.8927	3.9352	3.9825	4.0351	4.0933	4.1576	4.2284	4.3061	4.3910	4.4838	4.5849	4.6947	4.8139	4.9430
39	3.6491	3.6781	3.7107	3.7473	3.7882	3.8338	3.8844	3.9405	4.0024	4.0706	4.1453	4.2272	4.3165	4.4138	4.5196	4.6344
40	3.4866	3.5114	3.5393	3.5707	3.6059	3.6453	3.6892	3.7379	3.7919	3.8515	3.9171	3.9891	4.0678	4.1538	4.2475	4.3493
41	3.3326	3.3536	3.3774	3.4043	3.4345	3.4684	3.5063	3.5485	3.5954	3.6474	3.7047	3.7678	3.8371	3.9129	3.9957	4.0858
42	3.1864	3.2042	3.2244	3.2473	3.2731	3.3022	3.3348	3.3712	3.4118	3.4569	3.5069	3.5621	3.6228	3.6894	3.7623	3.8419
43	3.0472	3.0622	3.0793	3.0988	3.1208	3.1456	3.1736	3.2049	3.2399	3.2790	3.3224	3.3704	3.4235	3.4818	3.5459	3.6160
44	2.9145	2.9272	2.9416	2.9581	2.9767	2.9979	3.0218	3.0486	3.0787	3.1124	3.1500	3.1917	3.2378	3.2888	3.3449	3.4065
45	2.7878	2.7984	2.8106	2.8245	2.8403	2.8582	2.8785	2.9015	2.9273	2.9562	2.9886	3.0247	3.0647	3.1091	3.1581	3.2120
46	2.6657	2.6756	2.6858	2.6974	2.7108	2.7260	2.7432	2.7627	2.7847	2.8095	2.8373	2.8684	2.9030	2.9415	2.9841	3.0312
47	2.5506	2.5581	2.5666	2.5764	2.5876	2.6004	2.6150	2.6315	2.6503	2.6714	2.6952	2.7219	2.7517	2.7850	2.8219	2.8628
48	2.4394	2.4456	2.4527	2.4609	2.4703	2.4811	2.4934	2.5073	2.5232	2.5412	2.5615	2.5843	2.6099	2.6386	2.6705	2.7059
49	2.3327	2.3378	2.3438	2.3506	2.3585	2.3675	2.3778	2.3896	2.4030	2.4182	2.4354	2.4549	2.4768	2.5013	2.5288	2.5594
50	2.2301	2.2344	2.2393	2.2450	2.2516	2.2591	2.2677	2.2776	2.2889	2.3018	2.3164	2.3329	2.3516	2.3726	2.3961	2.4225
51	2.1315	2.1351	2.1392	2.1439	2.1493	2.1556	2.1628	2.1711	2.1806	2.1914	2.2037	2.2177	2.2336	2.2515	2.2716	2.2942
52	2.0366	2.0396	2.0430	2.0469	2.0515	2.0567	2.0627	2.0696	2.0775	2.0866	2.0970	2.1088	2.1222	2.1374	2.1545	2.1738
53	1.9454	1.9478	1.9506	1.9539	1.9576	1.9620	1.9670	1.9727	1.9793	1.9869	1.9956	2.0056	2.0169	2.0297	2.0442	2.0607
54	1.8575	1.8595	1.8618	1.8645	1.8676	1.8712	1.8754	1.8802	1.8857	1.8920	1.8993	1.9076	1.9171	1.9279	1.9402	1.9541

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2: FEMALE MEMBER

MALE BENEFICIARY

PART B (to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
30	8.9534	9.3313	9.7411	10.1858	10.6687	11.1937	11.7649	12.3870	13.0650	13.8046	14.6119	15.4940	16.4583	17.5133	18.6681															
31	8.3076	8.6444	9.0093	9.4049	9.8341	10.3003	10.8070	11.3584	11.9588	12.6131	13.3269	14.1060	14.9571	15.8876	16.9054															
32	7.7180	8.0183	8.3433	8.6954	9.0771	9.4912	9.9410	10.4300	10.9619	11.5411	12.1724	12.8608	13.6123	14.4332	15.3305															
33	7.1788	7.4466	7.7362	8.0498	8.3894	8.7575	9.1570	9.5908	10.0624	10.5754	11.1339	11.7425	12.4063	13.1307	13.9220															
34	6.6850	6.9239	7.1822	7.4615	7.7638	8.0913	8.4463	8.8314	9.2497	9.7043	10.1988	10.7371	11.3237	11.9633	12.6613															
35	6.2323	6.4454	6.6757	6.9247	7.1939	7.4853	7.8010	8.1431	8.5143	8.9174	9.3555	9.8319	10.3506	10.9156	11.5316															
36	5.8166	6.0068	6.2122	6.4341	6.6740	6.9334	7.2142	7.5183	7.8480	8.2056	8.5939	9.0158	9.4746	9.9741	10.5181															
37	5.4345	5.6040	5.7872	5.9851	6.1988	6.4299	6.6798	6.9503	7.2432	7.5607	7.9051	8.2789	8.6851	9.1268	9.6075															
38	5.0828	5.2339	5.3972	5.5735	5.7641	5.9699	6.1924	6.4331	6.6935	6.9755	7.2812	7.6127	7.9725	8.3634	8.7884															
39	4.7587	4.8933	5.0387	5.1959	5.3657	5.5491	5.7473	5.9615	6.1931	6.4438	6.7152	7.0093	7.3282	7.6744	8.0504															
40	4.4598	4.5794	4.7089	4.8489	5.0002	5.1636	5.3401	5.5308	5.7369	5.9598	6.2010	6.4621	6.7450	7.0517	7.3846															
41	4.1837	4.2900	4.4051	4.5297	4.6644	4.8099	4.9671	5.1369	5.3204	5.5187	5.7331	5.9650	6.2161	6.4881	6.7830															
42	3.9286	4.0228	4.1250	4.2358	4.3556	4.4851	4.6250	4.7762	4.9395	5.1160	5.3066	5.5128	5.7358	5.9771	6.2385															
43	3.6925	3.7759	3.8665	3.9647	4.0712	4.1864	4.3109	4.4455	4.5908	4.7478	4.9175	5.1007	5.2988	5.5131	5.7451															
44	3.4739	3.5474	3.6275	3.7146	3.8090	3.9113	4.0221	4.1418	4.2711	4.4108	4.5617	4.7247	4.9008	5.0912	5.2970															
45	3.2711	3.3359	3.4065	3.4835	3.5671	3.6579	3.7562	3.8626	3.9776	4.1019	4.2362	4.3811	4.5377	4.7069	4.8897															
46	3.0829	3.1397	3.2019	3.2698	3.3437	3.4241	3.5112	3.6057	3.7079	3.8184	3.9378	4.0667	4.2059	4.3563	4.5187															
47	2.9080	2.9577	3.0123	3.0720	3.1371	3.2081	3.2852	3.3690	3.4597	3.5578	3.6639	3.7786	3.9024	4.0361	4.1804															
48	2.7452	2.7885	2.8363	2.8886	2.9459	3.0085	3.0766	3.1507	3.2311	3.3181	3.4124	3.5143	3.6243	3.7432	3.8715															
49	2.5935	2.6311	2.6727	2.7185	2.7687	2.8237	2.8837	2.9491	3.0203	3.0974	3.1810	3.2715	3.3692	3.4748	3.5889															
50	2.4518	2.4845	2.5206	2.5605	2.6044	2.6526	2.7053	2.7629	2.8257	2.8939	2.9680	3.0482	3.1350	3.2288	3.3301															
51	2.3194	2.3476	2.3789	2.4135	2.4517	2.4938	2.5401	2.5907	2.6459	2.7062	2.7716	2.8426	2.9196	3.0028	3.0928															
52	2.1954	2.2196	2.2466	2.2766	2.3098	2.3465	2.3868	2.4312	2.4797	2.5327	2.5905	2.6532	2.7214	2.7952	2.8750															
53	2.0791	2.0999	2.1231	2.1489	2.1776	2.2094	2.2446	2.2833	2.3258	2.3724	2.4232	2.4786	2.5388	2.6041	2.6748															
54	1.9699	1.9876	2.0074	2.0296	2.0544	2.0819	2.1124	2.1461	2.1832	2.2239	2.2685	2.3173	2.3704	2.4281	2.4907															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2:
FEMALE MEMBER

MALE BENEFICIARY

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
30	19.9331	21.3195	22.8396	24.5071	26.3368	28.3453	30.5504	32.9717	35.6307	38.5505	41.7564	45.2756	49.1375	53.3739	58.0185
31	18.0197	19.2401	20.5775	22.0439	23.6525	25.4176	27.3552	29.4826	31.8187	34.3843	37.2019	40.2961	43.6932	47.4222	51.5137
32	16.3120	17.3863	18.5630	19.8524	21.2661	22.8168	24.5184	26.3862	28.4369	30.6890	33.1623	35.8788	38.8623	42.1383	45.7349
33	14.7868	15.7327	16.7680	17.9018	19.1441	20.5061	22.0000	23.6391	25.4382	27.4135	29.5826	31.9649	34.5815	37.4554	40.6114
34	13.4236	14.2567	15.1678	16.1649	17.2568	18.4530	19.7643	21.2025	22.7803	24.5121	26.4133	28.5009	30.7937	33.3120	36.0778
35	12.2039	12.9379	13.7400	14.6172	15.5769	16.6277	17.7789	19.0406	20.4242	21.9421	23.6078	25.4363	27.4440	29.6488	32.0703
36	11.1112	11.7582	12.4647	13.2365	14.0805	15.0038	16.0145	17.1216	18.3348	19.6651	21.1241	22.7251	24.4824	26.4117	28.5301
37	10.1311	10.7017	11.3242	12.0038	12.7462	13.5577	14.4454	15.4170	16.4810	17.6469	18.9250	20.3266	21.8643	23.5519	25.4043
38	9.2508	9.7544	10.3032	10.9018	11.5552	12.2688	13.0488	13.9017	14.8352	15.8572	16.9769	18.2041	19.5496	21.0255	22.6449
39	8.4591	8.9038	9.3880	9.9156	10.4910	11.1188	11.8044	12.5536	13.3728	14.2691	15.2502	16.3248	17.5024	18.7932	20.2088
40	7.7461	8.1391	8.5665	9.0318	9.5388	10.0915	10.6945	11.3529	12.0722	12.8585	13.7186	14.6600	15.6907	16.8200	18.0576
41	7.1030	7.4504	7.8280	8.2387	8.6857	9.1726	9.7033	10.2822	10.9141	11.6043	12.3587	13.1837	14.0863	15.0745	16.1568
42	6.5220	6.8294	7.1632	7.5259	7.9203	8.3495	8.8169	9.3262	9.8818	10.4880	11.1500	11.8734	12.6642	13.5293	14.4761
43	5.9962	6.2685	6.5638	6.8843	7.2326	7.6112	8.0231	8.4716	8.9603	9.4931	10.0744	10.7091	11.4023	12.1601	12.9888
44	5.5198	5.7610	6.0225	6.3060	6.6137	6.9479	7.3112	7.7064	8.1366	8.6052	9.1161	9.6733	10.2814	10.9455	11.6712
45	5.0874	5.3013	5.5329	5.7838	6.0560	6.3512	6.6719	7.0204	7.3994	7.8118	8.2610	8.7506	9.2844	9.8669	10.5028
46	4.6943	4.8841	5.0894	5.3117	5.5525	5.8136	6.0968	6.4043	6.7385	7.1018	7.4971	7.9276	8.3965	8.9077	9.4654
47	4.3364	4.5048	4.6870	4.8840	5.0973	5.3283	5.5787	5.8503	6.1451	6.4654	6.8136	7.1924	7.6046	8.0537	8.5431
48	4.0100	4.1596	4.3213	4.4960	4.6850	4.8896	5.1111	5.3512	5.6116	5.8942	6.2011	6.5346	6.8974	7.2921	7.7220
49	3.7120	3.8449	3.9885	4.1436	4.3112	4.4924	4.6885	4.9009	5.1310	5.3806	5.6513	5.9453	6.2648	6.6121	6.9900
50	3.4395	3.5576	3.6851	3.8228	3.9715	4.1322	4.3060	4.4940	4.6976	4.9181	5.1571	5.4165	5.6980	6.0039	6.3363
51	3.1900	3.2950	3.4082	3.5305	3.6625	3.8051	3.9592	4.1257	4.3059	4.5009	4.7122	4.9412	5.1895	5.4591	5.7518
52	2.9613	3.0545	3.1551	3.2637	3.3810	3.5075	3.6442	3.7918	3.9514	4.1241	4.3109	4.5133	4.7325	4.9703	5.2283
53	2.7514	2.8341	2.9235	3.0200	3.1241	3.2364	3.3577	3.4887	3.6302	3.7831	3.9485	4.1274	4.3212	4.5311	4.7587
54	2.5585	2.6319	2.7112	2.7969	2.8893	2.9891	3.0968	3.2130	3.3385	3.4741	3.6206	3.7790	3.9503	4.1358	4.3368

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2: FEMALE MEMBER

MALE BENEFICIARY

PART B (to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date		Age last birthday of Beneficiary at Member retirement date																	
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60				
30	63.1076	68.6798	74.7758	81.4389	88.7142	96.6494	105.2941	114.6999	124.9205	136.0110	148.0288	161.0327	175.0830	190.2419	206.5729				
31	56.0010	60.9197	66.3076	72.2050	78.6545	85.7014	93.3930	101.7791	110.9116	120.8450	131.6355	143.3417	156.0242	169.7457	184.5708				
32	49.6821	54.0123	58.7601	63.9628	69.6599	75.8934	82.7080	90.1507	98.2710	107.1211	116.7554	127.2309	138.6069	150.9453	164.3101				
33	44.0766	47.8802	52.0536	56.6306	61.6475	67.1431	73.1585	79.7376	86.9269	94.7753	103.3346	112.6592	122.8059	133.8345	145.8072				
34	39.1153	42.4506	46.1119	50.1298	54.5371	59.3690	64.6632	70.4602	76.8027	83.7364	91.3095	99.5732	108.5811	118.3899	129.0590				
35	34.7298	37.6505	40.8575	44.3783	48.2422	52.4810	57.1289	62.2226	67.8013	73.9067	80.5835	87.8789	95.8429	104.5285	113.9915				
36	30.8565	33.4113	36.2169	39.2976	42.6795	46.3910	50.4630	54.9282	59.8223	65.1832	71.0515	77.4705	84.4861	92.1472	100.5056				
37	27.4380	29.6711	32.1232	34.8158	37.7720	41.0171	44.5784	48.4854	52.7699	57.4661	62.6106	68.2426	74.4039	81.1392	88.4957				
38	24.4221	26.3731	28.5149	30.8663	33.4480	36.2821	39.3928	42.8063	46.5508	50.6570	55.1576	60.0878	65.4853	71.3905	77.8462				
39	21.7617	23.4657	25.3357	27.3882	29.6413	32.1145	34.8290	37.8080	41.0764	44.6615	48.5922	52.9002	57.6190	62.7848	68.4363				
40	19.4145	20.9026	22.5350	24.3262	26.2917	28.4488	30.8160	33.4137	36.2638	39.3904	42.8191	46.5779	50.6967	55.2077	60.1453				
41	17.3426	18.6423	20.0674	21.6303	23.3447	25.2255	27.2890	29.5530	32.0367	34.7613	37.7492	41.0252	44.6157	48.5493	52.8565				
42	15.5128	16.6483	17.8926	19.2565	20.7518	22.3916	24.1900	26.1626	28.3261	30.6990	33.3012	36.1542	39.2813	42.7077	46.4604				
43	13.8954	14.8879	15.9747	17.1652	18.4697	19.8994	21.4668	23.1853	25.0696	27.1357	29.4009	31.8842	34.6059	37.5882	40.8548				
44	12.4646	13.3324	14.2820	15.3216	16.4599	17.7069	19.0732	20.5705	22.2115	24.0102	25.9817	28.1426	30.5105	33.1049	35.9466				
45	11.1975	11.9568	12.7870	13.6951	14.6890	15.7769	16.9683	18.2731	19.7026	21.2687	22.9846	24.8647	26.9245	29.1809	31.6519				
46	10.0741	10.7388	11.4651	12.2590	13.1271	14.0768	15.1161	16.2537	17.4992	18.8632	20.3569	21.9929	23.7847	25.7469	27.8953				
47	9.0769	9.6592	10.2950	10.9894	11.7482	12.5777	13.4848	14.4771	15.5629	16.7512	18.0519	19.4759	21.0348	22.7413	24.6093				
48	8.1904	8.7010	9.2580	9.8658	10.5295	11.2545	12.0468	12.9128	13.8598	14.8957	16.0288	17.2687	18.6254	20.1100	21.7344				
49	7.4013	7.8494	8.3378	8.8703	9.4512	10.0854	10.7778	11.5342	12.3607	13.2641	14.2519	15.3320	16.5133	17.8053	19.2184				
50	6.6979	7.0915	7.5200	7.9869	8.4959	9.0510	9.6566	10.3177	11.0396	11.8282	12.6897	13.6312	14.6603	15.7853	17.0151				
51	6.0700	6.4159	6.7923	7.2020	7.6483	8.1346	8.6648	9.2431	9.8741	10.5629	11.3149	12.1362	13.0333	14.0134	15.0843				
52	5.5085	5.8129	6.1437	6.5036	6.8953	7.3217	7.7863	8.2926	8.8446	9.4467	10.1036	10.8206	11.6032	12.4578	13.3909				
53	5.0057	5.2737	5.5648	5.8812	6.2253	6.5996	7.0070	7.4506	7.9340	8.4608	9.0351	9.6615	10.3449	11.0905	11.9041				
54	4.5546	4.7909	5.0473	5.3257	5.6282	5.9570	6.3147	6.7038	7.1274	7.5888	8.0914	8.6391	9.2363	9.8874	10.5974				

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 2:

FEMALE MEMBER

MALE BENEFICIARY

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
30	224.1412	243.0135	263.2588	284.9483	308.1556	332.9570	359.4315	387.6513	417.7321	449.7336	483.7594	519.9075	558.2806	598.9866	642.1378
31	200.5662	217.8006	236.3450	256.2734	277.6619	300.5898	325.1392	351.3952	379.4466	409.3854	441.3075	475.3130	511.5057	549.9937	590.8895
32	178.7678	194.3875	211.2406	229.4019	248.9488	269.9618	292.5244	316.7234	342.6493	370.3957	400.0601	431.7435	465.5507	501.5904	539.9746
33	158.7888	172.8470	188.0524	204.4787	222.2029	241.3048	261.8679	283.9791	307.7286	333.2102	360.5217	389.7638	421.0414	454.4624	490.1382
34	140.6505	153.2296	166.8646	181.6269	197.5915	214.8366	233.4439	253.4986	275.0898	298.3100	323.2554	350.0261	378.7253	409.4600	442.3399
35	124.2906	135.4874	147.6468	160.8371	175.1301	190.6007	207.3278	225.3936	244.8845	265.8901	288.5041	312.8240	338.9505	366.9880	397.0438
36	109.6157	119.5351	130.3247	142.0486	154.7742	168.5727	183.5185	199.6899	217.1689	236.0413	256.3967	278.3283	301.9330	327.3111	354.5660
37	96.5237	105.2760	114.8091	125.1823	136.4583	148.7033	161.9871	176.3826	191.9670	208.8207	227.0282	246.6774	267.8600	290.6710	315.2085
38	84.8981	92.5944	100.9868	110.1295	120.0803	130.9001	142.6531	155.4070	169.2329	184.2057	200.4036	217.9086	236.8062	257.1850	279.1368
39	74.6144	81.3631	88.7287	96.7609	105.5121	115.0377	125.3985	136.6502	148.8642	162.1068	176.4502	191.9695	208.7435	226.8541	246.3859
40	65.5464	71.4502	77.8986	84.9361	92.6101	100.9708	110.0712	119.9675	130.7187	142.3871	155.0383	168.7406	183.5658	199.5887	216.8866
41	57.5700	62.7248	68.3584	74.5107	81.2240	88.5434	96.5166	105.1941	114.6290	124.8776	135.9988	148.0545	161.1095	175.2312	190.4897
42	50.5683	55.0625	59.9762	65.3449	71.2064	77.6009	84.5711	92.1620	100.4212	109.3992	119.1486	129.7251	141.1866	153.5936	167.0093
43	44.4312	48.3448	52.6250	57.3033	62.4131	67.9901	74.0722	80.6997	87.9148	95.7625	104.2897	113.5460	123.5832	134.4552	146.2181
44	39.0579	42.4629	46.1876	50.2596	54.7085	59.5659	64.8654	70.6425	76.9349	83.7822	91.2263	99.3111	108.0825	117.5885	127.8789
45	34.3573	37.3182	40.5571	44.0986	47.9687	52.1951	56.8075	61.8372	67.3177	73.2839	79.7729	86.8234	94.4763	102.7738	111.7599
46	30.2472	32.8209	35.6362	38.7147	42.0790	45.7537	49.7647	54.1398	58.9083	64.1012	69.7510	75.8922	82.5605	89.7933	97.6297
47	26.6537	28.8904	31.3370	34.0120	36.9354	40.1287	43.6146	47.4176	51.5634	56.0793	60.9939	66.3376	72.1418	78.4397	85.2653
48	23.5117	25.4557	27.5816	29.9057	32.4454	35.2195	38.2479	41.5520	45.1545	49.0791	53.3513	57.9975	63.0456	68.5246	74.4646
49	20.7639	22.4538	24.3013	26.3206	28.5269	30.9366	33.5671	36.4370	39.5663	42.9758	46.6878	50.7255	55.1135	59.8772	65.0430
50	18.3595	19.8290	21.4350	23.1899	25.1068	27.2000	29.4847	31.9773	34.6951	37.6564	40.8806	44.3883	48.2008	52.3406	56.8310
51	16.2544	17.5328	18.9294	20.4549	22.1208	23.9394	25.9241	28.0891	30.4494	33.0211	35.8213	38.8678	42.1795	45.7760	49.6777
52	14.4099	15.5226	16.7377	18.0644	19.5127	21.0933	22.8178	24.6985	26.7486	28.9821	31.4139	34.0597	36.9358	40.0597	43.4491
53	12.7922	13.7614	14.8192	15.9736	17.2333	18.6076	20.1065	21.7408	23.5219	25.4620	27.5741	29.8719	32.3698	35.0828	38.0268
54	11.3719	12.2167	13.1383	14.1434	15.2397	16.4353	17.7387	19.1594	20.7073	22.3930	24.2278	26.2237	28.3932	30.7494	33.3063

TABLE 3:
MALE MEMBER

MALE BENEFICIARY

(to apply when member's pension does not increase until age 55)

PART A

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	1.8545	1.8571	1.8601	1.8635	1.8673	1.8718	1.8768	1.8824	1.8889	1.8961	1.9043	1.9136	1.9239	1.9356	1.9486	1.9631
51	1.7758	1.7780	1.7805	1.7833	1.7866	1.7903	1.7945	1.7993	1.8048	1.8109	1.8179	1.8258	1.8346	1.8446	1.8557	1.8682
52	1.6977	1.6995	1.7016	1.7040	1.7068	1.7099	1.7135	1.7175	1.7221	1.7273	1.7332	1.7399	1.7474	1.7559	1.7654	1.7761
53	1.6201	1.6217	1.6235	1.6255	1.6278	1.6304	1.6334	1.6368	1.6406	1.6450	1.6500	1.6557	1.6620	1.6692	1.6773	1.6865
54	1.5433	1.5446	1.5461	1.5478	1.5497	1.5519	1.5544	1.5572	1.5605	1.5642	1.5683	1.5731	1.5785	1.5846	1.5914	1.5992
55	1.4681	1.4692	1.4704	1.4718	1.4734	1.4752	1.4773	1.4797	1.4824	1.4855	1.4890	1.4930	1.4975	1.5027	1.5085	1.5150
56	1.3953	1.3962	1.3972	1.3984	1.3997	1.4012	1.4030	1.4050	1.4072	1.4098	1.4127	1.4161	1.4199	1.4242	1.4291	1.4346
57	1.3252	1.3259	1.3268	1.3278	1.3289	1.3301	1.3316	1.3332	1.3351	1.3373	1.3397	1.3425	1.3457	1.3493	1.3534	1.3581
58	1.2577	1.2583	1.2590	1.2598	1.2608	1.2618	1.2630	1.2644	1.2660	1.2678	1.2698	1.2721	1.2748	1.2778	1.2812	1.2851
59	1.1927	1.1932	1.1938	1.1945	1.1953	1.1962	1.1972	1.1983	1.1996	1.2011	1.2028	1.2047	1.2070	1.2095	1.2123	1.2156
60	1.1303	1.1307	1.1313	1.1318	1.1325	1.1332	1.1340	1.1350	1.1361	1.1373	1.1387	1.1403	1.1422	1.1443	1.1467	1.1494
61	1.0705	1.0709	1.0713	1.0718	1.0723	1.0729	1.0736	1.0744	1.0753	1.0763	1.0775	1.0788	1.0804	1.0821	1.0841	1.0864
62	1.0132	1.0135	1.0139	1.0143	1.0147	1.0152	1.0158	1.0165	1.0172	1.0181	1.0191	1.0202	1.0214	1.0229	1.0245	1.0264
63	0.9584	0.9587	0.9590	0.9593	0.9597	0.9601	0.9606	0.9612	0.9618	0.9625	0.9633	0.9642	0.9653	0.9665	0.9678	0.9694
64	0.9060	0.9063	0.9065	0.9068	0.9071	0.9075	0.9079	0.9084	0.9089	0.9095	0.9102	0.9109	0.9118	0.9128	0.9139	0.9152
65	0.8561	0.8563	0.8565	0.8567	0.8570	0.8573	0.8577	0.8580	0.8585	0.8590	0.8595	0.8602	0.8609	0.8617	0.8626	0.8637
66	0.8085	0.8086	0.8088	0.8090	0.8093	0.8095	0.8098	0.8101	0.8105	0.8109	0.8114	0.8119	0.8125	0.8132	0.8140	0.8148
67	0.7631	0.7633	0.7634	0.7636	0.7638	0.7640	0.7643	0.7646	0.7649	0.7652	0.7656	0.7660	0.7665	0.7671	0.7677	0.7685
68	0.7201	0.7202	0.7203	0.7205	0.7207	0.7208	0.7211	0.7213	0.7215	0.7218	0.7222	0.7225	0.7229	0.7234	0.7239	0.7245
69	0.6792	0.6793	0.6794	0.6795	0.6797	0.6799	0.6800	0.6802	0.6804	0.6807	0.6810	0.6813	0.6816	0.6820	0.6824	0.6829
70	0.6404	0.6405	0.6406	0.6407	0.6409	0.6410	0.6412	0.6413	0.6415	0.6417	0.6420	0.6422	0.6425	0.6428	0.6432	0.6436
71	0.6038	0.6038	0.6039	0.6040	0.6041	0.6043	0.6044	0.6045	0.6047	0.6049	0.6051	0.6053	0.6055	0.6058	0.6061	0.6064
72	0.5691	0.5692	0.5693	0.5693	0.5694	0.5695	0.5697	0.5698	0.5699	0.5701	0.5702	0.5704	0.5706	0.5708	0.5711	0.5714
73	0.5364	0.5365	0.5365	0.5366	0.5367	0.5368	0.5369	0.5370	0.5371	0.5372	0.5374	0.5375	0.5377	0.5379	0.5381	0.5384
74	0.5056	0.5057	0.5057	0.5058	0.5059	0.5059	0.5060	0.5061	0.5062	0.5063	0.5065	0.5066	0.5067	0.5069	0.5071	0.5073
75	0.4766	0.4767	0.4767	0.4768	0.4769	0.4769	0.4770	0.4771	0.4772	0.4773	0.4774	0.4775	0.4776	0.4777	0.4779	0.4781

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3:

MALE MEMBER

MALE BENEFICIARY

PART A
(to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
50	1.9792	1.9971	2.0170	2.0389	2.0631	2.0898	2.1192	2.1513	2.1864	2.2246	2.2662	2.3113	2.3602	2.4130	2.4701
51	1.8821	1.8976	1.9148	1.9339	1.9549	1.9782	2.0039	2.0321	2.0630	2.0967	2.1334	2.1733	2.2167	2.2636	2.3143
52	1.7881	1.8014	1.8162	1.8327	1.8510	1.8712	1.8936	1.9183	1.9453	1.9749	2.0073	2.0425	2.0807	2.1223	2.1672
53	1.6967	1.7081	1.7208	1.7350	1.7508	1.7683	1.7878	1.8092	1.8328	1.8587	1.8871	1.9180	1.9517	1.9883	2.0281
54	1.6079	1.6176	1.6285	1.6407	1.6542	1.6693	1.6862	1.7048	1.7253	1.7479	1.7726	1.7997	1.8292	1.8614	1.8964
55	1.5224	1.5307	1.5399	1.5503	1.5619	1.5749	1.5894	1.6055	1.6232	1.6428	1.6644	1.6880	1.7138	1.7420	1.7727
56	1.4408	1.4479	1.4557	1.4646	1.4745	1.4856	1.4980	1.5119	1.5272	1.5442	1.5628	1.5834	1.6059	1.6305	1.6574
57	1.3633	1.3692	1.3759	1.3834	1.3918	1.4013	1.4120	1.4239	1.4371	1.4517	1.4678	1.4856	1.5052	1.5267	1.5502
58	1.2895	1.2945	1.3002	1.3065	1.3137	1.3217	1.3308	1.3410	1.3523	1.3649	1.3788	1.3942	1.4112	1.4299	1.4503
59	1.2193	1.2235	1.2283	1.2336	1.2396	1.2465	1.2542	1.2629	1.2726	1.2834	1.2954	1.3086	1.3233	1.3395	1.3572
60	1.1525	1.1560	1.1600	1.1645	1.1696	1.1754	1.1819	1.1893	1.1976	1.2068	1.2171	1.2285	1.2411	1.2551	1.2705
61	1.0890	1.0919	1.0952	1.0990	1.1033	1.1082	1.1137	1.1200	1.1270	1.1349	1.1437	1.1535	1.1643	1.1764	1.1897
62	1.0286	1.0310	1.0338	1.0370	1.0406	1.0447	1.0494	1.0547	1.0606	1.0673	1.0748	1.0832	1.0925	1.1029	1.1143
63	0.9712	0.9732	0.9756	0.9782	0.9812	0.9846	0.9886	0.9931	0.9981	1.0038	1.0102	1.0173	1.0253	1.0342	1.0440
64	0.9167	0.9184	0.9203	0.9225	0.9250	0.9279	0.9312	0.9350	0.9393	0.9441	0.9495	0.9556	0.9624	0.9700	0.9784
65	0.8650	0.8664	0.8680	0.8698	0.8719	0.8743	0.8771	0.8802	0.8838	0.8879	0.8925	0.8976	0.9034	0.9099	0.9171
66	0.8159	0.8170	0.8183	0.8199	0.8216	0.8236	0.8259	0.8286	0.8316	0.8351	0.8389	0.8433	0.8482	0.8537	0.8599
67	0.7693	0.7703	0.7714	0.7726	0.7741	0.7757	0.7777	0.7799	0.7825	0.7853	0.7886	0.7923	0.7965	0.8011	0.8064
68	0.7252	0.7260	0.7269	0.7280	0.7292	0.7305	0.7322	0.7340	0.7362	0.7386	0.7413	0.7444	0.7480	0.7519	0.7564
69	0.6835	0.6842	0.6849	0.6858	0.6867	0.6879	0.6893	0.6908	0.6926	0.6946	0.6969	0.6995	0.7025	0.7059	0.7097
70	0.6441	0.6446	0.6452	0.6459	0.6467	0.6477	0.6488	0.6501	0.6516	0.6533	0.6552	0.6574	0.6599	0.6628	0.6660
71	0.6068	0.6073	0.6078	0.6084	0.6090	0.6098	0.6108	0.6118	0.6131	0.6145	0.6161	0.6180	0.6201	0.6225	0.6252
72	0.5717	0.5721	0.5725	0.5730	0.5735	0.5742	0.5749	0.5758	0.5769	0.5781	0.5794	0.5810	0.5827	0.5847	0.5870
73	0.5386	0.5389	0.5393	0.5397	0.5401	0.5406	0.5413	0.5420	0.5429	0.5439	0.5450	0.5463	0.5478	0.5495	0.5514
74	0.5075	0.5077	0.5080	0.5083	0.5087	0.5092	0.5097	0.5103	0.5110	0.5118	0.5128	0.5139	0.5151	0.5165	0.5182
75	0.4783	0.4785	0.4787	0.4790	0.4792	0.4796	0.4801	0.4806	0.4812	0.4818	0.4826	0.4835	0.4846	0.4858	0.4871

TABLE 3: MALE MEMBER

MALE BENEFICIARY

(to apply when member's pension does not increase until age 55)

PART A

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
50	2.5316	2.5978	2.6692	2.7459	2.8283	2.9170	3.0123	3.1147	3.2248	3.3433	3.4707	3.6079	3.7556	3.9148	4.0865
51	2.3690	2.4281	2.4917	2.5601	2.6337	2.7128	2.7978	2.8891	2.9873	3.0928	3.2063	3.3283	3.4596	3.6009	3.7532
52	2.2158	2.2683	2.3249	2.3858	2.4513	2.5218	2.5976	2.6790	2.7664	2.8603	2.9612	3.0697	3.1863	3.3118	3.4468
53	2.0711	2.1176	2.1678	2.2219	2.2802	2.3428	2.4102	2.4826	2.5604	2.6439	2.7336	2.8300	2.9335	3.0447	3.1643
54	1.9344	1.9755	2.0199	2.0678	2.1195	2.1751	2.2350	2.2993	2.3683	2.4425	2.5221	2.6076	2.6994	2.7980	2.9039
55	1.8051	1.8423	1.8815	1.9239	1.9696	2.0189	2.0719	2.1290	2.1903	2.2561	2.3267	2.4026	2.4839	2.5713	2.6651
56	1.6867	1.7186	1.7531	1.7905	1.8309	1.8744	1.9214	1.9719	2.0263	2.0846	2.1473	2.2145	2.2867	2.3641	2.4471
57	1.5758	1.6037	1.6341	1.6670	1.7026	1.7411	1.7826	1.8274	1.8755	1.9272	1.9828	2.0424	2.1064	2.1750	2.2486
58	1.4727	1.4971	1.5237	1.5527	1.5840	1.6179	1.6546	1.6941	1.7367	1.7825	1.8318	1.8846	1.9414	2.0022	2.0674
59	1.3767	1.3981	1.4213	1.4467	1.4742	1.5041	1.5364	1.5713	1.6089	1.6494	1.6930	1.7399	1.7902	1.8441	1.9019
60	1.2874	1.3060	1.3263	1.3485	1.3726	1.3988	1.4272	1.4580	1.4912	1.5270	1.5656	1.6071	1.6516	1.6994	1.7507
61	1.2043	1.2205	1.2381	1.2575	1.2786	1.3015	1.3265	1.3536	1.3828	1.4145	1.4485	1.4852	1.5247	1.5670	1.6125
62	1.1270	1.1409	1.1563	1.1731	1.1915	1.2116	1.2335	1.2573	1.2830	1.3109	1.3410	1.3734	1.4083	1.4458	1.4861
63	1.0549	1.0670	1.0803	1.0949	1.1109	1.1285	1.1476	1.1684	1.1910	1.2156	1.2421	1.2707	1.3016	1.3348	1.3705
64	0.9878	0.9982	1.0097	1.0223	1.0362	1.0515	1.0682	1.0864	1.1063	1.1278	1.1511	1.1764	1.2036	1.2330	1.2646
65	0.9252	0.9341	0.9440	0.9550	0.9670	0.9803	0.9948	1.0107	1.0281	1.0469	1.0675	1.0897	1.1137	1.1397	1.1677
66	0.8668	0.8744	0.8829	0.8924	0.9028	0.9143	0.9269	0.9408	0.9559	0.9725	0.9904	1.0100	1.0312	1.0541	1.0788
67	0.8123	0.8188	0.8261	0.8342	0.8432	0.8532	0.8641	0.8762	0.8894	0.9038	0.9196	0.9367	0.9553	0.9755	0.9973
68	0.7614	0.7670	0.7733	0.7802	0.7880	0.7965	0.8060	0.8165	0.8279	0.8405	0.8543	0.8693	0.8857	0.9034	0.9227
69	0.7139	0.7187	0.7240	0.7300	0.7367	0.7440	0.7522	0.7613	0.7712	0.7822	0.7942	0.8073	0.8216	0.8372	0.8542
70	0.6696	0.6737	0.6782	0.6833	0.6890	0.6954	0.7024	0.7102	0.7188	0.7283	0.7388	0.7503	0.7628	0.7765	0.7914
71	0.6282	0.6317	0.6356	0.6399	0.6448	0.6502	0.6563	0.6630	0.6705	0.6787	0.6878	0.6978	0.7087	0.7207	0.7338
72	0.5896	0.5925	0.5958	0.5996	0.6037	0.6084	0.6136	0.6194	0.6258	0.6329	0.6408	0.6495	0.6590	0.6695	0.6810
73	0.5536	0.5561	0.5589	0.5620	0.5656	0.5696	0.5740	0.5790	0.5845	0.5907	0.5975	0.6051	0.6134	0.6225	0.6325
74	0.5200	0.5221	0.5245	0.5272	0.5302	0.5336	0.5374	0.5417	0.5464	0.5517	0.5576	0.5642	0.5714	0.5793	0.5881
75	0.4887	0.4905	0.4925	0.4948	0.4973	0.5002	0.5035	0.5071	0.5112	0.5158	0.5209	0.5265	0.5328	0.5397	0.5474

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3: MALE MEMBER

MALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																								
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60										
50	4.2718	4.4717	4.6878	4.9212	5.1738	5.4470	5.7428	6.0633	6.4105	6.7870	7.1954	7.6384	8.1192	8.6411	9.2077										
51	3.9173	4.0943	4.2852	4.4913	4.7140	4.9547	5.2149	5.4965	5.8012	6.1312	6.4887	6.8762	7.2961	7.7514	8.2452										
52	3.5921	3.7486	3.9174	4.0993	4.2957	4.5076	4.7365	4.9838	5.2512	5.5403	5.8532	6.1919	6.5585	6.9556	7.3856										
53	3.2930	3.4314	3.5804	3.7410	3.9140	4.1005	4.3017	4.5189	4.7534	5.0067	5.2803	5.5762	5.8961	6.2421	6.6164										
54	3.0178	3.1401	3.2717	3.4133	3.5657	3.7298	3.9066	4.0972	4.3028	4.5245	4.7638	5.0221	5.3011	5.6024	5.9280										
55	2.7657	2.8739	2.9900	3.1149	3.2492	3.3936	3.5490	3.7164	3.8966	4.0908	4.3000	4.5257	4.7690	5.0315	5.3147										
56	2.5363	2.6319	2.7345	2.8447	2.9631	3.0904	3.2271	3.3742	3.5324	3.7026	3.8858	4.0831	4.2956	4.5245	4.7711										
57	2.3275	2.4121	2.5029	2.5988	2.7048	2.8170	2.9375	3.0669	3.2059	3.3553	3.5159	3.6887	3.8745	4.0744	4.2896										
58	2.1373	2.2123	2.2926	2.3788	2.4711	2.5701	2.6764	2.7904	2.9127	3.0441	3.1851	3.3366	3.4993	3.6742	3.8621										
59	1.9639	2.0303	2.1014	2.1777	2.2593	2.3468	2.4406	2.5412	2.6490	2.7646	2.8886	3.0216	3.1644	3.3175	3.4820										
60	1.8056	1.8645	1.9275	1.9951	2.0673	2.1448	2.2277	2.3165	2.4116	2.5135	2.6226	2.7396	2.8651	2.9995	3.1436										
61	1.6612	1.7134	1.7693	1.8292	1.8932	1.9618	2.0352	2.1137	2.1977	2.2877	2.3840	2.4871	2.5975	2.7157	2.8422										
62	1.5293	1.5757	1.6253	1.6783	1.7352	1.7959	1.8610	1.9305	2.0049	2.0844	2.1695	2.2605	2.3578	2.4619	2.5733										
63	1.4088	1.4499	1.4939	1.5410	1.5915	1.6454	1.7031	1.7647	1.8306	1.9011	1.9764	2.0568	2.1428	2.2347	2.3329										
64	1.2986	1.3350	1.3741	1.4160	1.4607	1.5086	1.5599	1.6146	1.6731	1.7355	1.8023	1.8735	1.9496	2.0309	2.1176										
65	1.1977	1.2301	1.2647	1.3019	1.3417	1.3843	1.4298	1.4784	1.5304	1.5858	1.6451	1.7083	1.7757	1.8477	1.9245										
66	1.1054	1.1341	1.1648	1.1978	1.2332	1.2710	1.3115	1.3548	1.4010	1.4503	1.5030	1.5591	1.6190	1.6829	1.7510										
67	1.0209	1.0463	1.0735	1.1028	1.1343	1.1679	1.2039	1.2424	1.2836	1.3275	1.3744	1.4243	1.4776	1.5344	1.5950										
68	0.9435	0.9659	0.9901	1.0161	1.0440	1.0739	1.1060	1.1403	1.1769	1.2161	1.2578	1.3024	1.3499	1.4004	1.4543										
69	0.8725	0.8924	0.9138	0.9369	0.9616	0.9883	1.0168	1.0474	1.0800	1.1149	1.1522	1.1919	1.2343	1.2794	1.3274										
70	0.8075	0.8251	0.8440	0.8644	0.8865	0.9101	0.9355	0.9627	0.9919	1.0230	1.0563	1.0918	1.1296	1.1699	1.2128										
71	0.7480	0.7634	0.7802	0.7983	0.8178	0.8388	0.8614	0.8857	0.9117	0.9395	0.9692	1.0009	1.0348	1.0708	1.1092										
72	0.6934	0.7071	0.7218	0.7378	0.7551	0.7738	0.7939	0.8155	0.8387	0.8635	0.8901	0.9185	0.9488	0.9811	1.0154										
73	0.6435	0.6554	0.6684	0.6826	0.6979	0.7145	0.7323	0.7516	0.7722	0.7944	0.8182	0.8436	0.8707	0.8997	0.9305										
74	0.5977	0.6082	0.6196	0.6321	0.6457	0.6603	0.6762	0.6933	0.7118	0.7316	0.7528	0.7756	0.7999	0.8258	0.8535										
75	0.5557	0.5649	0.5750	0.5860	0.5980	0.6110	0.6250	0.6403	0.6567	0.6744	0.6934	0.7137	0.7355	0.7589	0.7837										

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3: MALE MEMBER

MALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date		Age last birthday of Beneficiary at Member retirement date														
		61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
50	9.8228	10.4905	11.2156	12.0027	12.8571	13.7844	14.7905	15.8817	17.0647	18.3468	19.7354	21.2386	22.8650	24.6235	26.5236	
51	8.7806	9.3614	9.9914	10.6747	11.4159	12.2196	13.0911	14.0358	15.0595	16.1684	17.3691	18.6687	20.0744	21.5943	23.2367	
52	7.8515	8.3562	8.9032	9.4958	10.1381	10.8340	11.5879	12.4046	13.2891	14.2467	15.2831	16.4045	17.6172	18.9282	20.3448	
53	7.0214	7.4596	7.9340	8.4474	9.0032	9.6048	10.2561	10.9609	11.7237	12.5489	13.4416	14.4069	15.4505	16.5782	17.7965	
54	6.2797	6.6599	7.0709	7.5153	7.9957	8.5151	9.0768	9.6841	10.3407	11.0505	11.8176	12.6466	13.5423	14.5096	15.5542	
55	5.6203	5.9501	6.3062	6.6907	7.1059	7.5543	8.0386	8.5616	9.1264	9.7363	10.3950	11.1061	11.8737	12.7023	13.5963	
56	5.0369	5.3234	5.6323	5.9654	6.3245	6.7120	7.1298	7.5806	8.0669	8.5914	9.1572	9.7675	10.4257	11.1355	11.9008	
57	4.5211	4.7703	5.0387	5.3276	5.6388	5.9741	6.3352	6.7242	7.1434	7.5951	8.0817	8.6061	9.1711	9.7798	10.4356	
58	4.0641	4.2813	4.5147	4.7658	5.0359	5.3264	5.6390	5.9753	6.3372	6.7266	7.1457	7.5969	8.0824	8.6050	9.1674	
59	3.6585	3.8479	4.0514	4.2699	4.5047	4.7568	5.0278	5.3189	5.6318	5.9681	6.3296	6.7182	7.1360	7.5852	8.0682	
60	3.2981	3.4637	3.6414	3.8319	4.0364	4.2557	4.4910	4.7435	5.0146	5.3056	5.6180	5.9534	6.3136	6.7004	7.1158	
61	2.9777	3.1229	3.2783	3.4449	3.6233	3.8144	4.0193	4.2389	4.4743	4.7267	4.9973	5.2875	5.5988	5.9327	6.2910	
62	2.6924	2.8198	2.9562	3.1020	3.2581	3.4252	3.6040	3.7954	4.0003	4.2198	4.4548	4.7065	4.9762	5.2652	5.5749	
63	2.4378	2.5499	2.6698	2.7978	2.9347	3.0810	3.2375	3.4047	3.5836	3.7748	3.9795	4.1984	4.4327	4.6835	4.9519	
64	2.2102	2.3091	2.4146	2.5273	2.6476	2.7761	2.9133	3.0598	3.2163	3.3835	3.5622	3.7531	3.9571	4.1753	4.4087	
65	2.0064	2.0938	2.1870	2.2864	2.3924	2.5054	2.6261	2.7547	2.8920	3.0386	3.1949	3.3619	3.5401	3.7305	3.9339	
66	1.8236	1.9010	1.9834	2.0713	2.1649	2.2647	2.3710	2.4843	2.6051	2.7338	2.8711	3.0175	3.1736	3.3402	3.5180	
67	1.6594	1.7281	1.8012	1.8790	1.9619	2.0501	2.1441	2.2441	2.3506	2.4640	2.5849	2.7136	2.8507	2.9969	3.1528	
68	1.5117	1.5727	1.6377	1.7068	1.7803	1.8586	1.9418	2.0303	2.1245	2.2247	2.3314	2.4449	2.5657	2.6943	2.8314	
69	1.3786	1.4329	1.4908	1.5523	1.6177	1.6872	1.7612	1.8397	1.9232	2.0120	2.1064	2.2068	2.3135	2.4270	2.5479	
70	1.2585	1.3070	1.3587	1.4135	1.4718	1.5338	1.5996	1.6694	1.7437	1.8225	1.9063	1.9953	2.0899	2.1904	2.2973	
71	1.1501	1.1935	1.2396	1.2887	1.3407	1.3960	1.4548	1.5171	1.5833	1.6535	1.7281	1.8072	1.8913	1.9805	2.0753	
72	1.0520	1.0909	1.1323	1.1762	1.2228	1.2723	1.3248	1.3806	1.4397	1.5024	1.5689	1.6395	1.7144	1.7939	1.8783	
73	0.9633	0.9982	1.0353	1.0747	1.1166	1.1610	1.2080	1.2580	1.3110	1.3671	1.4267	1.4898	1.5567	1.6277	1.7030	
74	0.8830	0.9144	0.9477	0.9831	1.0207	1.0606	1.1030	1.1478	1.1954	1.2458	1.2992	1.3558	1.4158	1.4794	1.5468	
75	0.8102	0.8385	0.8685	0.9004	0.9342	0.9702	1.0083	1.0487	1.0915	1.1368	1.1849	1.2358	1.2897	1.3468	1.4073	

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3:

MALE MEMBER
MALE BENEFICIARY

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
30	4.6806	4.7406	4.8064	4.8783	4.9569	5.0426	5.1358	5.2369	5.3466	5.4653	5.5935	5.7321	5.8815	6.0427	6.2164	6.4037
31	4.4632	4.5159	4.5737	4.6372	4.7067	4.7826	4.8653	4.9552	5.0529	5.1587	5.2733	5.3971	5.5308	5.6751	5.8306	5.9983
32	4.2583	4.3044	4.3552	4.4110	4.4723	4.5393	4.6125	4.6923	4.7791	4.8733	4.9754	5.0860	5.2054	5.3344	5.4736	5.6237
33	4.0649	4.1051	4.1495	4.1985	4.2524	4.3114	4.3761	4.4467	4.5237	4.6073	4.6982	4.7967	4.9033	5.0185	5.1429	5.2771
34	3.8819	3.9170	3.9557	3.9986	4.0458	4.0977	4.1546	4.2170	4.2850	4.3592	4.4399	4.5275	4.6224	4.7251	4.8362	4.9560
35	3.7087	3.7390	3.7728	3.8101	3.8514	3.8969	3.9469	4.0018	4.0619	4.1274	4.1989	4.2766	4.3610	4.4525	4.5514	4.6584
36	3.5442	3.5705	3.5998	3.6323	3.6683	3.7080	3.7518	3.8000	3.8528	3.9107	3.9738	4.0427	4.1175	4.1988	4.2868	4.3821
37	3.3879	3.4106	3.4360	3.4641	3.4954	3.5300	3.5683	3.6105	3.6568	3.7077	3.7634	3.8242	3.8904	3.9624	4.0406	4.1254
38	3.2392	3.2587	3.2805	3.3049	3.3320	3.3621	3.3954	3.4322	3.4728	3.5174	3.5663	3.6199	3.6784	3.7421	3.8114	3.8866
39	3.0973	3.1140	3.1328	3.1538	3.1772	3.2033	3.2322	3.2643	3.2997	3.3387	3.3816	3.4286	3.4801	3.5364	3.5976	3.6643
40	2.9618	2.9761	2.9922	3.0103	3.0305	3.0530	3.0780	3.1058	3.1366	3.1706	3.2081	3.2494	3.2946	3.3441	3.3981	3.4570
41	2.8322	2.8445	2.8582	2.8737	2.8910	2.9104	2.9320	2.9561	2.9828	3.0124	3.0451	3.0811	3.1207	3.1641	3.2117	3.2636
42	2.7081	2.7186	2.7303	2.7435	2.7584	2.7750	2.7936	2.8144	2.8375	2.8631	2.8915	2.9229	2.9575	2.9955	3.0372	3.0828
43	2.5892	2.5980	2.6080	2.6193	2.6320	2.6462	2.6622	2.6800	2.6999	2.7221	2.7467	2.7739	2.8040	2.8372	2.8737	2.9137
44	2.4750	2.4824	2.4909	2.5005	2.5113	2.5235	2.5371	2.5524	2.5696	2.5887	2.6099	2.6335	2.6596	2.6885	2.7203	2.7553
45	2.3652	2.3715	2.3787	2.3868	2.3960	2.4064	2.4180	2.4311	2.4458	2.4622	2.4805	2.5009	2.5235	2.5485	2.5762	2.6067
46	2.2597	2.2650	2.2711	2.2780	2.2857	2.2945	2.3044	2.3156	2.3281	2.3422	2.3579	2.3754	2.3950	2.4166	2.4406	2.4671
47	2.1581	2.1626	2.1677	2.1735	2.1801	2.1875	2.1960	2.2055	2.2161	2.2281	2.2416	2.2566	2.2734	2.2921	2.3128	2.3358
48	2.0603	2.0641	2.0684	2.0733	2.0788	2.0851	2.0922	2.1003	2.1094	2.1196	2.1311	2.1439	2.1583	2.1744	2.1923	2.2121
49	1.9661	1.9693	1.9729	1.9770	1.9816	1.9869	1.9930	1.9998	2.0075	2.0161	2.0259	2.0369	2.0492	2.0630	2.0783	2.0954
50	1.8753	1.8780	1.8810	1.8844	1.8883	1.8928	1.8979	1.9036	1.9101	1.9175	1.9258	1.9351	1.9456	1.9573	1.9705	1.9852
51	1.7878	1.7900	1.7925	1.7954	1.7987	1.8024	1.8067	1.8115	1.8170	1.8232	1.8302	1.8382	1.8471	1.8571	1.8683	1.8809
52	1.7034	1.7053	1.7074	1.7098	1.7125	1.7157	1.7192	1.7233	1.7279	1.7331	1.7391	1.7458	1.7533	1.7618	1.7714	1.7821
53	1.6221	1.6236	1.6254	1.6274	1.6297	1.6323	1.6353	1.6387	1.6426	1.6470	1.6520	1.6576	1.6640	1.6712	1.6793	1.6884
54	1.5437	1.5449	1.5464	1.5481	1.5500	1.5522	1.5547	1.5576	1.5608	1.5645	1.5687	1.5734	1.5788	1.5849	1.5918	1.5995

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3: MALE MEMBER

MALE BENEFICIARY

PART B (to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
30	6.6055	6.8231	7.0578	7.3111	7.5846	7.8806	8.2012	8.5484	8.9247	9.3330	9.7766	10.2588	10.7836	11.3554	11.9789
31	6.1790	6.3738	6.5837	6.8102	7.0545	7.3188	7.6047	7.9141	8.2491	8.6121	9.0060	9.4338	9.8989	10.4050	10.9563
32	5.7854	5.9597	6.1476	6.3501	6.5684	6.8044	7.0596	7.3354	7.6337	7.9567	8.3067	8.6865	9.0988	9.5471	10.0348
33	5.4217	5.5777	5.7457	5.9268	6.1220	6.3328	6.5606	6.8066	7.0724	7.3599	7.6712	8.0085	8.3743	8.7716	9.2033
34	5.0854	5.2248	5.3751	5.5370	5.7115	5.8998	6.1032	6.3227	6.5597	6.8158	7.0927	7.3925	7.7173	8.0695	8.4519
35	4.7739	4.8985	5.0328	5.1775	5.3334	5.5017	5.6834	5.8793	6.0907	6.3188	6.5654	6.8320	7.1205	7.4330	7.7719
36	4.4851	4.5963	4.7162	4.8455	4.9848	5.1352	5.2974	5.4723	5.6609	5.8643	6.0839	6.3211	6.5776	6.8551	7.1556
37	4.2171	4.3162	4.4232	4.5386	4.6630	4.7973	4.9422	5.0983	5.2666	5.4480	5.6436	5.8548	6.0829	6.3295	6.5962
38	3.9681	4.0564	4.1517	4.2546	4.3656	4.4854	4.6148	4.7541	4.9043	5.0661	5.2405	5.4286	5.6315	5.8507	6.0876
39	3.7366	3.8150	3.8998	3.9914	4.0903	4.1972	4.3126	4.4370	4.5709	4.7152	4.8707	5.0383	5.2190	5.4140	5.6245
40	3.5210	3.5905	3.6658	3.7473	3.8354	3.9306	4.0335	4.1444	4.2639	4.3926	4.5312	4.6805	4.8414	5.0149	5.2021
41	3.3201	3.3816	3.4484	3.5207	3.5989	3.6837	3.7753	3.8741	3.9806	4.0954	4.2189	4.3520	4.4954	4.6498	4.8163
42	3.1326	3.1869	3.2460	3.3100	3.3795	3.4547	3.5362	3.6242	3.7191	3.8213	3.9314	4.0500	4.1777	4.3152	4.4633
43	2.9575	3.0053	3.0574	3.1140	3.1755	3.2422	3.3146	3.3928	3.4772	3.5683	3.6663	3.7720	3.8857	4.0081	4.1399
44	2.7937	2.8357	2.8815	2.9314	2.9857	3.0448	3.1090	3.1784	3.2534	3.3344	3.4216	3.5157	3.6169	3.7259	3.8433
45	2.6402	2.6770	2.7172	2.7612	2.8090	2.8612	2.9180	2.9795	3.0461	3.1180	3.1955	3.2792	3.3693	3.4663	3.5707
46	2.4963	2.5284	2.5637	2.6022	2.6443	2.6903	2.7404	2.7948	2.8537	2.9175	2.9864	3.0607	3.1408	3.2271	3.3200
47	2.3612	2.3891	2.4199	2.4536	2.4905	2.5309	2.5751	2.6231	2.6752	2.7316	2.7927	2.8587	2.9298	3.0065	3.0891
48	2.2341	2.2584	2.2851	2.3145	2.3468	2.3822	2.4210	2.4633	2.5092	2.5591	2.6132	2.6716	2.7347	2.8028	2.8762
49	2.1144	2.1354	2.1586	2.1842	2.2123	2.2433	2.2773	2.3144	2.3549	2.3988	2.4466	2.4983	2.5542	2.6145	2.6796
50	2.0015	2.0196	2.0397	2.0619	2.0864	2.1133	2.1431	2.1756	2.2111	2.2498	2.2918	2.3375	2.3869	2.4403	2.4980
51	1.8949	1.9105	1.9278	1.9470	1.9682	1.9916	2.0175	2.0459	2.0770	2.1110	2.1479	2.1881	2.2318	2.2790	2.3301
52	1.7941	1.8075	1.8224	1.8389	1.8572	1.8775	1.9000	1.9248	1.9519	1.9816	2.0141	2.0494	2.0878	2.1295	2.1746
53	1.6987	1.7101	1.7229	1.7371	1.7529	1.7704	1.7899	1.8114	1.8350	1.8609	1.8893	1.9203	1.9540	1.9907	2.0305
54	1.6082	1.6180	1.6289	1.6410	1.6546	1.6697	1.6865	1.7051	1.7257	1.7482	1.7730	1.8001	1.8296	1.8618	1.8968

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3:

MALE MEMBER

MALE BENEFICIARY

PART B

(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
30	12.6595	13.4032	14.2165	15.1067	16.0819	17.1509	18.3238	19.6112	21.0252	22.5790	24.2869	26.1647	28.2293	30.4994	32.9949
31	11.5575	12.2136	12.9305	13.7144	14.5723	15.5121	16.5422	17.6723	18.9128	20.2752	21.7722	23.4178	25.2271	27.2166	29.4044
32	10.5660	11.1452	11.7772	12.4677	13.2226	14.0487	14.9535	15.9452	17.0330	18.2269	19.5381	20.9788	22.5623	24.3034	26.2179
33	9.6729	10.1844	10.7420	11.3503	12.0148	12.7412	13.5359	14.4062	15.3600	16.4059	17.5538	18.8143	20.1990	21.7210	23.3941
34	8.8674	9.3193	9.8114	10.3478	10.9329	11.5718	12.2701	13.0339	13.8702	14.7865	15.7913	16.8937	18.1039	19.4333	20.8941
35	8.1398	8.5394	8.9739	9.4470	9.9625	10.5248	11.1386	11.8093	12.5428	13.3456	14.2251	15.1891	16.2466	17.4073	18.6820
36	7.4815	7.8350	8.2191	8.6367	9.0911	9.5862	10.1260	10.7151	11.3587	12.0624	12.8323	13.6755	14.5995	15.6127	16.7245
37	6.8850	7.1981	7.5377	7.9065	8.3074	8.7436	9.2187	9.7365	10.3015	10.9185	11.5928	12.3304	13.1379	14.0225	14.9922
38	6.3438	6.6212	6.9218	7.2478	7.6017	7.9863	8.4046	8.8600	9.3563	9.8976	10.4886	11.1342	11.8401	12.6126	13.4586
39	5.8519	6.0978	6.3640	6.6524	6.9651	7.3044	7.6731	8.0740	8.5102	8.9855	9.5036	10.0690	10.6865	11.3614	12.0996
40	5.4041	5.6223	5.8582	6.1135	6.3900	6.6897	7.0148	7.3679	7.7517	8.1693	8.6239	9.1194	9.6599	10.2499	10.8944
41	4.9958	5.1895	5.3988	5.6249	5.8696	6.1344	6.4214	6.7327	7.0706	7.4378	7.8371	8.2717	8.7451	9.2612	9.8243
42	4.6229	4.7950	4.9807	5.1812	5.3979	5.6321	5.8857	6.1603	6.4581	6.7812	7.1322	7.5136	7.9286	8.3805	8.8729
43	4.2819	4.4349	4.5998	4.7776	4.9696	5.1770	5.4012	5.6437	5.9063	6.1909	6.4997	6.8348	7.1989	7.5949	8.0257
44	3.9696	4.1056	4.2521	4.4099	4.5802	4.7639	4.9622	5.1766	5.4084	5.6594	5.9312	6.2259	6.5457	6.8929	7.2703
45	3.6831	3.8040	3.9342	4.0744	4.2255	4.3883	4.5640	4.7536	4.9584	5.1798	5.4194	5.6788	5.9599	6.2647	6.5956
46	3.4200	3.5275	3.6432	3.7678	3.9019	4.0463	4.2020	4.3698	4.5509	4.7465	4.9578	5.1864	5.4337	5.7016	5.9920
47	3.1780	3.2736	3.3765	3.4872	3.6063	3.7344	3.8725	4.0211	4.1814	4.3543	4.5409	4.7424	4.9603	5.1959	5.4510
48	2.9552	3.0402	3.1316	3.2300	3.3358	3.4496	3.5720	3.7038	3.8457	3.9987	4.1636	4.3414	4.5335	4.7410	4.9653
49	2.7498	2.8253	2.9066	2.9940	3.0880	3.1890	3.2977	3.4146	3.5403	3.6757	3.8215	3.9787	4.1482	4.3311	4.5285
50	2.5603	2.6273	2.6995	2.7771	2.8606	2.9503	3.0468	3.1505	3.2620	3.3820	3.5110	3.6500	3.7997	3.9610	4.1351
51	2.3852	2.4447	2.5087	2.5776	2.6518	2.7314	2.8171	2.9091	3.0080	3.1143	3.2287	3.3516	3.4840	3.6264	3.7799
52	2.2234	2.2760	2.3328	2.3939	2.4597	2.5304	2.6065	2.6881	2.7759	2.8702	2.9715	3.0804	3.1975	3.3234	3.4589
53	2.0735	2.1201	2.1704	2.2246	2.2829	2.3456	2.4131	2.4856	2.5635	2.6471	2.7369	2.8334	2.9371	3.0485	3.1682
54	1.9348	1.9759	2.0203	2.0683	2.1199	2.1756	2.2354	2.2997	2.3688	2.4430	2.5227	2.6082	2.7000	2.7986	2.9046

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3:

MALE MEMBER

MALE BENEFICIARY

PART B *(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
30	35.7372	38.7492	42.0551	45.6804	49.6516	53.9960	58.7416	63.9167	69.5493	75.6669	82.2956	89.4604	97.1836	105.4850	114.3811
31	31.8099	34.4539	37.3588	40.5481	44.0471	47.8818	52.0795	56.6679	61.6756	67.1309	73.0619	79.4960	86.4591	93.9755	102.0669
32	28.3234	30.6385	33.1835	35.9802	39.0515	42.4221	46.1174	50.1644	54.5907	59.4245	64.6943	70.4286	76.6554	83.4016	90.6927
33	25.2340	27.2572	29.4818	31.9276	34.6154	37.5675	40.8079	44.3616	48.2548	52.5146	57.1689	62.2461	67.7748	73.7831	80.2986
34	22.4999	24.2653	26.2065	28.3409	30.6872	33.2657	36.0980	39.2070	42.6171	46.3538	50.4435	54.9136	59.7921	65.1072	70.8870
35	20.0823	21.6212	23.3128	25.1725	27.2168	29.4639	31.9330	34.6450	37.6220	40.8873	44.4656	48.3825	52.6647	57.3394	62.4343
36	17.9450	19.2855	20.7583	22.3767	24.1554	26.1102	28.2584	30.6184	33.2100	36.0545	39.1741	42.5925	46.3345	50.4257	54.8923
37	16.0558	17.2231	18.5045	19.9119	21.4579	23.1564	25.0325	27.0724	29.3239	31.7955	34.5076	37.4814	40.7394	44.3053	48.2034
38	14.3855	15.4017	16.5165	17.7398	19.0827	20.5573	22.1767	23.9550	25.9078	28.0516	30.4042	32.9847	35.8132	38.9110	42.3006
39	12.9076	13.7926	14.7623	15.8256	16.9918	18.2714	19.6757	21.2170	22.9089	24.7657	26.8031	29.0379	31.4880	34.1722	37.1108
40	11.5991	12.3699	13.2138	14.1380	15.1507	16.2609	17.4783	18.8136	20.2784	21.8852	23.6476	25.5803	27.6989	30.0202	32.5619
41	10.4392	11.1110	11.8456	12.6492	13.5289	14.4922	15.5476	16.7041	17.9718	19.3615	20.8849	22.5547	24.3845	26.3889	28.5836
42	9.4098	9.9957	10.6355	11.3347	12.0991	12.9353	13.8503	14.8522	15.9493	17.1509	18.4672	19.9090	21.4881	23.2172	25.1098
43	8.4950	9.0063	9.5641	10.1727	10.8374	11.5635	12.3573	13.2254	14.1750	15.2141	16.3514	17.5960	18.9583	20.4490	22.0799
44	7.6807	8.1275	8.6140	9.1443	9.7226	10.3537	11.0427	11.7952	12.6176	13.5164	14.4991	15.5737	16.7488	18.0336	19.4383
45	6.9549	7.3455	7.7704	8.2328	8.7365	9.2853	9.8938	10.5367	11.2492	12.0272	12.8767	13.8047	14.8185	15.9260	17.1357
46	6.3069	6.6488	7.0201	7.4238	7.8628	8.3406	8.8609	9.4278	10.0457	10.7194	11.4544	12.2562	13.1312	14.0862	15.1283
47	5.7273	6.0268	6.3518	6.7045	7.0876	7.5040	7.9568	8.4494	8.9857	9.5697	10.2060	10.8993	11.6551	12.4789	13.3770
48	5.2080	5.4707	5.7553	6.0639	6.3985	6.7618	7.1563	7.5849	8.0508	8.5576	9.1089	9.7090	10.3622	11.0735	11.8479
49	4.7419	4.9726	5.2222	5.4924	5.7851	6.1023	6.4464	6.8197	7.2250	7.6651	8.1434	8.6633	9.2284	9.8430	10.5115
50	4.3228	4.5256	4.7447	4.9816	5.2379	5.5153	5.8157	6.1413	6.4942	6.8770	7.2924	7.7432	8.2328	8.7644	9.3419
51	3.9454	4.1239	4.3164	4.5244	4.7490	4.9919	5.2545	5.5388	5.8465	6.1798	6.5410	6.9325	7.3570	7.8174	8.3169
52	3.6049	3.7621	3.9315	4.1142	4.3114	4.5243	4.7542	5.0027	5.2714	5.5620	5.8765	6.2169	6.5855	6.9847	7.4172
53	3.2971	3.4357	3.5850	3.7457	3.9190	4.1058	4.3074	4.5249	4.7598	5.0135	5.2876	5.5840	5.9045	6.2512	6.6262
54	3.0184	3.1408	3.2724	3.4140	3.5665	3.7306	3.9075	4.0982	4.3038	4.5256	4.7649	5.0233	5.3024	5.6038	5.9295

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 3:

MALE MEMBER

MALE BENEFICIARY

PART B *(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
30	123.8847	134.0055	144.7499	156.1203	168.1158	180.7323	193.9637	207.8021	222.2390	237.2659	252.8758	269.0638	285.8287	303.1734	321.1064
31	110.7524	120.0483	129.9685	140.5227	151.7180	163.5578	176.0430	189.1727	202.9438	217.3529	232.3965	248.0722	264.3799	281.3226	298.9074
32	98.5521	107.0016	116.0607	125.7459	136.0711	147.0471	158.6819	170.9816	183.9497	197.5886	211.9001	226.8861	242.5494	258.8950	275.9309
33	87.3475	94.9551	103.1454	111.9400	121.3584	131.4175	142.1320	153.5144	165.5749	178.3223	191.7640	205.9072	220.7592	236.3285	252.6255
34	77.1591	83.9510	91.2891	99.1986	107.7032	116.8245	126.5824	136.9952	148.0788	159.8480	172.3160	185.4954	199.3985	214.0382	229.4284
35	67.9771	73.9957	80.5180	87.5710	95.1809	103.3727	112.1701	121.5954	131.6695	142.4119	153.8411	165.9747	178.8297	192.4237	206.7744
36	59.7612	65.0600	70.8163	77.0578	83.8118	91.1049	98.9631	107.4116	116.4746	126.1751	136.5356	147.5776	159.3225	171.7915	185.0063
37	52.4591	57.0985	62.1484	67.6359	73.5881	80.0323	86.9952	94.5034	102.5829	111.2592	120.5571	130.5012	141.1157	152.4251	164.4540
38	46.0050	50.0487	54.4568	59.2550	64.4597	70.1272	76.2542	82.8775	90.0237	97.7192	105.9903	114.8631	124.3638	134.5186	145.3543
39	40.3246	43.8359	47.6678	51.8441	56.3896	61.3294	66.6889	72.4944	78.7718	85.5476	92.8482	100.7003	109.1307	118.1666	127.8356
40	35.3427	38.3826	41.7024	45.3239	49.2698	53.5632	58.2283	63.2895	68.7718	74.7007	81.1019	88.0016	95.4264	103.4033	111.9600
41	30.9849	33.6104	36.4790	39.6099	43.0237	46.7416	50.7854	55.1780	59.9426	65.1031	70.6839	76.7100	83.2069	90.2009	97.7188
42	27.1803	29.4441	31.9176	34.6181	37.5638	40.7736	44.2673	48.0656	52.1898	56.6618	61.5044	66.7407	72.3948	78.4913	85.0558
43	23.8633	25.8127	27.9423	30.2674	32.8040	35.5687	38.5793	41.8541	45.4124	49.2740	53.4596	57.9904	62.8886	68.1770	73.8792
44	20.9735	22.6507	24.4825	26.4819	28.6288	31.0400	33.6290	36.4460	39.5081	42.8331	46.4394	50.3462	54.5737	59.1425	64.0742
45	18.4569	19.8995	21.4740	23.1919	25.0652	27.1067	29.3298	31.7490	34.3790	37.2356	40.3352	43.6949	47.3327	51.2671	55.5175
46	16.2654	17.5059	18.8591	20.3345	21.9426	23.6944	25.6016	27.6766	29.9324	32.3827	35.0419	37.9252	41.0483	44.4278	48.0810
47	14.3560	15.4230	16.5860	17.8531	19.2333	20.7359	22.3711	24.1495	26.0825	28.1818	30.4602	32.9307	35.6073	38.5045	41.6375
48	12.6913	13.6095	14.6093	15.6978	16.8824	18.1712	19.5729	21.0966	22.7520	24.5495	26.4998	28.6144	30.9054	33.3855	36.0682
49	11.2385	12.0292	12.8893	13.8247	14.8418	15.9475	17.1491	18.4546	19.8720	21.4104	23.0791	24.8879	26.8473	28.9683	31.2627
50	9.9692	10.6507	11.3911	12.1955	13.0693	14.0184	15.0489	16.1676	17.3815	18.6982	20.1257	21.6725	23.3475	25.1604	27.1212
51	8.8588	9.4467	10.0848	10.7771	11.5284	12.3436	13.2280	14.1871	15.2271	16.3543	17.5757	18.8984	20.3302	21.8794	23.5545
52	7.8859	8.3937	8.9441	9.5407	10.1873	10.8881	11.6476	12.4706	13.3621	14.3277	15.3731	16.5046	17.7288	19.0527	20.4837
53	7.0320	7.4712	7.9466	8.4612	9.0184	9.6215	10.2744	10.9812	11.7461	12.5738	13.4692	14.4376	15.4847	16.6164	17.8392
54	6.2814	6.6617	7.0729	7.5174	7.9980	8.5177	9.0797	9.6873	10.3442	11.0543	11.8219	12.6514	13.5475	14.5155	15.5607

TABLE 4: FEMALE MEMBER

FEMALE BENEFICIARY

(to apply when member's pension does not increase until age 55)

PART A

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	2.2071	2.2114	2.2164	2.2221	2.2286	2.2361	2.2448	2.2546	2.2659	2.2787	2.2932	2.3097	2.3283	2.3492	2.3727	2.3989
51	2.1184	2.1220	2.1261	2.1309	2.1363	2.1427	2.1499	2.1582	2.1677	2.1785	2.1909	2.2049	2.2207	2.2386	2.2588	2.2814
52	2.0306	2.0336	2.0370	2.0410	2.0456	2.0508	2.0569	2.0639	2.0718	2.0810	2.0914	2.1033	2.1167	2.1320	2.1492	2.1685
53	1.9435	1.9460	1.9489	1.9522	1.9560	1.9604	1.9654	1.9713	1.9779	1.9856	1.9944	2.0044	2.0158	2.0287	2.0433	2.0599
54	1.8574	1.8595	1.8618	1.8646	1.8678	1.8714	1.8756	1.8805	1.8860	1.8924	1.8998	1.9082	1.9178	1.9287	1.9411	1.9551
55	1.7731	1.7748	1.7768	1.7791	1.7817	1.7847	1.7882	1.7922	1.7969	1.8022	1.8083	1.8154	1.8234	1.8326	1.8431	1.8549
56	1.6915	1.6930	1.6946	1.6965	1.6987	1.7012	1.7041	1.7074	1.7113	1.7157	1.7208	1.7267	1.7334	1.7411	1.7499	1.7599
57	1.6130	1.6142	1.6155	1.6171	1.6189	1.6210	1.6234	1.6262	1.6294	1.6330	1.6373	1.6422	1.6478	1.6542	1.6616	1.6700
58	1.5373	1.5383	1.5394	1.5408	1.5423	1.5440	1.5460	1.5483	1.5509	1.5540	1.5575	1.5616	1.5662	1.5716	1.5778	1.5848
59	1.4644	1.4653	1.4662	1.4673	1.4686	1.4700	1.4717	1.4736	1.4757	1.4783	1.4812	1.4846	1.4884	1.4929	1.4980	1.5039
60	1.3943	1.3950	1.3959	1.3968	1.3978	1.3990	1.4004	1.4020	1.4038	1.4059	1.4083	1.4111	1.4143	1.4180	1.4223	1.4272
61	1.3270	1.3277	1.3283	1.3291	1.3300	1.3310	1.3321	1.3334	1.3349	1.3367	1.3387	1.3410	1.3436	1.3467	1.3503	1.3543
62	1.2625	1.2630	1.2636	1.2642	1.2650	1.2658	1.2668	1.2679	1.2691	1.2705	1.2722	1.2741	1.2763	1.2788	1.2818	1.2852
63	1.2006	1.2010	1.2015	1.2021	1.2027	1.2034	1.2042	1.2051	1.2062	1.2073	1.2087	1.2103	1.2121	1.2142	1.2167	1.2195
64	1.1413	1.1417	1.1421	1.1426	1.1431	1.1437	1.1444	1.1451	1.1460	1.1470	1.1481	1.1494	1.1509	1.1527	1.1547	1.1570
65	1.0845	1.0849	1.0852	1.0856	1.0861	1.0866	1.0872	1.0878	1.0885	1.0893	1.0903	1.0914	1.0926	1.0941	1.0957	1.0976
66	1.0302	1.0305	1.0309	1.0312	1.0316	1.0320	1.0325	1.0330	1.0336	1.0343	1.0351	1.0360	1.0371	1.0383	1.0396	1.0412
67	0.9784	0.9786	0.9789	0.9792	0.9795	0.9799	0.9803	0.9808	0.9813	0.9819	0.9825	0.9833	0.9841	0.9851	0.9863	0.9876
68	0.9288	0.9291	0.9293	0.9296	0.9299	0.9302	0.9305	0.9309	0.9314	0.9318	0.9324	0.9330	0.9337	0.9346	0.9355	0.9366
69	0.8816	0.8818	0.8820	0.8823	0.8825	0.8828	0.8831	0.8834	0.8838	0.8842	0.8847	0.8852	0.8858	0.8865	0.8873	0.8882
70	0.8366	0.8368	0.8370	0.8372	0.8374	0.8376	0.8379	0.8382	0.8385	0.8389	0.8393	0.8397	0.8402	0.8408	0.8414	0.8422
71	0.7938	0.7939	0.7941	0.7943	0.7945	0.7947	0.7949	0.7952	0.7954	0.7957	0.7961	0.7965	0.7969	0.7974	0.7979	0.7985
72	0.7531	0.7532	0.7533	0.7535	0.7537	0.7539	0.7541	0.7543	0.7545	0.7548	0.7551	0.7554	0.7558	0.7562	0.7566	0.7571
73	0.7144	0.7145	0.7146	0.7148	0.7149	0.7151	0.7153	0.7155	0.7157	0.7159	0.7162	0.7164	0.7167	0.7171	0.7175	0.7179
74	0.6777	0.6778	0.6779	0.6780	0.6782	0.6783	0.6785	0.6787	0.6788	0.6790	0.6793	0.6795	0.6798	0.6801	0.6804	0.6807
75	0.6429	0.6430	0.6431	0.6432	0.6434	0.6435	0.6436	0.6438	0.6440	0.6441	0.6443	0.6445	0.6448	0.6450	0.6453	0.6456

TABLE 4: FEMALE MEMBER

FEMALE BENEFICIARY

PART A (to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
50	2.4281	2.4606	2.4966	2.5363	2.5800	2.6279	2.6802	2.7374	2.7997	2.8675	2.9411	3.0209	3.1074	3.2009	3.3020															
51	2.3066	2.3348	2.3661	2.4007	2.4390	2.4810	2.5270	2.5774	2.6325	2.6925	2.7579	2.8288	2.9057	2.9890	3.0791															
52	2.1903	2.2146	2.2416	2.2717	2.3051	2.3418	2.3821	2.4264	2.4749	2.5279	2.5857	2.6485	2.7168	2.7908	2.8710															
53	2.0785	2.0993	2.1227	2.1487	2.1776	2.2095	2.2446	2.2834	2.3259	2.3725	2.4235	2.4790	2.5394	2.6051	2.6762															
54	1.9710	1.9888	2.0088	2.0312	2.0561	2.0838	2.1143	2.1480	2.1852	2.2260	2.2707	2.3196	2.3729	2.4309	2.4939															
55	1.8684	1.8836	1.9006	1.9198	1.9412	1.9650	1.9914	2.0207	2.0530	2.0886	2.1278	2.1707	2.2175	2.2687	2.3243															
56	1.7713	1.7842	1.7987	1.8150	1.8334	1.8538	1.8765	1.9018	1.9298	1.9608	1.9950	2.0325	2.0736	2.1185	2.1675															
57	1.6796	1.6905	1.7028	1.7167	1.7323	1.7498	1.7693	1.7911	1.8153	1.8421	1.8718	1.9045	1.9405	1.9799	2.0229															
58	1.5928	1.6020	1.6124	1.6242	1.6375	1.6524	1.6691	1.6877	1.7086	1.7317	1.7575	1.7859	1.8172	1.8517	1.8894															
59	1.5107	1.5184	1.5271	1.5371	1.5483	1.5610	1.5752	1.5911	1.6090	1.6290	1.6512	1.6758	1.7030	1.7330	1.7660															
60	1.4328	1.4392	1.4466	1.4550	1.4645	1.4752	1.4872	1.5008	1.5161	1.5332	1.5523	1.5736	1.5971	1.6232	1.6520															
61	1.3590	1.3644	1.3705	1.3776	1.3856	1.3946	1.4048	1.4163	1.4293	1.4440	1.4603	1.4786	1.4990	1.5216	1.5466															
62	1.2891	1.2935	1.2987	1.3046	1.3113	1.3189	1.3275	1.3372	1.3482	1.3607	1.3747	1.3904	1.4079	1.4274	1.4490															
63	1.2227	1.2264	1.2307	1.2356	1.2412	1.2476	1.2548	1.2630	1.2724	1.2829	1.2948	1.3083	1.3233	1.3401	1.3588															
64	1.1597	1.1628	1.1663	1.1704	1.1751	1.1804	1.1865	1.1934	1.2012	1.2102	1.2203	1.2317	1.2446	1.2590	1.2751															
65	1.0999	1.1024	1.1054	1.1088	1.1127	1.1171	1.1221	1.1279	1.1345	1.1421	1.1506	1.1603	1.1713	1.1836	1.1974															
66	1.0430	1.0452	1.0476	1.0504	1.0537	1.0573	1.0615	1.0664	1.0719	1.0783	1.0855	1.0937	1.1030	1.1135	1.1253															
67	0.9891	0.9908	0.9928	0.9952	0.9979	1.0009	1.0044	1.0084	1.0131	1.0184	1.0245	1.0314	1.0393	1.0482	1.0582															
68	0.9378	0.9393	0.9410	0.9429	0.9451	0.9476	0.9505	0.9539	0.9577	0.9622	0.9673	0.9731	0.9797	0.9873	0.9958															
69	0.8892	0.8904	0.8918	0.8934	0.8952	0.8973	0.8997	0.9024	0.9056	0.9093	0.9136	0.9185	0.9241	0.9305	0.9377															
70	0.8430	0.8440	0.8452	0.8465	0.8480	0.8497	0.8517	0.8540	0.8566	0.8597	0.8632	0.8673	0.8720	0.8774	0.8835															
71	0.7992	0.8001	0.8010	0.8021	0.8033	0.8048	0.8064	0.8082	0.8104	0.8130	0.8160	0.8194	0.8233	0.8278	0.8330															
72	0.7577	0.7584	0.7592	0.7601	0.7611	0.7623	0.7636	0.7651	0.7670	0.7691	0.7715	0.7744	0.7777	0.7814	0.7858															
73	0.7184	0.7190	0.7196	0.7203	0.7212	0.7221	0.7232	0.7245	0.7260	0.7277	0.7298	0.7321	0.7349	0.7380	0.7417															
74	0.6812	0.6816	0.6822	0.6828	0.6835	0.6843	0.6851	0.6862	0.6874	0.6889	0.6905	0.6925	0.6948	0.6974	0.7005															
75	0.6459	0.6463	0.6468	0.6473	0.6479	0.6485	0.6492	0.6501	0.6511	0.6523	0.6537	0.6553	0.6572	0.6594	0.6619															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:
FEMALE MEMBER
FEMALE BENEFICIARY

PART A
(to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
50	3.4114	3.5296	3.6574	3.7956	3.9452	4.1072	4.2827	4.4731	4.6797	4.9042	5.1482	5.4137	5.7028	6.0180	6.3617
51	3.1766	3.2820	3.3959	3.5191	3.6524	3.7966	3.9527	4.1219	4.3054	4.5046	4.7209	4.9562	5.2121	5.4908	5.7946
52	2.9578	3.0516	3.1531	3.2627	3.3813	3.5096	3.6484	3.7988	3.9617	4.1384	4.3301	4.5384	4.7649	5.0113	5.2797
53	2.7533	2.8367	2.9269	3.0244	3.1299	3.2439	3.3672	3.5007	3.6452	3.8018	3.9717	4.1561	4.3564	4.5742	4.8111
54	2.5622	2.6362	2.7162	2.8028	2.8965	2.9977	3.1072	3.2256	3.3537	3.4925	3.6429	3.8060	3.9831	4.1754	4.3845
55	2.3847	2.4502	2.5211	2.5979	2.6810	2.7708	2.8679	2.9729	3.0865	3.2094	3.3426	3.4869	3.6434	3.8132	3.9978
56	2.2208	2.2787	2.3415	2.4095	2.4831	2.5628	2.6489	2.7420	2.8427	2.9517	3.0696	3.1973	3.3357	3.4858	3.6488
57	2.0699	2.1209	2.1764	2.2366	2.3018	2.3724	2.4488	2.5313	2.6206	2.7172	2.8217	2.9348	3.0573	3.1900	3.3340
58	1.9307	1.9756	2.0246	2.0778	2.1355	2.1980	2.2656	2.3389	2.4180	2.5036	2.5962	2.6964	2.8049	2.9224	3.0497
59	1.8022	1.8417	1.8848	1.9317	1.9827	2.0380	2.0979	2.1627	2.2329	2.3088	2.3909	2.4797	2.5758	2.6799	2.7926
60	1.6836	1.7182	1.7561	1.7974	1.8423	1.8912	1.9442	2.0016	2.0638	2.1311	2.2039	2.2826	2.3678	2.4599	2.5597
61	1.5741	1.6044	1.6376	1.6738	1.7134	1.7565	1.8033	1.8541	1.9092	1.9688	2.0334	2.1032	2.1787	2.2605	2.3489
62	1.4730	1.4994	1.5284	1.5602	1.5949	1.6329	1.6742	1.7191	1.7678	1.8207	1.8779	1.9398	2.0068	2.0793	2.1577
63	1.3795	1.4024	1.4277	1.4555	1.4860	1.5193	1.5557	1.5953	1.6384	1.6852	1.7358	1.7908	1.8502	1.9145	1.9842
64	1.2930	1.3128	1.3348	1.3591	1.3857	1.4150	1.4469	1.4818	1.5199	1.5612	1.6061	1.6547	1.7075	1.7645	1.8264
65	1.2128	1.2300	1.2490	1.2701	1.2934	1.3189	1.3470	1.3777	1.4112	1.4477	1.4874	1.5305	1.5772	1.6279	1.6827
66	1.1385	1.1533	1.1698	1.1880	1.2083	1.2306	1.2551	1.2820	1.3115	1.3437	1.3787	1.4169	1.4583	1.5032	1.5519
67	1.0696	1.0823	1.0964	1.1122	1.1298	1.1492	1.1706	1.1942	1.2200	1.2483	1.2792	1.3129	1.3496	1.3894	1.4327
68	1.0055	1.0164	1.0286	1.0422	1.0573	1.0742	1.0928	1.1134	1.1360	1.1609	1.1881	1.2178	1.2502	1.2855	1.3239
69	0.9459	0.9552	0.9656	0.9773	0.9904	1.0050	1.0212	1.0391	1.0589	1.0807	1.1046	1.1307	1.1594	1.1906	1.2245
70	0.8905	0.8984	0.9073	0.9173	0.9286	0.9412	0.9552	0.9707	0.9880	1.0070	1.0279	1.0510	1.0762	1.1037	1.1338
71	0.8389	0.8456	0.8532	0.8617	0.8714	0.8822	0.8943	0.9078	0.9227	0.9393	0.9577	0.9778	1.0000	1.0243	1.0509
72	0.7907	0.7964	0.8029	0.8102	0.8184	0.8277	0.8381	0.8497	0.8627	0.8772	0.8931	0.9108	0.9303	0.9517	0.9751
73	0.7459	0.7506	0.7561	0.7623	0.7693	0.7773	0.7862	0.7962	0.8075	0.8200	0.8339	0.8493	0.8664	0.8852	0.9058
74	0.7040	0.7080	0.7126	0.7179	0.7238	0.7306	0.7383	0.7469	0.7566	0.7674	0.7795	0.7929	0.8078	0.8243	0.8424
75	0.6648	0.6682	0.6721	0.6766	0.6816	0.6874	0.6939	0.7013	0.7097	0.7190	0.7295	0.7411	0.7541	0.7685	0.7844

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:
FEMALE MEMBER
FEMALE BENEFICIARY

PART A
(to apply when member's pension does not increase until age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
50	6.7370	7.1471	7.5954	8.0859	8.6231	9.2116	9.8568	10.5647	11.3418	12.1953	13.1331	14.1642	15.2983	16.5460	17.9193
51	6.1261	6.4879	6.8832	7.3154	7.7883	8.3061	8.8735	9.4957	10.1782	10.9274	11.7504	12.6547	13.6490	14.7425	15.9458
52	5.5723	5.8914	6.2397	6.6204	7.0366	7.4920	7.9906	8.5370	9.1361	9.7934	10.5150	11.3075	12.1784	13.1359	14.1890
53	5.0692	5.3505	5.6574	5.9924	6.3584	6.7586	7.1985	7.6761	8.2015	8.7776	9.4097	10.1035	10.8656	11.7030	12.6237
54	4.6121	4.8599	5.1301	5.4248	5.7455	6.0980	6.4823	6.9029	7.3634	7.8680	8.4212	9.0281	9.6943	10.4260	11.2300
55	4.1984	4.4168	4.6546	4.9138	5.1966	5.5053	5.8426	6.2113	6.6149	7.0567	7.5409	8.0716	8.6539	9.2930	9.9948
56	3.8258	4.0183	4.2278	4.4559	4.7046	4.9759	5.2720	5.5956	5.9494	6.3366	6.7605	7.2249	7.7340	8.2925	8.9054
57	3.4904	3.6602	3.8449	4.0458	4.2647	4.5033	4.7636	5.0478	5.3583	5.6978	6.0692	6.4759	6.9215	7.4099	7.9456
58	3.1879	3.3379	3.5008	3.6780	3.8708	4.0808	4.3098	4.5596	4.8323	5.1302	5.4560	5.8124	6.2027	6.6302	7.0988
59	2.9147	3.0472	3.1911	3.3475	3.5175	3.7025	3.9041	4.1238	4.3635	4.6253	4.9112	5.2239	5.5659	5.9404	6.3506
60	2.6679	2.7851	2.9123	3.0504	3.2004	3.3636	3.5412	3.7347	3.9457	4.1758	4.4271	4.7016	5.0018	5.3302	5.6897
61	2.4447	2.5485	2.6610	2.7831	2.9157	3.0598	3.2166	3.3872	3.5730	3.7757	3.9968	4.2382	4.5019	4.7903	5.1058
62	2.2427	2.3347	2.4343	2.5424	2.6597	2.7871	2.9256	3.0762	3.2402	3.4188	3.6136	3.8262	4.0583	4.3119	4.5891
63	2.0595	2.1411	2.2295	2.3253	2.4291	2.5419	2.6644	2.7975	2.9424	3.1001	3.2720	3.4594	3.6639	3.8872	4.1312
64	1.8932	1.9657	2.0441	2.1291	2.2212	2.3211	2.4296	2.5474	2.6756	2.8150	2.9668	3.1323	3.3127	3.5097	3.7247
65	1.7422	1.8065	1.8761	1.9516	2.0333	2.1220	2.2182	2.3226	2.4361	2.5595	2.6938	2.8401	2.9996	3.1735	3.3633
66	1.6047	1.6619	1.7238	1.7908	1.8634	1.9422	2.0276	2.1202	2.2309	2.3303	2.4493	2.5788	2.7199	2.8737	3.0414
67	1.4795	1.5303	1.5854	1.6450	1.7096	1.7796	1.8555	1.9378	2.0272	2.1243	2.2298	2.3446	2.4697	2.6059	2.7544
68	1.3655	1.4106	1.4596	1.5126	1.5701	1.6323	1.6999	1.7731	1.8525	1.9388	2.0326	2.1345	2.2455	2.3663	2.4979
69	1.2615	1.3016	1.3451	1.3923	1.4434	1.4989	1.5590	1.6242	1.6949	1.7717	1.8551	1.9457	2.0443	2.1516	2.2685
70	1.1666	1.2022	1.2409	1.2829	1.3284	1.3778	1.4314	1.4895	1.5525	1.6209	1.6952	1.7759	1.8636	1.9590	2.0630
71	1.0799	1.1115	1.1459	1.1832	1.2238	1.2678	1.3156	1.3674	1.4236	1.4846	1.5508	1.6228	1.7010	1.7860	1.8785
72	1.0008	1.0288	1.0593	1.0925	1.1286	1.1679	1.2105	1.2567	1.3069	1.3613	1.4205	1.4847	1.5544	1.6303	1.7128
73	0.9285	0.9533	0.9803	1.0098	1.0420	1.0770	1.1150	1.1562	1.2011	1.2497	1.3025	1.3599	1.4222	1.4900	1.5637
74	0.8624	0.8843	0.9083	0.9345	0.9631	0.9942	1.0281	1.0650	1.1050	1.1485	1.1958	1.2471	1.3028	1.3634	1.4293
75	0.8020	0.8213	0.8425	0.8658	0.8912	0.9189	0.9491	0.9820	1.0178	1.0567	1.0990	1.1449	1.1949	1.2491	1.3081

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4: FEMALE MEMBER

FEMALE BENEFICIARY

(to apply when member's pension does not increase until age 55)

PART A

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
50	19.4313	21.0960	22.9291	24.9477	27.1704	29.6176	32.3112	35.2751	38.5349	42.1183	46.0548	50.3756	55.1137	60.3040	65.9826
51	17.2701	18.7280	20.3331	22.1004	24.0464	26.1888	28.5472	31.1426	33.9977	37.1369	40.5863	44.3737	48.5286	53.0817	58.0655
52	15.3477	16.6230	18.0266	19.5718	21.2730	23.1458	25.2073	27.4760	29.9719	32.7166	35.7331	39.0459	42.6813	46.6664	51.0302
53	13.6363	14.7502	15.9759	17.3249	18.8096	20.4439	22.2425	24.2218	26.3992	28.7936	31.4253	34.3159	37.4884	40.9671	44.7771
54	12.1138	13.0857	14.1546	15.3306	16.6245	18.0482	19.6148	21.3382	23.2339	25.3183	27.6091	30.1253	32.8868	35.9150	39.2321
55	10.7659	11.6134	12.5451	13.5695	14.6963	15.9356	17.2988	18.7980	20.4466	22.2589	24.2503	26.4372	28.8372	31.4687	34.3512
56	9.5785	10.3178	11.1301	12.0228	13.0043	14.0833	15.2696	16.5739	18.0076	19.5832	21.3140	23.2143	25.2993	27.5851	30.0887
57	8.5335	9.1789	9.8876	10.6661	11.5215	12.4615	13.4945	14.6298	15.8772	17.2475	18.7523	20.4040	22.2157	24.2014	26.3759
58	7.6127	8.1765	8.7953	9.4747	10.2207	11.0401	11.9401	12.9287	14.0145	15.2068	16.5156	17.9516	19.5262	21.2514	23.1401
59	6.8002	7.2932	7.8338	8.4271	9.0782	9.7929	10.5775	11.4389	12.3845	13.4223	14.5610	15.8099	17.1786	18.6778	20.3184
60	6.0834	6.5149	6.9878	7.5065	8.0753	8.6994	9.3841	10.1355	10.9598	11.8641	12.8559	13.9430	15.1340	16.4379	17.8641
61	5.4511	5.8293	6.2436	6.6976	7.1954	7.7411	8.3396	8.9960	9.7158	10.5050	11.3701	12.3179	13.3559	14.4918	15.7337
62	4.8924	5.2244	5.5878	5.9859	6.4221	6.9001	7.4240	7.9983	8.6278	9.3176	10.0734	10.9012	11.8073	12.7985	13.8818
63	4.3980	4.6898	5.0091	5.3587	5.7415	6.1607	6.6201	7.1233	7.6747	8.2786	8.9401	9.6642	10.4565	11.3228	12.2693
64	3.9597	4.2166	4.4976	4.8050	5.1414	5.5098	5.9131	6.3548	6.8385	7.3681	7.9479	8.5823	9.2762	10.0347	10.8630
65	3.5706	3.7971	4.0446	4.3154	4.6116	4.9357	5.2904	5.6787	6.1037	6.5688	7.0779	7.6346	8.2434	8.9086	9.6347
66	3.2246	3.4245	3.6430	3.8818	4.1430	4.4286	4.7410	5.0829	5.4569	5.8662	6.3138	6.8032	7.3382	7.9225	8.5602
67	2.9164	3.0932	3.2863	3.4973	3.7279	3.9799	4.2556	4.5571	4.8868	5.2474	5.6417	6.0726	6.5435	7.0576	7.6186
68	2.6415	2.7981	2.9690	3.1557	3.3596	3.5824	3.8260	4.0923	4.3834	4.7017	5.0495	5.4296	5.8448	6.2979	6.7922
69	2.3959	2.5348	2.6863	2.8518	3.0324	3.2297	3.4452	3.6808	3.9382	4.2196	4.5270	4.8628	5.2294	5.6295	6.0658
70	2.1762	2.2996	2.4341	2.5809	2.7411	2.9161	3.1072	3.3159	3.5439	3.7931	4.0652	4.3623	4.6866	5.0405	5.4262
71	1.9793	2.0891	2.2087	2.3392	2.4816	2.6370	2.8066	2.9919	3.1942	3.4151	3.6564	3.9197	4.2071	4.5206	4.8622
72	1.8026	1.9004	2.0070	2.1232	2.2499	2.3881	2.5390	2.7036	2.8834	3.0797	3.2939	3.5278	3.7828	4.0610	4.3640
73	1.6438	1.7311	1.8262	1.9298	2.0427	2.1659	2.3003	2.4469	2.6069	2.7816	2.9721	3.1801	3.4069	3.6541	3.9234
74	1.5010	1.5790	1.6639	1.7564	1.8573	1.9672	2.0871	2.2179	2.3605	2.5162	2.6860	2.8712	3.0732	3.2933	3.5330
75	1.3723	1.4421	1.5181	1.6009	1.6910	1.7893	1.8964	2.0132	2.1406	2.2796	2.4312	2.5965	2.7766	2.9729	3.1866

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:

FEMALE MEMBER

FEMALE BENEFICIARY

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
30	5.6602	5.7642	5.8780	6.0023	6.1377	6.2850	6.4448	6.6181	6.8058	7.0089	7.2285	7.4660	7.7228	8.0006	8.3012	8.6267
31	5.3731	5.4646	5.5650	5.6750	5.7950	5.9258	6.0681	6.2225	6.3899	6.5712	6.7673	6.9794	7.2088	7.4569	7.7252	8.0155
32	5.1055	5.1857	5.2741	5.3710	5.4772	5.5931	5.7194	5.8567	6.0058	6.1675	6.3425	6.5319	6.7367	6.9582	7.1977	7.4567
33	4.8556	4.9257	5.0032	5.0884	5.1820	5.2845	5.3964	5.5183	5.6508	5.7948	5.9508	6.1197	6.3025	6.5002	6.7140	6.9451
34	4.6219	4.6830	4.7507	4.8254	4.9077	4.9980	5.0969	5.2048	5.3224	5.4504	5.5892	5.7397	5.9027	6.0791	6.2699	6.4761
35	4.4029	4.4534	4.5150	4.5803	4.6524	4.7317	4.8188	4.9142	5.0183	5.1318	5.2551	5.3891	5.5343	5.6915	5.8616	6.0455
36	4.1975	4.2434	4.2946	4.3514	4.4144	4.4839	4.5604	4.6444	4.7363	4.8367	4.9461	5.0651	5.1942	5.3342	5.4858	5.6498
37	4.0043	4.0439	4.0881	4.1375	4.1923	4.2529	4.3199	4.3937	4.4746	4.5632	4.6600	4.7655	4.8801	5.0046	5.1395	5.2856
38	3.8223	3.8563	3.8944	3.9371	3.9846	4.0374	4.0958	4.1604	4.2315	4.3094	4.3948	4.4881	4.5896	4.7001	4.8200	4.9500
39	3.6504	3.6795	3.7123	3.7490	3.7901	3.8359	3.8867	3.9430	4.0052	4.0736	4.1487	4.2310	4.3208	4.4186	4.5250	4.6405
40	3.4878	3.5127	3.5407	3.5722	3.6076	3.6472	3.6912	3.7402	3.7944	3.8543	3.9201	3.9925	4.0716	4.1581	4.2523	4.3547
41	3.3337	3.3549	3.3788	3.4057	3.4361	3.4701	3.5082	3.5506	3.5977	3.6499	3.7075	3.7709	3.8405	3.9167	3.9999	4.0906
42	3.1874	3.2053	3.2256	3.2486	3.2745	3.3037	3.3365	3.3731	3.4139	3.4592	3.5094	3.5649	3.6259	3.6928	3.7661	3.8462
43	3.0481	3.0632	3.0804	3.1000	3.1221	3.1471	3.1751	3.2066	3.2418	3.2811	3.3247	3.3729	3.4262	3.4849	3.5493	3.6198
44	2.9153	2.9281	2.9426	2.9592	2.9780	2.9992	3.0232	3.0502	3.0805	3.1143	3.1520	3.1940	3.2404	3.2916	3.3480	3.4099
45	2.7886	2.7993	2.8115	2.8255	2.8414	2.8595	2.8799	2.9029	2.9289	2.9580	2.9905	3.0267	3.0670	3.1116	3.1609	3.2151
46	2.6674	2.6763	2.6866	2.6984	2.7118	2.7271	2.7444	2.7640	2.7862	2.8111	2.8390	2.8703	2.9051	2.9438	2.9866	3.0339
47	2.5513	2.5588	2.5674	2.5773	2.5886	2.6015	2.6161	2.6328	2.6516	2.6729	2.6968	2.7236	2.7536	2.7871	2.8242	2.8654
48	2.4400	2.4463	2.4535	2.4617	2.4712	2.4820	2.4944	2.5085	2.5244	2.5425	2.5629	2.5859	2.6117	2.6405	2.6726	2.7082
49	2.3332	2.3384	2.3444	2.3513	2.3592	2.3683	2.3787	2.3906	2.4041	2.4194	2.4368	2.4564	2.4784	2.5031	2.5307	2.5616
50	2.2306	2.2349	2.2399	2.2457	2.2523	2.2599	2.2686	2.2786	2.2900	2.3029	2.3176	2.3343	2.3530	2.3742	2.3979	2.4244
51	2.1319	2.1355	2.1397	2.1445	2.1500	2.1563	2.1636	2.1720	2.1815	2.1925	2.2049	2.2190	2.2349	2.2529	2.2732	2.2959
52	2.0370	2.0400	2.0435	2.0474	2.0520	2.0573	2.0634	2.0704	2.0784	2.0876	2.0980	2.1099	2.1234	2.1387	2.1560	2.1754
53	1.9457	1.9482	1.9510	1.9543	1.9582	1.9626	1.9676	1.9734	1.9801	1.9878	1.9966	2.0066	2.0180	2.0310	2.0456	2.0622
54	1.8578	1.8598	1.8622	1.8650	1.8681	1.8718	1.8760	1.8808	1.8864	1.8928	1.9002	1.9086	1.9182	1.9291	1.9415	1.9555

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4: FEMALE MEMBER

FEMALE BENEFICIARY

PART B (to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date																													
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30															
30	8.9794	9.3618	9.7769	10.2278	10.7180	11.2510	11.8311	12.4637	13.1540	13.9079	14.7322	15.6339	16.6212	17.7030	18.8891															
31	8.3299	8.6705	9.0398	9.4407	9.8762	10.3491	10.8634	11.4236	12.0345	12.7011	13.4292	14.2252	15.0961	16.0495	17.0942															
32	7.7370	8.0405	8.3694	8.7260	9.1130	9.5329	9.9890	10.4855	11.0263	11.6159	12.2594	12.9623	13.7306	14.5712	15.4915															
33	7.1951	7.4657	7.7586	8.0759	8.4200	8.7930	9.1979	9.6380	10.1171	10.6389	11.2078	11.8287	12.5069	13.2481	14.0591															
34	6.6991	6.9403	7.2013	7.4839	7.7900	8.1216	8.4810	8.8715	9.2961	9.7581	10.2615	10.8102	11.4090	12.0630	12.7779															
35	6.2445	6.4595	6.6922	6.9438	7.2163	7.5112	7.8306	8.1772	8.5537	8.9631	9.4086	9.8938	10.4229	11.0002	11.6306															
36	5.8272	6.0189	6.2263	6.4505	6.6931	6.9555	7.2394	7.5472	7.8814	8.2443	8.6388	9.0682	9.5359	10.0457	10.6020															
37	5.4436	5.6146	5.7994	5.9992	6.2153	6.4488	6.7013	6.9749	7.2715	7.5934	7.9431	8.3232	8.7369	9.1874	9.6785															
38	5.0907	5.2430	5.4077	5.5857	5.7782	5.9861	6.2108	6.4540	6.7175	7.0032	7.3133	7.6501	8.0161	8.4145	8.8483															
39	4.7657	4.9012	5.0479	5.2065	5.3779	5.5630	5.7629	5.9793	6.2135	6.4672	6.7423	7.0408	7.3651	7.7175	8.1009															
40	4.4659	4.5864	4.7169	4.8581	5.0108	5.1756	5.3535	5.5460	5.7542	5.9797	6.2239	6.4887	6.7760	7.0880	7.4272															
41	4.1891	4.2961	4.4121	4.5377	4.6736	4.8203	4.9786	5.1499	5.3351	5.5355	5.7524	5.9874	6.2422	6.5186	6.8188															
42	3.9334	4.0282	4.1312	4.2428	4.3636	4.4941	4.6350	4.7873	4.9521	5.1302	5.3230	5.5317	5.7577	6.0028	6.2686															
43	3.6968	3.7807	3.8719	3.9709	4.0782	4.1942	4.3195	4.4550	4.6015	4.7600	4.9313	5.1167	5.3173	5.5347	5.7703															
44	3.4777	3.5517	3.6323	3.7200	3.8152	3.9182	4.0295	4.1500	4.2803	4.4212	4.5735	4.7382	4.9164	5.1093	5.3182															
45	3.2746	3.3397	3.4108	3.4883	3.5726	3.6639	3.7627	3.8697	3.9855	4.1107	4.2461	4.3925	4.5508	4.7220	4.9074															
46	3.0860	3.1432	3.2058	3.2741	3.3485	3.4293	3.5169	3.6118	3.7146	3.8259	3.9462	4.0763	4.2170	4.3691	4.5336															
47	2.9108	2.9608	3.0157	3.0758	3.1414	3.2128	3.2902	3.3743	3.4655	3.5643	3.6712	3.7867	3.9117	4.0468	4.1929															
48	2.7477	2.7914	2.8394	2.8921	2.9498	3.0126	3.0810	3.1554	3.2361	3.3237	3.4185	3.5212	3.6322	3.7521	3.8819															
49	2.5958	2.6337	2.6755	2.7216	2.7722	2.8274	2.8877	2.9533	3.0247	3.1022	3.1863	3.2773	3.3759	3.4824	3.5976															
50	2.4540	2.4868	2.5232	2.5633	2.6075	2.6559	2.7088	2.7666	2.8296	2.8981	2.9725	3.0532	3.1406	3.2352	3.3374															
51	2.3214	2.3497	2.3812	2.4161	2.4546	2.4969	2.5432	2.5939	2.6494	2.7098	2.7756	2.8470	2.9244	3.0082	3.0990															
52	2.1972	2.2216	2.2488	2.2789	2.3124	2.3492	2.3896	2.4341	2.4827	2.5359	2.5939	2.6570	2.7255	2.7997	2.8802															
53	2.0808	2.1017	2.1250	2.1511	2.1800	2.2119	2.2471	2.2859	2.3285	2.3752	2.4262	2.4818	2.5423	2.6080	2.6792															
54	1.9714	1.9892	2.0092	2.0316	2.0565	2.0842	2.1147	2.1484	2.1856	2.2264	2.2712	2.3201	2.3734	2.4314	2.4944															

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:

FEMALE MEMBER

FEMALE BENEFICIARY

PART B

(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	
30	20.1903	21.6188	23.1879	24.9120	26.8075	28.8921	31.1852	33.7085	36.4852	39.5411	42.9043	46.6051	50.6768	55.1554	60.0795	
31	18.2397	19.4965	20.8762	22.3918	24.0573	25.8885	27.9027	30.1187	32.5575	35.2418	38.1968	41.4498	45.0307	48.9719	53.3087	
32	16.5000	17.6057	18.8188	20.1507	21.6137	23.2217	24.9897	26.9345	29.0745	31.4300	34.0231	36.8783	40.0222	43.4839	47.2954	
33	14.9471	15.9199	16.9867	18.1571	19.4420	20.8536	22.4049	24.1109	25.9875	28.0527	30.3261	32.8293	35.5858	38.6218	41.9655	
34	13.5600	14.4163	15.3544	16.3831	17.5116	18.7507	20.1118	21.6078	23.2529	25.0627	27.0545	29.2472	31.6619	34.3214	37.2510	
35	12.3198	13.0736	13.8990	14.8032	15.7946	16.8823	18.0765	19.3883	20.8301	22.4156	24.1599	26.0797	28.1934	30.5212	33.0853	
36	11.2095	11.8734	12.5998	13.3949	14.2660	15.2211	16.2689	17.4192	18.6828	20.0716	21.5988	23.2790	25.1283	27.1644	29.4069	
37	10.2143	10.7994	11.4389	12.1384	12.9041	13.7429	14.6625	15.6714	16.7788	17.9954	19.3324	20.8026	22.4201	24.2004	26.1606	
38	9.3211	9.8370	10.4004	11.0160	11.6893	12.4264	13.2337	14.1188	15.0897	16.1554	17.3260	18.6126	20.0272	21.5835	23.2965	
39	8.5185	8.9736	9.4702	10.0123	10.6047	11.2526	11.9617	12.7385	13.5899	14.5238	15.5490	16.6749	17.9122	19.2727	20.7694	
40	7.7961	8.1979	8.6358	9.1135	9.6350	10.2049	10.8280	11.5101	12.2570	13.0758	13.9738	14.9594	16.0418	17.2313	18.5391	
41	7.1450	7.5000	7.8864	8.3076	8.7670	9.2685	9.8164	10.4156	11.0712	11.7893	12.5763	13.4394	14.3867	15.4269	16.5699	
42	6.5573	6.8710	7.2123	7.5839	7.9888	8.4305	8.9125	9.4392	10.0151	10.6452	11.3353	12.0915	12.9207	13.8308	14.8300	
43	6.0259	6.3034	6.6050	6.9331	7.2902	7.6794	8.1038	8.5671	9.0732	9.6265	10.2319	10.8947	11.6211	12.4176	13.2915	
44	5.5446	5.7903	6.0570	6.3469	6.6621	7.0053	7.3793	7.7870	8.2321	8.7182	9.2496	9.8310	10.4676	11.1651	11.9298	
45	5.1082	5.3258	5.5618	5.8181	6.0966	6.3994	6.7291	7.0882	7.4799	7.9073	8.3741	8.8844	9.4427	10.0538	10.7234	
46	4.7117	4.9045	5.1136	5.3403	5.5864	5.8539	6.1448	6.4614	6.8063	7.1823	7.5927	8.0409	8.5308	9.0666	9.6532	
47	4.3509	4.5219	4.7071	4.9079	5.1256	5.3620	5.6188	5.8981	6.2021	6.5332	6.8942	7.2881	7.7183	8.1885	8.7027	
48	4.0221	4.1739	4.3381	4.5159	4.7087	4.9177	5.1447	5.3912	5.6593	5.9511	6.2689	6.6154	6.9935	7.4063	7.8575	
49	3.7221	3.8568	4.0025	4.1601	4.3308	4.5159	4.7165	4.9343	5.1710	5.4283	5.7083	6.0133	6.3458	6.7086	7.1047	
50	3.4480	3.5675	3.6968	3.8366	3.9879	4.1517	4.3293	4.5219	4.7309	4.9580	5.2049	5.4736	5.7663	6.0853	6.4333	
51	3.1971	3.3032	3.4179	3.5419	3.6761	3.8213	3.9785	4.1489	4.3337	4.5342	4.7521	4.9890	5.2469	5.5276	5.8337	
52	2.9672	3.0614	3.1632	3.2732	3.3922	3.5209	3.6602	3.8111	3.9745	4.1518	4.3443	4.5533	4.7806	5.0279	5.2973	
53	2.7564	2.8399	2.9302	3.0278	3.1334	3.2475	3.3710	3.5046	3.6493	3.8062	3.9762	4.1609	4.3614	4.5794	4.8167	
54	2.5627	2.6367	2.7168	2.8034	2.8970	2.9983	3.1078	3.2262	3.3544	3.4932	3.6436	3.8068	3.9839	4.1763	4.3854	

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:

FEMALE MEMBER
FEMALE BENEFICIARY

PART B *(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)*

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date														
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
30	65.4912	71.4355	77.9607	85.1186	92.9643	101.5566	110.9581	121.2350	132.4574	144.6999	158.0409	172.5634	188.3553	205.5097	224.1250
31	58.0795	63.3256	69.0916	75.4257	82.3793	90.0078	98.3704	107.5302	117.5544	128.5147	140.4874	153.5533	167.7985	183.3146	200.1988
32	51.4910	56.1086	61.1887	66.7755	72.9166	79.6633	87.0707	95.1979	104.1085	113.8703	124.5559	136.2428	149.0138	162.9573	178.1675
33	45.6481	49.7033	54.1680	59.0822	64.4892	70.4361	76.9736	84.1563	92.0433	100.6980	110.1885	120.5876	131.9738	144.4311	158.0493
34	40.4783	44.0336	47.9498	52.2629	57.0121	62.2400	67.9928	74.3206	81.2774	88.9218	97.3168	106.5302	116.6352	127.7105	139.8405
35	35.9103	39.0229	42.4525	46.2313	50.3943	54.9799	60.0297	65.5891	71.7071	78.4373	85.8373	93.9654	102.9012	112.7054	123.4606
36	31.8774	34.5994	37.5991	40.9049	44.5480	48.5627	52.9861	57.8590	63.2257	69.1344	75.6375	82.7916	90.6583	99.3043	108.8015
37	28.3197	30.6983	33.3194	36.2081	39.3921	42.9017	46.7699	51.0331	55.7309	60.9064	66.6068	72.8832	79.7911	87.3911	95.7486
38	25.1825	27.2599	29.5487	32.0709	34.8510	37.9155	41.2939	45.0181	49.1235	53.6484	58.6350	64.1288	70.1799	76.8426	84.1758
39	22.4167	24.2304	26.2281	28.4291	30.8548	33.5285	36.4762	39.7260	43.3090	47.2593	51.6143	56.4145	61.7044	67.5326	73.9518
40	19.9778	21.5612	23.3044	25.2246	27.3401	29.6716	32.2416	35.0750	38.1992	41.6441	45.4426	49.6307	54.2478	59.3370	64.9453
41	17.8265	19.2088	20.7300	22.4048	24.2495	26.2818	28.5216	30.9906	33.7128	36.7144	40.0243	43.6744	47.6992	52.1369	57.0291
42	15.9279	17.1349	18.4625	19.9234	21.5318	23.3031	25.2547	27.4054	29.7762	32.3901	35.2725	38.4510	41.9563	45.8219	50.0843
43	14.2511	15.3054	16.4642	17.7388	19.1413	20.6852	22.3855	24.2588	26.3231	28.5987	31.1075	33.8739	36.9247	40.2892	43.9996
44	12.7689	13.6901	14.7021	15.8144	17.0376	18.3836	19.8652	21.4967	23.2941	25.2748	27.4580	29.8650	32.5190	35.4459	38.6736
45	11.4574	12.2628	13.1469	14.1180	15.1853	16.3590	17.6503	19.0717	20.6368	22.3609	24.2607	26.3547	28.6631	31.2084	34.0152
46	10.2958	11.0003	11.7731	12.6213	13.5531	14.5770	15.7029	16.9415	18.3047	19.8058	21.4592	23.2809	25.2886	27.5019	29.9421
47	9.2656	9.8823	10.5582	11.2996	12.1133	13.0070	13.9891	15.0689	16.2568	17.5640	19.0033	20.5885	22.3349	24.2596	26.3811
48	8.3509	8.8910	9.4825	10.1309	10.8421	11.6226	12.4798	13.4216	14.4570	15.5960	16.8493	18.2291	19.7486	21.4226	23.2673
49	7.5376	8.0110	8.5291	9.0965	9.7185	10.4006	11.1491	11.9711	12.8742	13.8670	14.9590	16.1605	17.4831	18.9395	20.5438
50	6.8134	7.2286	7.6828	8.1797	8.7240	9.3205	9.9747	10.6925	11.4807	12.3467	13.2985	14.3453	15.4971	16.7648	18.1606
51	6.1676	6.5322	6.9305	7.3661	7.8428	8.3648	8.9369	9.5643	10.2526	11.0084	11.8387	12.7512	13.7547	14.8587	16.0737
52	5.5909	5.9112	6.2609	6.6430	7.0609	7.5181	8.0188	8.5674	9.1690	9.8291	10.5538	11.3499	12.2248	13.1868	14.2450
53	5.0751	5.3568	5.6640	5.9995	6.3660	6.7668	7.2053	7.6856	8.2118	8.7887	9.4218	10.1167	10.8800	11.7188	12.6410
54	4.6130	4.8609	5.1311	5.4259	5.7477	6.0993	6.4837	6.9044	7.3650	7.8697	8.4231	9.0302	9.6966	10.4285	11.2327

Regulation 32 of the Local Government Pension Scheme (Scotland) Regulations 1998

TABLE 4:

FEMALE MEMBER

FEMALE BENEFICIARY*

PART B
(to apply when member's pension increases immediately, the increase is awarded and the payment is not suspended until the member reaches age 55)

Age last birthday of Member at retirement date	Age last birthday of Beneficiary at Member retirement date															
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
30	244.3055	266.1602	289.8045	315.3611	342.9603	372.7403	404.8470	439.4345	476.6656	516.7117	559.7530	605.9773	655.5806	708.7653	765.7398	
31	218.5543	238.4900	260.1205	283.5689	308.9654	336.4484	366.1642	398.2672	432.9207	470.2962	510.5740	553.9418	600.5946	650.7343	704.5678	
32	194.7451	212.7962	232.4335	253.7776	276.9568	302.1077	329.3747	358.9108	390.8774	425.4448	462.7913	503.1031	546.5736	593.4025	643.7945	
33	172.9247	189.1592	206.8614	226.1479	247.1429	269.9788	294.7963	321.7442	350.9804	382.6711	416.9909	454.1224	494.2549	537.5845	584.3122	
34	153.1161	167.6338	183.4967	200.8159	219.7098	240.3053	262.7372	287.1488	313.6920	342.5275	373.8242	407.7591	444.5162	484.2861	527.2644	
35	135.2512	148.1674	162.3060	177.7711	194.6744	213.1357	233.2825	255.2508	279.1850	305.2383	333.5720	364.3556	397.7658	433.9859	473.2046	
36	119.2278	130.6665	143.2070	156.9461	171.9875	188.4428	206.4311	226.0796	247.5239	270.9079	296.3837	324.1113	354.2580	386.9978	422.5102	
37	104.9344	115.0248	126.1014	138.2532	151.5756	166.1712	182.1500	199.6296	218.7357	239.6018	262.3694	287.1876	314.2128	343.6079	375.5416	
38	92.2437	101.1150	110.8642	121.5719	133.3249	146.2169	160.3485	175.8272	192.7680	211.2938	231.5344	253.6275	277.7173	303.9546	332.4958	
39	81.0195	88.7976	97.3530	106.7585	117.0924	128.4395	140.8909	154.5441	169.5035	185.8808	203.7945	223.3698	244.7386	268.0390	293.4144	
40	71.1238	77.9279	85.4173	93.6572	102.7181	112.6758	123.6124	135.6157	148.7797	163.2052	178.9991	196.2748	215.1516	235.7547	258.2143	
41	62.4211	68.3620	74.9050	82.1082	90.0342	98.7511	108.3319	118.8552	130.4053	143.0725	156.9525	172.1472	188.7639	206.9149	226.7177	
42	54.7836	59.9632	65.6703	71.9561	78.8765	86.4917	94.8668	104.0717	114.1815	125.2765	137.4423	150.7697	165.3543	181.2968	198.7021	
43	48.0910	52.6017	57.5732	63.0509	69.0840	75.7258	83.0340	91.0705	99.9019	109.5995	120.2391	131.9015	144.6716	158.6388	173.8964	
44	42.2330	46.1578	50.4843	55.2525	60.5057	66.2909	72.6590	79.6647	87.3668	95.8282	105.1162	115.3019	126.4608	138.6718	152.0174	
45	37.1103	40.5232	44.2858	48.4331	53.0032	58.0374	63.5804	69.6803	76.3890	83.7620	91.8584	100.7413	110.4769	121.1350	132.7885	
46	32.6328	35.5995	38.8702	42.4756	46.4488	50.8263	55.6472	60.9537	66.7915	73.2094	80.2594	87.9969	96.4803	105.7710	115.9332	
47	28.7198	31.2982	34.1406	37.2736	40.7265	44.5310	48.7213	53.3345	58.4106	63.9924	70.1257	76.8590	84.2438	92.3339	101.1857	
48	25.3003	27.5411	30.0110	32.7332	35.7331	39.0385	42.6793	46.6879	51.0993	55.9511	61.2833	67.1385	73.5619	80.6008	88.3046	
49	22.3115	24.2592	26.4056	28.7709	31.3771	34.2485	37.4112	40.8936	44.7261	48.9417	53.5754	58.6646	64.2487	70.3694	77.0699	
50	19.6980	21.3914	23.2571	25.3125	27.5769	30.0713	32.8186	35.8434	39.1724	42.8343	46.8598	51.2815	56.1341	61.4539	67.2790	
51	17.4114	18.8843	20.5064	22.2930	24.2608	26.4281	28.8147	31.4421	34.3336	37.5142	41.0108	44.8518	49.0675	53.6898	58.7520	
52	15.4094	16.6911	18.1021	19.6556	21.3662	23.2497	25.3234	27.6060	30.1177	32.8803	35.9172	39.2534	42.9153	46.9308	51.3289	
53	13.6553	14.7712	15.9991	17.3506	18.8382	20.4757	22.2780	24.2615	26.4437	28.8435	31.4815	34.3793	37.5599	41.0478	44.8685	
54	12.1168	13.0889	14.1582	15.3345	16.6288	18.0531	19.6202	21.3443	23.2407	25.3260	27.6177	30.1349	32.8977	35.9273	39.2461	