

**The Local Government Pension Scheme  
(Scotland)  
Trivial Commutation**

**Lump sums paid on or after 1 April 2009**

Date: 26 March 2010

Author: Ian Boonin



## Table of Contents

---

<b>1</b>	<b>Introduction and Legislative Background.....</b>	<b>2</b>
<b>2</b>	<b>Commutation of a Member's Pension .....</b>	<b>3</b>
<b>3</b>	<b>Commutation of a surviving spouse's, civil partner's, nominated cohabiting partner's or children's pension .....</b>	<b>7</b>
<b>4</b>	<b>Commutation of a pension credit member's pension.....</b>	<b>10</b>
<b>5</b>	<b>Examples.....</b>	<b>11</b>
<b>6</b>	<b>Table A Factors for member's pension Part 1 - Male members .....</b>	<b>14</b>
<b>7</b>	<b>Table A Factors for member's pension Part 2 - Female members.....</b>	<b>15</b>
<b>8</b>	<b>Table B Factors for contingent adult dependant's pension Part 1 - Male members .....</b>	<b>16</b>
<b>9</b>	<b>Table B Factors for contingent adult dependant's pension Part 2 - Female members.....</b>	<b>17</b>
<b>10</b>	<b>Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women.....</b>	<b>18</b>
<b>11</b>	<b>Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men .....</b>	<b>21</b>
<b>12</b>	<b>Table D Factors for children's pension .....</b>	<b>24</b>

## **1 Introduction and Legislative Background**

---

- 1.1 Regulation 39 of the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (SSI No.230 of 2008) (“the Benefits Regulations”) permits administering authorities to pay a lump sum representing the capital value of a small pension to a member, or surviving dependant of a deceased member, if it qualifies as a trivial commutation lump sum or a trivial commutation lump sum death benefit as defined by sections 166 and 168 of the Finance Act 2004. Regulation 39(2) of the Benefits Regulations states that the lump sum is calculated in accordance with guidance issued by the Scheme Actuary.
- 1.2 The purpose of this note is to provide the guidance referred to in Regulation 39(2) of the Benefits Regulations. It has been prepared by the Government Actuary’s Department (GAD) at the request of the Scottish Public Pensions Agency (SPPA) for onwards transmission to administering authorities. The Government Actuary, as Scheme Actuary, has approved the release of this guidance.

### **Period for which factors apply**

- 1.3 The factors are not subject to market conditions at the date the capital value of a small pension is to be calculated, but have been derived using assumptions which are expected to remain appropriate over the next few years. The factors should be reviewed periodically, depending on external circumstances, for example when changes in the actuarial assumptions adopted for other scheme factors take place, or following each triennial cycle of future valuations of the LGPS.

## 2 Commutation of a Member's Pension

- 2.1 Payment of a trivial commutation lump sum in respect of a pension discharges administering authorities from their liability for any pension payable to the member, or pensions or lump sums which may become payable on the member's death (including children's pensions).
- 2.2 Table A shows, according to the age and sex of the member, the factor to be multiplied by the member's pension in order to obtain the capital value of that pension. Table B gives the relevant factors to be multiplied by the amount of the contingent spouse's, civil partner's or nominated cohabiting partner's pension, whatever the member's marital / partnered status at the capitalisation date. The lump sum capital value payable is the sum of these two elements and should be determined in accordance with the following formula:

$$\begin{aligned} & \text{PREGMP} \times F_{\text{pre}} \\ & + \text{POSTGMP} \times F_{\text{post}} \\ & + \text{EXCESS} \times F_{\text{excess}} \\ & + \text{PREGMP}_w \times F_{\text{prew}} \\ & + \text{POSTGMP}_w \times F_{\text{postw}} \\ & + \text{EX}_w \times F_{\text{exw}} \end{aligned}$$

where

PREGMP annual GMP in payment accrued before 6.4.88  
 POSTGMP annual GMP in payment accrued from 6.4.88  
 EXCESS annual pension in payment in excess of GMP  
 PREGMP<sub>w</sub> annual survivor's GMP accrued before 6.4.88 payable upon member's death  
 POSTGMP<sub>w</sub> annual survivor's GMP accrued from 6.4.88 payable upon member's death  
 EX<sub>w</sub> annual survivor's pension in excess of GMP payable upon member's death

F<sub>pre</sub> factor for pre-88 GMP in payment – Table A  
 F<sub>post</sub> factor for post-88 GMP in payment – Table A  
 F<sub>excess</sub> factor for excess pension in payment over GMP – Table A  
 F<sub>prew</sub> factor for contingent survivor's pre-88 GMP – Table B  
 F<sub>postw</sub> factor for contingent survivor's post-88 GMP – Table B  
 F<sub>exw</sub> factor for excess of contingent survivor's pension over GMP – Table B

- 2.3 The examples in Section 5 illustrate such calculations.
- 2.4 In some instances it may be better for the member to first commute pension for lump sum up to the maximum allowed under Regulation 21 of the Benefits Regulations and then trivially commuting the remaining pension under Regulation 39. Scheme administrators are advised to check which approach leads to members receiving a higher amount of combined lump sum after any tax charges.

### HMRC requirements

- 2.5 The HMRC Registered Pension Schemes Manual (RPSM) provides guidance on the tax treatment of trivial commutation lump sums. RPSM09104900 is the start of the relevant section. However some of the main restrictions are:
- 2.5.1 Trivial commutation can only take place from a member's 60<sup>th</sup> birthday but before a member's 75<sup>th</sup> birthday.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

- 2.5.2 In general the member must not have already received a trivial commutation lump sum from another pension scheme on or after 6 April 2006 unless it was less than 12 months ago.
- 2.5.3 The value of the member's total pension rights held in registered pension schemes must not exceed 1% of the standard lifetime allowance on a nominated date.
- 2.6 Scheme administrators should note that the lump sum paid to the member and calculated under this guidance is not the same as the capital value of LGPS benefits calculated for the purposes of the test in the paragraph above. The capital value for HMRC purposes is calculated in one of the following three possible ways:
- 2.6.1 If the LGPS benefits are not yet crystallised, then their capital value is equal to twenty times the rate of pension to which the member would be entitled (where this is calculated before commutation but after the application of any early or late retirement factor) plus the amount of the retirement grant the member would be entitled to (subject to the same adjustments), plus the fund value of any AVC fund.
- 2.6.2 If the LGPS benefits were crystallised before 6 April 2006 then their capital value at 5 April 2006 would have been 25 times the annual rate of pension in payment on 5 April 2006. To convert to current terms, the amount should be multiplied by the Standard Lifetime Allowance for the tax year in which the capitalisation date falls and divided by £1.5 million.
- 2.6.3 If the LGPS benefits were crystallised on or after 6 April 2006, then the capital value of benefits crystallised would have been calculated when they were crystallised. This would be calculated as a percentage of the standard lifetime allowance. This percentage can be applied to the Standard Lifetime Allowance for the tax year that the nominated date falls in.
- 2.7 If LGPS benefits have not been crystallised before payment of a trivial commutation lump sum then in most cases 25% of the trivial commutation lump sum (which would include allowance for the pension, retirement grant and AVCs if applicable) may be received tax free. GAD understands that if the LGPS benefits have been crystallised, then the trivial commutation lump sum is all taxable as income.
- 2.8 RPSM09105040 lists the process that an administrator should go through before paying a trivial commutation lump sum. Administrators should note that a member may be able to effectively prevent a trivial commutation lump sum being paid by refusing to provide information on possible pension benefits from other schemes.
- 2.9 The 2008 Budget introduced an additional change which looks at each scheme in isolation and allows benefits to be paid as a lump sum where the value of the member's pension rights in that scheme is below £2,000. This change came into force on 1 December 2009.

### **Contracting-out**

- 2.10 According to contracting-out legislation, total commutation of a former member's pension containing a GMP revalued using section 148 orders is not permitted until the GMP has become payable (normally age 60 for women and 65 for men).

### **Pensions increases**

- 2.11 It is important that the total pension to which the factors are applied is the current level of the pension payable by the Scheme at the date the pension is commuted including pension increases. The total GMP should include revaluations up to GMP pensionable age (60 for women and 65 for men) and any increments where payment of the GMP was deferred past GMP pensionable age. The post 5-April 1988 element of the GMP

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

should include any pension increases applicable since GMP pensionable age for which the Scheme is responsible.

**Uncrystallised benefits**

- 2.12 If the benefits to be commuted are not yet crystallised, then the pension amount to be used in the calculation is the pension that would be payable if the benefits were crystallised on the day of trivial commutation. The trivial commutation lump sum should also include the amount of the retirement grant payable to the member if benefits were crystallised on the day of trivial commutation. The pension and retirement grant used for the calculation should include the appropriate early retirement reduction or late retirement increase but should not allow for any (non-trivial) commutation.
- 2.13 If a member wishes to use non-trivial commutation to bring their capital value below the 1% of Lifetime Allowance limit in order to receive a trivial commutation lump sum, then they must first crystallise the pension commencement lump sum and the scheme pension. The scheme pension can then be trivially commuted as a crystallised pension. The trivial commutation may take place immediately after the crystallisation and before any pension benefits have actually been paid.
- 2.14 The amount to be paid in respect of an AVC fund that has not been annuitised or converted to scheme pension is the fund value.

**Table A**

- 2.15 Table A is for use respectively for male and female members' pensions (including those of former members). It is necessary to apply separate factors to the pre-6 April 1988 GMP, to the post-5 April 1988 GMP and to the excess of the member's pension over the combined total of the GMPs. The reason for this is that pensions increases on the GMP elements are not normally paid by the Scheme (in the case of the pre-6 April 1988 GMP), or are normally paid only up to 3% each year in the case of the post-5 April 1988 element. In any case where the Scheme is paying pension increases on the whole of the pre-6 April 1988 GMP or paying pension increases in excess of 3% on the post-5 April 1988 GMP, the capital value of that part of the GMP, or the whole of it, as appropriate, should be calculated using the factor for the excess of the member's pension over the GMP.
- 2.16 There are no GMP factors for males aged from 60 to 64 since male members with GMP may not trivially commute their benefits until the GMP becomes payable at age 65.

**Table B**

- 2.17 The factors in this table are to be applied to the member's contingent survivor's pension whatever the member's marital / partnered status at the capitalisation date and then added to the values of the member's pension as calculated using the Table A factors. Where there is potentially contingent survivor cover for service prior to April 1988, this should – except where the current status would not confer such cover - be reflected in the contingent pension valued, but in other cases, no account should be taken of any such pre-1988 service in valuing contingent survivor benefits.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

- 2.18 Note that the State benefit broadly corresponding to pre-88 GMP is paid to widows but not to widowers, bereaved civil partners or nominated cohabiting partners. Similarly, State benefit corresponding to post-88 GMP is paid to widows, widowers and bereaved civil partners but is not paid to bereaved nominated cohabiting partners. In cases where there is no corresponding element of State pension, the assumption is that the scheme will pay all the increases on the relevant GMP element, and in such instances the corresponding set of GMP factors will not be required. The notes to Table B specify the cases in which the GMP factors should not be used, based on the current marital/partner status of the member.
- 2.19 In remaining cases, it will be necessary to apply different factors to the contingent spouse's or civil partner's GMP (restricted to only post-5 April 1988 GMP in the case of a female member or a male member with a civil partner) and the excess of the total contingent spouse's or civil partner's pension over the contingent spouse's or civil partner's total GMP.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

### **3 Commutation of a surviving spouse's, civil partner's, nominated cohabiting partner's or children's pension**

---

- 3.1 Administering authorities may commute the pension which is payable to any surviving spouse, civil partner or nominated cohabiting partner or to (or in respect of) an eligible child or children to pay a trivial commutation lump sum death benefit.
- 3.2 Table C shows, according to the age and sex of the surviving spouse, civil partner or nominated cohabiting partner the factors to be multiplied by their pension.
- 3.3 Table D shows the factors to be multiplied by the pension payable to or in respect of the child, or to or in respect of each of two children according to their age. Where an authority has not apportioned a children's pension among the eligible children, it should be assumed that it is apportioned equally between the two youngest eligible children.

#### **HMRC requirements**

- 3.4 Guidance on the tax treatment of trivial commutation lump sum death benefits can be found in the HM Revenue and Customs Registered Pension Scheme Manual. RPSM10105260 is the start of the relevant section. However, some of the main restrictions are:
  - 3.4.1 Payment must be made before the date on which the former member would have reached age 75. No lump sum can be paid if the former officer was aged 75 or over at death.
  - 3.4.2 The lump sum actually paid must not exceed 1% of the standard lifetime allowance on the date it is paid.
- 3.5 GAD's understanding is that a trivial commutation lump sum death benefit is taxable as income.

#### **Pensions increases**

- 3.6 It is important that the total pension to which the factors are applied is the current level of the pension payable by the Scheme at the date the pension is commuted including pension increases. The total GMP should include revaluations up to GMP pensionable age (60 for women and 65 for men) and any increments where payment of the GMP was deferred past GMP pensionable age. The post 5-April 1988 element of the GMP should include any pension increases applicable since GMP pensionable age for which the Scheme is responsible.

#### **AVCs**

- 3.7 If the member had an AVC fund which had not been annuitised or converted to scheme pension or membership, the amount payable in respect of that AVC fund would be the fund value.



**Table C**

- 3.8 This table is for use in valuing a surviving spouse's, civil partner's or nominated cohabiting partner's pension. Separate factors are appropriate for valuing the pre-6 April 1988 widow's GMP and the post-5 April 1988 widow's (or female bereaved civil partner's) GMP, because pension increases on the pre-6 April 1988 GMP and pension increases in excess of 3% on the post-5 April 1988 GMP would not normally be paid by the Scheme after GMP pensionable age. If, in any case the scheme is paying pension increases on the whole of a widow's pre-6 April 1988 GMP (or paying increases in excess of 3% on the post-1988 widow's or civil partner's GMP), the capital value of that part of the GMP, or the whole of it (as appropriate), should be calculated using the factor for the excess of the woman's pension over the GMP.
- 3.9 We understand that full increases are paid by the Scheme on the post-5 April 1988 GMP until the widower or civil partner attains age 65, and also after that age in most cases. Therefore, for such cases the factors applying to the excess of the pension over the post-5 April 1988 GMP should also be used for the GMP element. If, in any case, the Scheme is or will be paying pension increases limited to 3% pa on the post-1988 widower's or civil partner's GMP of a man over age 65, the capital value of the post-5 April 1988 widower's or civil partner's GMP should be calculated using the post-5 April 1988 factors.
- 3.10 Note that pre-88 GMP is paid to widows but not to widowers, bereaved civil partners or cohabiting partners. Post-88 GMP is paid to widows, widowers and bereaved civil partners but is not paid to bereaved nominated cohabiting partners.
- 3.11 For the avoidance of doubt, the table relating to women is applicable for widows, female bereaved civil partners and female bereaved nominated cohabiting partners, the table relating to men is used for widowers, male bereaved civil partners and male bereaved nominated cohabiting partners.

**Table D**

- 3.12 This table should be used to value a pension which is payable to, or in respect of, an eligible child or children. Factors for children aged up to 15 are based on the child's age, and are independent of gender. The factors for those aged 16 and over are provided on the basis of how long the child concerned is expected to remain in full-time education – these factors are independent of both age and gender. Administering authorities should determine this period and it should reflect the individual child's circumstances.
- 3.13 The expected duration must be no longer than the period to the child's 23<sup>rd</sup> birthday.
- 3.14 Where a factor is required for a child aged 16 and over which does not relate to a whole number of years, the factors should be interpolated. For example, suppose a child is aged 16 years and 2 months and is expected to remain in full time education up to their 21<sup>st</sup> birthday. In this case, we would want a period in full time education of 4 years and 10 months. The appropriate factor can then be calculated using the 4 and 5 year factors as follows:

$$\text{Factor} = 10/12 * 4.59 \text{ (5 year factor)} + 2/12 * 3.74 \text{ (4 year factor)} = 4.45$$

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

- 3.15 No factors are provided to value a pension to a child who is incapacitated. Children's long-term pension should not be commuted where one of the children in the family who is receiving a pension is under age 17 and incapacitated. A case involving a child over age 17 who is not in full-time education but is still an eligible child because he is incapacitated should be referred to GAD with full details.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

#### **4 Commutation of a pension credit member's pension**

---

- 4.1 Administering authorities may commute the pension payable to a pension credit member into a trivial commutation lump sum. Pension credit members are generally treated for this purpose in the same way as contributing members.
- 4.2 The HMRC requirements discussed in section 2 also apply to pension credit members. The capital value test should include pension credit benefits and benefits the member has accrued as a contributing member of a pension scheme.

#### **Table C**

- 4.3 Table C should be used to capitalise lump sum benefits for pension credit members. Pension credits cannot contain a GMP, so the only factor that need be used is the one for the excess over the GMP.
- 4.4 Table C shows, according to the age and sex of the pension credit member, the factors to be multiplied by the pension credit member's pension. For the avoidance of doubt, the table relating to women is applicable for former wives and female civil partners, whilst the table relating to men is applicable for former husbands and male civil partners.



**Ian Boonin**  
Fellow of the Institute of Actuaries  
Government Actuary's Department  
26 March 2010

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 5 Examples

---

### Example 1: Former member's pension already in payment at capitalisation date

Sex: Male

Date of birth: 15 March 1945

Effective capitalisation date: 26 March 2010

Age in complete years on effective capitalisation date: 65

Partner status at capitalisation date: married or single (for other status/gender combinations, the contingent pension might be lower than that shown in the example below, and the GMP treatment might also be different)

Total pension in payment: £675 pa of which £150 pa is pre-88 GMP (on which the scheme does not pay pension increases) and £525 pa excess over the GMP. There is no post-88 GMP. The elements of the contingent partner pension are assumed here to be one-half of the corresponding member's elements.

HMRC test: capital value of member's pension plus lump sum was < 1% of level of Lifetime Allowance at the time benefits first commenced.

PREGMP	150
EXCESS	525
PREGMP <sub>w</sub>	75
EX <sub>w</sub>	262.50
F <sub>pre</sub>	12.46
F <sub>excess</sub>	15.82
F <sub>prew</sub>	1.92
F <sub>exw</sub>	3.22

Capitalised lump sum payable:

$$\begin{aligned}
 &= \text{PREGMP} \times F_{\text{pre}} + \text{EXCESS} \times F_{\text{excess}} + \text{PREGMP}_w \times F_{\text{prew}} + \text{EX}_w \times F_{\text{exw}} \\
 &= 150 \times 12.46 + 525 \times 15.82 + 75 \times 1.92 + 262.5 \times 3.22 \\
 &= 1,869.0 + 8,305.5 + 144.0 + 845.25 \\
 &= \mathbf{\pounds 11,163.75}
 \end{aligned}$$

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

### Example 2: Deferred benefits due to commence at capitalisation date

Sex: Male  
Date of Birth: 26 July 1944  
Date of Exit: 9 October 1993  
Effective capitalisation date: 27 July 2009  
Age in complete years at effective capitalisation date: 65  
Partner status at capitalisation date: nominated unmarried partner

Member's pension entitlement is £800 pa (of which £50 pa is pre-88 GMP and £100 pa is post-88 GMP) with £300 of contingent partner pension (relating to post-88 service only) and a £2,400 retirement grant.

HMRC test:  $20 \times £800 + £2,400 = £18,400 > 1\%$  of Lifetime Allowance for 2009-10 = £17,500.

As the capital amount is greater than 1% of lifetime allowance the member cannot trivially commute these benefits in their current form.

In order to take advantage of a trivial commutation facility, the member would need to non-trivially commute a portion of their pension so as to reduce the capital value of their total benefits to a point at which they are permitted to trivially commute them.

If the member commutes £112.50 pa of pension this increases their lump sum retirement grant by £1,350. They would then have a pension entitlement of £687.50 pa and a retirement grant of £3,750

HMRC test:  $20 \times £687.50 + £3,750 = £17,500 \leq 1\%$  of Lifetime Allowance for 2009-10 = £17,500.

PRE GMP	50
POST GMP	100
EXCESS	537.50
POSTGMP <sub>W</sub>	50 (Half of members Post-88 GMP)
EX <sub>W</sub>	250 (Only post-88 service is counted for unmarried partners)
F <sub>PREGMP</sub>	12.46
F <sub>POSTGMP</sub>	15.03
F <sub>EXCESS</sub>	15.82
F <sub>POSTGMPW</sub>	2.89
F <sub>EXW</sub>	3.22

Capitalised lump sum payable.

$$\begin{aligned}
 &= \text{PREGMP} \times F_{\text{PREGMP}} + \text{POSTGMP} \times F_{\text{POSTGMP}} + \text{EXCESS} \times F_{\text{EXCESS}} + \\
 &\text{POSTGMPW} \times F_{\text{POSTGMPW}} + \text{EX}_W \times F_{\text{EXW}} \\
 &= 50 \times 12.46 + 100 \times 15.03 + 537.5 \times 15.82 + 50 \times 2.89 + 250 \times 3.22 \\
 &= 623 + 1503 + 8,503.25 + 144.5 + 805 \\
 &= \mathbf{£11,578.75}
 \end{aligned}$$

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

**Example 3: Female survivor at capitalisation date**

Sex: Female  
Date of Birth: 26 January 1945  
Effective capitalisation date: 22 April 2016  
Age in complete years at effective capitalisation date: 71

Total Pension in Payment to survivor £350 of which £50 is pre-88 GMP and £125 is post-88 GMP. The excess over the GMP is therefore £175.

PREGMP	50
POSTGMP	125
EXCESS	175
F <sub>PRE</sub>	11.14
F <sub>POST</sub>	13.21
F <sub>EX</sub>	13.83

**a) Survivor is widow of former member**

Capitalised lump sum payable

$$\begin{aligned}
 &= \text{PREGMP} \times F_{\text{PRE}} + \text{POSTGMP} \times F_{\text{POST}} + \text{EXCESS} \times F_{\text{EX}} \\
 &= 50 \times 11.14 + 125 \times 13.21 + 175 \times 13.83 \\
 &= 557 + 1,651.25 + 2,420.25 \\
 &= \mathbf{\pounds 4,628.50}
 \end{aligned}$$

**b) Survivor was civil partner of former member**

As the member was a civil partner, the excess factor is applied to the excess pension over only post-88 GMP's.

$$\begin{aligned}
 &= \text{PREGMP} \times F_{\text{EX}} + \text{POSTGMP} \times F_{\text{POST}} + \text{EXCESS} \times F_{\text{EX}} \\
 &= 50 \times 13.83 + 125 \times 13.21 + 175 \times 13.83 \\
 &= 691.5 + 1,651.25 + 2,420.25 \\
 &= \mathbf{\pounds 4,763.00}
 \end{aligned}$$

**c) Survivor was nominated partner of former member**

As the member was a nominated partner the excess factor is applied to the entire pension (including GMP's).

$$\begin{aligned}
 &= \text{PREGMP} \times F_{\text{EX}} + \text{POSTGMP} \times F_{\text{EX}} + \text{EXCESS} \times F_{\text{EX}} \\
 &= 50 \times 13.83 + 125 \times 13.83 + 175 \times 13.83 \\
 &= 691.5 + 1,728.75 + 2,420.25 \\
 &= \mathbf{\pounds 4,840.50}
 \end{aligned}$$

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 6 Table A Factors for member's pension Part 1 - Male members

Capital value of an annual pension of £1 to the member

Member's age last birthday at the date of commutation	Pre-6 April 1988 GMP	Post-5 April 1988 GMP	Excess over the GMP
	£	£	£
60			17.55
61			17.22
62			16.89
63			16.55
64			16.21
65	12.46	15.03	15.82
66	12.19	14.64	15.39
67	11.90	14.24	14.95
68	11.61	13.83	14.51
69	11.31	13.42	14.05
70	11.01	13.00	13.60
71	10.70	12.58	13.14
72	10.38	12.16	12.68
73	10.07	11.73	12.22
74	9.75	11.31	11.77

Notes:

Male members cannot trivially commute under age 65 if their pension contains a GMP. Therefore no GMP factors are provided under age 65.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 7 Table A Factors for member's pension Part 2 - Female members

Capital value of an annual pension of £1 to the member

Member's age last birthday at the date of commutation	Pre-6 April 1988	Post-5 April 1988	Excess over the
	GMP	GMP	GMP
	£	£	£
60	13.74	17.12	18.19
61	13.58	16.84	17.87
62	13.41	16.55	17.54
63	13.24	16.26	17.20
64	13.06	15.96	16.86
65	12.83	15.62	16.47
66	12.58	15.24	16.06
67	12.32	14.86	15.64
68	12.05	14.47	15.21
69	11.77	14.07	14.77
70	11.48	13.67	14.33
71	11.19	13.26	13.88
72	10.89	12.84	13.43
73	10.59	12.43	12.98
74	10.29	12.02	12.53



Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 8 Table B Factors for contingent adult dependant's pension Part 1 - Male members

Capital value of a contingent adult dependant's annual pension of £1 for a male member

Member's age last birthday at the date of commutation	Pre-6 April 1988 GMP £	Post-5 April 1988 GMP £	Excess over the GMP £
60			3.01
61			3.06
62			3.10
63			3.15
64			3.18
65	1.92	2.89	3.22
66	1.97	2.93	3.25
67	2.02	2.97	3.29
68	2.07	3.01	3.32
69	2.12	3.05	3.35
70	2.18	3.09	3.38
71	2.20	3.08	3.37
72	2.23	3.08	3.35
73	2.24	3.06	3.32
74	2.26	3.05	3.29

**Notes:**

Male members cannot trivially commute under age 65 if their pension contains a GMP. Therefore no GMP factors are provided under age 65.

The GMP factors should not be used and the factor for the excess should be applied to the whole contingent pension if the member has a nominated cohabiting partner.

If the member has a civil partner, then the pre-88 GMP factor should not be used and the excess factor should be applied to the excess over the post-88 GMP.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 9 Table B Factors for contingent adult dependant's pension Part 2 - Female members

Capital value of a contingent adult dependant's annual pension of £1 for a female member who is married, in a civil partnership or has a nominated cohabiting partner

Member's age last birthday at the date of commutation	Post-5 April 1988 GMP	Excess over the post 5-April 1988 GMP
	£	£
60	1.16	1.29
61	1.16	1.29
62	1.16	1.28
63	1.15	1.27
64	1.15	1.26
65	1.14	1.25
66	1.13	1.23
67	1.12	1.22
68	1.10	1.20
69	1.09	1.18
70	1.07	1.16
71	1.03	1.11
72	0.99	1.06
73	0.94	1.01
74	0.90	0.96

Note:

The GMP factor should not be used and the factor for the excess should be applied to the whole contingent pension if the member has a nominated cohabiting partner.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

### 10 Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women

Capital value of a long-term annual pension of £1 payable to a female surviving dependant or a female pension credit member

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
20	24.93	25.79	26.07
21	24.79	25.68	25.96
22	24.64	25.57	25.86
23	24.49	25.45	25.75
24	24.33	25.32	25.64
25	24.17	25.19	25.52
26	24.00	25.06	25.40
27	23.83	24.92	25.27
28	23.65	24.78	25.14
29	23.46	24.64	25.01
30	23.27	24.49	24.87
31	23.07	24.33	24.73
32	22.87	24.17	24.59
33	22.66	24.01	24.43
34	22.44	23.84	24.28
35	22.21	23.66	24.12
36	21.98	23.48	23.95
37	21.74	23.29	23.78
38	21.49	23.09	23.60
39	21.23	22.89	23.42
40	20.96	22.68	23.23
41	20.68	22.47	23.03
42	20.40	22.24	22.83
43	20.10	22.01	22.62
44	19.80	21.78	22.40
45	19.48	21.53	22.18
46	19.16	21.28	21.96
47	18.83	21.03	21.72
48	18.49	20.76	21.48
49	18.13	20.49	21.24

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women – continued 1**

Capital value of a long-term annual pension of £1 payable to a female surviving adult dependant or a female pension credit member

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
50	17.77	20.21	20.98
51	17.39	19.92	20.72
52	17.00	19.62	20.45
53	16.60	19.32	20.18
54	16.19	19.00	19.90
55	15.76	18.68	19.61
56	15.32	18.35	19.31
57	14.87	18.00	19.00
58	14.40	17.65	18.68
59	13.92	17.29	18.36
60	13.58	16.96	18.03
61	13.40	16.66	17.69
62	13.21	16.35	17.34
63	13.02	16.04	16.98
64	12.81	15.72	16.62
65	12.60	15.38	16.24
66	12.38	15.04	15.86
67	12.15	14.69	15.47
68	11.91	14.34	15.07
69	11.66	13.97	14.67
70	11.41	13.59	14.25
71	11.14	13.21	13.83
72	10.86	12.82	13.40
73	10.58	12.42	12.97
74	10.29	12.02	12.53
75	9.99	11.61	12.08
76	9.68	11.19	11.64
77	9.37	10.78	11.19
78	9.05	10.36	10.74
79	8.73	9.95	10.29
80	8.41	9.53	9.85

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 1 - Women – continued 2**

Capital value of a long-term annual pension of £1 payable to a female surviving adult dependant or a female pension credit member

Age last birthday of woman	Pre-6 April 1988 widow's GMP £	Post-5 April 1988 widow's or civil partner's GMP £	Excess over dependant's GMP if payable or whole pension otherwise £
81	8.08	9.11	9.41
82	7.75	8.70	8.96
83	7.42	8.28	8.52
84	7.08	7.86	8.09
85	6.74	7.45	7.65
86	6.40	7.04	7.22
87	6.06	6.64	6.80
88	5.73	6.25	6.39
89	5.40	5.86	5.99
90	5.08	5.49	5.60
91	4.76	5.12	5.22
92	4.46	4.77	4.86
93	4.16	4.44	4.51
94	3.88	4.12	4.19
95	3.61	3.82	3.88
96	3.36	3.54	3.59
97	3.13	3.29	3.33
98	2.91	3.05	3.09
99	2.72	2.84	2.88
100	2.54	2.65	2.68

#### Notes

The GMP factors should not be used and the factor for the excess should be applied to the whole pension if the woman is a bereaved nominated cohabiting partner or she is a pension credit member.

If the woman is a bereaved civil partner, then the pre-88 GMP factor should not be used and the excess factor should be applied to the excess over the post-88 GMP.

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

### 11 Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

Age last birthday of man	Post-5 April 1988 widower's or civil partner's GMP £	Excess over post-5 April 1988 GMP if payable or whole pension otherwise £
20	25.65	25.81
21	25.53	25.70
22	25.41	25.59
23	25.29	25.47
24	25.16	25.35
25	25.03	25.23
26	24.89	25.10
27	24.75	24.96
28	24.61	24.82
29	24.46	24.68
30	24.30	24.53
31	24.14	24.38
32	23.97	24.22
33	23.80	24.06
34	23.63	23.90
35	23.45	23.72
36	23.26	23.55
37	23.07	23.37
38	22.87	23.18
39	22.66	22.98
40	22.45	22.78
41	22.23	22.57
42	22.00	22.36
43	21.77	22.14
44	21.53	21.91
45	21.28	21.68
46	21.03	21.44
47	20.77	21.19
48	20.50	20.94
49	20.22	20.68

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men – continued 1**

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

Age last birthday of man	Post-5 April 1988 widower's or civil partner's GMP £	Excess over post-5 April 1988 GMP if payable or whole pension otherwise £
50	19.94	20.41
51	19.65	20.13
52	19.35	19.85
53	19.04	19.56
54	18.72	19.27
55	18.40	18.96
56	18.06	18.65
57	17.72	18.32
58	17.37	17.99
59	17.00	17.66
60	16.64	17.31
61	16.26	16.96
62	15.88	16.61
63	15.49	16.25
64	15.09	15.88
65	14.72	15.51
66	14.38	15.13
67	14.02	14.73
68	13.66	14.33
69	13.29	13.92
70	12.91	13.50
71	12.52	13.08
72	12.12	12.65
73	11.72	12.21
74	11.31	11.77
75	10.90	11.33
76	10.49	10.89
77	10.08	10.45
78	9.67	10.01
79	9.27	9.58
80	8.87	9.16

Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

**Table C Factors for surviving adult dependant's and pension credit member's pension Part 2 - Men – continued 2**

Capital value of a long-term annual pension of £1 payable to a male surviving adult dependant or a male pension credit member

<b>Age last birthday of man</b>	<b>Post-5 April 1988 widower's or civil partner's GMP £</b>	<b>Excess over post-5 April 1988 GMP if payable or whole pension otherwise £</b>
81	8.48	8.74
82	8.10	8.33
83	7.71	7.93
84	7.33	7.52
85	6.94	7.12
86	6.57	6.73
87	6.20	6.35
88	5.85	5.98
89	5.51	5.62
90	5.18	5.28
91	4.86	4.95
92	4.56	4.64
93	4.27	4.34
94	4.00	4.06
95	3.73	3.78
96	3.48	3.52
97	3.24	3.28
98	3.02	3.05
99	2.82	2.85
100	2.63	2.66

Note:

The GMP factor should not be used and the factor for the excess should instead be applied to the whole pension if the man is a bereaved nominated cohabiting partner or is a pension credit member.



Local Government Pension Scheme (Scotland)  
Trivial Commutation – lump sums paid on or after 1 April 2009

## 12 Table D Factors for children's pension

Capital value of an annual payment of pension of £1 payable to a child other than an incapacitated child

Age last birthday of child	Capital value of £1 per annum to a child £
0	13.74
1	13.20
2	12.65
3	12.07
4	11.48
5	10.86
6	10.22
7	9.56
8	8.88
9	8.18
10	7.44
11	6.69
12	5.90
13	5.09
14	4.25
15	3.39

Capital value of an annual payment of pension of £1 payable to a child, aged between 16 and 23, other than an incapacitated child. The factor should be chosen according to the time (in years) that the child is expected to remain in full-time education.

Number of years remaining in full-time education	Capital value of £1 per annum to a child £
7	6.22
6	5.42
5	4.59
4	3.74
3	2.85
2	1.93
1	0.98
0	0.00