



Government Actuary's Department

Local Government Pension Scheme (Scotland)

Purchase of Additional Survivor Benefits

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1 Introduction

- 1.1 The Scottish Ministers are required under the Local Government Pension Scheme (Scotland) Regulations 2014 ('the 2014 Regulations') (SSI 2014/164), and associated transitional and protected legislation¹ to issue actuarial guidance on the Purchase of Additional Survivor benefits.
- 1.2 The remainder of this introduction contains:
- > details of the implementation and future review of this guidance, and
 - > statements about third party reliance and liability
- 1.3 In the remainder of this note:
- > the second section describes the benefits purchased
 - > the third section describes contributions
 - > the fourth section describes other considerations
 - > the fifth section describes examples
 - > Appendix A sets out the factors
 - > Appendix B discusses the relevant statutory references
 - > Appendix C sets out some important limitations

Implementation and Review

- 1.4 The Scottish Ministers are required to consult the Scheme Actuary before issuing actuarial guidance under the 2014 Regulations [Regulation 2(3) of the 2014 Regulations].
- 1.5 As part of this consultation the Scottish Public Pensions Agency (SPPA) has asked GAD, as Scheme Actuary, to recommend actuarial guidance in respect of the regulations detailed above. This document forms GAD's recommendation for the actuarial guidance required by these regulations.
- 1.6 This note has effect only when this guidance is issued by the Scottish Ministers in accordance with Regulation 2(3) of the 2014 Regulations, and is subject to the implementation instructions provided at that time. SPPA has informed GAD that this guidance will come into force with effect from 22 August 2016.

¹ The Local Government (Transitional Provisions and Savings) (Scotland) Regulations 2014 ("the Transitional Regulations") SSI 2014/233
The Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 ("the Administration Regulations") SSI 2008/228 as amended by SSI 2011/349
The Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 ("the Benefits Regulations") SSI 2008/230 as amended by SSI 2011/349 and SSI 2012/347



- 1.7 This guidance replaces the previous guidance dated 16 July 2012 and subsequent addendum dated 3 July 2013. In particular, Purchase of Additional Survivor Benefit Factors have been updated but the calculation methodology remains unchanged. Therefore examples in the previous guidance, updated for factors in this guidance can be used for illustrative purposes.
- 1.8 Existing ASB contracts should be revised from 1 April 2017 in accordance with Regulation 20(8) of the Administration Regulations. The new rates for contributions from 1 April 2017 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 2017 and the remaining payment period).
- 1.9 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Local Government Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.
- 1.10 GAD recommends that 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 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.
- 2.7 If a member chooses to pay ASBCs and subsequently marries their partner, then the ASBCs are not refunded and no adjustment is made to the benefits that would be paid.



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 have commenced 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 commencement of the contract, their sex and the sex of their partner, and on the payment period selected at the start of the contract.
- 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.



5 Examples

- 5.1 The calculation methodology is unchanged from the previous guidance and therefore examples in the previous guidance, updated for factors in this guidance can be used for illustrative purposes.



Appendix A: Factors

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	3.09%	1.55%	1.03%	0.77%	0.62%	0.52%	0.44%	0.39%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
38	3.09%	1.54%	1.03%	0.77%	0.62%	0.51%	0.44%	0.39%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
39	3.08%	1.54%	1.03%	0.77%	0.62%	0.51%	0.44%	0.39%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
40	3.07%	1.54%	1.02%	0.77%	0.62%	0.51%	0.44%	0.39%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
41	3.06%	1.53%	1.02%	0.77%	0.61%	0.51%	0.44%	0.39%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
42	3.05%	1.53%	1.02%	0.77%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
43	3.05%	1.52%	1.02%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
44	3.04%	1.52%	1.01%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.22%	0.21%
45	3.03%	1.52%	1.01%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.23%	0.21%
46	3.02%	1.51%	1.01%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.23%	0.21%
47	3.01%	1.51%	1.01%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.23%	0.21%
48	3.00%	1.50%	1.00%	0.76%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.23%	0.21%
49	2.98%	1.50%	1.00%	0.75%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.28%	0.26%	0.24%	0.23%	0.22%
50	2.97%	1.49%	1.00%	0.75%	0.61%	0.51%	0.44%	0.38%	0.34%	0.31%	0.29%	0.26%	0.25%	0.23%	0.22%
51	2.96%	1.49%	1.00%	0.75%	0.60%	0.51%	0.44%	0.38%	0.34%	0.31%	0.29%	0.26%	0.25%	0.23%	
52	2.95%	1.48%	0.99%	0.75%	0.60%	0.51%	0.44%	0.38%	0.34%	0.31%	0.29%	0.27%	0.25%		
53	2.94%	1.48%	0.99%	0.75%	0.60%	0.51%	0.44%	0.38%	0.34%	0.31%	0.29%	0.26%			
54	2.93%	1.47%	0.99%	0.75%	0.60%	0.50%	0.44%	0.38%	0.34%	0.31%	0.29%				
55	2.91%	1.46%	0.98%	0.74%	0.60%	0.50%	0.44%	0.38%	0.34%	0.31%					
56	2.89%	1.46%	0.98%	0.74%	0.60%	0.50%	0.43%	0.38%	0.34%						
57	2.87%	1.45%	0.97%	0.74%	0.60%	0.50%	0.43%	0.38%							
58	2.85%	1.44%	0.97%	0.73%	0.59%	0.50%	0.43%								
59	2.82%	1.42%	0.96%	0.73%	0.59%	0.49%									
60	2.78%	1.41%	0.95%	0.72%	0.58%										
61	2.74%	1.39%	0.93%	0.71%											
62	2.69%	1.36%	0.92%												
63	2.64%	1.33%													
64	2.58%														



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	0.20%	0.18%	0.17%	0.17%	0.16%	0.15%	0.14%	0.14%	0.13%	0.13%	0.13%	0.12%	0.12%
38	0.20%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%	0.13%	0.12%	
39	0.20%	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%	0.13%		
40	0.20%	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%	0.13%			
41	0.20%	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%	0.14%				
42	0.20%	0.19%	0.18%	0.17%	0.16%	0.15%	0.15%	0.14%					
43	0.20%	0.19%	0.18%	0.17%	0.16%	0.16%	0.15%						
44	0.20%	0.19%	0.18%	0.17%	0.16%	0.16%							
45	0.20%	0.19%	0.18%	0.17%	0.16%								
46	0.20%	0.19%	0.18%	0.17%									
47	0.20%	0.19%	0.18%										
48	0.20%	0.19%											
49	0.20%												



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	1.52%	0.76%	0.51%	0.38%	0.30%	0.25%	0.22%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
38	1.52%	0.76%	0.51%	0.38%	0.30%	0.25%	0.22%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
39	1.51%	0.75%	0.50%	0.38%	0.30%	0.25%	0.22%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
40	1.50%	0.75%	0.50%	0.37%	0.30%	0.25%	0.21%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
41	1.49%	0.74%	0.50%	0.37%	0.30%	0.25%	0.21%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
42	1.48%	0.74%	0.49%	0.37%	0.30%	0.25%	0.21%	0.19%	0.17%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%
43	1.47%	0.73%	0.49%	0.37%	0.29%	0.25%	0.21%	0.19%	0.16%	0.15%	0.14%	0.12%	0.12%	0.11%	0.10%
44	1.46%	0.73%	0.49%	0.37%	0.29%	0.24%	0.21%	0.18%	0.16%	0.15%	0.14%	0.12%	0.12%	0.11%	0.10%
45	1.45%	0.72%	0.48%	0.36%	0.29%	0.24%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.11%	0.10%
46	1.44%	0.72%	0.48%	0.36%	0.29%	0.24%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.11%	0.10%
47	1.42%	0.71%	0.48%	0.36%	0.29%	0.24%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.11%	0.10%
48	1.41%	0.71%	0.47%	0.36%	0.29%	0.24%	0.21%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.11%	0.10%
49	1.40%	0.70%	0.47%	0.35%	0.28%	0.24%	0.20%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.11%	0.10%
50	1.39%	0.70%	0.47%	0.35%	0.28%	0.24%	0.20%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.11%	0.10%
51	1.38%	0.69%	0.46%	0.35%	0.28%	0.23%	0.20%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.11%	
52	1.36%	0.69%	0.46%	0.35%	0.28%	0.23%	0.20%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%		
53	1.35%	0.68%	0.46%	0.34%	0.28%	0.23%	0.20%	0.18%	0.16%	0.14%	0.13%	0.12%			
54	1.34%	0.67%	0.45%	0.34%	0.27%	0.23%	0.20%	0.18%	0.16%	0.14%	0.13%				
55	1.33%	0.67%	0.45%	0.34%	0.27%	0.23%	0.20%	0.17%	0.16%	0.14%					
56	1.31%	0.66%	0.44%	0.33%	0.27%	0.23%	0.20%	0.17%	0.15%						
57	1.29%	0.65%	0.44%	0.33%	0.27%	0.22%	0.19%	0.17%							
58	1.27%	0.64%	0.43%	0.32%	0.26%	0.22%	0.19%								
59	1.24%	0.63%	0.42%	0.32%	0.26%	0.22%									
60	1.21%	0.61%	0.41%	0.31%	0.25%										
61	1.18%	0.60%	0.40%	0.30%											
62	1.14%	0.58%	0.39%												
63	1.10%	0.56%													
64	1.06%														



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	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%
38	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	
39	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%		
40	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%			
41	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%				
42	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%	0.07%					
43	0.09%	0.09%	0.09%	0.08%	0.08%	0.07%	0.07%						
44	0.09%	0.09%	0.09%	0.08%	0.08%	0.07%							
45	0.09%	0.09%	0.09%	0.08%	0.08%								
46	0.09%	0.09%	0.09%	0.08%									
47	0.09%	0.09%	0.08%										
48	0.09%	0.09%											
49	0.09%												



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	2.38%	1.19%	0.79%	0.59%	0.48%	0.40%	0.34%	0.30%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
38	2.37%	1.19%	0.79%	0.59%	0.47%	0.40%	0.34%	0.30%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
39	2.36%	1.18%	0.79%	0.59%	0.47%	0.39%	0.34%	0.30%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
40	2.35%	1.18%	0.78%	0.59%	0.47%	0.39%	0.34%	0.30%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
41	2.34%	1.17%	0.78%	0.59%	0.47%	0.39%	0.34%	0.29%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
42	2.33%	1.17%	0.78%	0.58%	0.47%	0.39%	0.34%	0.29%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
43	2.32%	1.16%	0.78%	0.58%	0.47%	0.39%	0.33%	0.29%	0.26%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%
44	2.31%	1.16%	0.77%	0.58%	0.46%	0.39%	0.33%	0.29%	0.26%	0.24%	0.21%	0.20%	0.18%	0.17%	0.16%
45	2.30%	1.15%	0.77%	0.58%	0.46%	0.39%	0.33%	0.29%	0.26%	0.24%	0.21%	0.20%	0.18%	0.17%	0.16%
46	2.29%	1.15%	0.77%	0.57%	0.46%	0.39%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	0.16%
47	2.27%	1.14%	0.76%	0.57%	0.46%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	0.16%
48	2.26%	1.13%	0.76%	0.57%	0.46%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	0.16%
49	2.25%	1.13%	0.75%	0.57%	0.46%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	0.16%
50	2.23%	1.12%	0.75%	0.57%	0.45%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	0.16%
51	2.22%	1.11%	0.75%	0.56%	0.45%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%	0.17%	
52	2.20%	1.11%	0.74%	0.56%	0.45%	0.38%	0.33%	0.29%	0.26%	0.23%	0.21%	0.20%	0.18%		
53	2.19%	1.10%	0.74%	0.56%	0.45%	0.38%	0.32%	0.29%	0.26%	0.23%	0.21%	0.20%			
54	2.17%	1.09%	0.73%	0.55%	0.44%	0.37%	0.32%	0.28%	0.26%	0.23%	0.21%				
55	2.15%	1.08%	0.73%	0.55%	0.44%	0.37%	0.32%	0.28%	0.25%	0.23%					
56	2.13%	1.07%	0.72%	0.54%	0.44%	0.37%	0.32%	0.28%	0.25%						
57	2.10%	1.06%	0.71%	0.54%	0.44%	0.37%	0.32%	0.28%							
58	2.08%	1.05%	0.70%	0.53%	0.43%	0.36%	0.31%								
59	2.04%	1.03%	0.69%	0.53%	0.43%	0.36%									
60	2.00%	1.01%	0.68%	0.52%	0.42%										
61	1.96%	0.99%	0.67%	0.51%											
62	1.91%	0.97%	0.65%												
63	1.85%	0.94%													
64	1.79%														



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	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%
38	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	
39	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%		
40	0.15%	0.14%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%			
41	0.15%	0.14%	0.14%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%				
42	0.15%	0.14%	0.14%	0.13%	0.12%	0.12%	0.11%	0.11%					
43	0.15%	0.14%	0.14%	0.13%	0.12%	0.12%	0.11%						
44	0.15%	0.14%	0.14%	0.13%	0.12%	0.12%							
45	0.15%	0.14%	0.14%	0.13%	0.12%								
46	0.15%	0.14%	0.14%	0.13%									
47	0.15%	0.14%	0.14%										
48	0.15%	0.14%											
49	0.15%												



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	2.08%	1.04%	0.69%	0.52%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
38	2.07%	1.03%	0.69%	0.52%	0.41%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
39	2.06%	1.03%	0.69%	0.52%	0.41%	0.34%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
40	2.05%	1.03%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
41	2.04%	1.02%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
42	2.04%	1.02%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
43	2.03%	1.01%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
44	2.02%	1.01%	0.67%	0.51%	0.41%	0.34%	0.29%	0.25%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
45	2.01%	1.01%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
46	2.00%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
47	1.99%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
48	1.98%	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%
49	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%
50	1.96%	0.98%	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%
51	1.95%	0.98%	0.65%	0.49%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	
52	1.94%	0.97%	0.65%	0.49%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%		
53	1.93%	0.97%	0.65%	0.49%	0.39%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%			
54	1.92%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.23%	0.20%	0.19%				
55	1.91%	0.96%	0.64%	0.49%	0.39%	0.33%	0.28%	0.25%	0.23%	0.20%					
56	1.90%	0.95%	0.64%	0.48%	0.39%	0.33%	0.28%	0.25%	0.22%						
57	1.88%	0.95%	0.64%	0.48%	0.39%	0.33%	0.28%	0.25%							
58	1.86%	0.94%	0.63%	0.48%	0.38%	0.32%	0.28%								
59	1.83%	0.92%	0.62%	0.47%	0.38%	0.32%									
60	1.80%	0.91%	0.61%	0.46%	0.38%										
61	1.77%	0.89%	0.60%	0.46%											
62	1.73%	0.88%	0.59%												
63	1.69%	0.85%													
64	1.64%														



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%	0.08%		
40	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%			
41	0.13%	0.12%	0.12%	0.11%	0.11%	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%	0.12%	0.12%	0.11%									
47	0.13%	0.13%	0.12%										
48	0.13%	0.12%											
49	0.13%												



Appendix B: Legislative references

- B.1 Under regulation 14A of the Benefits Regulations, 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 Administration Regulations provides further conditions relating to the purchase of additional survivor benefits (“ASBs”) by members.
- B.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.
- B.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.
- B.4 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 of a surviving cohabiting partner under Benefit Regulation 25(2); and
 - (ii) 31 March 2014.
- B.5 The Benefits and Administration Regulations were revoked with effect 1 April 2015. However, Regulation 15(1) of the Transitional Regulations allows that elections made prior to 1 April 2015 will continue in force.
- B.6 Regulation 3(10) of the Transitional Regulations provides that guidance issued by the Scheme Actuary under the Earlier Regulations should be treated as actuarial guidance issued by the Scottish Ministers.



Appendix C: Limitations

- C.1 This note should not be used for any purpose other than to determine the cost or revised cost of purchasing ASBs.
- C.2 The factors contained in this note are subject to regular review. Administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- C.3 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.
- C.4 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.
- C.5 Administrators should satisfy themselves that an election to purchase ASB complies with all legislative requirements, including, but not limited to, taxation and contracting-out requirements.
- C.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of the Scottish Public Pensions Agency. In no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.