

FEMALES (up to age 59)

| Age last birthday at relevant date | Gross Pension of £1 per annum | Lump Sum of £1 | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 pa | Deduction for NI Modification of £1 pa |
|------------------------------------|-------------------------------|----------------|------------------------------------|-----------------|----------------------------|--|
| | | | With Partner | Without Partner | | |
| 16 | 3.18 | 0.19 | 0.32 | 0.32 | -0.62 | 3.18 |
| 17 | 3.29 | 0.20 | 0.33 | 0.33 | -0.64 | 3.29 |
| 18 | 3.40 | 0.21 | 0.34 | 0.34 | -0.65 | 3.40 |
| 19 | 3.52 | 0.21 | 0.36 | 0.36 | -0.66 | 3.52 |
| 20 | 3.65 | 0.22 | 0.37 | 0.37 | -0.68 | 3.65 |
| 21 | 3.77 | 0.23 | 0.38 | 0.38 | -0.69 | 3.77 |
| 22 | 3.89 | 0.24 | 0.40 | 0.40 | -0.70 | 3.89 |
| 23 | 4.03 | 0.24 | 0.41 | 0.41 | -0.71 | 4.03 |
| 24 | 4.16 | 0.25 | 0.42 | 0.42 | -0.73 | 4.16 |
| 25 | 4.30 | 0.26 | 0.44 | 0.44 | -0.74 | 4.30 |
| 26 | 4.45 | 0.27 | 0.46 | 0.46 | -0.76 | 4.45 |
| 27 | 4.60 | 0.28 | 0.47 | 0.47 | -0.77 | 4.60 |
| 28 | 4.75 | 0.29 | 0.49 | 0.49 | -0.78 | 4.75 |
| 29 | 4.91 | 0.30 | 0.50 | 0.50 | -0.80 | 4.91 |
| 30 | 5.08 | 0.31 | 0.52 | 0.52 | -0.81 | 5.08 |
| 31 | 5.25 | 0.32 | 0.53 | 0.53 | -0.83 | 5.25 |
| 32 | 5.43 | 0.33 | 0.55 | 0.55 | -0.84 | 5.43 |
| 33 | 5.61 | 0.34 | 0.57 | 0.57 | -0.86 | 5.61 |
| 34 | 5.80 | 0.36 | 0.58 | 0.58 | -0.88 | 5.80 |
| 35 | 5.99 | 0.37 | 0.60 | 0.60 | -0.89 | 5.99 |
| 36 | 6.20 | 0.38 | 0.62 | 0.62 | -0.91 | 6.20 |
| 37 | 6.41 | 0.39 | 0.64 | 0.64 | -0.93 | 6.41 |
| 38 | 6.62 | 0.41 | 0.66 | 0.66 | -0.94 | 6.62 |
| 39 | 6.85 | 0.42 | 0.68 | 0.68 | -0.96 | 6.85 |
| 40 | 7.08 | 0.44 | 0.70 | 0.70 | -0.98 | 7.08 |
| 41 | 7.32 | 0.45 | 0.71 | 0.71 | -1.00 | 7.32 |
| 42 | 7.57 | 0.47 | 0.73 | 0.73 | -1.02 | 7.57 |
| 43 | 7.82 | 0.48 | 0.75 | 0.75 | -1.04 | 7.82 |
| 44 | 8.09 | 0.50 | 0.77 | 0.77 | -1.06 | 8.09 |
| 45 | 8.36 | 0.52 | 0.79 | 0.79 | -1.08 | 8.36 |
| 46 | 8.64 | 0.53 | 0.81 | 0.81 | -1.10 | 8.64 |
| 47 | 8.94 | 0.55 | 0.83 | 0.83 | -1.12 | 8.94 |
| 48 | 9.24 | 0.57 | 0.84 | 0.84 | -1.14 | 9.24 |
| 49 | 9.56 | 0.59 | 0.86 | 0.86 | -1.16 | 9.56 |
| 50 | 9.89 | 0.61 | 0.87 | 0.87 | -1.18 | 9.89 |
| 51 | 10.23 | 0.63 | 0.89 | 0.89 | -1.21 | 10.23 |
| 52 | 10.58 | 0.65 | 0.90 | 0.90 | -1.23 | 10.58 |
| 53 | 10.95 | 0.68 | 0.91 | 0.91 | -1.25 | 10.95 |
| 54 | 11.33 | 0.70 | 0.92 | 0.92 | -1.28 | 11.33 |
| 55 | 11.73 | 0.72 | 0.93 | 0.93 | -1.30 | 11.73 |
| 56 | 12.14 | 0.75 | 0.94 | 0.94 | -1.33 | 12.14 |
| 57 | 12.56 | 0.77 | 0.95 | 0.95 | -1.36 | 12.56 |
| 58 | 13.01 | 0.80 | 0.96 | 0.96 | -1.39 | 13.01 |
| 59 | 13.47 | 0.83 | 0.96 | 0.96 | -1.44 | 13.47 |

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and **250%** of the GMP amount in respect of service after that date

FEMALES (ages 60 to 64)

| Age last birthday at relevant date | Gross Pension of £1 pa | Lump Sum of £1 | Survivor's Pension of £1 per annum | | Deduction for Pre-88 GMP of £1 pa | Deduction for Post-88 GMP of £1 pa | Deduction for NI Modification of £1 pa |
|------------------------------------|------------------------|----------------|------------------------------------|-----------------|-----------------------------------|------------------------------------|--|
| | | | With Partner | Without Partner | | | |
| 60 | 13.96 | 0.86 | 0.97 | 0.97 | -1.00 | -3.37 | 13.96 |
| 61 | 14.49 | 0.89 | 0.97 | 0.97 | -0.02 | -2.48 | 14.49 |
| 62 | 15.03 | 0.92 | 0.97 | 0.97 | 1.00 | -1.55 | 15.03 |
| 63 | 15.61 | 0.95 | 0.96 | 0.96 | 2.06 | -0.59 | 15.61 |
| 64 | 16.21 | 0.98 | 0.96 | 0.96 | 3.16 | 0.41 | 16.21 |

Notes:

1. When calculating the deduction for GMP for females **aged 60 or above**, the factors given should be applied to the annual amount of the GMP after late retirement increase of **1/7% per week** and **for GMP accrued post-6 April 1988 the increases of RPI capped at 3% per annum** .