

**ARMED FORCES PENSION SCHEME
PENSION SHARING ON DIVORCE
Factors for Divorce Calculations
Published Apr 2019**

The effective date for all factors is 29/10/2018 other than M1/M2/N1/N2 which are effective from 01/04/2019. Adjustment for Market Conditions is no longer used and has been removed from the table.

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Table A1: Transfer value factors for deferred benefits payable from 60**Males**

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	7.42	0.36	1.47	1.47	3.08	4.32
17	7.57	0.36	1.59	1.59	3.09	4.44
18	7.74	0.37	1.72	1.72	3.10	4.56
19	7.90	0.38	1.81	1.81	3.11	4.69
20	8.07	0.39	1.85	1.85	3.11	4.81
21	8.24	0.40	1.90	1.90	3.12	4.94
22	8.42	0.41	1.95	1.95	3.13	5.08
23	8.60	0.42	1.99	1.99	3.14	5.22
24	8.78	0.43	2.04	2.04	3.15	5.36
25	8.97	0.44	2.09	2.09	3.16	5.50
26	9.16	0.45	2.14	2.14	3.17	5.65
27	9.36	0.46	2.20	2.20	3.18	5.80
28	9.56	0.47	2.25	2.25	3.19	5.96
29	9.76	0.49	2.30	2.30	3.20	6.12
30	9.97	0.50	2.35	2.35	3.21	6.29
31	10.19	0.51	2.41	2.41	3.22	6.46
32	10.41	0.52	2.46	2.46	3.23	6.64
33	10.63	0.53	2.52	2.52	3.24	6.82
34	10.86	0.55	2.57	2.57	3.25	7.00
35	11.10	0.56	2.63	2.63	3.26	7.19
36	11.34	0.57	2.68	2.68	3.27	7.39
37	11.58	0.59	2.74	2.74	3.28	7.59
38	11.84	0.60	2.79	2.79	3.29	7.80
39	12.10	0.62	2.85	2.85	3.30	8.02
40	12.36	0.63	2.90	2.90	3.31	8.24
41	12.64	0.64	2.95	2.95	3.32	8.47
42	12.92	0.66	3.00	3.00	3.33	8.70
43	13.21	0.68	3.06	3.06	3.35	8.94
44	13.50	0.69	3.11	3.11	3.36	9.19
45	13.80	0.71	3.16	3.16	3.37	9.45
46	14.11	0.73	3.21	3.21	3.38	9.71
47	14.43	0.74	3.26	3.26	3.39	9.98
48	14.76	0.76	3.31	3.31	3.41	10.26
49	15.10	0.78	3.36	3.36	3.42	10.55
50	15.45	0.80	3.41	3.41	3.43	10.84
51	15.80	0.82	3.46	3.46	3.44	11.15
52	16.17	0.84	3.51	3.51	3.46	11.46
53	16.55	0.86	3.55	3.55	3.47	11.79
54	16.94	0.88	3.60	3.60	3.49	12.13
55	17.35	0.90	3.64	3.64	3.50	12.48
56	17.77	0.92	3.68	3.68	3.52	12.84
57	18.20	0.94	3.71	3.71	3.54	13.22
58	18.66	0.97	3.75	3.75	3.56	13.62
59	19.13	0.99	3.77	3.77	3.58	14.03

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 15% of the GMP amount in respect of service after that date.**

Table A2: Transfer value factors for deferred benefits payable from 60**Females**

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	7.42	0.36	1.47	1.47	2.58	4.59
17	7.57	0.36	1.59	1.59	2.59	4.72
18	7.74	0.37	1.72	1.72	2.60	4.84
19	7.90	0.38	1.81	1.81	2.61	4.98
20	8.07	0.39	1.85	1.85	2.61	5.11
21	8.24	0.40	1.90	1.90	2.62	5.25
22	8.42	0.41	1.95	1.95	2.63	5.40
23	8.60	0.42	1.99	1.99	2.64	5.54
24	8.78	0.43	2.04	2.04	2.64	5.70
25	8.97	0.44	2.09	2.09	2.65	5.85
26	9.16	0.45	2.14	2.14	2.66	6.01
27	9.36	0.46	2.20	2.20	2.67	6.18
28	9.56	0.47	2.25	2.25	2.67	6.35
29	9.76	0.49	2.30	2.30	2.68	6.52
30	9.97	0.50	2.35	2.35	2.69	6.70
31	10.19	0.51	2.41	2.41	2.70	6.88
32	10.41	0.52	2.46	2.46	2.70	7.07
33	10.63	0.53	2.52	2.52	2.71	7.26
34	10.86	0.55	2.57	2.57	2.72	7.46
35	11.10	0.56	2.63	2.63	2.73	7.67
36	11.34	0.57	2.68	2.68	2.74	7.88
37	11.58	0.59	2.74	2.74	2.74	8.10
38	11.84	0.60	2.79	2.79	2.75	8.32
39	12.10	0.62	2.85	2.85	2.76	8.55
40	12.36	0.63	2.90	2.90	2.77	8.79
41	12.64	0.64	2.95	2.95	2.78	9.03
42	12.92	0.66	3.00	3.00	2.79	9.29
43	13.21	0.68	3.06	3.06	2.79	9.54
44	13.50	0.69	3.11	3.11	2.80	9.81
45	13.80	0.71	3.16	3.16	2.81	10.09
46	14.11	0.73	3.21	3.21	2.82	10.37
47	14.43	0.74	3.26	3.26	2.83	10.66
48	14.76	0.76	3.31	3.31	2.84	10.96
49	15.10	0.78	3.36	3.36	2.85	11.27
50	15.45	0.80	3.41	3.41	2.86	11.59
51	15.80	0.82	3.46	3.46	2.87	11.92
52	16.17	0.84	3.51	3.51	2.88	12.27
53	16.55	0.86	3.55	3.55	2.90	12.62
54	16.94	0.88	3.60	3.60	2.91	12.99
55	17.35	0.90	3.64	3.64	2.92	13.37
56	17.77	0.92	3.68	3.68	2.94	13.77
57	18.20	0.94	3.71	3.71	2.95	14.18
58	18.66	0.97	3.75	3.75	2.97	14.61
59	19.13	0.99	3.77	3.77	3.05	15.05

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 15% of the GMP amount in respect of service after that date**

Table B1: Transfer value factors for deferred benefits payable from 65

Males

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	5.82	0.32	1.49	1.49	3.08	4.32
17	5.94	0.32	1.61	1.61	3.09	4.44
18	6.07	0.33	1.74	1.74	3.10	4.56
19	6.19	0.34	1.83	1.83	3.11	4.69
20	6.32	0.35	1.88	1.88	3.11	4.81
21	6.45	0.36	1.92	1.92	3.12	4.94
22	6.59	0.36	1.97	1.97	3.13	5.08
23	6.72	0.37	2.02	2.02	3.14	5.22
24	6.86	0.38	2.07	2.07	3.15	5.36
25	7.00	0.39	2.12	2.12	3.16	5.50
26	7.15	0.40	2.17	2.17	3.17	5.65
27	7.30	0.41	2.23	2.23	3.18	5.80
28	7.45	0.42	2.28	2.28	3.19	5.96
29	7.61	0.43	2.33	2.33	3.20	6.12
30	7.76	0.44	2.39	2.39	3.21	6.29
31	7.93	0.45	2.44	2.44	3.22	6.46
32	8.09	0.46	2.50	2.50	3.23	6.64
33	8.26	0.47	2.56	2.56	3.24	6.82
34	8.44	0.49	2.61	2.61	3.25	7.00
35	8.61	0.50	2.67	2.67	3.26	7.19
36	8.79	0.51	2.73	2.73	3.27	7.39
37	8.98	0.52	2.78	2.78	3.28	7.59
38	9.17	0.53	2.84	2.84	3.29	7.80
39	9.37	0.55	2.89	2.89	3.30	8.02
40	9.57	0.56	2.95	2.95	3.31	8.24
41	9.77	0.57	3.00	3.00	3.32	8.47
42	9.98	0.59	3.05	3.05	3.33	8.70
43	10.20	0.60	3.11	3.11	3.35	8.94
44	10.42	0.62	3.16	3.16	3.36	9.19
45	10.65	0.63	3.21	3.21	3.37	9.45
46	10.88	0.64	3.26	3.26	3.38	9.71
47	11.12	0.66	3.32	3.32	3.39	9.98
48	11.36	0.68	3.37	3.37	3.41	10.26
49	11.61	0.69	3.42	3.42	3.42	10.55
50	11.87	0.71	3.47	3.47	3.43	10.84
51	12.14	0.73	3.52	3.52	3.44	11.15
52	12.41	0.74	3.57	3.57	3.46	11.46
53	12.69	0.76	3.62	3.62	3.47	11.79
54	12.99	0.78	3.67	3.67	3.49	12.13
55	13.29	0.80	3.71	3.71	3.50	12.48
56	13.60	0.82	3.75	3.75	3.52	12.84
57	13.92	0.84	3.79	3.79	3.54	13.22
58	14.26	0.86	3.82	3.82	3.56	13.62

59	14.61	0.88	3.85	3.85	3.58	14.03
60	14.98	0.90	3.88	3.88	3.60	14.46
61	15.36	0.92	3.90	3.90	3.63	14.92
62	15.75	0.94	3.92	3.92	3.65	15.39
63	16.17	0.97	3.94	3.94	3.68	15.89
64	16.61	0.99	3.94	3.94	3.79	16.42

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 15% of the GMP amount in respect of service after that date

Table B2: Transfer value factors for deferred benefits payable from 65**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	5.82	0.32	1.49	1.49	-0.53	4.59
17	5.94	0.32	1.61	1.61	-0.54	4.72
18	6.07	0.33	1.74	1.74	-0.56	4.84
19	6.19	0.34	1.83	1.83	-0.57	4.98
20	6.32	0.35	1.88	1.88	-0.59	5.11
21	6.45	0.36	1.92	1.92	-0.60	5.25
22	6.59	0.36	1.97	1.97	-0.62	5.40
23	6.72	0.37	2.02	2.02	-0.63	5.54
24	6.86	0.38	2.07	2.07	-0.65	5.70
25	7.00	0.39	2.12	2.12	-0.67	5.85
26	7.15	0.40	2.17	2.17	-0.68	6.01
27	7.30	0.41	2.23	2.23	-0.70	6.18
28	7.45	0.42	2.28	2.28	-0.72	6.35
29	7.61	0.43	2.33	2.33	-0.74	6.52
30	7.76	0.44	2.39	2.39	-0.75	6.70
31	7.93	0.45	2.44	2.44	-0.77	6.88
32	8.09	0.46	2.50	2.50	-0.79	7.07
33	8.26	0.47	2.56	2.56	-0.81	7.26
34	8.44	0.49	2.61	2.61	-0.83	7.46
35	8.61	0.50	2.67	2.67	-0.84	7.67
36	8.79	0.51	2.73	2.73	-0.86	7.88
37	8.98	0.52	2.78	2.78	-0.88	8.10
38	9.17	0.53	2.84	2.84	-0.90	8.32
39	9.37	0.55	2.89	2.89	-0.92	8.55
40	9.57	0.56	2.95	2.95	-0.94	8.79
41	9.77	0.57	3.00	3.00	-0.96	9.03
42	9.98	0.59	3.05	3.05	-0.98	9.29
43	10.20	0.60	3.11	3.11	-1.00	9.54
44	10.42	0.62	3.16	3.16	-1.03	9.81
45	10.65	0.63	3.21	3.21	-1.05	10.09
46	10.88	0.64	3.26	3.26	-1.07	10.37
47	11.12	0.66	3.32	3.32	-1.09	10.66
48	11.36	0.68	3.37	3.37	-1.11	10.96
49	11.61	0.69	3.42	3.42	-1.14	11.27
50	11.87	0.71	3.47	3.47	-1.16	11.59
51	12.14	0.73	3.52	3.52	-1.19	11.92
52	12.41	0.74	3.57	3.57	-1.21	12.27
53	12.69	0.76	3.62	3.62	-1.24	12.62
54	12.99	0.78	3.67	3.67	-1.27	12.99
55	13.29	0.80	3.71	3.71	-1.29	13.37
56	13.60	0.82	3.75	3.75	-1.32	13.77
57	13.92	0.84	3.79	3.79	-1.35	14.18
58	14.26	0.86	3.82	3.82	-1.38	14.61

59	14.61	0.88	3.85	3.85	-1.44	15.05
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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 **350%** of the GMP amount in respect of service after that date

Table B3: Transfer value factors for deferred benefits payable from 65

Females (ages 60 and over)

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	14.98	0.90	3.88	3.88	-1.01	-3.68	15.52
61	15.36	0.92	3.90	3.90	-0.05	-2.79	16.00
62	15.75	0.94	3.92	3.92	0.95	-1.87	16.49
63	16.17	0.97	3.94	3.94	1.98	-0.92	17.01
64	16.61	0.99	3.94	3.94	3.05	0.07	17.55

Notes:

1. When calculating the deduction for GMP for females age 60 and above, the 'Pre-88' GMP factor should be applied to the GMP amount in respect of service up to 5 April 1988, and the 'Post-88' GMP factor applied to the GMP amount in respect of service after that date.

2. 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, GMP increase orders**.

Table C1: Transfer value factors for deferred benefits payable from 66

Males (up to age 64)

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	5.53	0.31	1.49	1.49	2.28	4.32
17	5.64	0.32	1.61	1.61	2.28	4.44
18	5.76	0.32	1.74	1.74	2.28	4.56
19	5.88	0.33	1.83	1.83	2.29	4.69
20	6.00	0.34	1.88	1.88	2.29	4.81
21	6.12	0.35	1.93	1.93	2.29	4.94
22	6.25	0.36	1.98	1.98	2.30	5.08
23	6.38	0.36	2.03	2.03	2.30	5.22
24	6.51	0.37	2.08	2.08	2.30	5.36
25	6.64	0.38	2.13	2.13	2.31	5.50
26	6.78	0.39	2.18	2.18	2.31	5.65
27	6.92	0.40	2.23	2.23	2.31	5.80
28	7.06	0.41	2.29	2.29	2.32	5.96
29	7.21	0.42	2.34	2.34	2.32	6.12
30	7.36	0.43	2.40	2.40	2.33	6.29
31	7.51	0.44	2.45	2.45	2.33	6.46
32	7.66	0.45	2.51	2.51	2.33	6.64
33	7.82	0.46	2.56	2.56	2.34	6.82
34	7.99	0.47	2.62	2.62	2.34	7.00
35	8.15	0.49	2.68	2.68	2.34	7.19
36	8.32	0.50	2.74	2.74	2.35	7.39
37	8.50	0.51	2.79	2.79	2.35	7.59
38	8.68	0.52	2.85	2.85	2.36	7.80
39	8.86	0.53	2.90	2.90	2.36	8.02
40	9.05	0.55	2.96	2.96	2.36	8.24
41	9.24	0.56	3.01	3.01	2.37	8.47
42	9.44	0.57	3.07	3.07	2.37	8.70
43	9.64	0.59	3.12	3.12	2.38	8.94
44	9.85	0.60	3.17	3.17	2.38	9.19
45	10.06	0.62	3.23	3.23	2.39	9.45
46	10.28	0.63	3.28	3.28	2.39	9.71
47	10.50	0.64	3.33	3.33	2.39	9.98
48	10.73	0.66	3.38	3.38	2.40	10.26
49	10.97	0.68	3.43	3.43	2.40	10.55
50	11.21	0.69	3.49	3.49	2.41	10.84
51	11.46	0.71	3.54	3.54	2.41	11.15
52	11.72	0.73	3.59	3.59	2.42	11.46
53	11.98	0.74	3.64	3.64	2.42	11.79
54	12.26	0.76	3.68	3.68	2.43	12.13
55	12.54	0.78	3.73	3.73	2.44	12.48
56	12.83	0.80	3.77	3.77	2.44	12.84
57	13.13	0.82	3.81	3.81	2.45	13.22

58	13.45	0.84	3.84	3.84	2.46	13.62
59	13.78	0.86	3.87	3.87	2.47	14.03
60	14.12	0.88	3.90	3.90	2.48	14.46
61	14.47	0.90	3.92	3.92	2.49	14.92
62	14.85	0.92	3.94	3.94	2.51	15.39
63	15.24	0.94	3.95	3.95	2.52	15.89
64	15.65	0.97	3.96	3.96	2.59	16.42

Table C2: Transfer value factors for deferred benefits payable from 66

Males (aged 65 and above)

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 Pre88 GMP of £1 pa	Deduction for Post88 GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner			
65	16.08	0.99	3.97	3.97	3.19	0.05	16.46

Table C3: Transfer value factors for deferred benefits payable from 66

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	5.53	0.31	1.49	1.49	-1.26	4.60
17	5.64	0.32	1.61	1.61	-1.28	4.72
18	5.76	0.32	1.74	1.74	-1.30	4.84
19	5.88	0.33	1.83	1.83	-1.32	4.98
20	6.00	0.34	1.88	1.88	-1.34	5.11
21	6.12	0.35	1.93	1.93	-1.36	5.25
22	6.25	0.36	1.98	1.98	-1.38	5.40
23	6.38	0.36	2.03	2.03	-1.40	5.54
24	6.51	0.37	2.08	2.08	-1.42	5.70
25	6.64	0.38	2.13	2.13	-1.44	5.85
26	6.78	0.39	2.18	2.18	-1.47	6.01
27	6.92	0.40	2.23	2.23	-1.49	6.18
28	7.06	0.41	2.29	2.29	-1.51	6.35
29	7.21	0.42	2.34	2.34	-1.53	6.52
30	7.36	0.43	2.40	2.40	-1.56	6.70
31	7.51	0.44	2.45	2.45	-1.58	6.88
32	7.66	0.45	2.51	2.51	-1.60	7.07
33	7.82	0.46	2.56	2.56	-1.63	7.26
34	7.99	0.47	2.62	2.62	-1.65	7.46
35	8.15	0.49	2.68	2.68	-1.68	7.67
36	8.32	0.50	2.74	2.74	-1.70	7.88
37	8.50	0.51	2.79	2.79	-1.73	8.10
38	8.68	0.52	2.85	2.85	-1.75	8.32
39	8.86	0.53	2.90	2.90	-1.78	8.55
40	9.05	0.55	2.96	2.96	-1.80	8.79
41	9.24	0.56	3.01	3.01	-1.83	9.03
42	9.44	0.57	3.07	3.07	-1.86	9.29
43	9.64	0.59	3.12	3.12	-1.89	9.54
44	9.85	0.60	3.17	3.17	-1.91	9.81
45	10.06	0.62	3.23	3.23	-1.94	10.09
46	10.28	0.63	3.28	3.28	-1.97	10.37
47	10.50	0.64	3.33	3.33	-2.00	10.66
48	10.73	0.66	3.38	3.38	-2.03	10.96
49	10.97	0.68	3.43	3.43	-2.06	11.27
50	11.21	0.69	3.49	3.49	-2.09	11.59
51	11.46	0.71	3.54	3.54	-2.13	11.92
52	11.72	0.73	3.59	3.59	-2.16	12.27
53	11.98	0.74	3.64	3.64	-2.19	12.62
54	12.26	0.76	3.68	3.68	-2.23	12.99
55	12.54	0.78	3.73	3.73	-2.26	13.37
56	12.83	0.80	3.77	3.77	-2.30	13.77
57	13.13	0.82	3.81	3.81	-2.34	14.18

58	13.45	0.84	3.84	3.84	-2.38	14.61
59	13.78	0.86	3.87	3.87	-2.47	15.05

Table C4: Transfer value factors for deferred benefits payable from 66

Females (age 60 and above)

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	14.12	0.88	3.90	3.90	-2.09	-4.56	15.52
61	14.47	0.90	3.92	3.92	-1.16	-3.70	16.00
62	14.85	0.92	3.94	3.94	-0.20	-2.81	16.49
63	15.24	0.94	3.95	3.95	0.80	-1.89	17.01
64	15.65	0.97	3.96	3.96	1.82	-0.94	17.55
65	16.08	0.99	3.97	3.97	2.89	0.04	17.61

Table D1: Transfer value factors for deferred benefits payable from 67**Males (up to age 64)**

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	5.24	0.30	1.50	1.50	1.50	4.32
17	5.35	0.31	1.62	1.62	1.50	4.44
18	5.46	0.32	1.75	1.75	1.50	4.56
19	5.57	0.32	1.84	1.84	1.50	4.69
20	5.68	0.33	1.89	1.89	1.50	4.81
21	5.80	0.34	1.93	1.93	1.49	4.94
22	5.92	0.35	1.98	1.98	1.49	5.08
23	6.04	0.36	2.03	2.03	1.49	5.22
24	6.16	0.36	2.08	2.08	1.49	5.36
25	6.29	0.37	2.13	2.13	1.49	5.50
26	6.42	0.38	2.19	2.19	1.48	5.65
27	6.55	0.39	2.24	2.24	1.48	5.80
28	6.68	0.40	2.29	2.29	1.48	5.96
29	6.82	0.41	2.35	2.35	1.48	6.12
30	6.96	0.42	2.40	2.40	1.48	6.29
31	7.10	0.43	2.46	2.46	1.47	6.46
32	7.25	0.44	2.52	2.52	1.47	6.64
33	7.40	0.45	2.57	2.57	1.47	6.82
34	7.55	0.46	2.63	2.63	1.47	7.00
35	7.71	0.47	2.69	2.69	1.46	7.19
36	7.87	0.49	2.75	2.75	1.46	7.39
37	8.03	0.50	2.80	2.80	1.46	7.59
38	8.20	0.51	2.86	2.86	1.46	7.80
39	8.37	0.52	2.91	2.91	1.46	8.02
40	8.55	0.53	2.97	2.97	1.45	8.24
41	8.73	0.55	3.02	3.02	1.45	8.47
42	8.91	0.56	3.08	3.08	1.45	8.70
43	9.10	0.57	3.13	3.13	1.45	8.94
44	9.30	0.59	3.19	3.19	1.44	9.19
45	9.50	0.60	3.24	3.24	1.44	9.45
46	9.70	0.62	3.29	3.29	1.44	9.71
47	9.91	0.63	3.34	3.34	1.43	9.98
48	10.12	0.64	3.40	3.40	1.43	10.26
49	10.35	0.66	3.45	3.45	1.43	10.55
50	10.57	0.68	3.50	3.50	1.43	10.84
51	10.81	0.69	3.55	3.55	1.42	11.15
52	11.04	0.71	3.60	3.60	1.42	11.46
53	11.29	0.73	3.65	3.65	1.42	11.79
54	11.55	0.74	3.70	3.70	1.41	12.13
55	11.81	0.76	3.74	3.74	1.41	12.48
56	12.08	0.78	3.79	3.79	1.41	12.84
57	12.37	0.80	3.83	3.83	1.41	13.22

58	12.66	0.82	3.86	3.86	1.41	13.62
59	12.97	0.84	3.89	3.89	1.41	14.03
60	13.29	0.86	3.92	3.92	1.40	14.46
61	13.62	0.88	3.94	3.94	1.40	14.92
62	13.97	0.90	3.96	3.96	1.41	15.39
63	14.33	0.92	3.98	3.98	1.41	15.89
64	14.71	0.94	3.98	3.98	1.44	16.42

Table D2: Transfer value factors for deferred benefits payable from 67

Males (aged 65 and above)

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 Pre88 GMP of £1 pa	Deduction for Post88 GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner			
65	15.12	0.97	3.99	3.99	1.98	-0.95	16.46
66	15.54	0.99	3.99	3.99	3.03	0.03	16.00

Table D3: Transfer value factors for deferred benefits payable from 67

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	5.24	0.30	1.50	1.50	-1.97	4.60
17	5.35	0.31	1.62	1.62	-1.99	4.72
18	5.46	0.32	1.75	1.75	-2.01	4.84
19	5.57	0.32	1.84	1.84	-2.04	4.98
20	5.68	0.33	1.89	1.89	-2.06	5.11
21	5.80	0.34	1.93	1.93	-2.09	5.25
22	5.92	0.35	1.98	1.98	-2.12	5.40
23	6.04	0.36	2.03	2.03	-2.14	5.54
24	6.16	0.36	2.08	2.08	-2.17	5.70
25	6.29	0.37	2.13	2.13	-2.20	5.85
26	6.42	0.38	2.19	2.19	-2.22	6.01
27	6.55	0.39	2.24	2.24	-2.25	6.18
28	6.68	0.40	2.29	2.29	-2.28	6.35
29	6.82	0.41	2.35	2.35	-2.30	6.52
30	6.96	0.42	2.40	2.40	-2.33	6.70
31	7.10	0.43	2.46	2.46	-2.36	6.88
32	7.25	0.44	2.52	2.52	-2.39	7.07
33	7.40	0.45	2.57	2.57	-2.42	7.26
34	7.55	0.46	2.63	2.63	-2.45	7.46
35	7.71	0.47	2.69	2.69	-2.48	7.67
36	7.87	0.49	2.75	2.75	-2.51	7.88
37	8.03	0.50	2.80	2.80	-2.54	8.10
38	8.20	0.51	2.86	2.86	-2.57	8.32
39	8.37	0.52	2.91	2.91	-2.60	8.55
40	8.55	0.53	2.97	2.97	-2.64	8.79
41	8.73	0.55	3.02	3.02	-2.67	9.03
42	8.91	0.56	3.08	3.08	-2.70	9.29
43	9.10	0.57	3.13	3.13	-2.74	9.54
44	9.30	0.59	3.19	3.19	-2.77	9.81
45	9.50	0.60	3.24	3.24	-2.80	10.09
46	9.70	0.62	3.29	3.29	-2.84	10.37
47	9.91	0.63	3.34	3.34	-2.88	10.66
48	10.12	0.64	3.40	3.40	-2.91	10.96
49	10.35	0.66	3.45	3.45	-2.95	11.27
50	10.57	0.68	3.50	3.50	-2.99	11.59
51	10.81	0.69	3.55	3.55	-3.03	11.92
52	11.04	0.71	3.60	3.60	-3.07	12.27
53	11.29	0.73	3.65	3.65	-3.11	12.62
54	11.55	0.74	3.70	3.70	-3.16	12.99
55	11.81	0.76	3.74	3.74	-3.20	13.37
56	12.08	0.78	3.79	3.79	-3.25	13.77
57	12.37	0.80	3.83	3.83	-3.29	14.18

58	12.66	0.82	3.86	3.86	-3.34	14.61
59	12.97	0.84	3.89	3.89	-3.47	15.05

Table D4: Transfer value factors for deferred benefits payable from 67

Females (age 60 and above)

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	13.29	0.86	3.92	3.92	-3.12	-5.41	15.52
61	13.62	0.88	3.94	3.94	-2.23	-4.57	16.00
62	13.97	0.90	3.96	3.96	-1.30	-3.72	16.49
63	14.33	0.92	3.98	3.98	-0.35	-2.83	17.01
64	14.71	0.94	3.98	3.98	0.64	-1.91	17.55
65	15.12	0.97	3.99	3.99	1.66	-0.96	17.61
66	15.54	0.99	3.99	3.99	2.72	0.01	17.17

Table E1: Transfer value factors for deferred benefits payable from 68

Males (up to age 64)

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	4.96	0.29	1.50	1.50	0.76	4.32
17	5.06	0.30	1.62	1.62	0.75	4.44
18	5.16	0.31	1.75	1.75	0.74	4.56
19	5.27	0.32	1.85	1.85	0.74	4.69
20	5.38	0.32	1.89	1.89	0.73	4.81
21	5.48	0.33	1.94	1.94	0.72	4.94
22	5.60	0.34	1.99	1.99	0.72	5.08
23	5.71	0.35	2.04	2.04	0.71	5.22
24	5.83	0.36	2.09	2.09	0.70	5.36
25	5.94	0.36	2.14	2.14	0.70	5.50
26	6.06	0.37	2.19	2.19	0.69	5.65
27	6.19	0.38	2.25	2.25	0.68	5.80
28	6.31	0.39	2.30	2.30	0.67	5.96
29	6.44	0.40	2.36	2.36	0.67	6.12
30	6.57	0.41	2.41	2.41	0.66	6.29
31	6.71	0.42	2.47	2.47	0.65	6.46
32	6.84	0.43	2.53	2.53	0.64	6.64
33	6.98	0.44	2.58	2.58	0.63	6.82
34	7.13	0.45	2.64	2.64	0.63	7.00
35	7.27	0.46	2.70	2.70	0.62	7.19
36	7.42	0.47	2.76	2.76	0.61	7.39
37	7.58	0.49	2.81	2.81	0.60	7.59
38	7.73	0.50	2.87	2.87	0.59	7.80
39	7.89	0.51	2.93	2.93	0.58	8.02
40	8.06	0.52	2.98	2.98	0.58	8.24
41	8.23	0.53	3.04	3.04	0.57	8.47
42	8.40	0.55	3.09	3.09	0.56	8.70
43	8.58	0.56	3.15	3.15	0.55	8.94
44	8.76	0.57	3.20	3.20	0.54	9.19
45	8.95	0.59	3.25	3.25	0.53	9.45
46	9.14	0.60	3.31	3.31	0.52	9.71
47	9.33	0.62	3.36	3.36	0.51	9.98
48	9.53	0.63	3.41	3.41	0.50	10.26
49	9.74	0.64	3.47	3.47	0.49	10.55
50	9.95	0.66	3.52	3.52	0.48	10.84
51	10.17	0.68	3.57	3.57	0.47	11.15
52	10.39	0.69	3.62	3.62	0.46	11.46
53	10.62	0.71	3.67	3.67	0.45	11.79
54	10.86	0.73	3.72	3.72	0.44	12.13
55	11.11	0.74	3.76	3.76	0.43	12.48
56	11.36	0.76	3.81	3.81	0.42	12.84
57	11.62	0.78	3.84	3.84	0.41	13.22

58	11.90	0.80	3.88	3.88	0.40	13.62
59	12.18	0.82	3.91	3.91	0.38	14.03
60	12.48	0.84	3.94	3.94	0.37	14.46
61	12.79	0.86	3.96	3.96	0.36	14.92
62	13.11	0.88	3.98	3.98	0.35	15.39
63	13.45	0.90	4.00	4.00	0.34	15.89
64	13.81	0.92	4.01	4.01	0.33	16.42

Table E2: Transfer value factors for deferred benefits payable from 68

Males (aged 65 and above)

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 Pre88 GMP of £1 pa	Deduction for Post88 GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner			
65	14.18	0.94	4.01	4.01	0.83	-1.91	16.46
66	14.58	0.97	4.01	4.01	1.83	-0.97	16.00
67	15.00	0.99	4.01	4.01	2.87	0.00	15.54

Table E3: Transfer value factors for deferred benefits payable from 68**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	4.96	0.29	1.50	1.50	-2.66	4.60
17	5.06	0.30	1.62	1.62	-2.68	4.72
18	5.16	0.31	1.75	1.75	-2.70	4.84
19	5.27	0.32	1.85	1.85	-2.73	4.98
20	5.38	0.32	1.89	1.89	-2.76	5.11
21	5.48	0.33	1.94	1.94	-2.79	5.25
22	5.60	0.34	1.99	1.99	-2.82	5.40
23	5.71	0.35	2.04	2.04	-2.86	5.54
24	5.83	0.36	2.09	2.09	-2.89	5.70
25	5.94	0.36	2.14	2.14	-2.92	5.85
26	6.06	0.37	2.19	2.19	-2.95	6.01
27	6.19	0.38	2.25	2.25	-2.98	6.18
28	6.31	0.39	2.30	2.30	-3.01	6.35
29	6.44	0.40	2.36	2.36	-3.05	6.52
30	6.57	0.41	2.41	2.41	-3.08	6.70
31	6.71	0.42	2.47	2.47	-3.11	6.88
32	6.84	0.43	2.53	2.53	-3.15	7.07
33	6.98	0.44	2.58	2.58	-3.18	7.26
34	7.13	0.45	2.64	2.64	-3.22	7.46
35	7.27	0.46	2.70	2.70	-3.25	7.67
36	7.42	0.47	2.76	2.76	-3.29	7.88
37	7.58	0.49	2.81	2.81	-3.33	8.10
38	7.73	0.50	2.87	2.87	-3.36	8.32
39	7.89	0.51	2.93	2.93	-3.40	8.55
40	8.06	0.52	2.98	2.98	-3.44	8.79
41	8.23	0.53	3.04	3.04	-3.48	9.03
42	8.40	0.55	3.09	3.09	-3.51	9.29
43	8.58	0.56	3.15	3.15	-3.55	9.54
44	8.76	0.57	3.20	3.20	-3.59	9.81
45	8.95	0.59	3.25	3.25	-3.64	10.09
46	9.14	0.60	3.31	3.31	-3.68	10.37
47	9.33	0.62	3.36	3.36	-3.72	10.66
48	9.53	0.63	3.41	3.41	-3.76	10.96
49	9.74	0.64	3.47	3.47	-3.81	11.27
50	9.95	0.66	3.52	3.52	-3.85	11.59
51	10.17	0.68	3.57	3.57	-3.90	11.92
52	10.39	0.69	3.62	3.62	-3.95	12.27
53	10.62	0.71	3.67	3.67	-4.00	12.62
54	10.86	0.73	3.72	3.72	-4.05	12.99
55	11.11	0.74	3.76	3.76	-4.10	13.37
56	11.36	0.76	3.81	3.81	-4.15	13.77
57	11.62	0.78	3.84	3.84	-4.21	14.18

58	11.90	0.80	3.88	3.88	-4.27	14.61
59	12.18	0.82	3.91	3.91	-4.42	15.05

Table E4: Transfer value factors for deferred benefits payable from 68

Females (age 60 and above)

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	12.48	0.84	3.94	3.94	-4.12	-6.23	15.52
61	12.79	0.86	3.96	3.96	-3.26	-5.42	16.00
62	13.11	0.88	3.98	3.98	-2.36	-4.59	16.49
63	13.45	0.90	4.00	4.00	-1.44	-3.73	17.01
64	13.81	0.92	4.01	4.01	-0.49	-2.85	17.55
65	14.18	0.94	4.01	4.01	0.49	-1.93	17.61
66	14.58	0.97	4.01	4.01	1.50	-0.99	17.17
67	15.00	0.99	4.01	4.01	2.56	-0.01	16.71

Table F1: Transfer value factors for active members entitled to immediate benefits

Males

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
38	26.59	14.93	2.71	3.29	7.80
39	26.43	15.26	2.76	3.30	8.02
40	26.26	15.61	2.81	3.31	8.24
41	26.08	15.96	2.86	3.32	8.47
42	25.88	16.32	2.91	3.33	8.70
43	25.67	16.70	2.97	3.35	8.94
44	25.44	17.08	3.02	3.36	9.19
45	25.19	17.47	3.07	3.37	9.45
46	24.93	17.88	3.12	3.38	9.71
47	24.64	18.29	3.17	3.39	9.98
48	24.34	18.72	3.23	3.41	10.26
49	24.02	19.16	3.28	3.42	10.55
50	23.67	19.61	3.33	3.43	10.84
51	23.30	20.07	3.38	3.44	11.15
52	22.91	20.55	3.44	3.46	11.46
53	22.49	21.04	3.49	3.47	11.79
54	22.04	21.56	3.54	3.49	12.13
55	21.58		3.59	3.50	12.48
56	21.10		3.64	3.52	12.84
57	20.61		3.68	3.54	13.22
58	20.12		3.73	3.56	13.62
59	19.62		3.77	3.58	14.03
60	19.12		3.81	3.60	14.46
61	18.60		3.84	3.63	14.92
62	18.08		3.88	3.65	15.39
63	17.55		3.91	3.68	15.89
64	17.01		3.93	3.79	16.42

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 **15%** of the GMP amount in respect of service after that date

Table F2: Transfer value factors for active members entitled to immediate benefits

Females

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
38	26.59	14.93	2.71	2.75	8.32
39	26.43	15.26	2.76	2.76	8.55
40	26.26	15.61	2.81	2.77	8.79
41	26.08	15.96	2.86	2.78	9.03
42	25.88	16.32	2.91	2.79	9.29
43	25.67	16.70	2.97	2.79	9.54
44	25.44	17.08	3.02	2.80	9.81
45	25.19	17.47	3.07	2.81	10.09
46	24.93	17.88	3.12	2.82	10.37
47	24.64	18.29	3.17	2.83	10.66
48	24.34	18.72	3.23	2.84	10.96
49	24.02	19.16	3.28	2.85	11.27
50	23.67	19.61	3.33	2.86	11.59
51	23.30	20.07	3.38	2.87	11.92
52	22.91	20.55	3.44	2.88	12.27
53	22.49	21.04	3.49	2.90	12.62
54	22.04	21.56	3.54	2.91	12.99
55	21.58		3.59	2.92	13.37
56	21.10		3.64	2.94	13.77
57	20.61		3.68	2.95	14.18
58	20.12		3.73	2.97	14.61
59	19.62		3.77	3.05	15.05
60	19.12		3.81	3.16	15.52
61	18.60		3.84	3.25	16.00
62	18.08		3.88	3.35	16.49
63	17.55		3.91	3.44	17.01
64	17.01		3.93	3.54	17.55

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 **15%** of the GMP amount in respect of service after that date

Table G1: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	27.84	9.25	1.43	3.08	4.32
17	27.85	9.45	1.54	3.09	4.44
18	27.85	9.66	1.67	3.10	4.56
19	27.85	9.87	1.75	3.11	4.69
20	27.85	10.09	1.80	3.11	4.81
21	27.84	10.31	1.84	3.12	4.94
22	27.82	10.53	1.89	3.13	5.08
23	27.80	10.76	1.93	3.14	5.22
24	27.78	11.00	1.98	3.15	5.36
25	27.74	11.24	2.03	3.16	5.50
26	27.70	11.49	2.08	3.17	5.65
27	27.66	11.74	2.13	3.18	5.80
28	27.60	11.99	2.18	3.19	5.96
29	27.54	12.26	2.23	3.20	6.12
30	27.48	12.53	2.28	3.21	6.29
31	27.40	12.80	2.33	3.22	6.46
32	27.31	13.08	2.38	3.23	6.64
33	27.22	13.37	2.44	3.24	6.82
34	27.11	13.67	2.49	3.25	7.00
35	27.00	13.97	2.55	3.26	7.19
36	26.87	14.28	2.60	3.27	7.39
37	26.74	14.60	2.65	3.28	7.59
38	26.59	14.93	2.71	3.29	7.80
39	26.43	15.26	2.76	3.30	8.02
40	26.26	15.61	2.81	3.31	8.24
41	26.08	15.96	2.86	3.32	8.47
42	25.88	16.32	2.91	3.33	8.70
43	25.67	16.70	2.97	3.35	8.94
44	25.44	17.08	3.02	3.36	9.19
45	25.19	17.47	3.07	3.37	9.45
46	24.93	17.88	3.12	3.38	9.71
47	24.64	18.29	3.17	3.39	9.98
48	24.34	18.72	3.23	3.41	10.26
49	24.02	19.16	3.28	3.42	10.55
50	23.67	19.61	3.33	3.43	10.84
51	23.30	20.07	3.38	3.44	11.15
52	22.91	20.55	3.44	3.46	11.46
53	22.49	21.04	3.49	3.47	11.79
54	22.04	21.56	3.54	3.49	12.13
55	21.58		3.59	3.50	12.48
56	21.10		3.64	3.52	12.84
57	20.61		3.68	3.54	13.22
58	20.12		3.73	3.56	13.62
59	19.62		3.77	3.58	14.03
60	19.12		3.80	3.60	14.46

61	18.60	3.84	3.63	14.92
62	18.08	3.87	3.65	15.39
63	17.55	3.90	3.68	15.89
64	17.01	3.92	3.79	16.42
65	16.47	3.92	3.80	
66	15.92	3.94	3.63	
67	15.37	3.96	3.45	
68	14.81	3.97	3.28	
69	14.25	3.92	3.10	
70	13.68	3.87	2.93	
71	13.12	3.86	2.77	
72	12.55	3.85	2.60	
73	11.98	3.82	2.44	
74	11.41	3.66	2.28	
75	10.85	3.48	2.13	
76	10.29	3.44	1.98	
77	9.74	3.39	1.83	
78	9.20	3.33	1.68	
79	8.66	3.06	1.54	
80	8.13	2.78	1.40	
81	7.61	2.71	1.27	
82	7.11	2.64	1.14	
83	6.61	2.56	1.02	
84	6.13	2.24	0.91	
85	5.67	1.93	0.80	
86	5.23	1.84	0.70	
87	4.81	1.76	0.62	
88	4.43	1.67	0.54	
89	4.07	1.34	0.47	
90	3.73	1.03	0.41	
91	3.42	0.97	0.36	
92	3.13	0.91	0.31	
93	2.87	0.85	0.27	
94	2.63	0.79	0.23	
95	2.42	0.73	0.20	
96	2.23	0.68	0.17	
97	2.08	0.62	0.14	
98	1.94	0.57	0.12	
99	1.83	0.52	0.10	
100	1.73	0.48	0.09	

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 15% of the GMP amount in respect of service after that date

Table G2: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	27.84	9.25	1.43	2.58	4.59
17	27.85	9.45	1.54	2.59	4.72
18	27.85	9.66	1.67	2.60	4.84
19	27.85	9.87	1.75	2.61	4.98
20	27.85	10.09	1.80	2.61	5.11
21	27.84	10.31	1.84	2.62	5.25
22	27.82	10.53	1.89	2.63	5.40
23	27.80	10.76	1.93	2.64	5.54
24	27.78	11.00	1.98	2.64	5.70
25	27.74	11.24	2.03	2.65	5.85
26	27.70	11.49	2.08	2.66	6.01
27	27.66	11.74	2.13	2.67	6.18
28	27.60	11.99	2.18	2.67	6.35
29	27.54	12.26	2.23	2.68	6.52
30	27.48	12.53	2.28	2.69	6.70
31	27.40	12.80	2.33	2.70	6.88
32	27.31	13.08	2.38	2.70	7.07
33	27.22	13.37	2.44	2.71	7.26
34	27.11	13.67	2.49	2.72	7.46
35	27.00	13.97	2.55	2.73	7.67
36	26.87	14.28	2.60	2.74	7.88
37	26.74	14.60	2.65	2.74	8.10
38	26.59	14.93	2.71	2.75	8.32
39	26.43	15.26	2.76	2.76	8.55
40	26.26	15.61	2.81	2.77	8.79
41	26.08	15.96	2.86	2.78	9.03
42	25.88	16.32	2.91	2.79	9.29
43	25.67	16.70	2.97	2.79	9.54
44	25.44	17.08	3.02	2.80	9.81
45	25.19	17.47	3.07	2.81	10.09
46	24.93	17.88	3.12	2.82	10.37
47	24.64	18.29	3.17	2.83	10.66
48	24.34	18.72	3.23	2.84	10.96
49	24.02	19.16	3.28	2.85	11.27
50	23.67	19.61	3.33	2.86	11.59
51	23.30	20.07	3.38	2.87	11.92
52	22.91	20.55	3.44	2.88	12.27
53	22.49	21.04	3.49	2.90	12.62
54	22.04	21.56	3.54	2.91	12.99
55	21.58		3.59	2.92	13.37
56	21.10		3.64	2.94	13.77
57	20.61		3.68	2.95	14.18
58	20.12		3.73	2.97	14.61
59	19.62		3.77	3.05	15.05
60	19.12		3.80	3.16	15.52

61	18.60	3.84	3.25	16.00
62	18.08	3.87	3.35	16.49
63	17.55	3.90	3.44	17.01
64	17.01	3.92	3.54	17.55
65	16.47	3.92	3.51	
66	15.92	3.94	3.34	
67	15.37	3.96	3.18	
68	14.81	3.97	3.01	
69	14.25	3.92	2.85	
70	13.68	3.87	2.68	
71	13.12	3.86	2.53	
72	12.55	3.85	2.37	
73	11.98	3.82	2.22	
74	11.41	3.66	2.07	
75	10.85	3.48	1.93	
76	10.29	3.44	1.79	
77	9.74	3.39	1.65	
78	9.20	3.33	1.52	
79	8.66	3.06	1.39	
80	8.13	2.78	1.26	
81	7.61	2.71	1.14	
82	7.11	2.64	1.03	
83	6.61	2.56	0.92	
84	6.13	2.24	0.82	
85	5.67	1.93	0.73	
86	5.23	1.84	0.65	
87	4.81	1.76	0.58	
88	4.43	1.67	0.51	
89	4.07	1.34	0.46	
90	3.73	1.03	0.40	
91	3.42	0.97	0.35	
92	3.13	0.91	0.31	
93	2.87	0.85	0.27	
94	2.63	0.79	0.24	
95	2.42	0.73	0.21	
96	2.23	0.68	0.18	
97	2.08	0.62	0.16	
98	1.94	0.57	0.13	
99	1.83	0.52	0.12	
100	1.73	0.48	0.10	

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 15% of the GMP amount in respect of service after that date

Table H1: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	34.35	1.43	2.64	3.74
17	34.15	1.54	2.65	3.84
18	33.93	1.67	2.66	3.94
19	33.72	1.75	2.66	4.04
20	33.49	1.80	2.67	4.15
21	33.27	1.84	2.67	4.26
22	33.03	1.89	2.68	4.37
23	32.79	1.93	2.69	4.48
24	32.55	1.98	2.69	4.60
25	32.30	2.03	2.70	4.72
26	32.04	2.08	2.71	4.85
27	31.78	2.13	2.71	4.98
28	31.51	2.18	2.72	5.11
29	31.23	2.23	2.72	5.24
30	30.95	2.28	2.73	5.38
31	30.66	2.33	2.74	5.53
32	30.36	2.38	2.75	5.67
33	30.06	2.44	2.75	5.82
34	29.75	2.49	2.76	5.98
35	29.43	2.55	2.77	6.14
36	29.11	2.60	2.77	6.30
37	28.78	2.65	2.78	6.47
38	28.45	2.71	2.79	6.65
39	28.11	2.76	2.80	6.82
40	27.76	2.81	2.80	7.01
41	27.40	2.86	2.81	7.20
42	27.04	2.91	2.82	7.39
43	26.67	2.97	2.83	7.59
44	26.29	3.02	2.84	7.79
45	25.91	3.07	2.84	8.01
46	25.51	3.12	2.85	8.22
47	25.11	3.17	2.86	8.45
48	24.70	3.23	2.87	8.68
49	24.28	3.28	2.88	8.92
50	23.85	3.33	2.89	9.17
51	23.41	3.38	2.90	9.43
52	22.97	3.44	2.92	9.70
53	22.51	3.49	2.93	9.98
54	22.05	3.54	2.94	10.27
55	21.58	3.59	2.96	10.57
56	21.10	3.64	2.98	10.90
57	20.61	3.68	3.00	11.23
58	20.12	3.73	3.02	11.59
59	19.62	3.77	3.04	11.96
60	19.12	3.80	3.06	12.34
61	18.60	3.84	3.09	12.75

62	18.08	3.87	3.12	13.17
63	17.55	3.90	3.15	13.62
64	17.01	3.92	3.25	14.09
65	16.47	3.92	3.25	
66	15.92	3.94	3.09	
67	15.37	3.96	2.92	
68	14.81	3.97	2.76	
69	14.25	3.92	2.60	
70	13.68	3.87	2.44	
71	13.12	3.86	2.29	
72	12.55	3.85	2.13	
73	11.98	3.82	1.98	
74	11.41	3.66	1.84	
75	10.85	3.48	1.69	
76	10.29	3.44	1.55	
77	9.74	3.39	1.42	
78	9.20	3.33	1.29	
79	8.66	3.06	1.17	
80	8.13	2.78	1.05	
81	7.61	2.71	0.95	
82	7.11	2.64	0.84	
83	6.61	2.56	0.75	
84	6.13	2.24	0.66	
85	5.67	1.93	0.58	
86	5.23	1.84	0.50	
87	4.81	1.76	0.44	
88	4.43	1.67	0.38	
89	4.07	1.34	0.33	
90	3.73	1.03	0.28	
91	3.42	0.97	0.24	
92	3.13	0.91	0.20	
93	2.87	0.85	0.16	
94	2.63	0.79	0.14	
95	2.42	0.73	0.11	
96	2.23	0.68	0.09	
97	2.08	0.62	0.08	
98	1.94	0.57	0.06	
99	1.83	0.52	0.05	
100	1.73	0.48	0.05	

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 15% of the GMP amount in respect of service after that date

Table H2: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	34.35	1.43	2.05	4.03
17	34.15	1.54	2.06	4.14
18	33.93	1.67	2.06	4.25
19	33.72	1.75	2.06	4.37
20	33.49	1.80	2.07	4.48
21	33.27	1.84	2.07	4.60
22	33.03	1.89	2.08	4.72
23	32.79	1.93	2.08	4.85
24	32.55	1.98	2.08	4.98
25	32.30	2.03	2.09	5.11
26	32.04	2.08	2.09	5.25
27	31.78	2.13	2.09	5.39
28	31.51	2.18	2.10	5.54
29	31.23	2.23	2.10	5.68
30	30.95	2.28	2.11	5.84
31	30.66	2.33	2.11	5.99
32	30.36	2.38	2.11	6.15
33	30.06	2.44	2.12	6.32
34	29.75	2.49	2.12	6.49
35	29.43	2.55	2.12	6.67
36	29.11	2.60	2.13	6.85
37	28.78	2.65	2.13	7.03
38	28.45	2.71	2.14	7.22
39	28.11	2.76	2.14	7.42
40	27.76	2.81	2.15	7.62
41	27.40	2.86	2.15	7.83
42	27.04	2.91	2.16	8.04
43	26.67	2.97	2.16	8.26
44	26.29	3.02	2.17	8.49
45	25.91	3.07	2.17	8.73
46	25.51	3.12	2.18	8.97
47	25.11	3.17	2.18	9.22
48	24.70	3.23	2.19	9.48
49	24.28	3.28	2.20	9.75
50	23.85	3.33	2.20	10.03
51	23.41	3.38	2.21	10.32
52	22.97	3.44	2.22	10.62
53	22.51	3.49	2.23	10.93
54	22.05	3.54	2.24	11.25
55	21.58	3.59	2.25	11.58
56	21.10	3.64	2.26	11.93
57	20.61	3.68	2.27	12.29
58	20.12	3.73	2.28	12.67
59	19.62	3.77	2.34	13.06
60	19.12	3.80	2.43	13.47

61	18.60	3.84	2.50	13.89
62	18.08	3.87	2.57	14.33
63	17.55	3.90	2.65	14.80
64	17.01	3.92	2.72	15.29
65	16.47	3.92	2.68	
66	15.92	3.94	2.53	
67	15.37	3.96	2.37	
68	14.81	3.97	2.22	
69	14.25	3.92	2.07	
70	13.68	3.87	1.93	
71	13.12	3.86	1.79	
72	12.55	3.85	1.65	
73	11.98	3.82	1.52	
74	11.41	3.66	1.39	
75	10.85	3.48	1.26	
76	10.29	3.44	1.14	
77	9.74	3.39	1.03	
78	9.20	3.33	0.92	
79	8.66	3.06	0.82	
80	8.13	2.78	0.73	
81	7.61	2.71	0.65	
82	7.11	2.64	0.58	
83	6.61	2.56	0.51	
84	6.13	2.24	0.46	
85	5.67	1.93	0.40	
86	5.23	1.84	0.35	
87	4.81	1.76	0.31	
88	4.43	1.67	0.27	
89	4.07	1.34	0.24	
90	3.73	1.03	0.21	
91	3.42	0.97	0.18	
92	3.13	0.91	0.16	
93	2.87	0.85	0.13	
94	2.63	0.79	0.12	
95	2.42	0.73	0.10	
96	2.23	0.68	0.09	
97	2.08	0.62	0.07	
98	1.94	0.57	0.06	
99	1.83	0.52	0.06	
100	1.73	0.48	0.05	

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 15% of the GMP amount in respect of service after that date

Table I: Factors for calculating the pension credit - pension age 65

Ex-spouses – Unisex factors

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1
16	6.01	0.32	65	17.26	1.00
17	6.14	0.32	66	16.70	1.00
18	6.27	0.33	67	16.13	1.00
19	6.40	0.34	68	15.56	1.00
20	6.53	0.35	69	14.99	1.00
21	6.67	0.36	70	14.42	1.00
22	6.81	0.36	71	13.85	1.00
23	6.95	0.37	72	13.27	1.00
24	7.10	0.38	73	12.69	1.00
25	7.25	0.39	74	12.12	1.00
26	7.40	0.40	75	11.54	1.00
27	7.56	0.41	76	10.97	1.00
28	7.71	0.42	77	10.40	1.00
29	7.88	0.43	78	9.84	1.00
30	8.04	0.44	79	9.29	1.00
31	8.21	0.45	80	8.74	1.00
32	8.38	0.46	81	8.20	1.00
33	8.56	0.47	82	7.66	1.00
34	8.74	0.49	83	7.15	1.00
35	8.93	0.50	84	6.64	1.00
36	9.12	0.51	85	6.16	1.00
37	9.31	0.52	86	5.70	1.00
38	9.51	0.53	87	5.26	1.00
39	9.72	0.55	88	4.86	1.00
40	9.92	0.56	89	4.48	1.00
41	10.14	0.57	90	4.13	1.00
42	10.36	0.59	91	3.80	1.00
43	10.58	0.60	92	3.49	1.00
44	10.82	0.62	93	3.20	1.00
45	11.05	0.63	94	2.94	1.00
46	11.30	0.64	95	2.71	1.00
47	11.55	0.66	96	2.50	1.00
48	11.81	0.68	97	2.31	1.00
49	12.07	0.69	98	2.16	1.00
50	12.34	0.71	99	2.02	1.00
51	12.63	0.73	100	1.90	1.00
52	12.92	0.74			
53	13.22	0.76			
54	13.53	0.78			
55	13.85	0.80			
56	14.18	0.82			
57	14.52	0.84			
58	14.88	0.86			
59	15.25	0.88			
60	15.63	0.90			
61	16.03	0.92			
62	16.44	0.94			
63	16.87	0.97			
64	17.32	0.99			

Note:

- 1. The lump sum factor should only be used if the member has not received her lump sum from the scheme**
- 2. Use the age of the ex-spouse, not the member**

Table J: Factors for calculating the pension credit - pension age 66

Ex-spouses – Unisex factors

Age last birthday at relevant date	Gross Pension of £1 per annum	Age last birthday at relevant date	Gross Pension of £1 per annum
16	5.72	65	16.79
17	5.84	66	16.73
18	5.96	67	16.15
19	6.08	68	15.58
20	6.21	69	15.00
21	6.34	70	14.42
22	6.47	71	13.85
23	6.61	72	13.27
24	6.74	73	12.69
25	6.88	74	12.12
26	7.03	75	11.54
27	7.17	76	10.97
28	7.32	77	10.40
29	7.48	78	9.84
30	7.63	79	9.29
31	7.79	80	8.74
32	7.95	81	8.20
33	8.12	82	7.66
34	8.29	83	7.15
35	8.47	84	6.64
36	8.65	85	6.16
37	8.83	86	5.70
38	9.02	87	5.26
39	9.21	88	4.86
40	9.41	89	4.48
41	9.61	90	4.13
42	9.81	91	3.80
43	10.03	92	3.49
44	10.24	93	3.20
45	10.47	94	2.94
46	10.70	95	2.71
47	10.93	96	2.50
48	11.18	97	2.31
49	11.43	98	2.16
50	11.68	99	2.02
51	11.95	100	1.90
52	12.22		
53	12.50		
54	12.79		
55	13.09		
56	13.40		
57	13.73		
58	14.06		
59	14.41		
60	14.77		
61	15.14		
62	15.53		
63	15.93		
64	16.35		

Note:

1. Use the age of the ex-spouse, not the member

Table K: Factors for calculating the pension credit - pension age 67

Ex-spouses – Unisex factors

Age last birthday at relevant date	Gross Pension of £1 per annum	Age last birthday at relevant date	Gross Pension of £1 per annum
16	5.43	65	15.82
17	5.54	66	16.25
18	5.66	67	16.18
19	5.77	68	15.60
20	5.89	69	15.02
21	6.02	70	14.43
22	6.14	71	13.85
23	6.27	72	13.27
24	6.40	73	12.69
25	6.53	74	12.12
26	6.66	75	11.54
27	6.80	76	10.97
28	6.94	77	10.40
29	7.09	78	9.84
30	7.23	79	9.29
31	7.38	80	8.74
32	7.54	81	8.20
33	7.69	82	7.66
34	7.85	83	7.15
35	8.02	84	6.64
36	8.19	85	6.16
37	8.36	86	5.70
38	8.54	87	5.26
39	8.72	88	4.86
40	8.90	89	4.48
41	9.09	90	4.13
42	9.29	91	3.80
43	9.48	92	3.49
44	9.69	93	3.20
45	9.90	94	2.94
46	10.11	95	2.71
47	10.34	96	2.50
48	10.56	97	2.31
49	10.80	98	2.16
50	11.04	99	2.02
51	11.29	100	1.90
52	11.54		
53	11.81		
54	12.08		
55	12.36		
56	12.65		
57	12.96		
58	13.27		
59	13.59		
60	13.93		
61	14.28		
62	14.64		
63	15.02		
64	15.41		

Note:

1. Use the age of the ex-spouse, not the member

Table L: Factors for calculating the pension credit - pension age 68

Ex-spouses – Unisex factors

Age last birthday at relevant date	Gross Pension of £1 per annum	Age last birthday at relevant date	Gross Pension of £1 per annum
16	5.15	65	14.89
17	5.26	66	15.29
18	5.36	67	15.71
19	5.47	68	15.64
20	5.59	69	15.04
21	5.70	70	14.45
22	5.82	71	13.86
23	5.94	72	13.27
24	6.06	73	12.69
25	6.18	74	12.12
26	6.31	75	11.54
27	6.44	76	10.97
28	6.57	77	10.40
29	6.71	78	9.84
30	6.85	79	9.29
31	6.99	80	8.74
32	7.13	81	8.20
33	7.28	82	7.66
34	7.43	83	7.15
35	7.58	84	6.64
36	7.74	85	6.16
37	7.90	86	5.70
38	8.07	87	5.26
39	8.24	88	4.86
40	8.41	89	4.48
41	8.59	90	4.13
42	8.77	91	3.80
43	8.96	92	3.49
44	9.15	93	3.20
45	9.35	94	2.94
46	9.55	95	2.71
47	9.76	96	2.50
48	9.97	97	2.31
49	10.19	98	2.16
50	10.41	99	2.02
51	10.65	100	1.90
52	10.89		
53	11.13		
54	11.39		
55	11.65		
56	11.92		
57	12.21		
58	12.50		
59	12.80		
60	13.12		
61	13.44		
62	13.78		
63	14.14		
64	14.50		

Note:

- 1. Use the age of the ex-spouse, not the member**

Table M1: Adjustment to pension debit or credit on retirement in normal health

Adjustment to pension – Males and Females

		Age at Retirement – Adjustment to Pension - Unisex									
		30	31	32	33	34	35	36	37	38	39
months											
0	0.367	0.375	0.384	0.393	0.403	0.413	0.424	0.435	0.446	0.458	
1	0.367	0.376	0.385	0.394	0.404	0.414	0.425	0.436	0.447	0.460	
2	0.368	0.377	0.386	0.395	0.405	0.415	0.426	0.437	0.448	0.461	
3	0.369	0.377	0.386	0.396	0.406	0.416	0.427	0.438	0.449	0.462	
4	0.369	0.378	0.387	0.397	0.407	0.417	0.427	0.439	0.450	0.463	
5	0.370	0.379	0.388	0.397	0.407	0.418	0.428	0.440	0.451	0.464	
6	0.371	0.380	0.389	0.398	0.408	0.419	0.429	0.441	0.452	0.465	
7	0.372	0.380	0.390	0.399	0.409	0.419	0.430	0.442	0.453	0.466	
8	0.372	0.381	0.390	0.400	0.410	0.420	0.431	0.443	0.454	0.467	
9	0.373	0.382	0.391	0.401	0.411	0.421	0.432	0.443	0.455	0.468	
10	0.374	0.383	0.392	0.402	0.412	0.422	0.433	0.444	0.456	0.469	
11	0.374	0.383	0.393	0.402	0.412	0.423	0.434	0.445	0.457	0.470	

		Age at Retirement – Adjustment to Pension - Unisex									
		40	41	42	43	44	45	46	47	48	49
months											
0	0.471	0.484	0.498	0.513	0.529	0.545	0.563	0.582	0.601	0.623	
1	0.472	0.486	0.500	0.515	0.530	0.547	0.565	0.583	0.603	0.625	
2	0.473	0.487	0.501	0.516	0.532	0.548	0.566	0.585	0.605	0.626	
3	0.474	0.488	0.502	0.517	0.533	0.550	0.568	0.587	0.607	0.628	
4	0.476	0.489	0.503	0.518	0.534	0.551	0.569	0.588	0.609	0.630	
5	0.477	0.490	0.505	0.520	0.536	0.553	0.571	0.590	0.610	0.632	
6	0.478	0.491	0.506	0.521	0.537	0.554	0.572	0.592	0.612	0.634	
7	0.479	0.493	0.507	0.522	0.539	0.556	0.574	0.593	0.614	0.636	
8	0.480	0.494	0.508	0.524	0.540	0.557	0.575	0.595	0.616	0.638	
9	0.481	0.495	0.510	0.525	0.541	0.559	0.577	0.597	0.617	0.640	
10	0.482	0.496	0.511	0.526	0.543	0.560	0.579	0.598	0.619	0.642	
11	0.483	0.497	0.512	0.528	0.544	0.562	0.580	0.600	0.621	0.644	

Age at Retirement – Adjustment to Pension - Unisex

	50	51	52	53	54	55	56	57	58	59
months										
0	0.645	0.670	0.696	0.725	0.755	0.789	0.825	0.864	0.906	0.951
1	0.647	0.672	0.698	0.727	0.758	0.792	0.828	0.868	0.910	0.955
2	0.649	0.674	0.701	0.730	0.761	0.795	0.832	0.871	0.914	0.959
3	0.652	0.676	0.703	0.732	0.764	0.798	0.835	0.875	0.917	0.963
4	0.654	0.679	0.706	0.735	0.767	0.801	0.838	0.878	0.921	0.967
5	0.656	0.681	0.708	0.737	0.769	0.804	0.841	0.882	0.925	0.972
6	0.658	0.683	0.710	0.740	0.772	0.807	0.845	0.885	0.929	0.976
7	0.660	0.685	0.713	0.743	0.775	0.810	0.848	0.889	0.932	0.980
8	0.662	0.687	0.715	0.745	0.778	0.813	0.851	0.892	0.936	0.984
9	0.664	0.690	0.717	0.748	0.781	0.816	0.854	0.896	0.940	0.988
10	0.666	0.692	0.720	0.750	0.783	0.819	0.858	0.899	0.944	0.992
11	0.668	0.694	0.722	0.753	0.786	0.822	0.861	0.903	0.947	0.996

Age at Retirement – Adjustment to Pension - Unisex

	60	61	62	63	64	65	66	67	68	69
months										
0	1.000	1.053	1.110	1.173	1.241	1.316	1.399	1.489	1.588	1.696
1	1.004	1.058	1.116	1.179	1.248	1.323	1.406	1.497	1.597	1.706
2	1.009	1.062	1.121	1.184	1.254	1.330	1.414	1.505	1.606	1.716
3	1.013	1.067	1.126	1.190	1.260	1.337	1.421	1.513	1.615	1.727
4	1.018	1.072	1.131	1.196	1.266	1.344	1.429	1.522	1.624	1.737
5	1.022	1.077	1.136	1.201	1.273	1.351	1.436	1.530	1.633	1.747
6	1.026	1.082	1.142	1.207	1.279	1.357	1.444	1.538	1.642	1.757
7	1.031	1.086	1.147	1.213	1.285	1.364	1.451	1.546	1.651	1.767
8	1.035	1.091	1.152	1.219	1.291	1.371	1.459	1.555	1.660	1.777
9	1.040	1.096	1.157	1.224	1.298	1.378	1.466	1.563	1.669	1.787
10	1.044	1.101	1.162	1.230	1.304	1.385	1.474	1.571	1.678	1.797
11	1.048	1.106	1.168	1.236	1.310	1.392	1.481	1.579	1.687	1.807

Age at Retirement – Adjustment to Pension - Unisex

	70	71	72	73	74
months					
0	1.817	1.950	2.097	2.262	2.446
1	1.828	1.962	2.111	2.277	2.463
2	1.839	1.974	2.125	2.293	2.480
3	1.850	1.987	2.139	2.308	2.497
4	1.861	1.999	2.152	2.323	2.514
5	1.872	2.011	2.166	2.338	2.531
6	1.883	2.024	2.180	2.354	2.548
7	1.894	2.036	2.193	2.369	2.565
8	1.905	2.048	2.207	2.384	2.583
9	1.916	2.061	2.221	2.400	2.600
10	1.928	2.073	2.234	2.415	2.617
11	1.939	2.085	2.248	2.430	2.634

Notes:

1. Ages are given in years and complete months. Part months are ignored.
2. To calculate a reduction/increase to pension, divide the factor at early/late retirement age by the factor at the default pension age. This is then multiplied by the unadjusted pension credit or debit to calculate the adjusted pension credit or debit.
3. These factors should not be used for any other purpose (e.g. scheme pays adjustments).

Table M2: Adjustment to pension debit or credit on retirement in normal health

Adjustment to lump sum – Males and Females

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	30	31	32	33	34	35	36	37	38	39
months										
0	0.491	0.503	0.515	0.527	0.540	0.553	0.566	0.580	0.593	0.608
1	0.492	0.504	0.516	0.528	0.541	0.554	0.567	0.581	0.595	0.609
2	0.493	0.505	0.517	0.529	0.542	0.555	0.568	0.582	0.596	0.610
3	0.494	0.506	0.518	0.530	0.543	0.556	0.569	0.583	0.597	0.611
4	0.495	0.507	0.519	0.531	0.544	0.557	0.571	0.584	0.598	0.613
5	0.496	0.508	0.520	0.532	0.545	0.558	0.572	0.585	0.599	0.614
6	0.497	0.509	0.521	0.533	0.546	0.559	0.573	0.587	0.601	0.615
7	0.498	0.510	0.522	0.534	0.547	0.560	0.574	0.588	0.602	0.616
8	0.499	0.511	0.523	0.536	0.548	0.562	0.575	0.589	0.603	0.617
9	0.500	0.512	0.524	0.537	0.549	0.563	0.576	0.590	0.604	0.619
10	0.501	0.513	0.525	0.538	0.551	0.564	0.577	0.591	0.605	0.620
11	0.502	0.514	0.526	0.539	0.552	0.565	0.578	0.592	0.607	0.621

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	40	41	42	43	44	45	46	47	48	49
months										
0	0.622	0.637	0.653	0.668	0.684	0.701	0.717	0.735	0.752	0.770
1	0.624	0.639	0.654	0.670	0.686	0.702	0.719	0.736	0.754	0.772
2	0.625	0.640	0.655	0.671	0.687	0.703	0.720	0.738	0.755	0.773
3	0.626	0.641	0.656	0.672	0.688	0.705	0.722	0.739	0.757	0.775
4	0.627	0.642	0.658	0.674	0.690	0.706	0.723	0.741	0.758	0.777
5	0.629	0.644	0.659	0.675	0.691	0.708	0.725	0.742	0.760	0.778
6	0.630	0.645	0.660	0.676	0.692	0.709	0.726	0.744	0.761	0.780
7	0.631	0.646	0.662	0.678	0.694	0.710	0.728	0.745	0.763	0.781
8	0.632	0.647	0.663	0.679	0.695	0.712	0.729	0.746	0.764	0.783
9	0.634	0.649	0.664	0.680	0.697	0.713	0.730	0.748	0.766	0.784
10	0.635	0.650	0.666	0.682	0.698	0.715	0.732	0.749	0.767	0.786
11	0.636	0.651	0.667	0.683	0.699	0.716	0.733	0.751	0.769	0.787

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	50	51	52	53	54	55	56	57	58	59
months										
0	0.789	0.808	0.827	0.847	0.867	0.888	0.909	0.931	0.954	0.977
1	0.790	0.809	0.829	0.849	0.869	0.890	0.911	0.933	0.956	0.979
2	0.792	0.811	0.830	0.850	0.871	0.892	0.913	0.935	0.957	0.980
3	0.794	0.813	0.832	0.852	0.873	0.894	0.915	0.937	0.959	0.982
4	0.795	0.814	0.834	0.854	0.874	0.895	0.917	0.939	0.961	0.984
5	0.797	0.816	0.835	0.856	0.876	0.897	0.919	0.941	0.963	0.986
6	0.798	0.817	0.837	0.857	0.878	0.899	0.920	0.942	0.965	0.988
7	0.800	0.819	0.839	0.859	0.880	0.901	0.922	0.944	0.967	0.990
8	0.801	0.821	0.840	0.861	0.881	0.902	0.924	0.946	0.969	0.992
9	0.803	0.822	0.842	0.862	0.883	0.904	0.926	0.948	0.971	0.994
10	0.805	0.824	0.844	0.864	0.885	0.906	0.928	0.950	0.973	0.996
11	0.806	0.826	0.845	0.866	0.886	0.908	0.930	0.952	0.975	0.998

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	60	61	62	63	64	65
months						
0	1.000	1.024	1.049	1.074	1.100	1.126
1	1.002	1.026	1.051	1.076	1.102	1.128
2	1.004	1.028	1.053	1.078	1.104	1.130
3	1.006	1.030	1.055	1.080	1.106	1.133
4	1.008	1.032	1.057	1.082	1.108	1.135
5	1.010	1.034	1.059	1.084	1.111	1.137
6	1.012	1.036	1.061	1.087	1.113	1.139
7	1.014	1.038	1.063	1.089	1.115	1.142
8	1.016	1.040	1.065	1.091	1.117	1.144
9	1.018	1.042	1.067	1.093	1.119	1.146
10	1.020	1.044	1.070	1.095	1.122	1.148
11	1.022	1.047	1.072	1.097	1.124	1.151

Notes:

- 1. Ages are given in years and complete months. Part months are ignored.**
- 2. To calculate a reduction/increase to the lump sum, divide the factor at early/late retirement age by the factor at the default pension age. This is then multiplied by the unadjusted lump sum to calculate the adjusted lump sum.**
- 3. These factors should not be used for any other purpose (e.g. scheme pays adjustments).**

Table N1: Adjustment to pension debit on ill health retirement

Adjustment to pension – Males and Females

Age at Retirement – Adjustment to Pension - Unisex

	20	21	22	23	24	25	26	27	28	29
months										
0	0.244	0.251	0.258	0.265	0.273	0.281	0.289	0.297	0.306	0.315
1	0.245	0.252	0.259	0.266	0.274	0.281	0.289	0.298	0.307	0.316
2	0.245	0.252	0.259	0.267	0.274	0.282	0.290	0.299	0.307	0.317
3	0.246	0.253	0.260	0.267	0.275	0.283	0.291	0.299	0.308	0.317
4	0.247	0.253	0.261	0.268	0.275	0.283	0.292	0.300	0.309	0.318
5	0.247	0.254	0.261	0.268	0.276	0.284	0.292	0.301	0.310	0.319
6	0.248	0.255	0.262	0.269	0.277	0.285	0.293	0.301	0.310	0.320
7	0.248	0.255	0.262	0.270	0.277	0.285	0.294	0.302	0.311	0.320
8	0.249	0.256	0.263	0.270	0.278	0.286	0.294	0.303	0.312	0.321
9	0.249	0.256	0.264	0.271	0.279	0.287	0.295	0.304	0.313	0.322
10	0.250	0.257	0.264	0.272	0.279	0.287	0.296	0.304	0.313	0.323
11	0.251	0.258	0.265	0.272	0.280	0.288	0.296	0.305	0.314	0.324

Age at Retirement – Adjustment to Pension - Unisex

	30	31	32	33	34	35	36	37	38	39
months										
0	0.324	0.334	0.344	0.355	0.366	0.378	0.390	0.403	0.416	0.430
1	0.325	0.335	0.345	0.356	0.367	0.379	0.391	0.404	0.417	0.431
2	0.326	0.336	0.346	0.357	0.368	0.380	0.392	0.405	0.418	0.432
3	0.327	0.337	0.347	0.358	0.369	0.381	0.393	0.406	0.419	0.433
4	0.328	0.338	0.348	0.359	0.370	0.382	0.394	0.407	0.421	0.435
5	0.328	0.338	0.349	0.360	0.371	0.383	0.395	0.408	0.422	0.436
6	0.329	0.339	0.350	0.361	0.372	0.384	0.396	0.409	0.423	0.437
7	0.330	0.340	0.351	0.362	0.373	0.385	0.397	0.410	0.424	0.438
8	0.331	0.341	0.352	0.363	0.374	0.386	0.398	0.412	0.425	0.440
9	0.332	0.342	0.352	0.363	0.375	0.387	0.399	0.413	0.426	0.441
10	0.333	0.343	0.353	0.364	0.376	0.388	0.401	0.414	0.428	0.442
11	0.333	0.344	0.354	0.365	0.377	0.389	0.402	0.415	0.429	0.443

Age at Retirement – Adjustment to Pension - Unisex

	40	41	42	43	44	45	46	47	48	49
months										
0	0.444	0.460	0.476	0.493	0.510	0.529	0.549	0.570	0.592	0.615
1	0.446	0.461	0.477	0.494	0.512	0.531	0.550	0.571	0.593	0.617
2	0.447	0.462	0.479	0.496	0.513	0.532	0.552	0.573	0.595	0.619
3	0.448	0.464	0.480	0.497	0.515	0.534	0.554	0.575	0.597	0.621
4	0.450	0.465	0.481	0.499	0.517	0.536	0.556	0.577	0.599	0.623
5	0.451	0.466	0.483	0.500	0.518	0.537	0.557	0.579	0.601	0.625
6	0.452	0.468	0.484	0.501	0.520	0.539	0.559	0.581	0.603	0.627
7	0.453	0.469	0.486	0.503	0.521	0.541	0.561	0.582	0.605	0.629
8	0.455	0.470	0.487	0.504	0.523	0.542	0.563	0.584	0.607	0.631
9	0.456	0.472	0.488	0.506	0.524	0.544	0.564	0.586	0.609	0.633
10	0.457	0.473	0.490	0.507	0.526	0.545	0.566	0.588	0.611	0.635
11	0.458	0.474	0.491	0.509	0.527	0.547	0.568	0.590	0.613	0.637

Age at Retirement – Adjustment to Pension - Unisex

	50	51	52	53	54	55	56	57	58	59
months										
0	0.640	0.666	0.694	0.723	0.755	0.789	0.825	0.864	0.906	0.951
1	0.642	0.668	0.696	0.726	0.758	0.792	0.828	0.868	0.910	0.955
2	0.644	0.670	0.699	0.729	0.761	0.795	0.832	0.871	0.914	0.959
3	0.646	0.673	0.701	0.731	0.763	0.798	0.835	0.875	0.917	0.963
4	0.648	0.675	0.704	0.734	0.766	0.801	0.838	0.878	0.921	0.967
5	0.650	0.677	0.706	0.737	0.769	0.804	0.841	0.882	0.925	0.972
6	0.653	0.680	0.708	0.739	0.772	0.807	0.845	0.885	0.929	0.976
7	0.655	0.682	0.711	0.742	0.775	0.810	0.848	0.889	0.932	0.980
8	0.657	0.684	0.713	0.744	0.778	0.813	0.851	0.892	0.936	0.984
9	0.659	0.687	0.716	0.747	0.780	0.816	0.854	0.896	0.940	0.988
10	0.661	0.689	0.718	0.750	0.783	0.819	0.858	0.899	0.944	0.992
11	0.664	0.691	0.721	0.752	0.786	0.822	0.861	0.903	0.947	0.996

Age at Retirement – Adjustment to Pension - Unisex

	60	61	62	63	64	65	66	67	68	69
months										
0	1.000	1.053	1.110	1.173	1.241	1.316	1.399	1.489	1.588	1.696
1	1.004	1.058	1.116	1.179	1.248	1.323	1.406	1.497	1.597	1.706
2	1.009	1.062	1.121	1.184	1.254	1.330	1.414	1.505	1.606	1.716
3	1.013	1.067	1.126	1.190	1.260	1.337	1.421	1.513	1.615	1.727
4	1.018	1.072	1.131	1.196	1.266	1.344	1.429	1.522	1.624	1.737
5	1.022	1.077	1.136	1.201	1.273	1.351	1.436	1.530	1.633	1.747
6	1.026	1.082	1.142	1.207	1.279	1.357	1.444	1.538	1.642	1.757
7	1.031	1.086	1.147	1.213	1.285	1.364	1.451	1.546	1.651	1.767
8	1.035	1.091	1.152	1.219	1.291	1.371	1.459	1.555	1.660	1.777
9	1.040	1.096	1.157	1.224	1.298	1.378	1.466	1.563	1.669	1.787
10	1.044	1.101	1.162	1.230	1.304	1.385	1.474	1.571	1.678	1.797
11	1.048	1.106	1.168	1.236	1.310	1.392	1.481	1.579	1.687	1.807

Age at Retirement – Adjustment to Pension - Unisex

	70	71	72	73	74
months					
0	1.817	1.950	2.097	2.262	2.446
1	1.828	1.962	2.111	2.277	2.463
2	1.839	1.974	2.125	2.293	2.480
3	1.850	1.987	2.139	2.308	2.497
4	1.861	1.999	2.152	2.323	2.514
5	1.872	2.011	2.166	2.338	2.531
6	1.883	2.024	2.180	2.354	2.548
7	1.894	2.036	2.193	2.369	2.565
8	1.905	2.048	2.207	2.384	2.583
9	1.916	2.061	2.221	2.400	2.600
10	1.928	2.073	2.234	2.415	2.617
11	1.939	2.085	2.248	2.430	2.634

Notes:

1. Ages are given in years and complete months. Part months are ignored.
2. To calculate a reduction/increase to pension, divide the factor at early/late retirement age by the factor at the default pension age. This is then multiplied by the unadjusted pension credit or debit to calculate the adjusted pension credit or debit.
3. These factors should not be used for any other purpose (e.g. scheme pays adjustments).

Table N2: Adjustment to pension debit on ill health retirement

Adjustment to lump sum – Males and Females

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	20	21	22	23	24	25	26	27	28	29
months										
0	0.387	0.397	0.406	0.416	0.426	0.436	0.446	0.457	0.468	0.479
1	0.388	0.397	0.407	0.417	0.427	0.437	0.447	0.458	0.469	0.480
2	0.389	0.398	0.408	0.417	0.427	0.438	0.448	0.459	0.470	0.481
3	0.390	0.399	0.409	0.418	0.428	0.439	0.449	0.460	0.471	0.482
4	0.390	0.400	0.409	0.419	0.429	0.440	0.450	0.461	0.472	0.483
5	0.391	0.401	0.410	0.420	0.430	0.440	0.451	0.462	0.473	0.484
6	0.392	0.401	0.411	0.421	0.431	0.441	0.452	0.463	0.474	0.485
7	0.393	0.402	0.412	0.422	0.432	0.442	0.453	0.464	0.475	0.486
8	0.393	0.403	0.413	0.422	0.433	0.443	0.454	0.465	0.476	0.487
9	0.394	0.404	0.413	0.423	0.433	0.444	0.455	0.465	0.477	0.488
10	0.395	0.404	0.414	0.424	0.434	0.445	0.455	0.466	0.478	0.489
11	0.396	0.405	0.415	0.425	0.435	0.446	0.456	0.467	0.478	0.490

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	30	31	32	33	34	35	36	37	38	39
months										
0	0.491	0.503	0.515	0.527	0.540	0.553	0.566	0.580	0.593	0.608
1	0.492	0.504	0.516	0.528	0.541	0.554	0.567	0.581	0.595	0.609
2	0.493	0.505	0.517	0.529	0.542	0.555	0.568	0.582	0.596	0.610
3	0.494	0.506	0.518	0.530	0.543	0.556	0.569	0.583	0.597	0.611
4	0.495	0.507	0.519	0.531	0.544	0.557	0.571	0.584	0.598	0.613
5	0.496	0.508	0.520	0.532	0.545	0.558	0.572	0.585	0.599	0.614
6	0.497	0.509	0.521	0.533	0.546	0.559	0.573	0.587	0.601	0.615
7	0.498	0.510	0.522	0.534	0.547	0.560	0.574	0.588	0.602	0.616
8	0.499	0.511	0.523	0.536	0.548	0.562	0.575	0.589	0.603	0.617
9	0.500	0.512	0.524	0.537	0.549	0.563	0.576	0.590	0.604	0.619
10	0.501	0.513	0.525	0.538	0.551	0.564	0.577	0.591	0.605	0.620
11	0.502	0.514	0.526	0.539	0.552	0.565	0.578	0.592	0.607	0.621

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	40	41	42	43	44	45	46	47	48	49
months										
0	0.622	0.637	0.653	0.668	0.684	0.701	0.717	0.735	0.752	0.770
1	0.624	0.639	0.654	0.670	0.686	0.702	0.719	0.736	0.754	0.772
2	0.625	0.640	0.655	0.671	0.687	0.703	0.720	0.738	0.755	0.773
3	0.626	0.641	0.656	0.672	0.688	0.705	0.722	0.739	0.757	0.775
4	0.627	0.642	0.658	0.674	0.690	0.706	0.723	0.741	0.758	0.777
5	0.629	0.644	0.659	0.675	0.691	0.708	0.725	0.742	0.760	0.778
6	0.630	0.645	0.660	0.676	0.692	0.709	0.726	0.744	0.761	0.780
7	0.631	0.646	0.662	0.678	0.694	0.710	0.728	0.745	0.763	0.781
8	0.632	0.647	0.663	0.679	0.695	0.712	0.729	0.746	0.764	0.783
9	0.634	0.649	0.664	0.680	0.697	0.713	0.730	0.748	0.766	0.784
10	0.635	0.650	0.666	0.682	0.698	0.715	0.732	0.749	0.767	0.786
11	0.636	0.651	0.667	0.683	0.699	0.716	0.733	0.751	0.769	0.787

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	50	51	52	53	54	55	56	57	58	59
months										
0	0.789	0.808	0.827	0.847	0.867	0.888	0.909	0.931	0.954	0.977
1	0.790	0.809	0.829	0.849	0.869	0.890	0.911	0.933	0.956	0.979
2	0.792	0.811	0.830	0.850	0.871	0.892	0.913	0.935	0.957	0.980
3	0.794	0.813	0.832	0.852	0.873	0.894	0.915	0.937	0.959	0.982
4	0.795	0.814	0.834	0.854	0.874	0.895	0.917	0.939	0.961	0.984
5	0.797	0.816	0.835	0.856	0.876	0.897	0.919	0.941	0.963	0.986
6	0.798	0.817	0.837	0.857	0.878	0.899	0.920	0.942	0.965	0.988
7	0.800	0.819	0.839	0.859	0.880	0.901	0.922	0.944	0.967	0.990
8	0.801	0.821	0.840	0.861	0.881	0.902	0.924	0.946	0.969	0.992
9	0.803	0.822	0.842	0.862	0.883	0.904	0.926	0.948	0.971	0.994
10	0.805	0.824	0.844	0.864	0.885	0.906	0.928	0.950	0.973	0.996
11	0.806	0.826	0.845	0.866	0.886	0.908	0.930	0.952	0.975	0.998

Age at Retirement - Adjustment to Lump Sum - Unisex (AFPS75 and 05)

	60	61	62	63	64	65
months						
0	1.000	1.024	1.049	1.074	1.100	1.126
1	1.002	1.026	1.051	1.076	1.102	1.128
2	1.004	1.028	1.053	1.078	1.104	1.130
3	1.006	1.030	1.055	1.080	1.106	1.133
4	1.008	1.032	1.057	1.082	1.108	1.135
5	1.010	1.034	1.059	1.084	1.111	1.137
6	1.012	1.036	1.061	1.087	1.113	1.139
7	1.014	1.038	1.063	1.089	1.115	1.142
8	1.016	1.040	1.065	1.091	1.117	1.144
9	1.018	1.042	1.067	1.093	1.119	1.146
10	1.020	1.044	1.070	1.095	1.122	1.148
11	1.022	1.047	1.072	1.097	1.124	1.151

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- 1. Ages are given in years and complete months. Part months are ignored.**
- 2. To calculate a reduction/increase to lump sum, divide the factor at early/late retirement age by the factor at the default pension age. This is then multiplied by the unadjusted lump sum to calculate the adjusted lump sum.**
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