

AFPS 75

AVC Factors (Enhanced Spouse's benefits)

Medical and Dental Officers

Factors for regular AVCs to increase the spouse's benefit from 50% of the members pension to 4/9 ths of representative pay

Contribution rates as a percentage per annum of pensionable pay

Age Last Birthday	Age Last Birthday at entry to the Armed Forces														
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
21	1.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.04	1.12	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.07	1.15	1.23	-	-	-	-	-	-	-	-	-	-	-	-
24	1.11	1.19	1.27	1.34	-	-	-	-	-	-	-	-	-	-	-
25	1.14	1.22	1.31	1.39	1.47	-	-	-	-	-	-	-	-	-	-
26	1.18	1.27	1.35	1.44	1.52	1.60	-	-	-	-	-	-	-	-	-
27	1.22	1.31	1.40	1.49	1.57	1.66	1.75	-	-	-	-	-	-	-	-
28	1.27	1.36	1.45	1.54	1.63	1.72	1.81	1.90	-	-	-	-	-	-	-
29	1.32	1.41	1.50	1.60	1.69	1.79	1.88	1.97	2.07	-	-	-	-	-	-
30	1.37	1.47	1.56	1.66	1.76	1.86	1.95	2.05	2.15	2.25	-	-	-	-	-
31	1.42	1.53	1.63	1.73	1.83	1.93	2.04	2.14	2.24	2.34	2.44	-	-	-	-
32	1.49	1.59	1.70	1.80	1.91	2.02	2.12	2.23	2.34	2.44	2.55	2.65	-	-	-
33	1.55	1.66	1.78	1.89	2.00	2.11	2.22	2.33	2.44	2.55	2.66	2.77	2.89	-	-
34	1.63	1.74	1.86	1.98	2.09	2.21	2.32	2.44	2.56	2.67	2.79	2.91	3.02	3.14	-
35	1.71	1.83	1.95	2.07	2.20	2.32	2.44	2.56	2.68	2.81	2.93	3.05	3.17	3.30	3.42
36	1.80	1.93	2.06	2.18	2.31	2.44	2.57	2.70	2.83	2.96	3.08	3.21	3.34	3.47	3.60
37	1.90	2.03	2.17	2.31	2.44	2.58	2.71	2.85	2.98	3.12	3.26	3.39	3.53	3.66	3.80
38	2.01	2.16	2.30	2.44	2.59	2.73	2.87	3.02	3.16	3.31	3.45	3.59	3.74	3.88	4.02
39	2.14	2.29	2.44	2.60	2.75	2.90	3.06	3.21	3.36	3.51	3.67	3.82	3.97	4.13	4.28
40	2.28	2.45	2.61	2.77	2.94	3.10	3.26	3.43	3.59	3.75	3.91	4.08	4.24	4.40	4.57
41	2.45	2.62	2.80	2.97	3.15	3.32	3.50	3.67	3.85	4.02	4.20	4.37	4.55	4.72	4.90
42	2.64	2.83	3.02	3.21	3.40	3.59	3.77	3.96	4.15	4.34	4.53	4.72	4.91	5.10	5.28
43	2.87	3.07	3.28	3.48	3.69	3.89	4.10	4.30	4.51	4.71	4.92	5.12	5.33	5.53	5.74
44	3.14	3.36	3.59	3.81	4.03	4.26	4.48	4.71	4.93	5.16	5.38	5.60	5.83	6.05	6.28
45	3.46	3.71	3.96	4.21	4.45	4.70	4.95	5.20	5.44	5.69	5.94	6.19	6.43	6.68	6.93
46	3.87	4.14	4.42	4.69	4.97	5.25	5.52	5.80	6.08	6.35	6.63	6.90	7.18	7.46	7.73
47	4.38	4.69	5.00	5.31	5.63	5.94	6.25	6.56	6.88	7.19	7.50	7.82	8.13	8.44	8.75
48	5.04	5.40	5.76	6.12	6.48	6.84	7.20	7.57	7.93	8.29	8.65	9.01	9.37	9.73	10.09
49	5.95	6.38	6.80	7.23	7.65	8.08	8.50	8.93	9.35	9.78	10.21	10.63	11.06	11.48	11.91
50	7.27	7.78	8.30	8.82	9.34	9.86	10.38	10.90	11.42	11.94	12.46	12.98	13.50	14.02	14.53
51	9.33	10.00	10.66	11.33	12.00	12.66	13.33	14.00	14.66	***	***	***	***	***	***
52	13.05	13.98	14.91	***	***	***	***	***	***	***	***	***	***	***	***
53	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
54	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***

Notes:

1. The rates of contribution are calculated on the basis of payment to age 55.
2. Table entries shown with *** indicate contribution which would exceed 15% and inscheme AVCs cannot be made

Source: GAD 3 Nov 11