

The Local Government Pension Scheme (Scotland) Purchase of Additional Survivor Benefits

Date: 16 July 2012

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UNCLASSIFIED

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1 Introduction

- 1.1 Under regulation 14A of the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (“the Benefits Regulations”) (SSI 2008/230 as amended by SSI 2011/349), a member may elect to make additional contributions to the LGPS in respect of the whole or part of any period of membership occurring prior to 6th April 1988 to be credited with additional benefits in respect of a surviving nominated cohabiting partner (within the meaning of regulation 25 of the Benefits Regulations). The election must be made within 12 months of the date of a nomination under regulation 25 of the Benefits Regulations. Regulations 21A and 21B of the Local Government Pension Scheme (Administration) Regulations 2008 (“the Administration Regulations”) (SSI 2008/228 as amended by SSI 2011/349) provides further conditions relating to the purchase of additional survivor benefits (“ASBs”) by members. [Note addendum]
- 1.2 Regulation 21A of the Administration Regulations provides that the amount of the additional survivor benefits contributions (“ASBCs”) paid by a member purchasing ASBs must be the amount for the time being determined by the Scheme Actuary.
- 1.3 Regulation 21B of the Administration Regulations provides that the amount of ASBs credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or death must be determined by the Scheme Actuary.
- 1.4 The purpose of this note prepared by the Government Actuary's Department for the Scottish Public Pensions Agency (SPPA), and issued to them for onward transmission to the administering and employing authorities, is to provide the guidance referred to in Regulation 21A and 21B of the Administration Regulations.
- 1.5 In carrying out this work I have followed our normal quality processes for work conducted on public service pension matters¹.

Implementation and Review

- 1.6 The factors and guidance contained in this note should be followed with immediate effect.
- 1.7 Existing ASB contracts should be revised from 1 April 2013 in accordance with Regulation 20(8) of the Administration Regulations. The new rates for contributions from 1 April 2013 should reflect the rates in this note but based on the member's age and payment period for the original contract (rather than their age at 1 April 2013 and the remaining payment period).
- 1.8 The factors should continue to be reviewed periodically, depending on external circumstances, for example when changes in the actuarial assumptions adopted for other scheme factors take place, or following each triennial cycle of future valuations of the LGPS.

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

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Limitations

- 1.9 This note should not be used for any purpose other than to determine the cost or revised cost of purchasing ASBs.
- 1.10 This note should be considered in its entirety as individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect.
- 1.11 This note only covers the principles around the calculation of the cost of purchasing ASBs. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 1.12 Administrators should satisfy themselves that an election to purchase ASB complies with all legislative requirements, including, but not limited to, tax requirements.

2 Benefits purchased

- 2.1 A member may choose to pay ASBCs in respect of the whole or part of any period of membership occurring prior to 6th April 1988 in order to be credited with ASBs in respect of a surviving nominated cohabiting partner.
- 2.2 The payment of ASBCs may be made only in respect of complete years of membership unless the member chooses to pay ASBCs in respect of all of their period of membership occurring prior to 6th April 1988.
- 2.3 If a member chooses to purchase ASBs, the partner's benefits will be based on the period of membership occurring from 6th April 1988 plus the period of membership occurring before that date in respect of which the member chooses to pay ASBCs.
- 2.4 If a member stops contributing before the end of the payment period for a reason other than retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or death, the ASBs which the member had applied for will be reduced pro-rata. The ASBs awarded will be the ASBs originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions continued to the end of the payment period (see Example 3).
- 2.5 If a member retires on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or dies before the end of the contract, ASBs which the member had applied for will be granted to the surviving nominated cohabiting partner.
- 2.6 If a member chooses to pay ASBCs and subsequently separates from their partner, then the ASB can transfer to any new partner, but ASBCs cannot be refunded in the event that the member does not enter a new relationship. The ASB transferred to the new partner will not be adjusted for the age and/or gender of the new partner.

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3 Contributions

- 3.1 The ASBCs may be paid for over a number of years but not exceeding the period to the member's normal retirement age. For any part years, ASBC rates will need to be interpolated (see Example 2).
- 3.2 Contracts may commence at any time in the year.
- 3.3 Tables are attached to this Guidance Note that should be used in order to determine the ASBCs, expressed as a percentage of full-time equivalent salary, for an increase in respect of partner's benefits of one year.
- 3.4 The factor depends on the member's age at their last birthday at the calculation date, their sex and the sex of their partner, and on the payment period selected.
- 3.5 ASBC rates in this note are subject to change in the future. Any revision to rates would apply to any contracts that still had contributions outstanding at the time of the revision. The revised ASBC rates would take effect for existing contracts on the 1st April following the revision.
- 3.6 A member who leaves service must stop contributing for ASBs. An active member may stop contributing for ASBs if he or she notifies the administering authority in writing.

4 Other considerations

- 4.1 The administering authority has the option to request a medical report from members wishing to purchase ASBs and if the report does not satisfy the Administering Authority that the member is in reasonably good health, it may refuse the request. There may be a strain on the fund if a member is awarded an ill-health pension from an early age or dies leaving a young nominated cohabiting partner.

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16 July 2012

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5 Examples

Example 1 – member elects to purchase all pre 6/4/88 service

Calculation date	1 March 2013
Sex of member	Male
Sex of partner	Male
Member's date of birth	1 July 1962
Date member joined scheme	1 March 1987
Member's age last birthday at calculation date	50
Period to purchase	1 year 36 days (all membership before 6/4/88) = 1.099 years [1+ 36/365]
Payment period	10 years
Factor from Table C	0.21% of FTE salary
Periodical ASBC rate	0.231% of FTE salary [0.21 x 1.099]

Example 2 – interpolated contribution rate

Calculation date	1 October 2013
Sex of member	Female
Sex of partner	Male
Member's date of birth	1 July 1963
Date member joined scheme	15 October 1985
Member's age last birthday at calculation date	50
Period to purchase	2 years
Payment period	Up to age 65 = 14 years 274 days (14.751)
Factor from Table B	0.10% (age 50 for payment period of 14 years)
Factor from Table B	0.09% (age 50 and payment period of 15 years)
Interpolated Factor	0.09% [0.751 x 0.09 + 0.249 x 0.10]
Periodical ASBC rate	0.18% of FTE salary [0.09 x 2]

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Example 3 – resignation before contract completed

Calculation date	1 October 2013
Sex of member	Male
Sex of partner	Female
Member's date of birth	1 July 1963
Member's age last birthday at calculation date	50
Date member joined scheme	5 June 1984
Period to purchase	3 years
Payment period	10 years
Factor from Table A	0.29%
Periodical ASBC rate	0.87% of FTE salary [0.29 x 3]
Member leaves active service 30 September 2016	
ASBs purchased (see para.2.4)	329 days [3.000 x 36 months / 120 months = 0.900 years]

The above examples demonstrate the proportionate approach for calculating the ASBs purchased but a more accurate approach should be adopted for any incomplete months.

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Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (1)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	2.70%	1.34%	0.89%	0.67%	0.54%	0.45%	0.38%	0.33%	0.30%	0.27%	0.24%	0.22%	0.20%	0.19%	0.18%
38	2.70%	1.34%	0.90%	0.67%	0.54%	0.45%	0.38%	0.33%	0.30%	0.27%	0.24%	0.22%	0.21%	0.19%	0.18%
39	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.38%	0.33%	0.30%	0.27%	0.24%	0.22%	0.21%	0.19%	0.18%
40	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.38%	0.34%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%
41	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.38%	0.34%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.19%
42	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.38%	0.34%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.19%
43	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.39%	0.34%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.19%
44	2.70%	1.35%	0.90%	0.67%	0.54%	0.45%	0.39%	0.34%	0.30%	0.28%	0.25%	0.23%	0.22%	0.20%	0.19%
45	2.70%	1.35%	0.90%	0.68%	0.54%	0.45%	0.39%	0.34%	0.31%	0.28%	0.25%	0.23%	0.22%	0.20%	0.19%
46	2.70%	1.35%	0.90%	0.68%	0.54%	0.45%	0.39%	0.35%	0.31%	0.28%	0.26%	0.24%	0.22%	0.20%	0.19%
47	2.70%	1.35%	0.90%	0.68%	0.55%	0.46%	0.39%	0.35%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%	0.19%
48	2.69%	1.35%	0.90%	0.68%	0.55%	0.46%	0.40%	0.35%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%	0.20%
49	2.69%	1.35%	0.91%	0.68%	0.55%	0.46%	0.40%	0.35%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%	0.20%
50	2.71%	1.36%	0.91%	0.69%	0.55%	0.46%	0.40%	0.35%	0.32%	0.29%	0.26%	0.24%	0.23%	0.21%	0.20%
51	2.71%	1.36%	0.91%	0.69%	0.56%	0.47%	0.40%	0.35%	0.32%	0.29%	0.26%	0.24%	0.23%	0.21%	
52	2.72%	1.37%	0.92%	0.69%	0.56%	0.47%	0.40%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%		
53	2.72%	1.37%	0.92%	0.69%	0.56%	0.47%	0.41%	0.36%	0.32%	0.29%	0.27%	0.25%			
54	2.72%	1.37%	0.92%	0.70%	0.56%	0.47%	0.41%	0.36%	0.32%	0.29%	0.27%				
55	2.72%	1.37%	0.92%	0.70%	0.56%	0.47%	0.41%	0.36%	0.32%	0.29%					
56	2.72%	1.37%	0.92%	0.70%	0.56%	0.47%	0.41%	0.36%	0.32%						
57	2.72%	1.37%	0.92%	0.70%	0.56%	0.47%	0.41%	0.36%							
58	2.71%	1.37%	0.92%	0.70%	0.56%	0.47%	0.41%								
59	2.70%	1.36%	0.92%	0.69%	0.56%	0.47%									
60	2.68%	1.35%	0.91%	0.69%	0.56%										
61	2.66%	1.34%	0.91%	0.69%											
62	2.64%	1.33%	0.90%												
63	2.61%	1.32%													
64	2.59%														

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Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (2)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.17%	0.16%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.11%	0.10%
38	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.11%	
39	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.12%	0.11%		
40	0.17%	0.16%	0.16%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%	0.12%			
41	0.17%	0.17%	0.16%	0.15%	0.14%	0.14%	0.13%	0.13%	0.12%				
42	0.18%	0.17%	0.16%	0.15%	0.14%	0.14%	0.13%	0.13%					
43	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%						
44	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%							
45	0.18%	0.17%	0.16%	0.16%	0.15%								
46	0.18%	0.17%	0.16%	0.16%									
47	0.18%	0.17%	0.17%										
48	0.18%	0.18%											
49	0.19%												

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Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (1)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
38	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
39	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
40	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
41	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
42	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
43	1.25%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
44	1.25%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
45	1.25%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
46	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
47	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
48	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
49	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
50	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
51	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	
52	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%		
53	1.25%	0.63%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%			
54	1.24%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%				
55	1.24%	0.62%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.15%	0.13%					
56	1.23%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.15%						
57	1.23%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%							
58	1.22%	0.61%	0.41%	0.31%	0.25%	0.21%	0.18%								
59	1.21%	0.61%	0.41%	0.31%	0.25%	0.21%									
60	1.20%	0.60%	0.41%	0.31%	0.25%										
61	1.18%	0.60%	0.40%	0.30%											
62	1.17%	0.59%	0.40%												
63	1.15%	0.58%													
64	1.14%														

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Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (2)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.05%
38	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	
39	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%		
40	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%			
41	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%				
42	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%					
43	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%						
44	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%							
45	0.08%	0.08%	0.08%	0.07%	0.07%								
46	0.08%	0.08%	0.08%	0.07%									
47	0.08%	0.08%	0.08%										
48	0.09%	0.08%											
49	0.09%												

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Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (1)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.96%	0.98%	0.65%	0.49%	0.39%	0.32%	0.28%	0.24%	0.22%	0.19%	0.18%	0.16%	0.15%	0.14%	0.13%
38	1.96%	0.98%	0.65%	0.49%	0.39%	0.32%	0.28%	0.24%	0.22%	0.19%	0.18%	0.16%	0.15%	0.14%	0.13%
39	1.96%	0.98%	0.65%	0.49%	0.39%	0.32%	0.28%	0.24%	0.22%	0.19%	0.18%	0.16%	0.15%	0.14%	0.13%
40	1.96%	0.98%	0.65%	0.49%	0.39%	0.33%	0.28%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%	0.14%	0.13%
41	1.97%	0.98%	0.65%	0.49%	0.39%	0.33%	0.28%	0.24%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
42	1.97%	0.98%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.14%	0.14%
43	1.97%	0.98%	0.66%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.15%	0.14%
44	1.97%	0.99%	0.66%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.15%	0.14%
45	1.97%	0.99%	0.66%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
46	1.97%	0.99%	0.66%	0.49%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
47	1.97%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
48	1.97%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
49	1.97%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
50	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.17%	0.15%	0.15%
51	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.17%	0.16%	
52	1.98%	1.00%	0.67%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.17%		
53	1.98%	1.00%	0.67%	0.51%	0.41%	0.34%	0.30%	0.26%	0.23%	0.21%	0.19%	0.18%			
54	1.98%	1.00%	0.67%	0.51%	0.41%	0.34%	0.30%	0.26%	0.23%	0.21%	0.20%				
55	1.98%	1.00%	0.67%	0.51%	0.41%	0.34%	0.30%	0.26%	0.24%	0.21%					
56	1.98%	1.00%	0.67%	0.51%	0.41%	0.34%	0.30%	0.26%	0.24%						
57	1.97%	0.99%	0.67%	0.51%	0.41%	0.34%	0.30%	0.26%							
58	1.96%	0.99%	0.67%	0.50%	0.41%	0.34%	0.30%								
59	1.95%	0.99%	0.66%	0.50%	0.41%	0.34%									
60	1.94%	0.98%	0.66%	0.50%	0.41%										
61	1.92%	0.97%	0.66%	0.50%											
62	1.91%	0.96%	0.65%												
63	1.89%	0.95%													
64	1.86%														

Local Government Pension Scheme – Scotland (UNCLASSIFIED)
 Purchase of Additional Survivor Benefits (effective from 16 July 2012)

Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (2)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%
38	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	
39	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%		
40	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%			
41	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%				
42	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%					
43	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%						
44	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%							
45	0.13%	0.12%	0.12%	0.11%	0.11%								
46	0.13%	0.13%	0.12%	0.11%									
47	0.13%	0.13%	0.12%										
48	0.14%	0.13%											
49	0.14%												

Local Government Pension Scheme – Scotland (UNCLASSIFIED)
 Purchase of Additional Survivor Benefits (effective from 16 July 2012)

Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (1)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.97%	0.98%	0.65%	0.49%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.15%	0.14%
38	1.97%	0.98%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
39	1.97%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
40	1.97%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
41	1.98%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
42	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
43	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
44	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
45	1.98%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
46	1.98%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
47	1.98%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
48	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
49	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
50	1.98%	0.99%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
51	1.98%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	
52	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%		
53	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.18%			
54	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%				
55	1.98%	1.00%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%					
56	1.98%	0.99%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%	0.23%						
57	1.97%	0.99%	0.67%	0.50%	0.41%	0.34%	0.29%	0.26%							
58	1.96%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%								
59	1.95%	0.98%	0.66%	0.50%	0.40%	0.34%									
60	1.94%	0.98%	0.66%	0.50%	0.40%										
61	1.92%	0.97%	0.65%	0.49%											
62	1.90%	0.96%	0.65%												
63	1.88%	0.95%													
64	1.86%														

Local Government Pension Scheme – Scotland (UNCLASSIFIED)

Purchase of Additional Survivor Benefits (effective from 16 July 2012)

Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (2)

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)												
	16	17	18	19	20	21	22	23	24	25	26	27	28
37	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%
38	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	
39	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.09%		
40	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%			
41	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%				
42	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%					
43	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%						
44	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%							
45	0.13%	0.13%	0.12%	0.11%	0.11%								
46	0.13%	0.13%	0.12%	0.11%									
47	0.13%	0.13%	0.12%										
48	0.13%	0.13%											
49	0.13%												

Local Government Pension Scheme – Scotland (UNCLASSIFIED)
Purchase of Additional Survivor Benefits (effective from 16 July 2012)

Addendum

Paragraph 1.1 - election period for additional contributions

The election period for purchasing additional survivor benefits under Benefit Regulation 14A(2) was amended by the Local Government Pension Scheme (Miscellaneous Amendments) (Scotland) Regulations 2012 (SSI 2012/347). Elections from 1 February 2013 must be made by the later of:

- (i) 12 months from the date a nomination is made in respect a surviving cohabiting partner under Benefit Regulation 25(2); and
- (ii) 31 March 2014.

Ian Boonin
Fellow of the Institute and Faculty of Actuaries
3 July 2013