Government Actuary's Department

Actuarial Tables

With explanatory notes
for use in

Personal Injury and Fatal Accident Cases

Sixth edition

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Personal Injury and
Fatal Accident Cases

Prepared by an
Inter-disciplinary Working Party
of Actuaries, Lawyers, Accountants
and other interested parties

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INTRODUCTION to the 6th Edition of the OGDEN TABLES

"When it comes to the explanatory notes we must make sure that they are readily comprehensible. We must assume the most stupid circuit judge in the country and before him are the two most stupid advocates. All three of them must be able to understand what we are saying."

Sir Michael Ogden QC,
on his explanatory notes to the
First Edition of the Ogden Tables.[1]

1.   This is the second edition published since Sir Michael Ogden's death. The new multipliers provided by the Government Actuary's Department use mortality rates from the latest available population projections, which take account of data following the last National Census. In general, such figures have added about 1% for most younger ages to the previous figures. There are, however, other matters here, which are discussed below and described in detail in the Explanatory Notes.

The purpose of the Ogden Tables

2.   The Tables are designed to help in the calculation of future pecuniary losses.

3.   The number of cases that actually fall into the multitrack, that is are worth more than £15,000, is small, and estimated by some to be only some 5% of the total claims notified. I express it as 'claims notified' for the practice of insurers has changed and now many cases are settled early without the need for the issue of proceedings.

4.   When the Tables were first produced, it was on the basis that the appropriate discount rate should be chosen with regard to the yields on Index Linked Government Stock (ILGS). This was the argument presented to the House of Lords in **Wells v. Wells [1999] 1 A.C. 345** and accepted by them in their speeches. When Lord Chancellor Irvine set the discount rate, he elected not to follow that course, but gave his own reasoning for selecting the discount rate that he chose. This was something that he was entitled to do under the powers granted to him in the Damages Act 1996. He is also required under the Act to keep the discount rate he chooses under constant review, which it is said that both Lord Chancellor Irvine and his successor Lord Falconer constantly did and do.

Mortality

5.   For the most part, the new multipliers provided by the Government Actuary's Department use mortality rates from the latest available population projections, which take account of data following the last National Census. In general, such figures have had most effect on the multipliers at younger ages for loss of pension; there has been very little change in the multipliers for loss of earnings and increases of between 0% and 4% for multipliers for pecuniary loss for life compared to those in the Fifth Edition.

Contingencies other than Mortality

6.   This is the most significant contribution to this edition of the Ogden Tables. It is based on two recent and interesting pieces of research which consider the impact of contingencies other than mortality on working life. This research was carried out, in two separate exercises, by Professor Richard Verrall, Professor Steven Haberman and Mr Zoltan Butt of City University, London and by Dr Victoria Wass of Cardiff University.

7.   The findings of these two pieces of research have been combined to produce the tables which are set out in Section B of this edition of the Ogden Tables and which replace the Section B tables which were introduced in the Second Edition.

8.   The Ogden Working Party thinks that these tables are likely to prove useful to lawyers when it comes to assessing the appropriate discount to the working life multiplier for contingencies other than mortality.

9.   The research demonstrates that people without disabilities spend more time out of employment than earlier research had suggested. It is therefore appropriate to apply a higher discount for contingencies other than mortality than was indicated in the Section B tables introduced in the Second Edition of the Ogden Tables. The effect of this is that some claims for loss of earnings are likely to come down.

10.   The research also demonstrates that the factors, other than gender, which have the most effect on a person's future employment status are: (i) whether the person was employed or unemployed at the outset, (ii) whether the person is

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[1] Memoirs of Sir Michael Ogden QC, 'Variety is the Spice of Legal Life', p.182; The Book Guild, 2002

disabled or not, and (iii) the educational attainment of the person. Interestingly the research has shown that the effect of factors previously thought important, such as occupation, industrial sector, geographic location and levels of economic activity, are relatively insignificant once educational attainment has been taken into account.

11. Accordingly, the discount to be applied to a working life multiplier (or at least a starting point) can be determined from the tables by looking up the discount factor to be applied to a person of the claimant's gender, age, educational attainment and employment status at the time of injury.

12. The tables now included at Section B may also assist those having to deal with the question of a disabled claimant's residual earnings capacity. Again, unsurprisingly to me, the research has demonstrated that disabled people are more likely to be out of employment than people without disabilities, therefore justifying a higher discount for contingencies other than mortality.

13. Both pieces of research have used the published Labour Force Survey definition of 'disabled'. This means that the range of disabilities covered by 'disabled' is very wide as it includes all people who have said that they have a condition that (a) substantially limits (or will limit due to progressive illness) their ability to carry out day-to-day activities <u>and</u> (b) affects either the amount <u>or</u> the type of paid work they might do.

14. There will be situations when it will be appropriate to use the factors as set out in the Section B tables to calculate a claimant's residual earning capacity on a multiplier/multiplicand basis. However, in many cases it will be appropriate to increase or reduce the discount in the tables to take account of the nature of a particular claimant's disabilities. There will also be some cases when the *Smith v. Manchester Corporation* or *Blamire* approach remains applicable. There may be still cases where a precise mathematical approach is inapplicable.

15. My view is that the findings of this research provide a very useful starting point for lawyers grappling with loss of earnings calculations and provide a basis for a more scientific approach than that which has been taken to date. There are fully worked examples in the Explanatory Notes but, clearly, they cannot cover every factual situation.

16. It also provides yet another justification for the importance of education, if such was ever needed, when faced with the unexpected hazards and problems of life visited on those who are the subject of these tables.

Variable future losses or expenses

17. The tables do not provide an immediate answer when the annual future loss or expense is likely to change at given points in time in the future, for example where a claimant's lost earnings would have increased on a sliding scale or changed due to promotion; or the claimant's future care needs are likely to change, perhaps because it is anticipated that a family carer will not be able to continue to provide help. In such situations it is usually necessary to split the overall multiplier, whether for working life or whole of life, into segments, and then to apply those smaller segmented multipliers to the multiplicand appropriate for each period. The Explanatory Notes now include some guidance on how to use the multipliers in such cases (see paragraphs 22 to 24).

Final remarks

18. We are conscious with each Edition of the Tables that we produce that we are being prescriptive about the way in which calculations are made.

19. When we make suggestions for the method of calculations, each change which is put forward is the result of long and careful debate by the whole Working Party, assisted by others from outside the Working Party, who put forward proposals which we consider.

20. The figures for the Tables themselves are produced by the Government Actuary's Department according to long established principles.

21. All other matters are the subject of careful and detailed analysis by all the members of the Working Party.

22. However, if anyone wishes to put forward further improvements, they are invited to do so. We travel like that Pilgrim on the Golden Journey to Samarkand, conscious of our failures and hoping for enlightenment. If you consider that you can assist us in that process, do not hesitate to write to the Government Actuary or myself.

23. I am grateful to those members of the Working Party (listed inside the front cover) who give up their time and mental energy to attend the meetings.

Robin de Wilde QC   1 March 2007

EXPLANATORY NOTES

SECTION A: GENERAL

Purpose of tables

1. The tables have been prepared by the Government Actuary's Department. They provide an aid for those assessing the lump sum appropriate as compensation for a continuing future pecuniary loss or consequential expense or cost of care in personal injury and fatal accident cases.

Application of tables

2. The tables set out multipliers. These multipliers enable the user to assess the present capital value of future annual loss (net of tax) or annual expense calculated on the basis of various assumptions which are explained below. Accordingly, to find the present capital value of a given annual loss or expense, it is necessary to select the appropriate table, find the appropriate multiplier and then multiply the amount of the annual loss or expense by that figure.

3. Tables 1 to 26 deal with annual loss or annual expense extending over three different periods of time. In each case there are separate tables for men and women.

    -   In Tables 1 and 2 the loss or expense is assumed to begin immediately and to continue for the whole of the rest of the claimant's life, allowing for different potential lifespans, including the possibility of early death or prolonged life. The tables apply to both the deceased and the dependants' lives in fatal accident cases.

    -   In Tables 3 to 14 the loss or expense is assumed to begin immediately but to continue only until the claimant's retirement or earlier death. The age of retirement is assumed to be 50 in Tables 3 and 4, 55 in Tables 5 and 6, 60 in Tables 7 and 8, 65 in Tables 9 and 10, 70 in Tables 11 and 12, and 75 in Tables 13 and 14.

    -   In Tables 15 to 26 it is assumed that the annual loss or annual expense will not begin until the claimant reaches retirement but will then continue for the whole of the rest of his or her life. In Table 19 (males) and Table 20 (females) the age of retirement is assumed to be 60. In Table 21 (males) and Table 22 (females) the age of retirement is assumed to be 65 (and similarly for retirement ages 50, 55, 70 and 75). These tables all make due allowance for the chance that the claimant may not live to reach the age of retirement.

Mortality assumptions

4. For the previous edition of the Tables the Working Party agreed that the tables to be published should be based on a reasonable estimate of the future mortality likely to be experienced by average members of the population alive today. The mortality assumptions used in the 5th Edition were taken from the then latest available population projections (the 2002-based population projections) for England and Wales. The Tables are routinely used in Scotland and Northern Ireland. Although it would be possible to produce separate tables of multipliers for Scotland and Northern Ireland using mortality rates from population projections for Scotland and for Northern Ireland the Working Party agreed that rather than have three separate sets of Tables there should be one set calculated using mortality rates from the population projections for the United Kingdom as a whole.

5. On the basis of some reported cases, it appears that tables for pecuniary loss for life, e.g. cost of care, may have been misunderstood. The tables do not assume that the claimant dies after a period equating to the expectation of life, but take account of the possibilities that the claimant will live for different periods, e.g. die soon or live to be very old. The mortality assumptions relate to the general population of the United Kingdom. Unless there is clear evidence in an individual case to support the view that the individual is atypical and will enjoy longer or shorter expectation of life, no further increase or reduction is required for mortality alone.

6. For the purposes of preparing the official national population projections, the Government Actuary makes an estimate of the extent of future improvements in mortality. Tables 1 to 26 in this edition show the multipliers which result from the application of these projected mortality rates (derived from the 2004-based population projections for the United Kingdom, which were published in October 2005 on the GAD website www.gad.gov.uk. Details can also be found in the publication *National Population Projections 2004-based. PP2 No.25* from the Office for National Statistics). The actuaries on the Working Party consider that these alternative tables provide a more appropriate estimate of the value of future income streams than tables based on historic mortality which, given the rate at which mortality experience has improved, and continues to improve, are likely to underestimate future longevity to a significant extent. The Working Party therefore recommends the Courts use Tables 1 to 26 contained in this latest edition of the tables.

Use of tables

7. To find the appropriate figure for the present value of a particular loss or expense, the user must first choose that table which relates to the period of loss or expense for which the individual claimant is to be compensated and to the sex of the claimant, or, where appropriate, the claimant's dependants.

8. If, for some reason, the facts in a particular case do not correspond with the assumptions on which one of the tables is based (e.g. it is known that the claimant will have a different retiring age from that assumed in the tables), then the tables can only be used if an appropriate allowance is made for this difference; for this purpose the assistance of an actuary should be sought, except for situations where specific guidance is given in these explanatory notes.

Rate of return

9. The basis of the multipliers set out in the tables is that the lump sum will be invested and yield income (but that over the period in question the claimant will gradually reduce the capital sum, so that at the end of the period it is exhausted). Accordingly, an essential factor in arriving at the right figure is the choice of the appropriate rate of return.

10. The annual rate of return currently to be applied is 2½% (net of tax), as fixed by the Lord Chancellor on 25 June 2001, and reassessed on 27 July 2001, under the provisions of the Damages Act 1996 Section 1. An annual rate of return of 2½% was also set for Scotland by the Scottish Ministers on 8 February 2002. The Lord Chancellor may make a fresh determination of this rate, after receiving advice from the Government Actuary and the Treasury (and, in Scotland, the Scottish Ministers after consultation with the Government Actuary). In order to allow the Tables to continue to be used should a new discount rate be specified, the tables are accordingly shown for a range of possible annual rates of return ranging from ½% to 5%, as in the previous edition. In addition, a 0% column has been included to show the multiplier without any discount for interest (i.e. expectations of life, or the equivalent for different periods). These are supplied to assist in the calculation of multipliers in Fatal Accidents Act cases (see Section D).

11. Section 1(2) of the Damages Act 1996 makes provision for the Courts to make variations to the discount rate if any party to the proceedings shows that it is more appropriate in the case in question. Variations to the discount rate under this provision have, however, been rejected by the Court of Appeal in the cases of **Warriner v. Warriner [2002] 1 WLR 1703** and **Cooke & Others v. United Bristol Health Care & Others [2004] 1 WLR 251.**

12. Previous editions of these tables explained how the current yields on index-linked government bonds could be used as an indicator of the appropriate real rate of return for valuing future income streams. Such considerations were endorsed by the House of Lords in **Wells v. Wells** and the same argumentation was adopted by the Lord Chancellor when he set the rate on commencement of Section 1 of the Damages Act 1996. In cases outwith the scope of these tables, the advice of an actuary should be sought.

Different retirement ages

13. In paragraph 8 above, reference was made to the problem that will arise when the claimant's retiring age is different from that assumed in the tables. Such a problem may arise in valuing a loss or expense beginning immediately but ending at retirement; or in valuing a loss or expense which will not begin until the claimant reaches retirement but will then continue until death. Tables are provided for retirement ages of 50, 55, 60, 65, 70 and 75. Where the claimant's actual retiring age would have been between two of these retirement ages for which tables are provided, the correct multiplier can be obtained by consideration of the tables for retirement age immediately above and below the actual retirement age, keeping the period to retirement age the same. Thus a woman of 42 who would have retired at 58 can be considered as being in between the cases of a woman of 39 with a retirement age of 55 and a woman of 44 with a retirement age of 60. The steps to take are as follows:

   (1) Determine between which retirement ages, for which tables are provided, the claimant's actual retirement age R lies. Let the lower of these ages be A and the higher be B.

   (2) Determine how many years must be subtracted from the claimant's actual retirement age to get to A and subtract that period from the claimant's age. If the claimant's age is x, the result of this calculation is ($x+A-R$).

   (3) Look up this new reduced age in the Table corresponding to retirement age A at the appropriate rate of return. Let the resulting multiplier be M.

   (4) Determine how many years must be added to the claimant's actual retirement age to get to B and add that period to the claimant's age. The result of this calculation is ($x+B-R$).

   (5) Look up this new increased age in the Table corresponding to retirement age B at the appropriate rate of return. Let the resulting multiplier be N.

(6)   Interpolate between *M* and *N*. In other words, calculate:

(*B-R*) x *M* + (*R-A*) x *N*

and divide the result by *[(B-R) + (R-A)]*, (or equivalently *[B-A]*).

14.   In the example given in paragraph 13, the steps would be as follows:

(1)   *R* is 58, *A* is 55 and *B* is 60.

(2)   Subtracting 3 years from the claimant's age gives 39.

(3)   Looking up age 39 in Table 6 (for retirement age 55) gives 13.08 at a rate of return of 2½%.

(4)   Adding 2 years to the claimant's age gives 44.

(5)   Looking up age 44 in Table 8 (for retirement age 60) gives 13.00 at a rate of return of 2½%.

(6)   Calculating 2 x 13.08 + 3 x 13.00 and dividing by (60-58) + (58–55) [equals 5] gives 13.03 as the multiplier.

15.   When the loss or expense to be valued is that from the date of retirement to death, and the claimant's date of retirement differs from that assumed in the tables, a different approach is necessary, involving the following three steps.

(1)   Assume that there is a present loss which will continue for the rest of the claimant's life and from Table 1 or 2 establish the value of that loss or expense over the whole period from the date of assessment until the claimant's death.

(2)   Establish the value of such loss or expense over the period from the date of assessment until the claimant's expected date of retirement following the procedure explained in paragraphs 13 and 14 above.

(3)   Subtract the second figure from the first. The balance remaining represents the present value of the claimant's loss or expense between retirement and death.

16.   If the claimant's actual retirement age would have been earlier than 50, or later than 75, the advice of an actuary should be sought.

Younger ages

17.   Tables 1 and 2, which concern pecuniary loss for life, and Tables 15 to 26, which concern loss of pension from retirement age, have been extended down to age 0. In some circumstances the multiplier at age 0 is slightly lower than that at age 1; this arises because of the relatively high incidence of deaths immediately after birth.

18.   Tables for multipliers for loss of earnings (Tables 3 to 14) have not been extended below age 16. In order to determine the multiplier for loss of earnings for someone who has not yet started work, it is first necessary to determine an assumed age at which the claimant would have commenced work and to find the appropriate multiplier for that age from Tables 3 to 14, according to the assumed retirement age. This multiplier should then be multiplied by the deferment factor from Table 27 which corresponds to the appropriate rate of return and the period from the date of the trial to the date on which it is assumed that the claimant would have started work. A similar approach can be used for determining a multiplier for pecuniary loss for life where the loss is assumed to commence a fixed period of years from the date of the trial. For simplicity the factors in Table 27 relate purely to the impact of compound interest and ignore mortality. At ages below 30 this is a reasonable approximation but at higher ages it would normally be appropriate to allow explicitly for mortality and the advice of an actuary should be sought.

Contingencies

19.   Tables 1 to 26 make reasonable provision for the levels of mortality which members of the population of the United Kingdom alive today may expect to experience in future. The tables do not take account of the other risks and vicissitudes of life, such as the possibility that the claimant would for periods have ceased to earn due to ill-health or loss of employment. Nor do they take account of the fact that many people cease work for substantial periods to care for children or other dependants. Section B suggests ways in which allowance may be made to the multipliers for loss of earnings, to allow for certain risks other than mortality.

Impaired lives

20.   In some cases, medical evidence may be available which asserts that a claimant's health impairments are equivalent to adding a certain number of years to their current age, or to treating the individual as having a specific age different

from their actual age. In such cases, Tables 1 and 2 can be used with respect to the deemed higher age. For the other tables the adjustment is not so straightforward, as adjusting the age will also affect the assumed retirement age, but the procedures described in paragraphs 13 to 15 may be followed, or the advice of an actuary should be sought. In other cases, the medical evidence may state that the claimant is likely to live for a stated number of years. This is often then treated as requiring payment to be made for a fixed period equal to the stated life expectancy and using Table 28 to ascertain the value of the multiplier. In general, this is likely to give a multiplier which is too high since this approach does not allow for the distribution of deaths around the expected length of life. For a group of similarly impaired lives of the same age, some will die before the average life expectancy and some after; allowing for this spread of deaths results in a lower multiplier than assuming payment for a term certain equal to the life expectancy. In such cases, it is preferable to look up the age in the 0% column in Table 1 or 2 for which the value of the multiplier at 0% is equal to the stated life expectancy. The relevant multipliers are then obtained from the relevant tables using this age. Take, for example, an impaired male life which is stated to have a life expectancy of 20 years. By interpolation, the age for which the multiplier in the 0% column in Table 1 is 20 is:

$$(20 - 19.66)/(20.50 - 19.66) \times 64 + (20.50 - 20)/(20.50 - 19.66) \times 65$$

which equals 64.6 years.

The value of the whole of life multiplier is then obtained from the 2.5% column of Table 1 for age 64.6 years:

$$(65 - 64.6) \times 15.37 + (64.6 - 64) \times 14.88$$

which equals 15.08 (compared to 15.78 for the value for a term certain of 20 years using the 2.5% column of Table 28).

Fixed periods

21. In cases where pecuniary loss is to be valued for a fixed period, the multipliers in Table 28 may be used. These make no allowance for mortality or any other contingency but assume that regular frequent payments (e.g. weekly or monthly) will continue throughout the period. These figures should in principle be adjusted if the periodicity of payment is less frequent, especially if the payments in question are annually in advance or in arrears.

Variable future losses or expenses

22. The tables do not provide an immediate answer when the annual future loss or expense is likely to change at given points in time in the future. The most common examples will be where:

(a) the claimant's lost earnings would have increased on a sliding scale or changed due to promotion; or

(b) the claimant's future care needs are likely to change in the future, perhaps because it is anticipated that a family carer will not be able to continue to provide help.

In such situations it is usually necessary to split the overall multiplier, whether for working life or whole of life, into segments, and then to apply those smaller segmented multipliers to the multiplicand appropriate for each period.

There are a variety of methods which could be used for splitting a multiplier, especially where the age at which a payment is increased or decreased, or stops or begins, is one which is tabulated in Tables 1 to 26. The following examples serve to illustrate how multipliers might be split using the "apportionment method". This method can be extended for use in cases where none of the ages at which payments change are tabulated.

Example 1 – Variable future earnings

23. The claimant is female, a graduate with a degree, aged 25 at date of settlement/trial. Her probable career progression, in the absence of injury, would have provided her with salary increases at ages 30, 35 and 40; thereafter she would have continued at the same level to age 60, when she would have stepped down from full-time work to work part-time until 70. Post accident she is now incapable of working.

The multiplicands for lost future earnings are:

Age 25 to 30:	£16,000 a year
Age 30 to 35:	£25,000 a year
Age 35 to 40:	£35,000 a year
Age 40 to 60:	£40,000 a year
Age 60 to 70:	£20,000 a year

The multipliers for each stage of her career are calculated as follows:

(1) The working life will be 45 years and the multiplier from Table 12 for that period taking into account mortality risks but without any discounts for any other contingencies will be 26.66.

(2) The multiplier for a term certain of 45 years (ignoring mortality risks) from Table 28 is 27.17.

(3) The multiplier from Table 28 should be split so that each individual segment of the whole working life period (45 years) is represented by a figure. So, the first 5 years is represented by a multiplier for a term certain of 5 years, namely 4.70; the next 5 years is represented by a multiplier of 4.16 (being the difference between the figure for a term certain of 10 years, namely 8.86 and the figure for a term certain of 5 years, namely 4.70); the next 5 years by 3.68 (i.e. the 15 year figure of 12.54 less the 10 year figure of 8.86); the next 20 years by 10.89 (i.e. the difference between the 35 year figure which is 23.43 and the 15 year figure of 12.54); then, the final 10 years by the balance of 3.74 (the residual figure being 27.17 less 23.43).

(4) Each of those smaller segmented multipliers can be shown as a percentage or fraction of the whole: so, for the first 5 years the segmented multiplier of 4.70 is 17.30% of the whole figure of 27.17, and so on for each segment of the 45 year period.

(5) The working life multiplier from Table 12 can now be split up in identical proportions to the way in which the Table 28 multiplier has been treated above: thus the first 5 year period is now represented by a multiplier of 4.61, which is calculated by taking 17.30% of 26.66. Each segmented multiplier is calculated in the same way.

(6) Having now obtained multipliers for each segment of working life, taking into account mortality risks, it is then necessary to discount those figures for "contingencies other than mortality". The discount factor from Table C (using the column for a female, not disabled, with degree level education) is 0.89. So, the figure of 4.61 for the first 5 year period now becomes 4.10 (i.e. 4.61 x 0.89). Again, treat each segmented multiplier in the same way.

(7) The multiplicand for each segment of working life is now multiplied by the appropriate segmented multiplier to calculate the loss for that period. The sum total of those losses represents the full sum for loss of future earnings (ignoring any mitigation).

(8) The figures are set out in tabular form below and give a total lump sum award of £714,500:

Ages	Period (years)	Table 28	% Split	Table 12	Discounted Multipliers (Table C) (x 0.89)	Net Annual Earnings £	£ Loss
25 – 30	5	4.70	17.30	4.61	4.10	16,000	65,600
30 – 35	5	4.16	15.31	4.08	3.63	25,000	90,750
35 – 40	5	3.68	13.54	3.61	3.21	35,000	112,350
40 – 60	20	10.89	40.08	10.69	9.51	40,000	380,400
60 – 70	10	3.74	13.77	3.67	3.27	20,000	65,400
Totals:	45 years	27.17	100.00	26.66	23.72		**714,500**

N.B. the figures in the above table have been rounded at each step of the calculation.

Example 2 – Variable future care costs

24. A male aged 20 years at the date of settlement/trial requires personal care support for life. He has a normal life expectation for his age. Significant changes in his care regime are anticipated at age 30 and again at age 50.

The multiplicands for care costs are:

Age 20 to 30:   £30,000 a year

Age 30 to 50:   £60,000 a year

Age 50 for rest of life: £80,000 a year

The multipliers for each stage of the care regime are calculated as follows:

(1)   The life expectation will be 64.87 years (from the 0% column of Table 1) and the multiplier for that period taking into account mortality risks (from Table 1) will be 31.63.

(2)   The multiplier for a term certain of 64.87 years (ignoring mortality risks) from Table 28 lies between 32.16 (for 64 years) and 32.36 (for 65 years) and is calculated thus:

$$(65 - 64.87) \times 32.16 \ + \ (64.87 - 64) \times 32.36 = 32.33$$

(3)   The multiplier from Table 28 should be split so that each individual segment of the whole period of life expectation is represented by a figure. So, the first 10 years (20-30) are represented by a multiplier of 8.86; the next 20 years (30-50) are represented by a multiplier of 12.33 (being the difference between the 30 year figure of 21.19 and the 10 year figure of 8.86); then, the final years (50 to death) are represented by the balance of 11.14 (being the difference between the term certain multiplier of 32.33 and the 30 year figure of 21.19).

(4)   Each of those smaller segmented multipliers can be shown as a percentage or fraction of the whole: so, for the first 10 years the segmented multiplier of 8.86 is 27.40% of the whole figure of 32.33, and so on for each segment of the life period.

(5)   The life multiplier from Table 1 can now be split up in the way in which the Table 28 multiplier was treated above and in identical proportions: thus the first 10 year period is now represented by a multiplier of 8.67 which is calculated by taking 27.40% of 31.63.

(6)   The figures are set out in tabular form below and give a total lump sum award of £1,855,700:

Age (years)	Table 28 (64.87 years) Split multipliers	% Split (of Table 28 figure)	Table 1 (multiplier allowing for mortality)	Care costs £ a year	Total £
20 - 30	8.86	27.40	8.67	30,000	260,100
30 - 50	12.33	38.14	12.06	60,000	723,600
50 till death	11.14	34.46	10.90	80,000	872,000
Totals	32.33 (no mortality discount)	100.00%	31.63 life multiplier		**1,855,700**

N.B. the figures in the above table have been rounded at each step of the calculation.

Spouses' pensions

25.   If doubt exists whether the tables are appropriate to a particular case which appears to present significant difficulties of substance, it would be prudent to take actuarial advice. This might be appropriate in relation to the level of spouses' benefits, if these are to be assessed, since these are not readily valued using Tables 1 to 26. As a rough rule of thumb, if spouses' benefits are to be included when valuing pension loss from normal pension age, the multipliers in tables 15 to 26 should be increased by 5% for a female claimant (i.e. benefits to the male spouse) and by 14% for a male claimant if the spouse's pension would be half of the pension that the member was receiving at death. If the spouse's pension would be payable at a rate of two-thirds the member's pension at death the multipliers should be increased by 7% for a female claimant and by 19% for a male claimant.

SECTION B: CONTINGENCIES OTHER THAN MORTALITY

26. As stated in paragraph 19, the tables for loss of earnings (Tables 3 to 14) take no account of risks other than mortality. This section shows how the multipliers in these tables may be reduced to take account of these risks.

27. Tables of factors to be applied to the existing multipliers were first introduced in the Second Edition of the Ogden Tables. These factors were based on work commissioned by the Institute of Actuaries and carried out by Professor S Haberman and Mrs D S F Bloomfield (*Work time lost to sickness, unemployment and stoppages: measurement and application* (1990), Journal of the Institute of Actuaries 117, 533-595). Although there was some debate within the actuarial profession about the details of the work, and in particular about the scope for developing it further, the findings were broadly accepted and were adopted by the Government Actuary and the other actuaries who were members of the Working Party when the Second Edition of the Tables was published and have remained unchanged in later editions.

28. Some related work has more recently been published by Lewis, McNabb and Wass (*Methods of calculating damages for loss of future earnings*, Journal of Personal Injury Law, 2002 Number 2). Since the publication of the Fifth Edition of the Ogden Tables, the Ogden Working Party has been involved in further research into the impact of contingencies other than mortality carried out by Professor Richard Verrall, Professor Steven Haberman and Mr Zoltan Butt of City University, London and, in a separate exercise, by Dr Victoria Wass of Cardiff University. Their findings have been combined to produce the tables of factors given in this section.

29. The Haberman and Bloomfield paper relied on data from the Labour Force Surveys for 1973, 1977, 1981 and 1985 and English Life Tables No. 14 (1980-82). The Labour Force Survey (LFS) was originally designed to produce a periodic cross-sectional snapshot of the working age population and collects information on an extensive range of socio-economic and labour force characteristics. Since the winter of 1992/3, the LFS has been carried out on a quarterly basis, with respondents being included in the survey over 5 successive quarters. The research of Professor Verrall *et al* and Dr Wass has used data from the Labour Force Surveys conducted from 1998 to 2003 to estimate the probabilities of movement of males and females between different states of economic activity, dependent on age, sex, employment activity and level of disability. These probabilities permit the calculation of the expected periods in employment until retirement age, dependent on the initial starting state of economic activity, disability and educational attainment. These can then be discounted at the same discount rate that is used for obtaining the relevant multiplier from Tables 3 to 14, in order to give a multiplier which takes into account only those periods the claimant would be expected, on average, to be in work. These discounted working life expectancy multipliers can be compared to those obtained assuming the person remained in work throughout, to obtain reduction factors which give the expected proportion of time to retirement age which will be spent in employment.

30. The factors described in subsequent paragraphs are for use in calculating loss of earnings up to retirement age. The research work did not investigate the impact of contingencies other than mortality on the value of future pension rights. Some reduction to the multiplier for loss of pension would often be appropriate when a reduction is being applied for loss of earnings. This may be a smaller reduction than in the case of loss of earnings because the ill-health contingency (as opposed to the unemployment contingency) may give rise to significant ill-health retirement pension rights. A bigger reduction may be necessary in cases where there is significant doubt whether pension rights would have continued to accrue (to the extent not already allowed for in the post-retirement multiplier) or in cases where there may be doubt over the ability of the pension fund to pay promised benefits. In the case of a defined contribution pension scheme, loss of pension rights may be allowed for simply by increasing the future earnings loss (adjusted for contingencies other than mortality) by the percentage of earnings which the employer contributions to the scheme represent.

31. The methodology proposed in paragraphs 33 to 42 describes one method for dealing with contingencies other than mortality, which replaces that set out in earlier editions of the Ogden Tables. If this methodology is followed, in many cases it will be appropriate to increase or reduce the discount in the tables to take account of the nature of a particular claimant's disabilities. It should be noted that the methodology does not take into account the pre-accident employment history. The methodology also provides for the possibility of valuing more appropriately the possible mitigation of loss of earnings in cases where the claimant is employed after the accident or is considered capable of being employed. This will in many cases enable a more accurate assessment to be made of the mitigation of loss. However, there may be some cases when the *Smith v. Manchester Corporation* or *Blamire* approach remains applicable or otherwise where a precise mathematical approach is inapplicable.

32. The suggestions which follow are intended as a 'ready reckoner' which provides an initial adjustment to the multipliers according to the employment status, disability status and educational attainment of the claimant when calculating awards for loss of earnings and for any mitigation of this loss in respect of potential future post-injury earnings. Such a ready reckoner cannot take into account all circumstances and it may be appropriate to argue for higher or lower adjustments in particular cases. In particular, it can be difficult to place a value on the possible mitigating income when considering the potential range of disabilities and their effect on post-injury work capability, even within the interpretation of disability set out in paragraph 35. However, the methodology does offer a framework for consideration of a range of possible figures with the maximum being effectively provided by the post-injury multiplier assuming the

claimant was not disabled and the minimum being the case where there is no realistic prospect of post-injury employment.

The deduction for contingencies other than mortality

33.   Under the proposed new method, multipliers for loss of earnings obtained from Tables 3 to 14 are multiplied by factors to allow for the risk of periods of non-employment and absence from the workforce because of sickness.

34.   The new research by Professor Verrall *et al* and Dr Wass referred to in paragraphs 28 and 29 demonstrated that the key issues affecting a person's future working life are employment status, disability status and educational attainment.

35.   The definitions of employed/not employed, disabled/not disabled and educational attainment used in this analysis and which should be used for determining which factors to apply to the multipliers to allow for contingencies other than mortality are as follows:

Employed	Those who at the time of the accident are employed, self-employed or on a government training scheme.
Not employed	All others (including those temporarily out of work, full-time students and unpaid family workers).
Disabled	A person is classified as being disabled if all three of the following conditions in relation to the ill-health or disability are met:

(i)   has either a progressive illness or an illness which has lasted or is expected to last for over a year,

(ii) satisfies the Disability Discrimination Act definition that the impact of the disability substantially limits the person's ability to carry out normal day-to-day activities

and

their condition affects either the kind **or** the amount of paid work they can do.

Not disabled	All others.

Normal day-to-day activities are those which are carried out by most people on a daily basis, and we are interested in disabilities/health problems which have a substantial adverse effect on the respondent's ability to carry out these activities.

There are several ways in which a disability or health problem may affect the respondent's day-to-day activities:

Mobility - for example, unable to travel short journeys as a passenger in a car, unable to walk other than at a slow pace or with jerky movements, difficulty in negotiating stairs, unable to use one or more forms of public transport, unable to go out of doors unaccompanied.

Manual dexterity - for example, loss of functioning in one or both hands, inability to use a knife or fork at the same time, or difficulty in pressing buttons on a keyboard.

Physical co-ordination - for example, the inability to feed or dress oneself, or to pour liquid from one vessel to another except with unusual slowness or concentration.

Problems with bowel/bladder control - for example, frequent or regular loss of control of the bladder or bowel. Occasional bedwetting is not considered a disability.

Ability to lift, carry or otherwise move everyday objects (for example, books, kettles, light furniture) - for example, inability to pick up a weight with one hand but not the other, or to carry a tray steadily.

Speech - for example, unable to communicate (clearly) orally with others, taking significantly longer to say things. A minor stutter, difficulty in speaking in front of an audience, or inability to speak a foreign language would not be considered impairments.

Hearing - for example, not being able to hear without the use of a hearing aid, the inability to understand speech under normal conditions or over the telephone.

Eyesight - for example, while wearing spectacles or contact lenses - being unable to pass the standard driving eyesight test, total inability to distinguish colours (excluding ordinary red/green colour blindness), or inability to read newsprint.

Memory or ability to concentrate, learn or understand - for example, intermittent loss of consciousness or confused behaviour, inability to remember names of family or friends, unable to write a cheque without assistance, or an inability to follow a recipe.

Perception of risk of physical danger - for example, reckless behaviour putting oneself or others at risk, mobility to cross the road safely. This excludes (significant) fear of heights or underestimating risk of dangerous hobbies.

Three levels of educational attainment are defined for the purposes of the tables as follows:

D   Degree or equivalent or higher.

GE-A   GCSE grades A to C up to A levels or equivalents.

O   Below GCSE grade C or CSE grade 1 or equivalent or no qualifications.

The following table gives a more detailed breakdown of the allocation of various types of educational qualification to each of the three categories above and are based on the allocations used in the research by Professor Verrall *et al* and Dr Wass.

Categories of highest educational attainment

D Degree or equivalent or higher	GE-A GCSE grades A to C up to A levels or equivalent	O Below GCSE grade C or CSE grade 1 or equivalent or no qualifications
Any degree (first or higher)	A or AS level or equivalent	CSE below grade 1
Other higher education qualification below degree level	O level, GCSE grade A-C or equivalent	GCSE below grade C
Diploma in higher education		
NVQ level 4 or 5	NVQ level 2 or 3	NVQ level 1 or equivalent
HNC/HND, BTEC higher, etc	BTEC/SCOTVEC first or general diploma	BTEC first or general certificate
	OND/ONC, BTEC/SCOTVEC national	SCOTVEC modules or equivalent
RSA higher diploma	RSA diploma, advanced diploma or certificate	RSA other
Teaching Nursing, etc	GNVQ intermediate or advanced	GNVQ/GVSQ foundation level
	City and Guilds craft or advanced craft	City and Guilds other
	SCE higher or equivalent Trade apprenticeship	YT/ YTP certificate
	Scottish 6th year certificate (CSYS)	Other qualifications
		No qualification
		Don't know

Note: "educational attainment" is used here as a proxy for skill level, so that those in professional occupations such as law, accountancy, nursing, etc who do not have a degree ought to be treated as if they do have one.

36.   The research also considered the extent to which a person's future working life expectancy is affected by individual circumstances such as occupation and industrial sector, geographical region and education. The researchers concluded that the most significant consideration was the highest level of education achieved by the claimant and that, if this was allowed for, the effect of the other factors was relatively small. As a result, the Working Party decided to propose adjustment factors which allow for employment status, disability status and educational attainment only. This is a change

from previous editions of the Ogden Tables where adjustments were made for types of occupation and for geographical region.

37.   A separate assessment is made for (a) the value of earnings the claimant would have received if the injury had not been suffered and (b) the value of the claimant's earnings (if any) taking account of the injuries sustained. The risk of non-employment is significantly higher post-injury due to the impairment. The loss is arrived at by deducting (b) from (a).

38.   In order to calculate the value of the earnings the claimant would have received if the injury had not been suffered, the claimant's employment status and the disability status need to be determined as at the date of the accident (or the onset of the medical condition) giving rise to the claim, so that the correct table can be applied. For the calculation of future loss of earnings (based on actual pre-accident earnings and also future employment prospects), Tables A and C should be used for claimants who were not disabled at the time of the accident, and Tables B and D should be used for those with a pre-existing disability. In all of these tables the three left-hand columns are for those who were employed at the time of the accident and the three right-hand columns are for those who were not.

39.   In order to calculate the value of the actual earnings that a claimant is likely to receive in the future (i.e. after settlement or trial), the employment status and the disability status need to be determined as at the date of settlement or trial. For claimants with a work-affecting disability at that point in time, Tables B and D should be used. The three left-hand columns will apply in respect of claimants actually in employment at date of settlement or trial and the three right-hand columns will apply in respect of those who remain non-employed at that point in time.

40.   The factors in Tables A to D allow for the interruption of employment for bringing up children and caring for other dependants.

41.   In the case of those aged under 16 at the date of the accident, the relevant factor from the tables would be chosen on the basis of the level of education the child would have been expected to have attained, had the injury not occurred, together with an assessment as to whether the child would have become employed or not. The relevant factor for age 16 would be chosen using the assessed employment status and educational status likely to be ultimately attained, discounted by the appropriate factor from Table 27 for the number of years from the age at the date of trial to age 16.

42.   Tables A to D include factors up to age 54 only. For older ages the reduction factors increase towards 1 at retirement age for those who are employed and fall towards 0 for those who are not employed. However, where the claimant is older than 54, it is anticipated that the likely future course of employment status will be particularly dependent on individual circumstances, so that the use of factors based on averages would not be appropriate. Hence reduction factors are not provided for these older ages.

Table A
Loss of Earnings to Pension Age 65 (Males – Not disabled)

Age at date of trial	Employed			Not employed		
	D	GE-A	O	D	GE-A	O
16-19	0.90	0.90	0.85	0.85	0.85	0.82
20-24	0.92	0.92	0.87	0.89	0.88	0.83
25-29	0.93	0.92	0.89	0.89	0.88	0.82
30-34	0.92	0.91	0.89	0.87	0.86	0.81
35-39	0.90	0.90	0.89	0.85	0.84	0.80
40-44	0.88	0.88	0.88	0.82	0.81	0.78
45-49	0.86	0.86	0.86	0.77	0.77	0.74
50	0.83	0.83	0.83	0.72	0.72	0.70
51	0.82	0.82	0.82	0.70	0.70	0.68
52	0.81	0.81	0.81	0.67	0.67	0.66
53	0.80	0.80	0.80	0.63	0.63	0.63
54	0.79	0.79	0.79	0.59	0.59	0.59

Table B
Loss of Earnings to Pension Age 65 (Males – Disabled)

Age at date of trial	Employed			Not employed		
	D	GE-A	O	D	GE-A	O
16-19	0.61	0.55	0.32	0.61	0.49	0.25
20-24	0.61	0.55	0.38	0.53	0.46	0.24
25-29	0.60	0.54	0.42	0.48	0.41	0.24
30-34	0.59	0.52	0.40	0.43	0.34	0.23
35-39	0.58	0.48	0.39	0.38	0.28	0.20
40-44	0.57	0.48	0.39	0.33	0.23	0.15
45-49	0.55	0.48	0.39	0.26	0.20	0.11
50	0.53	0.49	0.40	0.24	0.18	0.10
51	0.53	0.49	0.41	0.23	0.17	0.09
52	0.54	0.49	0.41	0.22	0.16	0.08
53	0.54	0.49	0.42	0.21	0.15	0.07
54	0.54	0.50	0.43	0.20	0.14	0.06

Table C
Loss of Earnings to Pension Age 60 (Females – Not disabled)

Age at date of trial	Employed			Not employed		
	D	GE-A	O	D	GE-A	O
16-19	0.87	0.81	0.64	0.84	0.77	0.59
20-24	0.89	0.82	0.68	0.84	0.76	0.60
25-29	0.89	0.84	0.72	0.83	0.75	0.61
30-34	0.89	0.85	0.75	0.81	0.75	0.63
35-39	0.89	0.86	0.78	0.80	0.74	0.63
40-44	0.89	0.86	0.80	0.78	0.72	0.60
45-49	0.87	0.85	0.81	0.72	0.64	0.52
50	0.86	0.84	0.81	0.64	0.55	0.43
51	0.85	0.84	0.81	0.60	0.51	0.40
52	0.84	0.84	0.81	0.56	0.46	0.36
53	0.83	0.83	0.81	0.50	0.41	0.32
54	0.83	0.83	0.82	0.44	0.35	0.27

Table D
Loss of Earnings to Pension Age 60 (Females – Disabled)

Age at date of trial	Employed			Not employed		
	D	GE-A	O	D	GE-A	O
16-19	0.65	0.43	0.25	0.58	0.35	0.19
20-24	0.64	0.44	0.25	0.58	0.33	0.17
25-29	0.63	0.45	0.25	0.50	0.32	0.16
30-34	0.62	0.46	0.30	0.44	0.31	0.15
35-39	0.61	0.48	0.34	0.42	0.28	0.14
40-44	0.60	0.51	0.38	0.38	0.23	0.13
45-49	0.60	0.54	0.42	0.28	0.18	0.11
50	0.60	0.56	0.47	0.23	0.15	0.10
51	0.61	0.58	0.49	0.21	0.14	0.09
52	0.61	0.60	0.51	0.20	0.13	0.08
53	0.62	0.62	0.54	0.18	0.11	0.07
54	0.63	0.66	0.57	0.16	0.09	0.06

Different pension ages

43.   The factors in the preceding tables assume retirement at age 65 for males and age 60 for females. It is not possible to calculate expected working life times assuming alternative retirement ages from the LFS data, since the employment data in the LFS are collected only for the working population, assumed aged between 16 and 64 for males and between 16 and 59 for females. Where the retirement age is different from age 65 for males or age 60 for females, it is suggested that this should be ignored and the reduction factor and the adjustments thereto be taken from the above tables for the age of the claimant as at the date of trial with no adjustment, i.e. assume that the retirement age is age 65 for males and age 60 for females. However, if the retirement age is close to the age at the date of trial, then it may be more appropriate to take into account the circumstances of the individual case.

44.   It should be noted that the reduction factors in Tables A, B, C and D are based on data for the period 1998 to 2003. Whilst the reduction factors and adjustments allow for the age-specific probabilities of moving into, or out of, employment over future working life time, based on data for the period 1998-2003, the methodology assumes that these probabilities remain constant over time; there is no allowance for changes in these age-specific probabilities beyond this period. It is also assumed that there will be no change in disability status or educational achievement after the date of the accident. Future changes in the probabilities of moving into, and out of, employment are especially difficult to predict with any certainty. It is the intention that the factors should be reassessed from time to time as new data become available.

SECTION C: SUMMARY OF PERSONAL INJURY APPLICATIONS

45.   To use the tables the guidance below should be followed:

(1)   Choose the table relating to the appropriate sex of the claimant and period of loss or expense (e.g. loss for life, or loss of earnings to a set retirement age). Where loss of earnings is concerned, and none of the tables is relevant because the claimant's expected age of retirement differs from that assumed in the tables, the procedure in paragraphs 13 to 16 of the Explanatory Notes should be followed.

(2)   Choose the appropriate discount column (currently 2½%).

(3)   In that column find the appropriate figure for the claimant's age at trial ("the basic multiplier").

Loss of earnings

(4)   When calculating **loss of earnings**, the tables should be used when a multiplier/multiplicand approach is appropriate. If it is, the basic multiplier should be adjusted to take account of contingencies other than mortality. These contingencies include the claimant's employment and disability status and educational

qualifications. The basic multiplier should be multiplied by the appropriate figure taken from Tables A to D. It may be necessary at this stage to modify the resulting figure further to allow for circumstances specific to the claimant.

This process gives "the adjusted table multiplier".

(5) Multiply the net annual loss (the multiplicand) by the adjusted table multiplier to arrive at a figure which represents the capitalised value of the future loss of earnings.

(6) If the claimant has a residual earning capacity, allowance should be made for any post-accident vulnerability on the labour market: the following paragraphs show one way of doing this, although there may still be cases where a conventional *Smith v. Manchester Corporation* award is appropriate.

Where it is appropriate to do so, repeat steps 1 to 5 above, replacing the pre-accident employment and disability status with the post-accident employment and disability status in step 4 and replacing the net annual loss by the assumed new level of net earnings at step 5. It will only be necessary to reconsider the claimant's educational attainments if these have changed between the accident and the date of trial or settlement.

The result will represent the capitalised value of the claimant's likely post-accident earnings. It is important to note that, when carrying out this exercise, the *degree* of residual disability may have a different effect on residual earnings depending on its relevance to the claimant's likely field of work. For example, the loss of a leg may have less effect on a sedentary worker's earnings than on a manual worker's.

(7) Deduct the sum yielded by step 6 from that yielded by step 5 to obtain the net amount of loss of earnings allowing for residual earning capacity. Where the above methodology is used there will usually be no need for a separate *Smith v. Manchester Corporation* award.

Lifetime losses

(8) Where a **loss** will continue **for life**, follow steps 1 to 3 above to find the appropriate multiplier in the table.

Where the normal life expectancy given by the table is inapplicable the approach set out in paragraph 20, using the lifetime tables rather than Table 28, is the correct approach.

(9) This figure may need adjustment to allow for the particular circumstances of the claimant.

(10) Multiply the annual loss or expense by the multiplier as adjusted.

Variable annual losses

(11) In cases where there will be different losses at different periods it may be necessary to split the multiplier. The approach set out at paragraphs 22 to 24 should be followed.

Fixed period and Deferred losses

(12) Where a loss will continue over a fixed period, the appropriate multiplier can be found in Table 28.

(13) Where a loss will not commence until some future date, multiply the appropriate multiplier by a discount figure taken from Table 27 (the use of which is explained in paragraph 18). This paragraph does not apply to loss of pensions, which have their own tables.

46. The following are examples of the use of the tables in illustrative personal injury cases with simplified assumptions.

Example 3

47. The claimant is female, aged 35 at the date of the trial. She has three A levels, but not a degree, and was in employment at the date of the accident at a salary of £25,000 a year net of tax. She was not disabled before the accident. As a result of her injuries, she is now disabled and has lost her job but has found part-time employment at a salary of £5,000 a year net of tax. Her loss of earnings to retirement age of 60 is assessed as follows:

(1) Look up Table 8 for loss of earnings to pension age 60 for females.

(2) The appropriate rate of return is determined to be 2½% (the rate currently set under Section 1 of the Damages Act 1996).

(3) Table 8 shows that, on the basis of a 2½% rate of return, the multiplier for a female aged 35 is 18.39.

(4) Now take account of risks other than mortality. Allowing for the claimant being employed, not disabled and having achieved A levels at the date of trial, Table C would require 18.39 to be multiplied by 0.86, resulting in a revised multiplier of 15.82.

(5) The damages for loss of earnings are assessed as £395,500 (15.82 x £25,000).

(6) Allow for mitigation of loss of earnings in respect of post-injury earnings. As before, Table 8 shows that, on the basis of a 2½% rate of return, the multiplier for a female aged 35 is 18.39.

(7) Now take account of risks other than mortality. Allowing for the claimant being employed, disabled and having achieved A levels at the date of trial, Table D would require 18.39 to be multiplied by 0.48, resulting in a revised multiplier of 8.83.

(8) The amount of mitigation for post-injury earnings is assessed as £44,150 (8.83 x £5,000).

(9) Hence award for loss of earnings after allowing for mitigation is
£395,500 – £44,150 = £351,350.

Example 4

48.   The claimant is male, aged 48 at the date of the trial. He has no educational qualifications. His retirement age was 65, he was employed at the time of the accident and his pre-retirement multiplicand has been determined as £20,000 a year net of tax. He was not disabled before the accident. As a result of his injuries, he is now disabled and has lost his job. The multiplicand for costs of care is deemed to be £50,000 a year. He is unemployed at the date of trial but has been assessed as capable of finding work with possible future earnings of £5,000 a year net of tax. His loss of earnings to retirement age of 65 is assessed as follows:

(1) Look up Table 9 for loss of earnings to pension age 65 for males.

(2) The appropriate rate of return is determined to be 2½% (the rate currently set under Section 1 of the Damages Act 1996).

(3) Table 9 shows that, on the basis of a 2½% rate of return, the multiplier for a male aged 48 is 13.35.

(4) Now take account of risks other than mortality. Allowing for the claimant being employed, not disabled and having no educational qualifications at the date of trial, Table A would require 13.35 to be multiplied by 0.86, resulting in a revised multiplier of 11.48.

(5) The damages for loss of earnings are assessed as £229,600 (11.48 x £20,000).

(6) Allow for mitigation of loss of earnings in respect of post-injury earnings. As before, Table 9 shows that, on the basis of a 2½% rate of return, the multiplier for a male aged 48 is 13.35.

(7) Now take account of risks other than mortality. Allowing for the claimant being unemployed and disabled with no educational qualifications at the date of trial, Table B would require 13.35 to be multiplied by 0.11, resulting in a revised multiplier of 1.47.

(8) The amount of mitigation for post-injury earnings is assessed as £7,350 (1.47 x £5,000).

(9) Hence award for loss of earnings after allowing for mitigation is
£229,600 – £7,350 = £222,250.

49.   The damages for cost of care are assessed as follows:

(1) Look up Table 1 for the multiplier at age 48.

(2) The appropriate rate of return is 2½%.

(3) Table 1 shows that, on the basis of a 2½% rate of return, the multiplier at age 48 is 22.68.

(4) No adjustment is made for risks other than mortality.

(5) The damages for cost of care are assessed at £1,134,000 (22.68 x £50,000).

Example 5

50.   The claimant is female, aged 14 at the date of the trial. She is expected to achieve a degree and to be in employment thereafter on a salary, in current terms, of £30,000 a year net of tax. She was not disabled before the accident. As a result of her injuries, she is now disabled – she is still expected to achieve a degree and to be in employment, but with an average salary in current terms of £20,000 net of tax. Her loss of earnings to retirement age of 60 is assessed as follows:

(1)   Look up Table 8 for loss of earnings to pension age 60 for females.

(2)   The appropriate rate of return is determined to be 2½% (the rate currently set under Section 1 of the Damages Act 1996).

(3)   Table 8 shows that, on the basis of a 2½% rate of return, the multiplier for a female aged 16 is 26.60. This needs to be discounted back to age 14. The factor at 2½% for a period for deferment for 2 years is 0.9518 from Table 27, giving a total multiplier of 26.60 x 0.9518 = 25.32.

(4)   Now take account of risks other than mortality. Allowing for the claimant assessed as achieving a degree, being employed and not disabled, Table C would require 25.32 to be multiplied by 0.87, resulting in a revised multiplier of 22.03.

(5)   The damages for loss of earnings are assessed as £660,900 (22.03 x £30,000).

(6)   Allow for mitigation of loss of earnings in respect of post-injury earnings. As before, Table 8 shows that, on the basis of a 2½% rate of return, the multiplier for a female aged 16 is 26.60. As before, after discounting for two years to age 14 the multiplier is reduced to 26.60 x 0.9518 = 25.32.

(7)   Now take account of risks other than mortality. Allowing for the claimant assessed as achieving a degree, being employed and disabled, Table D would require 25.32 to be multiplied by 0.65, resulting in a revised multiplier of 16.46.

(8)   The amount of mitigation for post-injury earnings is assessed as £329,200 (16.46 x £20,000).

(9)   Hence award for loss of earnings after allowing for mitigation is
£660,900 – £329,200 = £331,700.

Example 6

51.   The claimant is male, aged 40 at the date of the trial. He has achieved O levels. He was unemployed at the time of the accident. His potential pre-retirement multiplicand has been determined as £15,000 a year net of tax. He was disabled before the accident. As a result of his injuries, he has been assessed as having no future prospect of employment. His loss of earnings to retirement age of 65 is assessed as follows:

(1)   Look up Table 9 for loss of earnings to pension age 65 for males.

(2)   The appropriate rate of return is determined to be 2½% (the rate currently set under Section 1 of the Damages Act 1996).

(3)   Table 9 shows that, on the basis of a 2½% rate of return, the multiplier for a male aged 40 is 18.01.

(4)   Now take account of risks other than mortality. Allowing for the claimant being unemployed, disabled and having achieved O levels at the date of trial, Table B would require 18.01 to be multiplied by 0.23, resulting in a revised multiplier of 4.14.

(5)   The damages for loss of earnings are assessed as £62,100 (4.14 x £15,000).

(6)   As the claimant has been assessed as having no future prospect of employment following the accident, there is no mitigation of loss of earnings in respect of post-injury earnings.

(7)   Hence award for loss of earnings after allowing for mitigation is £62,100.

SECTION D: APPLICATION OF TABLES TO FATAL ACCIDENT CASES

52.   The approach of the courts is to assess the multiplier as at the date of death (**Cookson v. Knowles (1979) AC 556**).

53.   That approach was criticised by the Law Commission in their Report 263 (*Claims for Wrongful Death*). The Law Commission recommended that multipliers should be assessed as at the date of trial and that the multipliers derived from the Ogden Tables should only take effect from the date of trial.

54.   The Working Party, then under the Chairmanship of the late Sir Michael Ogden QC, considered that the Law Commission's criticism was valid. In the Fourth Edition of the Tables published in August 2000, the Working Party set out guidance in Section D of the Explanatory Notes on how damages should be calculated in such cases. That guidance was repeated in Section D of the Explanatory Notes to the Fifth Edition published in November 2004.

55.   However the courts have considered themselves bound by **Cookson v. Knowles** and hence have not followed the guidance offered (**White v. Esab (2002) PIQR Q6** and **H v. S (2003) QB 965**).

56.   The current approach also incorporates some actuarial flaws; in particular, it incorporates a discount for early receipt in the period prior to trial or assessment. Accordingly in these Notes, firstly we set out the current approach of the courts and secondly we repeat the suggestions for change already contained in the Fourth and Fifth Editions. An example is then provided which has been calculated using the current approach and also the two approaches set out in the Fifth Edition of the Ogden Tables.

Current law

57.   Under the Fatal Accidents Act the loss is that of the dependants, i.e. those who relied upon the deceased for support. They may claim that part of the deceased's income (whether earnings, pension, unearned income or state benefits) that the deceased would have spent on them. They may also claim the loss of the services such as DIY, domestic/household or childcare which the deceased would have undertaken and from which they would have benefited. The position of each dependant must be considered separately.

58.   Each head of dependency must be considered separately. For each head of claim for each dependant the court calculates a multiplicand. This is calculated on the basis of what is known at the date of trial. For pre-trial losses, the actual loss to date of trial is calculated. Interest is added. For post-trial losses the multiplicand is calculated as at the date of trial.

59.   A multiplier for the period of dependency is applied to the multiplicand to arrive at an overall lump sum for each head of dependency.

Approach currently usually adopted by the courts

60.   Under the approach currently usually followed by the courts, the multiplier is calculated as at the date of death. However, when making that calculation the court is entitled to take into account matters that have arisen between death and trial. For example, **Williamson v. Thorneycroft (1940) 2 KB 658** in which the deceased's widow died after her husband but before trial. Her dependency terminated at her death. See also **Corbett v. Barking**, **Havering & Brentwood HA (1991) 2 QB 408**.

61.   There are two periods to be determined:

(i)   The expected period from date of death in which the deceased would have been capable of providing the dependency;

(ii)   The expected period from the date of the death in which the dependant would have been able to receive the dependency.

The shorter of those two periods provides the basis for the multiplier.

62.   In respect of each of those periods consideration must be given as to what discount should be made for contingencies other than mortality. The most obvious contingencies other than mortality fall into the following three categories:

(i)   Factors relating to the deceased. For example, the deceased's health may have been such as to seriously affect his ability to provide services or work until retirement age. In relation to earnings the starting point for the adjustment factor should be the figures contained in Tables A to D.

(ii)   Factors relating to the dependant. For example, at trial it may be proved that a dependant has a significantly reduced life expectancy.

(iii) Factors relating to the relationship of the deceased and the dependant. For example, an unmarried couple who were on the point of separation before the deceased died. See also section 3(4) of the Act and **Drew v. Abassi**, Court of Appeal 24 May 1995.

63.   The assessment of the multiplier involves the following steps:

(1)   Determine the expected period from the date of death for which the deceased would have been capable of providing the dependency.

(2)   Discount that period for early receipt using the appropriate table as at the date of death and a discount rate of 2.5%.

(3)   Apply any adjustment to the above figure to reflect contingencies other than mortality.

(4)   Determine the expected period from date of death for which the dependant would have been able to receive the dependency.

(5)   Discount that period for early receipt using the appropriate table as at the date of death at a discount rate of 2.5%.

(6)   Apply any adjustment to the figure in (5) to reflect contingencies other than mortality.

(7)   Take the lower of the figures in (3) and (6) above. That is the overall multiplier from date of death.

(8)   Subtract the period elapsed from date of death to date of trial. Losses in this period will be treated as in effect special damages and will attract an award of interest.

(9)   The balance of the multiplier will be the multiplier for the post-trial multiplicand.

Approach based on calculations as at date of trial

64.   Whereas in personal injury cases the problem to be solved is that of setting a value on an income stream during the potential life of one person (the claimant), the situation is generally more complicated in fatal accident cases. Here the compensation is intended to reflect the value of an income stream during the lifetime of one or more dependants of the deceased (or the expected period for which the dependants would have expected to receive the dependency, if shorter) but limited according to the expectation of how long the deceased would have been able to provide the financial support, had he or she not been involved in the fatal accident.

65.   In principle, therefore, the compensation for post-trial dependency should be based on the present value at the date of the trial of the dependency during the expected future joint lifetime of the deceased and the dependant or claimant (had the deceased survived naturally to the date of the trial), subject to any limitations on the period of dependency and any expected future changes in the level of dependency, for example, on attaining retirement age. In addition there should be compensation for the period between the date of accident and the date of trial.

66.   A set of actuarial tables to make such calculations accurately would require tables similar to Tables 1 to 26 but for each combination of ages as at the date of the trial of the deceased and the dependant to whom compensation is to be paid. The Working Party concluded that this would not meet the criterion of simplicity of application which was a central objective of these tables and recommends that, in complex cases, or cases where the accuracy of the multiplier is thought by the parties to be of critical importance and material to the resulting amount of compensation (for example in cases potentially involving very large claims where the level of the multiplicand is unambiguously established), the advice of a professionally qualified actuary should be sought. However, for the majority of cases, a certain amount of approximation will be appropriate, bearing in mind the need for a simple and streamlined process, and taking into consideration the other uncertainties in the determination of an appropriate level of compensation. The following paragraphs describe a methodology using Tables 1 to 26 which can be expected to yield satisfactory answers.

Damages for the period from the fatal accident to the date of trial

67.   The period of pre-trial dependency will normally be equal to the period between the date of the fatal accident and the date of the trial, substituting where appropriate the lower figure of the expected period for which the deceased would have provided the dependency, had he or she not been killed in the accident, or if the period of dependency would have been limited in some way, for example if the dependant is a child.

68.   A deduction may be made for the risk that the deceased might have died anyway, in the period between the date of the fatal accident and the date at which the trial takes place. In many cases this deduction will be small and could usually be regarded as *de minimis*. The need for a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death. As an illustration of the order of magnitude of the deduction, Table E shows some examples of factors by which the multiplier should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial.

Table E
Factor by which pre-trial damages should be multiplied to allow for the likelihood that the deceased would not in any case have survived to provide the dependency for the full period to the date of trial

Age of deceased at date of accident	Period from date of accident to date of trial or date of cessation of dependency, if earlier (years)					
	Male deceased			Female deceased		
	3	6	9	3	6	9
10	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	0.99	1.00	1.00	1.00
40	1.00	0.99	0.99	1.00	1.00	0.99
50	0.99	0.99	0.98	1.00	0.99	0.99
60	0.98	0.96	0.94	0.99	0.98	0.96
65	0.98	0.94	0.90	0.99	0.96	0.94
70	0.96	0.91	0.84	0.98	0.94	0.89
75	0.93	0.85	0.75	0.95	0.90	0.83
80	0.89	0.77	0.64	0.92	0.83	0.73

N.B. The factor for a period of zero years is clearly 1.00. Factors for other ages and periods not shown in the table may be obtained approximately by interpolation.

69.   The resultant multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the multiplicand, which is determined in the usual way. Interest will then be added up to the date of trial on the basis of special damages.

Damages from the date of trial to retirement age

70.   The assessment of the multiplier involves the following steps:

(1)   Determine the expected period from the date of the trial for which the deceased would have been able to provide the dependency (see paragraph 71).

(2)   Determine the expected period for which the dependant would have been able to receive the dependency (see paragraph 71).

(3)   Take the lesser of the two periods.

(4)   Treat the resulting period as a term certain for which the multiplier is to be determined and look up the figure in Table 28 for this period at the appropriate rate of interest.

(5)   Apply any adjustment for contingencies other than mortality in accordance with Section B.

(6)   If necessary, make an allowance for the risk that the deceased might have died anyway before the date of the trial (see paragraph 68).

71.   The expected periods at (1) and (2) of paragraph 70 may be obtained from the 0% column of the appropriate table at the back of this booklet. For (1), Tables 3 to 14 will be relevant, according to the sex of the deceased and the expected age of retirement. The age at which the table should be entered is the age which the deceased would have been at the date

of the trial. For (2) Tables 1 and 2 can be used, according to the sex of the dependant and looking up the table at the age of the dependant at the date of the trial.

72. If the period for which the dependency would have continued is a short fixed period, as in the case of a child, the figure at (2) would be the outstanding period at the date of the trial.

73. A deduction may be made for the risk that the deceased might have died anyway before the date of trial. The need for such a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death. As an illustration of the order of magnitude of the deduction, Table F shows some examples of the factor by which the multiplier, determined as above, should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial.

Table F
Factor by which post-trial damages should be multiplied to allow for the likelihood that the deceased would not in any case have survived to the date of trial in order to provide any post-trial dependency

Age of deceased at date of accident	Period from date of accident to date of trial (years)					
	Male deceased			Female deceased		
	3	6	9	3	6	9
10	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	0.99	1.00	1.00	1.00
30	1.00	0.99	0.99	1.00	1.00	0.99
40	0.99	0.99	0.98	1.00	0.99	0.99
50	0.99	0.97	0.95	0.99	0.98	0.97
60	0.97	0.93	0.87	0.98	0.95	0.92
65	0.95	0.88	0.79	0.97	0.93	0.87
70	0.92	0.81	0.66	0.95	0.87	0.77
75	0.86	0.69	0.51	0.91	0.78	0.64
80	0.78	0.54	0.33	0.84	0.65	0.45

N.B. The factor for a period of zero years is clearly 1.00. Factors for other ages and periods not shown in the table may be obtained approximately by interpolation.

74. The resulting multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the appropriate multiplicand, determined in relation to dependency as assessed for the period up to retirement age.

75. If there are several dependants, to whom damages are to be paid in respect of their own particular lifetime (or for a fixed period of dependency), separate multipliers should be determined for each and multiplied by the appropriate multiplicand using the procedure in paragraphs 70 to 74. The total amount of damages is then obtained by adding the separate components. If a single multiplicand is determined, but the damages are to be shared among two or more dependants so long as they are each alive, or during a period of common dependency, then the multiplier will be calculated using the procedure in paragraphs 70 to 74. However, at step (2) of paragraph 70 the expected period will be the longest of the expected periods for which the dependency might last.

Damages for the period of dependency after retirement age

76. The method described in paragraphs 70 to 75 for pre-retirement age dependency cannot satisfactorily be applied directly to post-retirement age dependency with a sufficient degree of accuracy. We therefore propose a method which involves determining the multiplier by looking at dependency for the rest of life from the date of trial and then subtracting the multiplier for dependency up to retirement age.

77. The assessment of the multiplier for whole of life dependency involves the following steps:

  (1) Determine the expectation of life which the deceased would have had as at the date of trial, or such lesser period for which the deceased would have been able to provide the dependency (see paragraph 78).

(2)   Determine the expected period for which the dependant would have been able to receive the dependency (see paragraph 78).

(3)   Take the lesser of the two periods.

(4)   Treat the resulting period as a term certain for which the multiplier is to be determined and look up the figure in Table 28 for this period at the appropriate rate of interest.

78.   The expected periods at (1) and (2) of paragraph 77 may be obtained from the 0% column of the appropriate table at the back of this booklet. For (1) Tables 1 or 2 will be relevant, according to the sex of the deceased. The age at which the table should be entered is the age which the deceased would have attained at the date of the trial. For (2) Tables 1 and 2 can be used, according to the sex of the dependant and looking up the table at the age of the dependant at the date of the trial.

79.   Deduct the corresponding multiplier for post-trial pre-retirement dependency, as determined in paragraphs 70 to 75, but without any adjustment for contingencies other than mortality, or that the deceased may have died anyway before the date of trial. The result is the multiplier for post-retirement dependency, which must then be applied to the appropriate multiplicand, assessed in relation to dependency after retirement age. The adjustment for contingencies other than mortality in respect of the damages for the period of dependency after retirement age will often be less than that required for pre-retirement age damages (see paragraph 30).

80.   A deduction may finally be made for the risk that the deceased might have died anyway before the date of trial. The need for such a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death. As an illustration of the order of magnitude of the deduction, Table F shows some examples of the factor by which the multiplier, determined as above, should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial. The factors for this purpose are exactly the same deductions as used in the calculation at paragraphs 70 to 75.

Cases where dependency is not related to employment

81.   The layout of paragraphs 70 to 80 is based on the assumption that the dependency provided by the deceased would have changed at retirement age. This may not be appropriate in some cases, particularly in the important case of the deceased wife and mother whose contribution has been solely in the home or in the case of an adult child caring for an elderly parent or parents. In cases like this, where the deceased might have provided the dependency throughout their lifetime, paragraphs 76 to 80 should be ignored and paragraphs 70 to 75 used, with the difference that the expected period required at step (1) of paragraph 70 should be a whole of life expectancy, taken from Tables 1 and 2. This is also the approach to use when the deceased was already a pensioner.

82.   The following paragraphs give calculations of damages awards for the same example, but calculated on three different methodologies – the current approach adopted by the courts, the approach advocated in the Fifth Edition of the Ogden Tables and the alternative approach in the Fifth Edition of the Ogden Tables amended to use multipliers as at the date of death. In each case, the different methodology is applied to the following example:

Example 7

The dependant is female, aged 38 at the date of the trial, which is taking place 3 years after the date of the fatal accident which killed her husband, at that time aged 37, on whom she was financially dependent. The deceased had A levels, was in employment and in good health with no disability at the time of the fatal accident. The dependant was, at the date of death, and is at the date of trial, in good health. Their relationship was stable. The Court has determined a multiplicand of £30,000 up to the deceased's normal retirement age of 65 with no financial dependency post age 65, nor any services dependency. The damages are to be calculated as follows:

Current approach

83.   (1)   The deceased would have been capable of providing the financial dependency to the dependant for the period of 28 years from the date of his death aged 37 to his 65th birthday.

(2)   The appropriate Table is 9. Using the 2.5% column the multiplier = 19.56.

(3)   Adjustment factor for contingencies other than mortality (in accordance with Section B) for an employed male aged 37 with A levels and who is not disabled = 0.90 to give a multiplier of 19.56 x 0.90 = 17.60.

(4)   The expected period for which the dependant would have been able to receive the dependency was between the ages of 35 and 63.

(5)   The appropriate Tables are 8 and 10, and using the 2.5% column the multiplier = 19.86.

(6) The parties were married so section 3(4) does not apply. The relationship was stable. The dependant was and is in good health. The court is unlikely to make much of an adjustment to the figure in (5) above to reflect contingencies other than mortality.

(7) The lower of the two figures is that in (3) above, namely 17.60.

(8) The period that has elapsed between date of death and date of trial is 3 years. The pre-trial loss is therefore £30,000 x 3 = £90,000.

(9) Interest at half rate from date of death to date of trial: 3 years at 3% a year = 9%. £90,000 x 9% = £8,100.

(10) The post-trial multiplier is 14.60 (17.60 – 3).

(11) The post-trial loss is therefore 14.60 x £30,000 = £438,000.

(12) Total financial dependency therefore £90,000 + £8,100 + £438,000 = £536,100.

Fifth edition approach

84. *Pre-trial damages:*

(1) Period between fatal accident and trial: 3 years.

(2) Factor for possible early death (Table E for male aged 37 and 3 years) = 1.00.

(3) Pre-trial damages = 3 x 1.00 x £30,000 = £90,000 (plus interest as special damages).

(4) Interest at half rate from date of death to date of trial: 3 years at 3% a year = 9%. £90,000 x 9% = £8,100.

Post-trial damages:

(1) Expected period for which the deceased would have provided the dependency (Table 9 at 0% for male aged 40, the age as at the date of trial): 24.00.

(2) Expected period for which the dependant would have been able to receive the dependency (Table 2 at 0% for female aged 38): 49.14.

(3) Lesser of two periods at (1) and (2) = 24.00.

(4) Multiplier for term certain of 24.00 years at 2½% rate of return = 18.11.

(5) Adjustment factor for contingencies other than mortality (in accordance with Section B) for an employed male aged 40 with A levels and who was not disabled = 0.88 to give a multiplier of 18.11 x 0.88 = 15.94.

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table F for male aged 37 and 3 years): 0.99 to give a multiplier of 15.94 x 0.99 = 15.78.

(7) Post-trial damages = 15.78 x £30,000 = £473,400.

(8) Total financial dependency therefore £90,000 + £8,100 + £473,400 = £571,500.

Alternative Fifth edition approach amended to use multipliers as at the date of death

85. If the court wishes to select multipliers from the date of death instead of following the guidance given above, it is essential to ensure that the period before the trial does not include a discount for early receipt. This could be achieved by selecting multipliers from the 0% columns of the appropriate tables and then applying the discount for early receipt to the period after the trial (using the discount rate set under Section 1 of the Damages Act 1996). Thus, the calculations for example 7 above would then be:

(1) Expected period for which the deceased would have provided the dependency (Table 9 at 0% for male aged 37, the age as at the date of death): 26.93.

(2)   Deduct period between accidental death and date of trial of 3 years to give post-trial period: 23.93.

(3)   Expected post-trial period for which the dependant would have been able to receive the dependency (Table 2 at 0% for female aged 38): 49.14.

(4)   Lesser of two periods at (2) and (3) = 23.93.

(5)   Multiplier for term certain of 23.93 years at 2.5% rate of return (Table 28) = 18.07.

(6)   Adjustment factor for contingencies other than mortality (in accordance with Section B) for an employed male aged 37 with A levels and who was not disabled = 0.90 to give a multiplier of 18.07 x 0.90 = 16.26.

(7)   Pre-trial damages = 3 x £30,000 = £90,000 (plus interest as special damages of £8,100).

(8)   Post-trial damages = 16.26 x £30,000 = £487,800.

(9)   Total financial dependency therefore £90,000 + £8,100 + £487,800 = £585,900.

86.   As can be seen the three methodologies give three different amounts of damages, namely £536,100 for the current approach used by the courts, £571,500 using the methodology set out in the Fifth Edition and £585,900 using the alternative methodology set out in the Fifth Edition with multipliers as at the date of death. The size of the disparities between the three methods depends on the length of the period between the date of death and the date of trial; if the example had assumed a period of 6 years the differences would have been greater.

87.   The following paragraphs show extensions of the methodology set out in the Fifth Edition to more complex examples. The other methodologies detailed earlier can be extended similarly.

Example 8

88.   The dependant is female, aged 50 at the date of the trial, which is taking place 4 years after the date of the fatal accident which killed the man, at that time aged 47, on whom she was financially dependent. The deceased was in employment at the time of the fatal accident, was not disabled and had achieved A levels. The Court has determined a multiplicand, up to the deceased's normal retirement age of 60, of £50,000 and has decided that post-retirement damages should be payable based on a multiplicand of £30,000. The damages are to be calculated as follows:

Pre-trial damages:

(1)   Period between fatal accident and trial: 4 years.

(2)   Factor for possible early death (Table E for male aged 47 and 4 years): 0.99.

(3)   Pre-trial damages = 4 x 0.99 x £50,000 = £198,000 (plus interest as special damages).

Post-trial pre-retirement damages:

(1)   Expected period for which the deceased would have provided the dependency (Table 7 at 0% for male aged 51, the age as at the date of trial): 8.80.

(2)   Expected period for which the dependant would have been able to receive the dependency (Table 2 at 0% for female aged 50): 36.69.

(3)   Lesser of two periods at (1) and (2) = 8.80.

(4)   Multiplier for term certain of 8.80 years at 2½% rate of return (interpolating between the values for 8 and 9 in Table 28) = (9 – 8.80) x 7.26 + (8.80 – 8) x 8.07 = 7.91.

(5)   Adjustment factor for contingencies other than mortality (in accordance with Section B) for an employed male aged 51 with A levels and who was not disabled = 0.82 to give a multiplier of 7.91 x 0.82 = 6.49.

(6)   Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table F for male aged 47 and 4 years): 0.99 to give a multiplier of 6.49 x 0.99 = 6.43.

(7)   Post-trial pre-retirement damages = 6.43 x £50,000 = £321,500.

Post-retirement damages:

(1)   Expectation of life of deceased at date of trial (Table 1 at 0% for male aged 51): 32.44.

(2)   Expected period for which the dependant would have been able to receive the dependency (Table 2 at 0% for female aged 50): 36.69.

(3)   Lesser of two periods at (1) and (2) = 32.44.

(4)   Multiplier for time certain of 32.44 years at 2½% rate of return (interpolating between the values for 32 and 33 in Table 28) = (33 – 32.44) x 22.12 + (32.44 – 32) x 22.57 = 22.32.

(5)   Deduct multiplier for post-trial pre-retirement damages before application of adjustment factors for contingencies other than mortality and for the risk that the deceased might have died anyway before the date of trial: 22.32 – 7.91 = 14.41.

(6)   Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table F for male aged 47 and 4 years): 0.99 to give a multiplier of 14.41 x 0.99 = 14.27.

(7)   Post-retirement damages = 14.27 x £30,000 = £428,100.

Example 9

89.   There are two dependants, respectively a child aged 10 and a male aged 41 at the date of the trial, which is taking place 3 years after the date of the fatal accident which killed the woman, at that time aged 35, on whom both were financially dependent. She had a degree and worked in London for a computer company. The Court has determined a multiplicand, up to the deceased's normal retirement age of 62, of £50,000 for the male dependant and £10,000 for the child, up to the age of 21, and has decided that post-retirement damages should be payable based on a multiplicand of £20,000. The damages are to be calculated as follows:

Pre-trial damages:

(1)   Period between fatal accident and trial: 3 years.

(2)   Factor for possible early death (Table E for female aged 35 and 3 years): 1.00.

(3)   Pre-trial damages = 3 x 1.00 x (£50,000 + £10,000) = £180,000 (plus interest as special damages).

Post-trial pre-retirement damages:

(1)   Expected period for which the deceased would have provided the dependency should be based on female aged 38 at the date of trial with retirement age of 62. First calculate as though deceased were aged 36 and had retirement age of 60 (Table 8 at 0% for female aged 36): 23.61.

Then calculate as though deceased were aged 41 and had retirement age of 65 (Table 10 at 0% for female aged 41): 23.37.

Interpolate for age 38 with retirement age of 62 = (3 x 23.61 + 2 x 23.37)/5 = 23.51.

(2)   Expected period for which the male dependant would have been able to receive the dependency (Table 1 at 0% for male aged 41): 42.48.

Expected period for which child would have been able to receive the dependency = 11.00.

(3)   Lesser of two periods at (1) and (2) = 11.00 (in case of child)
                                        = 23.51 (in case of man).

(4) Multiplier for term certain of 11 years at 2½% (Table 28): 9.63.

Multiplier for term certain of 23.51 years at 2½% rate of return (interpolating between the values for 23 and 24 in Table 28)

= (24 – 23.51) x 17.55 + (23.51 – 23) x 18.11 = 17.84.

(5) Adjustment factor for contingencies other than mortality (in accordance with Section B) for an employed female aged 38 with a degree and who was not disabled = 0.89 (does not apply to child) to give a multiplier of 17.84 x 0.89 = 15.88.

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table F for female aged 35 and 3 years): 1.00, so multipliers are 9.63 and 15.88 respectively.

(7) Pre-retirement damages = 9.63 x £10,000 + 15.88 x £50,000
                          = £96,300 + £794,000 = £890,300.

Post-retirement damages:

(1) Expectation of life of deceased at date of trial (Table 2 at 0% for female aged 38): 49.14.

(2) Expected period for which the dependant would have been able to receive the dependency (Table 1 at 0% for male aged 41): 42.48 (no post-retirement dependency for child).

(3) Lesser of two periods at (1) and (2) = 42.48.

(4) Multiplier for time certain of 42.48 years at 2½% rate of return (interpolating between the values for 42 and 43 in Table 28)

= (43 – 42.48) x 26.14 + (42.48 – 42) x 26.49 = 26.31.

(5) Deduct multiplier for post-trial pre-retirement damages before application of adjustment factors for contingencies other than mortality and for the risk that the deceased might have died anyway before the date of trial: 26.31 – 17.84 = 8.47.

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table F for female aged 35 and 3 years) = 1.00, so multiplier is 8.47 x 1.00 = 8.47.

(7) Post-retirement damages = 8.47 x £20,000 = £169,400.

SECTION E: CONCLUDING REMARKS

90. These tables are designed to assist the courts to arrive at suitable multipliers in a range of possible situations. However, they do not cover all possibilities and in more complex situations, such as where there are significant pension rights, advice should be sought from a Fellow of the Institute of Actuaries or a Fellow of the Faculty of Actuaries.

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TABLES

Table 1   Multipliers for pecuniary loss for life (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	86.63	69.86	57.39	47.98	40.76	35.15	30.72	27.17	24.28	21.91	19.94	0
1	85.96	69.49	57.21	47.91	40.76	35.19	30.77	27.24	24.36	21.99	20.01	1
2	84.86	68.78	56.74	47.60	40.55	35.05	30.68	27.17	24.32	21.96	19.99	2
3	83.76	68.05	56.26	47.28	40.34	34.90	30.58	27.10	24.27	21.93	19.97	3
4	82.65	67.32	55.77	46.95	40.12	34.75	30.48	27.03	24.22	21.89	19.94	4
5	81.53	66.58	55.27	46.61	39.89	34.59	30.37	26.95	24.16	21.85	19.91	5
6	80.42	65.83	54.77	46.27	39.65	34.43	30.25	26.87	24.10	21.81	19.88	6
7	79.30	65.08	54.26	45.92	39.41	34.26	30.13	26.79	24.04	21.76	19.85	7
8	78.18	64.32	53.74	45.56	39.16	34.08	30.01	26.70	23.98	21.71	19.81	8
9	77.06	63.56	53.22	45.20	38.91	33.91	29.88	26.61	23.91	21.66	19.78	9
10	75.95	62.79	52.69	44.83	38.65	33.72	29.75	26.51	23.84	21.61	19.74	10
11	74.83	62.02	52.16	44.46	38.39	33.53	29.61	26.41	23.77	21.56	19.70	11
12	73.71	61.25	51.62	44.08	38.11	33.34	29.47	26.31	23.69	21.50	19.65	12
13	72.59	60.47	51.07	43.69	37.84	33.14	29.33	26.20	23.61	21.44	19.61	13
14	71.48	59.69	50.52	43.30	37.56	32.93	29.18	26.09	23.52	21.38	19.56	14
15	70.36	58.90	49.96	42.90	37.27	32.72	29.02	25.97	23.44	21.31	19.51	15
16	69.25	58.12	49.40	42.50	36.97	32.51	28.86	25.85	23.35	21.24	19.45	16
17	68.14	57.33	48.83	42.09	36.68	32.29	28.70	25.73	23.26	21.17	19.40	17
18	67.04	56.55	48.27	41.68	36.38	32.07	28.54	25.61	23.16	21.10	19.34	18
19	65.95	55.77	47.71	41.27	36.08	31.85	28.37	25.49	23.07	21.03	19.29	19
20	64.87	54.99	47.14	40.86	35.78	31.63	28.21	25.36	22.98	20.96	19.23	20
21	63.79	54.21	46.58	40.44	35.47	31.40	28.04	25.23	22.88	20.88	19.17	21
22	62.71	53.42	46.00	40.02	35.16	31.16	27.86	25.10	22.77	20.80	19.11	22
23	61.63	52.63	45.42	39.59	34.83	30.92	27.68	24.96	22.67	20.72	19.05	23
24	60.55	51.84	44.83	39.15	34.51	30.67	27.49	24.81	22.55	20.63	18.98	24
25	59.47	51.03	44.23	38.70	34.17	30.42	27.29	24.66	22.44	20.54	18.90	25
26	58.38	50.23	43.63	38.25	33.82	30.15	27.09	24.50	22.31	20.44	18.83	26
27	57.31	49.42	43.03	37.79	33.47	29.89	26.88	24.34	22.19	20.34	18.75	27
28	56.24	48.62	42.42	37.33	33.12	29.61	26.67	24.18	22.06	20.24	18.67	28
29	55.17	47.82	41.81	36.86	32.76	29.33	26.45	24.01	21.92	20.13	18.58	29
30	54.10	47.00	41.19	36.39	32.39	29.05	26.23	23.83	21.78	20.02	18.49	30
31	53.03	46.19	40.56	35.90	32.02	28.75	26.00	23.65	21.64	19.90	18.40	31
32	51.97	45.37	39.93	35.41	31.64	28.46	25.76	23.46	21.48	19.78	18.30	32
33	50.91	44.55	39.30	34.92	31.25	28.15	25.52	23.26	21.33	19.65	18.19	33
34	49.85	43.73	38.66	34.42	30.85	27.83	25.27	23.06	21.17	19.52	18.08	34
35	48.78	42.90	38.01	33.91	30.45	27.51	25.01	22.86	21.00	19.38	17.97	35
36	47.73	42.08	37.36	33.39	30.04	27.18	24.74	22.64	20.82	19.24	17.85	36
37	46.67	41.24	36.70	32.87	29.62	26.85	24.47	22.42	20.64	19.09	17.73	37
38	45.62	40.41	36.04	32.34	29.19	26.50	24.19	22.19	20.45	18.93	17.60	38
39	44.56	39.57	35.37	31.80	28.76	26.15	23.90	21.95	20.26	18.77	17.46	39
40	43.52	38.74	34.70	31.26	28.32	25.79	23.61	21.71	20.05	18.60	17.32	40
41	42.48	37.90	34.02	30.71	27.87	25.42	23.30	21.46	19.84	18.43	17.17	41
42	41.44	37.06	33.34	30.15	27.41	25.05	22.99	21.20	19.63	18.24	17.02	42
43	40.40	36.22	32.65	29.59	26.95	24.67	22.68	20.93	19.41	18.06	16.86	43
44	39.37	35.38	31.97	29.03	26.49	24.28	22.35	20.66	19.18	17.86	16.69	44
45	38.35	34.55	31.28	28.46	26.01	23.88	22.02	20.38	18.94	17.66	16.52	45
46	37.34	33.71	30.59	27.89	25.54	23.49	21.69	20.10	18.70	17.46	16.35	46
47	36.34	32.89	29.90	27.32	25.06	23.08	21.35	19.81	18.45	17.25	16.17	47
48	35.34	32.06	29.22	26.74	24.58	22.68	21.00	19.52	18.20	17.03	15.98	48
49	34.37	31.25	28.54	26.17	24.09	22.27	20.65	19.22	17.95	16.81	15.79	49
50	33.40	30.44	27.86	25.60	23.61	21.86	20.30	18.92	17.69	16.59	15.60	50
51	32.44	29.63	27.18	25.02	23.12	21.44	19.95	18.62	17.43	16.36	15.40	51
52	31.49	28.84	26.50	24.45	22.63	21.02	19.58	18.30	17.16	16.12	15.19	52
53	30.55	28.04	25.82	23.87	22.13	20.59	19.21	17.98	16.88	15.88	14.98	53
54	29.61	27.23	25.13	23.28	21.62	20.15	18.83	17.65	16.59	15.63	14.76	54
55	28.66	26.42	24.44	22.67	21.10	19.70	18.44	17.31	16.29	15.36	14.52	55
56	27.71	25.60	23.73	22.06	20.57	19.23	18.03	16.95	15.97	15.08	14.28	56
57	26.76	24.78	23.02	21.44	20.03	18.76	17.62	16.58	15.65	14.79	14.02	57
58	25.82	23.96	22.31	20.82	19.48	18.28	17.19	16.21	15.31	14.50	13.75	58
59	24.89	23.15	21.59	20.19	18.93	17.79	16.76	15.82	14.97	14.19	13.48	59
60	23.97	22.35	20.89	19.57	18.38	17.30	16.33	15.44	14.62	13.88	13.20	60
61	23.08	21.56	20.19	18.96	17.84	16.82	15.90	15.05	14.28	13.57	12.92	61
62	22.20	20.79	19.51	18.35	17.30	16.34	15.47	14.67	13.93	13.26	12.64	62
63	21.34	20.03	18.83	17.75	16.76	15.86	15.03	14.28	13.58	12.94	12.36	63
64	20.50	19.27	18.16	17.15	16.22	15.37	14.60	13.88	13.23	12.62	12.06	64
65	19.66	18.52	17.49	16.54	15.68	14.88	14.16	13.48	12.86	12.29	11.76	65
66	18.82	17.77	16.81	15.94	15.13	14.39	13.70	13.07	12.49	11.95	11.45	66
67	17.99	17.02	16.14	15.32	14.57	13.88	13.24	12.65	12.11	11.60	11.13	67
68	17.16	16.27	15.45	14.70	14.01	13.36	12.77	12.22	11.71	11.23	10.79	68
69	16.33	15.51	14.76	14.07	13.43	12.84	12.29	11.77	11.30	10.85	10.44	69

continued

Table 1   Multipliers for pecuniary loss for life (males) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
70	15.50	14.75	14.07	13.43	12.85	12.30	11.79	11.32	10.87	10.46	10.08	70
71	14.67	14.00	13.38	12.80	12.26	11.76	11.29	10.85	10.44	10.06	9.70	71
72	13.86	13.25	12.69	12.16	11.67	11.21	10.78	10.38	10.00	9.65	9.32	72
73	13.07	12.52	12.01	11.53	11.09	10.67	10.28	9.91	9.56	9.24	8.94	73
74	12.31	11.81	11.35	10.92	10.51	10.13	9.78	9.44	9.13	8.83	8.55	74
75	11.57	11.13	10.71	10.32	9.95	9.61	9.29	8.98	8.70	8.42	8.17	75
76	10.86	10.47	10.09	9.74	9.41	9.10	8.81	8.53	8.27	8.03	7.79	76
77	10.19	9.84	9.50	9.19	8.89	8.61	8.35	8.10	7.86	7.64	7.42	77
78	9.55	9.24	8.94	8.66	8.39	8.14	7.90	7.68	7.46	7.26	7.06	78
79	8.95	8.67	8.40	8.15	7.91	7.69	7.47	7.27	7.08	6.89	6.71	79
80	8.38	8.13	7.89	7.67	7.45	7.25	7.06	6.88	6.70	6.53	6.38	80
81	7.83	7.61	7.40	7.20	7.01	6.83	6.66	6.49	6.34	6.19	6.04	81
82	7.31	7.12	6.93	6.75	6.58	6.42	6.27	6.12	5.98	5.85	5.72	82
83	6.81	6.64	6.47	6.32	6.17	6.02	5.89	5.75	5.63	5.51	5.39	83
84	6.32	6.17	6.03	5.89	5.76	5.63	5.51	5.39	5.28	5.17	5.07	84
85	5.87	5.73	5.61	5.49	5.37	5.26	5.15	5.05	4.95	4.85	4.76	85
86	5.44	5.33	5.22	5.11	5.01	4.91	4.81	4.72	4.64	4.55	4.47	86
87	5.05	4.95	4.85	4.76	4.67	4.58	4.50	4.42	4.34	4.27	4.19	87
88	4.68	4.60	4.51	4.43	4.35	4.27	4.20	4.13	4.06	4.00	3.93	88
89	4.35	4.28	4.20	4.13	4.06	4.00	3.93	3.87	3.81	3.75	3.69	89
90	4.05	3.99	3.92	3.86	3.80	3.74	3.68	3.63	3.57	3.52	3.47	90
91	3.76	3.71	3.65	3.59	3.54	3.49	3.44	3.39	3.34	3.30	3.25	91
92	3.49	3.44	3.39	3.34	3.30	3.25	3.21	3.16	3.12	3.08	3.04	92
93	3.26	3.21	3.17	3.12	3.08	3.04	3.00	2.96	2.93	2.89	2.86	93
94	3.06	3.02	2.98	2.94	2.91	2.87	2.83	2.80	2.77	2.73	2.70	94
95	2.88	2.85	2.81	2.78	2.75	2.71	2.68	2.65	2.62	2.59	2.56	95
96	2.71	2.68	2.65	2.62	2.59	2.56	2.53	2.51	2.48	2.45	2.43	96
97	2.55	2.52	2.49	2.46	2.44	2.41	2.39	2.36	2.34	2.32	2.29	97
98	2.38	2.36	2.33	2.31	2.29	2.26	2.24	2.22	2.20	2.18	2.16	98
99	2.22	2.20	2.18	2.15	2.13	2.12	2.10	2.08	2.06	2.04	2.02	99
100	2.06	2.04	2.02	2.01	1.99	1.97	1.95	1.94	1.92	1.90	1.89	100

Table 2 Multipliers for pecuniary loss for life (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	90.15	72.21	58.98	49.06	41.51	35.67	31.09	27.43	24.48	22.06	20.05	0
1	89.44	71.83	58.79	48.99	41.50	35.70	31.14	27.50	24.55	22.13	20.11	1
2	88.36	71.13	58.34	48.70	41.32	35.58	31.06	27.44	24.51	22.10	20.10	2
3	87.27	70.43	57.88	48.40	41.12	35.45	30.97	27.38	24.47	22.08	20.08	3
4	86.17	69.72	57.42	48.09	40.92	35.32	30.88	27.32	24.43	22.05	20.06	4
5	85.07	69.00	56.95	47.78	40.71	35.18	30.79	27.26	24.38	22.01	20.04	5
6	83.97	68.28	56.47	47.46	40.49	35.03	30.69	27.19	24.34	21.98	20.01	6
7	82.87	67.55	55.99	47.14	40.28	34.88	30.59	27.12	24.29	21.95	19.99	7
8	81.77	66.82	55.50	46.81	40.05	34.73	30.48	27.04	24.23	21.91	19.96	8
9	80.67	66.08	55.00	46.47	39.82	34.57	30.37	26.97	24.18	21.87	19.93	9
10	79.57	65.34	54.50	46.13	39.59	34.41	30.26	26.89	24.12	21.83	19.90	10
11	78.47	64.60	53.99	45.78	39.35	34.24	30.14	26.80	24.06	21.79	19.87	11
12	77.36	63.85	53.48	45.43	39.10	34.07	30.02	26.72	24.00	21.74	19.84	12
13	76.26	63.10	52.96	45.07	38.85	33.89	29.89	26.63	23.94	21.69	19.80	13
14	75.16	62.34	52.44	44.71	38.60	33.71	29.76	26.53	23.87	21.64	19.77	14
15	74.06	61.58	51.91	44.34	38.34	33.53	29.63	26.44	23.80	21.59	19.73	15
16	72.97	60.82	51.38	43.97	38.07	33.34	29.49	26.34	23.73	21.54	19.69	16
17	71.88	60.06	50.85	43.59	37.80	33.15	29.36	26.24	23.65	21.48	19.65	17
18	70.79	59.30	50.31	43.21	37.53	32.95	29.21	26.14	23.57	21.43	19.60	18
19	69.70	58.53	49.77	42.82	37.25	32.75	29.07	26.03	23.50	21.37	19.56	19
20	68.61	57.76	49.22	42.42	36.97	32.54	28.91	25.92	23.41	21.30	19.51	20
21	67.52	56.98	48.66	42.02	36.68	32.33	28.76	25.80	23.33	21.24	19.46	21
22	66.43	56.20	48.10	41.62	36.38	32.11	28.60	25.68	23.23	21.17	19.41	22
23	65.34	55.42	47.53	41.20	36.08	31.89	28.43	25.55	23.14	21.10	19.36	23
24	64.25	54.63	46.96	40.78	35.77	31.66	28.26	25.42	23.04	21.02	19.30	24
25	63.16	53.84	46.38	40.36	35.45	31.42	28.08	25.29	22.94	20.94	19.24	25
26	62.08	53.05	45.79	39.92	35.13	31.18	27.90	25.15	22.83	20.86	19.17	26
27	60.99	52.25	45.20	39.48	34.80	30.93	27.71	25.01	22.72	20.78	19.10	27
28	59.91	51.45	44.61	39.04	34.46	30.67	27.51	24.86	22.61	20.69	19.03	28
29	58.83	50.64	44.01	38.58	34.12	30.41	27.31	24.70	22.49	20.59	18.96	29
30	57.74	49.83	43.40	38.12	33.77	30.15	27.11	24.54	22.36	20.49	18.88	30
31	56.66	49.02	42.78	37.66	33.41	29.87	26.89	24.38	22.23	20.39	18.80	31
32	55.58	48.20	42.16	37.18	33.05	29.59	26.68	24.21	22.10	20.28	18.71	32
33	54.50	47.38	41.54	36.70	32.68	29.30	26.45	24.03	21.96	20.17	18.63	33
34	53.43	46.56	40.91	36.22	32.30	29.01	26.22	23.85	21.81	20.06	18.53	34
35	52.35	45.74	40.27	35.73	31.92	28.71	25.98	23.66	21.66	19.93	18.43	35
36	51.28	44.91	39.63	35.22	31.52	28.40	25.74	23.46	21.50	19.81	18.33	36
37	50.21	44.08	38.98	34.72	31.13	28.08	25.49	23.26	21.34	19.67	18.22	37
38	49.14	43.25	38.33	34.20	30.72	27.76	25.23	23.05	21.17	19.54	18.11	38
39	48.07	42.41	37.67	33.68	30.30	27.43	24.96	22.84	21.00	19.39	17.99	39
40	47.01	41.58	37.01	33.16	29.89	27.09	24.69	22.61	20.82	19.25	17.87	40
41	45.95	40.74	36.35	32.63	29.46	26.74	24.41	22.39	20.63	19.09	17.74	41
42	44.90	39.90	35.68	32.09	29.02	26.39	24.12	22.15	20.44	18.93	17.61	42
43	43.85	39.06	35.00	31.55	28.59	26.04	23.83	21.91	20.24	18.77	17.47	43
44	42.80	38.22	34.33	31.00	28.14	25.67	23.53	21.66	20.03	18.59	17.33	44
45	41.77	37.39	33.65	30.45	27.69	25.30	23.23	21.41	19.82	18.42	17.18	45
46	40.74	36.55	32.97	29.90	27.24	24.93	22.92	21.15	19.61	18.24	17.03	46
47	39.71	35.72	32.29	29.34	26.77	24.55	22.60	20.89	19.38	18.05	16.87	47
48	38.70	34.89	31.61	28.77	26.31	24.16	22.28	20.62	19.16	17.86	16.70	48
49	37.69	34.06	30.93	28.21	25.84	23.77	21.95	20.34	18.92	17.66	16.53	49
50	36.69	33.23	30.24	27.64	25.36	23.37	21.61	20.06	18.68	17.46	16.36	50
51	35.69	32.41	29.56	27.07	24.88	22.96	21.27	19.77	18.44	17.25	16.18	51
52	34.70	31.59	28.87	26.49	24.40	22.55	20.92	19.47	18.18	17.03	15.99	52
53	33.71	30.76	28.17	25.90	23.90	22.13	20.56	19.17	17.92	16.80	15.80	53
54	32.73	29.93	27.47	25.31	23.39	21.70	20.19	18.85	17.64	16.56	15.59	54
55	31.74	29.09	26.76	24.70	22.88	21.26	19.81	18.52	17.36	16.32	15.38	55
56	30.75	28.25	26.05	24.09	22.36	20.81	19.42	18.18	17.07	16.06	15.15	56
57	29.77	27.42	25.33	23.48	21.82	20.35	19.03	17.84	16.77	15.80	14.92	57
58	28.80	26.58	24.61	22.86	21.29	19.88	18.62	17.48	16.46	15.52	14.68	58
59	27.83	25.75	23.89	22.23	20.75	19.41	18.21	17.12	16.14	15.24	14.43	59
60	26.88	24.93	23.18	21.61	20.20	18.94	17.79	16.76	15.81	14.96	14.18	60
61	25.94	24.11	22.47	20.99	19.66	18.46	17.37	16.38	15.49	14.67	13.92	61
62	25.02	23.30	21.76	20.37	19.11	17.98	16.95	16.01	15.15	14.37	13.65	62
63	24.10	22.49	21.05	19.75	18.56	17.49	16.51	15.62	14.81	14.06	13.38	63
64	23.18	21.69	20.34	19.12	18.01	17.00	16.07	15.23	14.46	13.75	13.10	64
65	22.28	20.89	19.63	18.49	17.45	16.50	15.63	14.83	14.10	13.42	12.80	65
66	21.38	20.09	18.92	17.85	16.88	15.99	15.17	14.42	13.73	13.09	12.50	66
67	20.48	19.29	18.20	17.21	16.30	15.47	14.70	13.99	13.34	12.74	12.18	67
68	19.58	18.48	17.47	16.55	15.71	14.93	14.22	13.55	12.94	12.38	11.85	68
69	18.66	17.66	16.73	15.88	15.10	14.38	13.71	13.10	12.52	11.99	11.50	69

continued

Table 2   **Multipliers for pecuniary loss for life (females)** *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
70	17.74	16.82	15.97	15.19	14.47	13.81	13.19	12.62	12.09	11.59	11.13	70
71	16.82	15.98	15.21	14.50	13.84	13.22	12.65	12.13	11.63	11.17	10.74	71
72	15.90	15.14	14.44	13.79	13.19	12.63	12.11	11.62	11.17	10.74	10.34	72
73	14.99	14.31	13.67	13.09	12.54	12.03	11.55	11.11	10.69	10.30	9.93	73
74	14.10	13.49	12.92	12.39	11.89	11.43	11.00	10.59	10.21	9.85	9.51	74
75	13.24	12.69	12.18	11.71	11.26	10.84	10.45	10.08	9.73	9.40	9.10	75
76	12.42	11.93	11.47	11.05	10.64	10.27	9.91	9.58	9.26	8.96	8.68	76
77	11.64	11.20	10.79	10.41	10.05	9.71	9.39	9.09	8.80	8.53	8.28	77
78	10.89	10.51	10.14	9.80	9.48	9.17	8.88	8.61	8.35	8.11	7.88	78
79	10.19	9.84	9.52	9.21	8.93	8.65	8.39	8.15	7.92	7.70	7.48	79
80	9.51	9.21	8.92	8.65	8.39	8.15	7.92	7.70	7.49	7.29	7.10	80
81	8.87	8.60	8.35	8.11	7.88	7.66	7.46	7.26	7.07	6.89	6.72	81
82	8.26	8.02	7.80	7.58	7.38	7.19	7.01	6.83	6.66	6.50	6.35	82
83	7.67	7.46	7.27	7.08	6.90	6.73	6.57	6.41	6.26	6.12	5.98	83
84	7.10	6.92	6.75	6.59	6.43	6.28	6.14	6.00	5.87	5.74	5.62	84
85	6.57	6.41	6.26	6.12	5.98	5.85	5.73	5.60	5.49	5.38	5.27	85
86	6.07	5.93	5.80	5.68	5.56	5.44	5.33	5.23	5.12	5.02	4.93	86
87	5.60	5.48	5.37	5.26	5.16	5.06	4.96	4.86	4.77	4.69	4.60	87
88	5.17	5.06	4.97	4.87	4.78	4.69	4.61	4.53	4.45	4.37	4.30	88
89	4.77	4.68	4.60	4.51	4.43	4.36	4.28	4.21	4.14	4.08	4.01	89
90	4.41	4.33	4.26	4.19	4.12	4.05	3.99	3.92	3.86	3.80	3.75	90
91	4.08	4.01	3.95	3.89	3.83	3.77	3.71	3.66	3.60	3.55	3.50	91
92	3.79	3.73	3.67	3.61	3.56	3.51	3.46	3.41	3.36	3.32	3.27	92
93	3.53	3.47	3.42	3.38	3.33	3.28	3.24	3.20	3.15	3.11	3.07	93
94	3.30	3.25	3.21	3.17	3.12	3.08	3.04	3.00	2.97	2.93	2.90	94
95	3.08	3.04	3.01	2.97	2.93	2.89	2.86	2.82	2.79	2.76	2.73	95
96	2.89	2.85	2.82	2.78	2.75	2.72	2.69	2.66	2.63	2.60	2.57	96
97	2.70	2.67	2.64	2.61	2.58	2.55	2.53	2.50	2.47	2.45	2.42	97
98	2.53	2.50	2.48	2.45	2.42	2.40	2.37	2.35	2.33	2.30	2.28	98
99	2.37	2.34	2.32	2.30	2.27	2.25	2.23	2.21	2.19	2.17	2.15	99
100	2.21	2.19	2.17	2.15	2.13	2.11	2.09	2.07	2.05	2.03	2.02	100

Table 3   Multipliers for loss of earnings to pension age 50 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	33.58	30.90	28.52	26.39	24.48	22.77	21.24	19.86	18.61	17.48	16.46	16
17	32.59	30.06	27.80	25.78	23.96	22.33	20.86	19.54	18.34	17.25	16.26	17
18	31.59	29.21	27.08	25.16	23.44	21.88	20.48	19.21	18.05	17.00	16.05	18
19	30.60	28.37	26.36	24.54	22.91	21.43	20.09	18.87	17.76	16.76	15.83	19
20	29.62	27.52	25.63	23.92	22.37	20.96	19.68	18.52	17.46	16.50	15.61	20
21	28.63	26.67	24.89	23.28	21.81	20.48	19.27	18.16	17.15	16.22	15.37	21
22	27.65	25.81	24.15	22.63	21.25	19.99	18.84	17.79	16.83	15.94	15.13	22
23	26.66	24.95	23.39	21.98	20.68	19.49	18.40	17.41	16.49	15.64	14.87	23
24	25.67	24.09	22.64	21.31	20.09	18.98	17.95	17.01	16.14	15.33	14.59	24
25	24.68	23.21	21.87	20.63	19.49	18.45	17.48	16.59	15.77	15.01	14.30	25
26	23.70	22.34	21.09	19.94	18.88	17.91	17.00	16.17	15.39	14.67	14.00	26
27	22.71	21.46	20.31	19.25	18.26	17.35	16.51	15.72	14.99	14.32	13.69	27
28	21.72	20.58	19.52	18.54	17.63	16.78	16.00	15.27	14.58	13.95	13.36	28
29	20.74	19.69	18.72	17.82	16.98	16.20	15.47	14.79	14.16	13.56	13.01	29
30	19.75	18.80	17.92	17.10	16.33	15.61	14.93	14.31	13.72	13.16	12.64	30
31	18.77	17.91	17.11	16.36	15.66	15.00	14.38	13.80	13.25	12.74	12.26	31
32	17.78	17.01	16.29	15.61	14.97	14.37	13.81	13.28	12.78	12.30	11.86	32
33	16.80	16.11	15.46	14.85	14.27	13.73	13.22	12.74	12.28	11.85	11.44	33
34	15.81	15.20	14.62	14.08	13.56	13.08	12.61	12.18	11.76	11.37	11.00	34
35	14.83	14.29	13.78	13.30	12.84	12.40	11.99	11.60	11.22	10.87	10.53	35
36	13.84	13.37	12.93	12.50	12.10	11.71	11.35	11.00	10.67	10.35	10.05	36
37	12.86	12.45	12.07	11.70	11.34	11.01	10.69	10.38	10.08	9.80	9.53	37
38	11.87	11.53	11.19	10.88	10.57	10.28	10.00	9.74	9.48	9.23	9.00	38
39	10.89	10.60	10.32	10.05	9.79	9.54	9.30	9.07	8.85	8.64	8.43	39
40	9.90	9.66	9.43	9.20	8.99	8.78	8.58	8.38	8.20	8.02	7.84	40
41	8.92	8.72	8.53	8.35	8.17	8.00	7.83	7.67	7.52	7.37	7.22	41
42	7.93	7.77	7.62	7.48	7.33	7.20	7.06	6.93	6.81	6.69	6.57	42
43	6.94	6.82	6.71	6.59	6.48	6.38	6.27	6.17	6.07	5.98	5.88	43
44	5.95	5.87	5.78	5.70	5.61	5.53	5.46	5.38	5.31	5.23	5.16	44
45	4.97	4.90	4.84	4.79	4.73	4.67	4.62	4.56	4.51	4.46	4.41	45
46	3.98	3.94	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	46
47	2.99	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	47
48	1.99	1.98	1.97	1.96	1.95	1.94	1.94	1.93	1.92	1.91	1.90	48
49	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	49

Table 4   **Multipliers for loss of earnings to pension age 50 (females)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	33.79	31.09	28.68	26.54	24.61	22.89	21.34	19.95	18.69	17.56	16.53	16
17	32.80	30.25	27.97	25.93	24.10	22.45	20.97	19.64	18.43	17.33	16.33	17
18	31.80	29.40	27.25	25.32	23.58	22.01	20.59	19.31	18.15	17.09	16.13	18
19	30.81	28.55	26.52	24.69	23.04	21.55	20.20	18.97	17.86	16.84	15.91	19
20	29.81	27.70	25.79	24.06	22.50	21.08	19.79	18.62	17.55	16.58	15.69	20
21	28.82	26.84	25.04	23.42	21.94	20.60	19.38	18.26	17.24	16.30	15.45	21
22	27.82	25.97	24.29	22.77	21.37	20.11	18.95	17.88	16.91	16.02	15.20	22
23	26.83	25.11	23.54	22.10	20.80	19.60	18.50	17.50	16.57	15.72	14.94	23
24	25.83	24.23	22.77	21.43	20.21	19.08	18.05	17.10	16.22	15.41	14.66	24
25	24.84	23.36	22.00	20.75	19.60	18.55	17.58	16.68	15.85	15.08	14.37	25
26	23.84	22.48	21.22	20.06	18.99	18.00	17.09	16.25	15.47	14.74	14.07	26
27	22.85	21.59	20.43	19.36	18.37	17.45	16.60	15.81	15.07	14.39	13.75	27
28	21.85	20.70	19.63	18.65	17.73	16.88	16.08	15.35	14.66	14.02	13.42	28
29	20.86	19.81	18.83	17.92	17.08	16.29	15.55	14.87	14.23	13.63	13.07	29
30	19.87	18.91	18.02	17.19	16.41	15.69	15.01	14.38	13.78	13.23	12.70	30
31	18.87	18.01	17.20	16.44	15.74	15.07	14.45	13.87	13.32	12.80	12.32	31
32	17.88	17.10	16.37	15.69	15.05	14.44	13.88	13.34	12.84	12.36	11.91	32
33	16.89	16.19	15.54	14.92	14.34	13.80	13.28	12.80	12.34	11.90	11.49	33
34	15.89	15.28	14.70	14.15	13.63	13.14	12.67	12.23	11.82	11.42	11.04	34
35	14.90	14.36	13.85	13.36	12.90	12.46	12.04	11.65	11.27	10.92	10.58	35
36	13.91	13.44	12.99	12.56	12.15	11.76	11.40	11.04	10.71	10.39	10.09	36
37	12.92	12.51	12.12	11.75	11.39	11.05	10.73	10.42	10.12	9.84	9.57	37
38	11.92	11.57	11.24	10.92	10.62	10.32	10.04	9.77	9.52	9.27	9.03	38
39	10.93	10.64	10.36	10.08	9.82	9.58	9.34	9.10	8.88	8.67	8.46	39
40	9.94	9.70	9.46	9.24	9.02	8.81	8.61	8.41	8.23	8.04	7.87	40
41	8.95	8.75	8.56	8.37	8.20	8.02	7.86	7.70	7.54	7.39	7.24	41
42	7.95	7.80	7.65	7.50	7.36	7.22	7.09	6.96	6.83	6.71	6.59	42
43	6.96	6.84	6.73	6.61	6.50	6.39	6.29	6.19	6.09	5.99	5.90	43
44	5.97	5.88	5.80	5.71	5.63	5.55	5.47	5.40	5.32	5.25	5.18	44
45	4.98	4.92	4.86	4.80	4.74	4.68	4.63	4.57	4.52	4.47	4.42	45
46	3.98	3.95	3.91	3.87	3.83	3.79	3.76	3.72	3.69	3.65	3.62	46
47	2.99	2.97	2.95	2.93	2.90	2.88	2.86	2.84	2.82	2.80	2.78	47
48	2.00	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	48
49	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	49

Table 5   Multipliers for loss of earnings to pension age 55 (males)

| Age at date of trial | Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of | | | | | | | | | | | Age at date of trial |
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	38.37	34.90	31.85	29.17	26.81	24.72	22.87	21.22	19.75	18.44	17.27	16
17	37.37	34.07	31.16	28.60	26.34	24.33	22.54	20.95	19.53	18.25	17.11	17
18	36.38	33.24	30.48	28.03	25.86	23.93	22.21	20.67	19.29	18.06	16.94	18
19	35.39	32.42	29.79	27.45	25.37	23.52	21.87	20.38	19.05	17.85	16.77	19
20	34.41	31.59	29.09	26.87	24.88	23.11	21.52	20.09	18.80	17.64	16.59	20
21	33.42	30.76	28.39	26.27	24.38	22.68	21.16	19.79	18.54	17.42	16.41	21
22	32.43	29.92	27.68	25.67	23.87	22.25	20.79	19.47	18.28	17.19	16.21	22
23	31.45	29.08	26.97	25.06	23.35	21.80	20.41	19.14	18.00	16.95	16.00	23
24	30.46	28.24	26.24	24.44	22.82	21.35	20.02	18.81	17.71	16.70	15.79	24
25	29.47	27.39	25.51	23.81	22.27	20.88	19.61	18.46	17.40	16.44	15.56	25
26	28.49	26.54	24.77	23.17	21.72	20.40	19.19	18.09	17.09	16.17	15.32	26
27	27.50	25.68	24.03	22.53	21.16	19.91	18.76	17.72	16.76	15.88	15.07	27
28	26.52	24.82	23.28	21.87	20.58	19.40	18.32	17.33	16.42	15.58	14.81	28
29	25.53	23.96	22.52	21.20	20.00	18.89	17.87	16.93	16.07	15.27	14.54	29
30	24.55	23.09	21.76	20.53	19.40	18.36	17.40	16.52	15.70	14.95	14.25	30
31	23.57	22.22	20.98	19.84	18.79	17.82	16.92	16.09	15.32	14.61	13.95	31
32	22.59	21.35	20.21	19.15	18.17	17.27	16.43	15.65	14.93	14.26	13.63	32
33	21.60	20.47	19.42	18.45	17.54	16.70	15.92	15.20	14.52	13.89	13.30	33
34	20.62	19.59	18.63	17.73	16.90	16.12	15.40	14.72	14.09	13.50	12.95	34
35	19.64	18.70	17.82	17.01	16.24	15.53	14.86	14.24	13.65	13.10	12.59	35
36	18.66	17.81	17.01	16.27	15.57	14.92	14.31	13.73	13.19	12.68	12.21	36
37	17.68	16.91	16.20	15.52	14.89	14.30	13.74	13.21	12.71	12.25	11.80	37
38	16.70	16.02	15.37	14.77	14.20	13.66	13.15	12.67	12.22	11.79	11.38	38
39	15.72	15.11	14.54	14.00	13.49	13.00	12.55	12.11	11.70	11.31	10.94	39
40	14.74	14.20	13.70	13.22	12.76	12.33	11.92	11.53	11.16	10.81	10.48	40
41	13.76	13.29	12.85	12.43	12.03	11.64	11.28	10.94	10.61	10.29	9.99	41
42	12.78	12.37	11.99	11.62	11.27	10.94	10.62	10.32	10.03	9.75	9.48	42
43	11.80	11.45	11.12	10.81	10.51	10.22	9.94	9.68	9.42	9.18	8.95	43
44	10.82	10.53	10.25	9.98	9.73	9.48	9.24	9.02	8.80	8.59	8.39	44
45	9.84	9.60	9.37	9.15	8.93	8.73	8.53	8.33	8.15	7.97	7.80	45
46	8.86	8.67	8.48	8.30	8.12	7.95	7.79	7.63	7.47	7.32	7.18	46
47	7.88	7.73	7.58	7.43	7.29	7.16	7.03	6.90	6.77	6.65	6.53	47
48	6.91	6.79	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.95	5.85	48
49	5.93	5.84	5.75	5.67	5.59	5.51	5.43	5.36	5.28	5.21	5.14	49
50	4.95	4.89	4.83	4.77	4.71	4.65	4.60	4.55	4.49	4.44	4.39	50
51	3.96	3.93	3.89	3.85	3.81	3.78	3.74	3.70	3.67	3.64	3.60	51
52	2.98	2.96	2.94	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	52
53	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	1.90	53
54	1.00	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 6   Multipliers for loss of earnings to pension age 55 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	38.67	35.16	32.08	29.37	26.98	24.87	23.00	21.34	19.86	18.54	17.35	16
17	37.68	34.33	31.40	28.81	26.52	24.49	22.68	21.08	19.64	18.35	17.20	17
18	36.68	33.51	30.71	28.23	26.04	24.09	22.35	20.80	19.41	18.16	17.04	18
19	35.69	32.68	30.02	27.66	25.56	23.68	22.01	20.51	19.17	17.96	16.87	19
20	34.69	31.84	29.32	27.07	25.06	23.27	21.66	20.22	18.92	17.75	16.69	20
21	33.70	31.01	28.61	26.47	24.56	22.84	21.30	19.91	18.66	17.53	16.50	21
22	32.70	30.16	27.90	25.86	24.04	22.40	20.93	19.60	18.39	17.30	16.30	22
23	31.71	29.32	27.17	25.25	23.52	21.96	20.54	19.27	18.11	17.06	16.10	23
24	30.71	28.47	26.44	24.62	22.98	21.50	20.15	18.93	17.82	16.80	15.88	24
25	29.72	27.61	25.71	23.99	22.44	21.02	19.74	18.58	17.51	16.54	15.65	25
26	28.72	26.75	24.97	23.35	21.88	20.54	19.32	18.21	17.20	16.27	15.41	26
27	27.73	25.89	24.22	22.70	21.31	20.05	18.89	17.84	16.87	15.98	15.16	27
28	26.73	25.02	23.46	22.03	20.73	19.54	18.45	17.45	16.53	15.68	14.90	28
29	25.74	24.15	22.69	21.36	20.14	19.02	17.99	17.05	16.17	15.37	14.62	29
30	24.75	23.27	21.92	20.68	19.54	18.49	17.52	16.63	15.81	15.04	14.34	30
31	23.75	22.39	21.14	19.99	18.93	17.95	17.04	16.20	15.42	14.70	14.03	31
32	22.76	21.51	20.35	19.29	18.30	17.39	16.54	15.76	15.03	14.35	13.71	32
33	21.77	20.62	19.56	18.58	17.66	16.82	16.03	15.30	14.61	13.98	13.38	33
34	20.78	19.73	18.76	17.86	17.02	16.23	15.50	14.82	14.18	13.59	13.03	34
35	19.79	18.84	17.95	17.12	16.35	15.63	14.96	14.33	13.74	13.18	12.66	35
36	18.79	17.94	17.13	16.38	15.68	15.02	14.40	13.82	13.27	12.76	12.28	36
37	17.80	17.03	16.31	15.63	14.99	14.39	13.82	13.29	12.79	12.32	11.87	37
38	16.81	16.12	15.47	14.86	14.29	13.74	13.23	12.75	12.29	11.86	11.45	38
39	15.82	15.21	14.63	14.09	13.57	13.08	12.62	12.18	11.77	11.38	11.00	39
40	14.83	14.30	13.78	13.30	12.84	12.41	11.99	11.60	11.23	10.87	10.54	40
41	13.85	13.38	12.93	12.50	12.10	11.71	11.35	11.00	10.67	10.35	10.05	41
42	12.86	12.45	12.06	11.69	11.34	11.01	10.68	10.38	10.08	9.80	9.53	42
43	11.87	11.52	11.19	10.87	10.57	10.28	10.00	9.73	9.48	9.23	9.00	43
44	10.88	10.59	10.31	10.04	9.78	9.54	9.30	9.07	8.85	8.64	8.43	44
45	9.90	9.66	9.42	9.20	8.98	8.77	8.57	8.38	8.19	8.01	7.84	45
46	8.91	8.72	8.53	8.34	8.17	7.99	7.83	7.67	7.51	7.36	7.22	46
47	7.93	7.77	7.62	7.47	7.33	7.19	7.06	6.93	6.81	6.68	6.57	47
48	6.94	6.82	6.70	6.59	6.48	6.37	6.27	6.17	6.07	5.98	5.88	48
49	5.95	5.87	5.78	5.70	5.61	5.53	5.46	5.38	5.31	5.23	5.16	49
50	4.97	4.90	4.84	4.79	4.73	4.67	4.62	4.56	4.51	4.46	4.41	50
51	3.98	3.94	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	51
52	2.99	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	52
53	1.99	1.98	1.97	1.96	1.95	1.95	1.94	1.93	1.92	1.91	1.90	53
54	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 7   **Multipliers for loss of earnings to pension age 60 (males)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	43.07	38.71	34.96	31.70	28.87	26.41	24.25	22.35	20.68	19.20	17.89	16
17	42.07	37.90	34.30	31.17	28.44	26.05	23.96	22.12	20.49	19.04	17.76	17
18	41.07	37.10	33.64	30.63	28.00	25.70	23.67	21.88	20.29	18.88	17.63	18
19	40.08	36.29	32.98	30.10	27.56	25.34	23.37	21.63	20.09	18.72	17.49	19
20	39.10	35.48	32.32	29.55	27.12	24.97	23.07	21.38	19.88	18.55	17.35	20
21	38.11	34.67	31.65	29.00	26.66	24.59	22.76	21.12	19.67	18.37	17.20	21
22	37.12	33.85	30.98	28.44	26.19	24.20	22.43	20.85	19.44	18.18	17.04	22
23	36.14	33.03	30.29	27.87	25.72	23.81	22.10	20.58	19.21	17.98	16.88	23
24	35.15	32.21	29.60	27.29	25.23	23.40	21.76	20.29	18.97	17.78	16.71	24
25	34.16	31.38	28.91	26.70	24.74	22.98	21.41	19.99	18.72	17.56	16.52	25
26	33.18	30.55	28.20	26.11	24.23	22.55	21.04	19.68	18.45	17.34	16.33	26
27	32.19	29.71	27.49	25.50	23.72	22.12	20.67	19.36	18.18	17.11	16.13	27
28	31.21	28.87	26.78	24.89	23.20	21.67	20.29	19.04	17.90	16.87	15.93	28
29	30.23	28.03	26.05	24.27	22.67	21.21	19.89	18.70	17.61	16.61	15.71	29
30	29.24	27.18	25.33	23.65	22.12	20.74	19.49	18.35	17.30	16.35	15.48	30
31	28.26	26.33	24.59	23.01	21.57	20.26	19.07	17.98	16.99	16.08	15.24	31
32	27.28	25.48	23.85	22.36	21.01	19.77	18.64	17.61	16.66	15.79	14.99	32
33	26.30	24.63	23.10	21.71	20.43	19.27	18.20	17.22	16.32	15.49	14.72	33
34	25.32	23.77	22.34	21.04	19.85	18.76	17.75	16.82	15.97	15.18	14.45	34
35	24.34	22.90	21.58	20.37	19.26	18.23	17.28	16.41	15.60	14.85	14.16	35
36	23.36	22.03	20.81	19.69	18.65	17.69	16.80	15.98	15.22	14.51	13.86	36
37	22.39	21.16	20.04	18.99	18.03	17.14	16.31	15.54	14.82	14.16	13.54	37
38	21.41	20.29	19.25	18.29	17.40	16.57	15.80	15.08	14.41	13.79	13.21	38
39	20.43	19.41	18.46	17.58	16.76	15.99	15.28	14.61	13.99	13.40	12.86	39
40	19.45	18.53	17.66	16.85	16.10	15.40	14.74	14.12	13.54	13.00	12.49	40
41	18.48	17.64	16.86	16.12	15.43	14.79	14.18	13.62	13.08	12.58	12.11	41
42	17.50	16.75	16.04	15.38	14.75	14.17	13.62	13.10	12.61	12.14	11.71	42
43	16.53	15.86	15.22	14.63	14.06	13.53	13.03	12.56	12.11	11.69	11.29	43
44	15.56	14.96	14.40	13.86	13.36	12.88	12.43	12.00	11.60	11.21	10.85	44
45	14.59	14.06	13.56	13.09	12.64	12.22	11.81	11.43	11.06	10.72	10.39	45
46	13.62	13.16	12.72	12.31	11.91	11.54	11.18	10.84	10.51	10.20	9.90	46
47	12.65	12.26	11.88	11.52	11.17	10.84	10.53	10.23	9.94	9.66	9.40	47
48	11.69	11.35	11.02	10.71	10.42	10.13	9.86	9.60	9.34	9.10	8.87	48
49	10.72	10.44	10.16	9.90	9.65	9.40	9.17	8.95	8.73	8.52	8.32	49
50	9.76	9.52	9.30	9.08	8.86	8.66	8.46	8.27	8.09	7.91	7.74	50
51	8.80	8.61	8.42	8.24	8.07	7.90	7.73	7.58	7.42	7.28	7.13	51
52	7.83	7.68	7.53	7.39	7.25	7.11	6.98	6.86	6.73	6.61	6.50	52
53	6.87	6.75	6.63	6.52	6.41	6.31	6.21	6.11	6.01	5.92	5.82	53
54	5.90	5.81	5.72	5.64	5.56	5.48	5.41	5.33	5.26	5.19	5.12	54
55	4.92	4.86	4.80	4.75	4.69	4.63	4.58	4.53	4.47	4.42	4.37	55
56	3.95	3.91	3.87	3.83	3.80	3.76	3.72	3.69	3.65	3.62	3.59	56
57	2.97	2.95	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	57
58	1.98	1.97	1.96	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	58
59	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	59

Table 8   **Multipliers for loss of earnings to pension age 60 (females)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	43.49	39.07	35.26	31.97	29.10	26.60	24.42	22.50	20.81	19.32	17.99	16
17	42.49	38.27	34.62	31.44	28.68	26.26	24.14	22.27	20.63	19.16	17.87	17
18	41.50	37.46	33.96	30.91	28.24	25.91	23.85	22.04	20.43	19.01	17.74	18
19	40.50	36.65	33.30	30.37	27.80	25.55	23.56	21.80	20.23	18.84	17.60	19
20	39.51	35.84	32.63	29.82	27.35	25.18	23.25	21.55	20.03	18.67	17.46	20
21	38.51	35.02	31.96	29.27	26.89	24.80	22.94	21.29	19.81	18.49	17.31	21
22	37.51	34.20	31.28	28.70	26.43	24.41	22.62	21.02	19.59	18.31	17.16	22
23	36.52	33.37	30.59	28.13	25.95	24.01	22.28	20.74	19.35	18.11	16.99	23
24	35.52	32.54	29.89	27.55	25.46	23.60	21.94	20.45	19.11	17.91	16.82	24
25	34.53	31.70	29.19	26.96	24.96	23.18	21.59	20.15	18.86	17.69	16.64	25
26	33.53	30.86	28.48	26.36	24.46	22.75	21.22	19.84	18.60	17.47	16.45	26
27	32.54	30.02	27.77	25.75	23.94	22.31	20.85	19.52	18.33	17.24	16.25	27
28	31.54	29.17	27.04	25.13	23.42	21.86	20.46	19.19	18.04	17.00	16.04	28
29	30.55	28.32	26.32	24.51	22.88	21.40	20.07	18.85	17.75	16.74	15.83	29
30	29.56	27.47	25.58	23.87	22.33	20.93	19.66	18.50	17.44	16.48	15.60	30
31	28.56	26.61	24.84	23.23	21.77	20.45	19.24	18.14	17.13	16.20	15.36	31
32	27.57	25.74	24.09	22.58	21.21	19.95	18.81	17.76	16.80	15.92	15.10	32
33	26.58	24.88	23.33	21.92	20.63	19.45	18.36	17.37	16.46	15.61	14.84	33
34	25.59	24.01	22.57	21.25	20.04	18.93	17.91	16.97	16.10	15.30	14.56	34
35	24.60	23.14	21.80	20.57	19.44	18.39	17.44	16.55	15.73	14.97	14.27	35
36	23.61	22.26	21.02	19.88	18.82	17.85	16.95	16.12	15.35	14.63	13.97	36
37	22.62	21.38	20.23	19.18	18.20	17.29	16.45	15.67	14.95	14.28	13.65	37
38	21.63	20.49	19.44	18.47	17.56	16.72	15.94	15.21	14.53	13.90	13.31	38
39	20.64	19.60	18.64	17.75	16.91	16.14	15.41	14.74	14.11	13.51	12.96	39
40	19.65	18.71	17.83	17.02	16.25	15.54	14.87	14.24	13.66	13.11	12.59	40
41	18.67	17.81	17.02	16.27	15.58	14.92	14.31	13.74	13.20	12.69	12.21	41
42	17.68	16.92	16.20	15.52	14.89	14.30	13.74	13.21	12.71	12.25	11.80	42
43	16.70	16.01	15.37	14.77	14.19	13.66	13.15	12.67	12.22	11.79	11.38	43
44	15.71	15.11	14.54	14.00	13.48	13.00	12.54	12.11	11.70	11.31	10.94	44
45	14.73	14.20	13.69	13.22	12.76	12.33	11.92	11.53	11.16	10.81	10.48	45
46	13.76	13.29	12.85	12.43	12.02	11.64	11.28	10.93	10.60	10.29	9.99	46
47	12.78	12.37	11.99	11.62	11.27	10.94	10.62	10.32	10.03	9.75	9.48	47
48	11.80	11.46	11.13	10.81	10.51	10.22	9.94	9.68	9.43	9.18	8.95	48
49	10.82	10.53	10.25	9.99	9.73	9.48	9.25	9.02	8.80	8.59	8.39	49
50	9.85	9.61	9.37	9.15	8.94	8.73	8.53	8.34	8.15	7.97	7.80	50
51	8.87	8.67	8.49	8.30	8.13	7.96	7.79	7.63	7.48	7.33	7.19	51
52	7.89	7.74	7.59	7.44	7.30	7.16	7.03	6.90	6.78	6.66	6.54	52
53	6.91	6.79	6.68	6.56	6.46	6.35	6.25	6.15	6.05	5.95	5.86	53
54	5.93	5.84	5.76	5.67	5.59	5.51	5.44	5.36	5.29	5.22	5.14	54
55	4.95	4.89	4.83	4.77	4.71	4.66	4.60	4.55	4.50	4.44	4.39	55
56	3.96	3.93	3.89	3.85	3.81	3.78	3.74	3.70	3.67	3.64	3.60	56
57	2.98	2.96	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	57
58	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.90	58
59	1.00	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	59

Table 9   Multipliers for loss of earnings to pension age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	47.63	42.33	37.83	33.99	30.69	27.86	25.40	23.27	21.42	19.79	18.36	16
17	46.62	41.54	37.20	33.49	30.29	27.54	25.15	23.07	21.25	19.66	18.26	17
18	45.63	40.75	36.57	32.98	29.89	27.22	24.89	22.86	21.09	19.53	18.15	18
19	44.64	39.96	35.94	32.48	29.49	26.89	24.63	22.66	20.92	19.39	18.04	19
20	43.65	39.16	35.31	31.97	29.08	26.56	24.37	22.44	20.74	19.25	17.92	20
21	42.66	38.37	34.66	31.45	28.66	26.23	24.09	22.22	20.56	19.10	17.80	21
22	41.67	37.57	34.02	30.93	28.24	25.88	23.81	21.99	20.37	18.95	17.67	22
23	40.69	36.77	33.36	30.40	27.80	25.52	23.52	21.75	20.18	18.78	17.54	23
24	39.70	35.96	32.70	29.86	27.36	25.16	23.22	21.50	19.97	18.62	17.40	24
25	38.71	35.15	32.04	29.31	26.90	24.78	22.91	21.24	19.76	18.44	17.25	25
26	37.72	34.33	31.36	28.75	26.44	24.40	22.59	20.98	19.54	18.25	17.10	26
27	36.73	33.51	30.68	28.18	25.97	24.01	22.26	20.71	19.31	18.06	16.94	27
28	35.75	32.69	30.00	27.61	25.49	23.61	21.93	20.42	19.08	17.86	16.77	28
29	34.76	31.87	29.31	27.03	25.01	23.20	21.58	20.13	18.83	17.66	16.60	29
30	33.78	31.04	28.61	26.45	24.51	22.78	21.23	19.83	18.57	17.44	16.41	30
31	32.80	30.21	27.91	25.85	24.01	22.35	20.86	19.52	18.31	17.21	16.22	31
32	31.82	29.38	27.20	25.25	23.49	21.91	20.49	19.20	18.04	16.98	16.02	32
33	30.84	28.54	26.49	24.63	22.97	21.46	20.10	18.87	17.75	16.73	15.80	33
34	29.86	27.70	25.76	24.01	22.43	21.00	19.71	18.53	17.45	16.48	15.58	34
35	28.88	26.86	25.04	23.39	21.89	20.53	19.30	18.17	17.15	16.21	15.35	35
36	27.90	26.01	24.30	22.75	21.34	20.05	18.88	17.81	16.83	15.93	15.11	36
37	26.93	25.16	23.56	22.10	20.77	19.56	18.45	17.43	16.50	15.64	14.85	37
38	25.95	24.31	22.81	21.45	20.20	19.05	18.00	17.04	16.16	15.34	14.59	38
39	24.98	23.45	22.06	20.78	19.61	18.54	17.55	16.64	15.80	15.02	14.31	39
40	24.00	22.59	21.30	20.11	19.02	18.01	17.08	16.22	15.43	14.70	14.01	40
41	23.03	21.73	20.53	19.43	18.41	17.47	16.60	15.79	15.05	14.35	13.71	41
42	22.06	20.86	19.76	18.74	17.79	16.92	16.10	15.35	14.65	14.00	13.39	42
43	21.09	19.99	18.98	18.04	17.16	16.35	15.60	14.89	14.24	13.62	13.05	43
44	20.12	19.12	18.19	17.33	16.52	15.77	15.07	14.42	13.81	13.24	12.70	44
45	19.16	18.25	17.40	16.61	15.88	15.19	14.54	13.94	13.37	12.84	12.34	45
46	18.20	17.38	16.61	15.89	15.22	14.58	13.99	13.44	12.91	12.42	11.96	46
47	17.24	16.50	15.81	15.16	14.55	13.97	13.43	12.92	12.44	11.99	11.56	47
48	16.29	15.63	15.00	14.42	13.87	13.35	12.86	12.39	11.95	11.54	11.15	48
49	15.33	14.75	14.20	13.67	13.18	12.71	12.27	11.85	11.45	11.07	10.71	49
50	14.39	13.87	13.38	12.92	12.48	12.06	11.66	11.29	10.93	10.59	10.26	50
51	13.44	12.99	12.56	12.15	11.76	11.40	11.04	10.71	10.39	10.08	9.79	51
52	12.49	12.10	11.73	11.38	11.04	10.71	10.41	10.11	9.83	9.56	9.30	52
53	11.55	11.21	10.89	10.59	10.30	10.02	9.75	9.49	9.24	9.01	8.78	53
54	10.60	10.32	10.05	9.79	9.54	9.30	9.07	8.85	8.63	8.43	8.23	54
55	9.65	9.41	9.19	8.97	8.76	8.56	8.37	8.18	8.00	7.83	7.66	55
56	8.69	8.50	8.32	8.14	7.97	7.81	7.65	7.49	7.34	7.20	7.06	56
57	7.74	7.59	7.44	7.30	7.16	7.03	6.90	6.78	6.66	6.54	6.42	57
58	6.78	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.94	5.85	5.76	58
59	5.83	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	5.13	5.06	59
60	4.87	4.81	4.75	4.70	4.64	4.59	4.53	4.48	4.43	4.38	4.33	60
61	3.91	3.87	3.84	3.80	3.76	3.73	3.69	3.66	3.62	3.59	3.56	61
62	2.95	2.93	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	2.74	62
63	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	63
64	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	64

Table 10   Multipliers for loss of earnings to pension age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	48.22	42.83	38.24	34.34	30.99	28.11	25.62	23.46	21.58	19.93	18.48	16
17	47.22	42.04	37.62	33.84	30.60	27.80	25.37	23.26	21.42	19.80	18.38	17
18	46.22	41.25	37.00	33.35	30.20	27.48	25.12	23.06	21.26	19.68	18.28	18
19	45.23	40.46	36.37	32.84	29.80	27.16	24.86	22.86	21.09	19.54	18.17	19
20	44.23	39.66	35.73	32.33	29.39	26.83	24.60	22.64	20.92	19.40	18.06	20
21	43.23	38.86	35.08	31.81	28.97	26.49	24.32	22.42	20.74	19.26	17.94	21
22	42.23	38.05	34.43	31.29	28.54	26.15	24.04	22.19	20.55	19.10	17.81	22
23	41.24	37.24	33.77	30.75	28.11	25.79	23.75	21.95	20.36	18.94	17.68	23
24	40.24	36.43	33.11	30.21	27.66	25.43	23.45	21.71	20.16	18.78	17.54	24
25	39.24	35.61	32.44	29.66	27.21	25.05	23.14	21.45	19.95	18.60	17.40	25
26	38.25	34.79	31.76	29.10	26.75	24.67	22.83	21.19	19.73	18.42	17.25	26
27	37.25	33.97	31.08	28.53	26.28	24.28	22.50	20.92	19.50	18.23	17.09	27
28	36.25	33.14	30.39	27.95	25.80	23.88	22.16	20.63	19.26	18.03	16.92	28
29	35.26	32.31	29.69	27.37	25.31	23.46	21.82	20.34	19.02	17.82	16.75	29
30	34.26	31.47	28.99	26.78	24.81	23.04	21.46	20.04	18.76	17.61	16.56	30
31	33.27	30.63	28.28	26.18	24.30	22.61	21.10	19.73	18.50	17.38	16.37	31
32	32.28	29.79	27.56	25.57	23.78	22.17	20.72	19.41	18.22	17.15	16.17	32
33	31.28	28.94	26.84	24.95	23.25	21.72	20.33	19.08	17.94	16.90	15.96	33
34	30.29	28.09	26.11	24.33	22.71	21.26	19.93	18.73	17.64	16.65	15.74	34
35	29.30	27.24	25.38	23.69	22.17	20.78	19.52	18.38	17.33	16.38	15.51	35
36	28.31	26.38	24.63	23.05	21.61	20.30	19.10	18.01	17.01	16.10	15.26	36
37	27.32	25.52	23.88	22.39	21.04	19.80	18.67	17.63	16.68	15.81	15.01	37
38	26.33	24.66	23.13	21.73	20.46	19.29	18.22	17.24	16.34	15.51	14.74	38
39	25.34	23.79	22.36	21.06	19.87	18.77	17.76	16.84	15.98	15.19	14.46	39
40	24.36	22.92	21.60	20.38	19.27	18.24	17.29	16.42	15.61	14.86	14.17	40
41	23.37	22.04	20.82	19.69	18.66	17.70	16.81	15.99	15.23	14.52	13.86	41
42	22.39	21.17	20.04	19.00	18.03	17.14	16.31	15.54	14.83	14.16	13.54	42
43	21.41	20.29	19.25	18.29	17.40	16.57	15.80	15.08	14.41	13.79	13.21	43
44	20.43	19.41	18.46	17.58	16.76	15.99	15.28	14.61	13.99	13.40	12.86	44
45	19.45	18.53	17.66	16.85	16.10	15.40	14.74	14.12	13.54	13.00	12.49	45
46	18.48	17.64	16.86	16.12	15.43	14.79	14.19	13.62	13.08	12.58	12.11	46
47	17.51	16.75	16.05	15.38	14.76	14.17	13.62	13.10	12.61	12.15	11.71	47
48	16.54	15.86	15.23	14.63	14.07	13.54	13.04	12.56	12.11	11.69	11.29	48
49	15.57	14.97	14.41	13.87	13.37	12.89	12.44	12.01	11.60	11.22	10.85	49
50	14.60	14.07	13.57	13.10	12.65	12.23	11.82	11.44	11.07	10.73	10.39	50
51	13.64	13.17	12.74	12.32	11.93	11.55	11.19	10.85	10.52	10.21	9.91	51
52	12.67	12.27	11.89	11.53	11.18	10.85	10.54	10.24	9.95	9.67	9.41	52
53	11.70	11.36	11.04	10.73	10.43	10.14	9.87	9.61	9.35	9.11	8.88	53
54	10.73	10.45	10.17	9.91	9.66	9.41	9.18	8.95	8.74	8.53	8.33	54
55	9.77	9.53	9.30	9.08	8.87	8.66	8.47	8.28	8.09	7.92	7.74	55
56	8.80	8.61	8.42	8.24	8.06	7.90	7.73	7.58	7.42	7.28	7.13	56
57	7.83	7.68	7.53	7.38	7.25	7.11	6.98	6.85	6.73	6.61	6.49	57
58	6.86	6.74	6.63	6.52	6.41	6.30	6.20	6.10	6.01	5.91	5.82	58
59	5.89	5.80	5.72	5.64	5.56	5.48	5.40	5.33	5.25	5.18	5.11	59
60	4.92	4.86	4.80	4.74	4.68	4.63	4.57	4.52	4.47	4.42	4.37	60
61	3.94	3.91	3.87	3.83	3.79	3.76	3.72	3.69	3.65	3.62	3.59	61
62	2.97	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	62
63	1.98	1.97	1.96	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	63
64	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	64

Table 11   Multipliers for loss of earnings to pension age 70 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	52.01	45.72	40.46	36.02	32.27	29.09	26.36	24.02	22.00	20.25	18.72	16
17	51.00	44.94	39.85	35.55	31.91	28.80	26.14	23.84	21.86	20.14	18.63	17
18	50.00	44.16	39.24	35.08	31.54	28.51	25.91	23.66	21.72	20.02	18.54	18
19	49.01	43.39	38.64	34.60	31.16	28.22	25.68	23.48	21.57	19.91	18.45	19
20	48.01	42.61	38.03	34.13	30.79	27.92	25.44	23.29	21.42	19.79	18.35	20
21	47.02	41.83	37.41	33.64	30.40	27.61	25.20	23.10	21.27	19.67	18.25	21
22	46.03	41.05	36.79	33.14	30.01	27.30	24.95	22.90	21.11	19.54	18.15	22
23	45.04	40.26	36.16	32.64	29.61	26.98	24.69	22.69	20.94	19.40	18.04	23
24	44.05	39.47	35.53	32.13	29.20	26.65	24.42	22.48	20.77	19.26	17.93	24
25	43.06	38.67	34.89	31.62	28.78	26.31	24.15	22.25	20.59	19.11	17.80	25
26	42.06	37.87	34.24	31.09	28.35	25.96	23.87	22.02	20.40	18.96	17.68	26
27	41.07	37.06	33.59	30.56	27.92	25.61	23.58	21.79	20.20	18.80	17.54	27
28	40.09	36.26	32.93	30.02	27.48	25.25	23.28	21.54	20.00	18.63	17.41	28
29	39.10	35.45	32.27	29.48	27.03	24.88	22.97	21.29	19.79	18.46	17.26	29
30	38.12	34.64	31.60	28.93	26.58	24.50	22.66	21.03	19.57	18.27	17.11	30
31	37.13	33.83	30.92	28.37	26.11	24.11	22.34	20.76	19.35	18.08	16.95	31
32	36.15	33.01	30.24	27.80	25.64	23.72	22.01	20.48	19.11	17.89	16.78	32
33	35.17	32.19	29.56	27.23	25.16	23.31	21.67	20.19	18.87	17.68	16.61	33
34	34.19	31.37	28.87	26.64	24.66	22.90	21.32	19.90	18.62	17.47	16.43	34
35	33.21	30.54	28.17	26.05	24.16	22.47	20.96	19.59	18.36	17.25	16.24	35
36	32.23	29.71	27.46	25.46	23.66	22.04	20.59	19.27	18.09	17.02	16.04	36
37	31.25	28.88	26.75	24.85	23.14	21.60	20.21	18.95	17.81	16.77	15.83	37
38	30.27	28.04	26.04	24.23	22.61	21.14	19.81	18.61	17.52	16.52	15.62	38
39	29.30	27.20	25.31	23.61	22.07	20.68	19.41	18.26	17.22	16.26	15.39	39
40	28.32	26.36	24.59	22.98	21.52	20.20	19.00	17.90	16.90	15.99	15.15	40
41	27.35	25.51	23.85	22.34	20.97	19.72	18.58	17.53	16.58	15.70	14.90	41
42	26.38	24.67	23.11	21.70	20.40	19.22	18.14	17.15	16.24	15.41	14.64	42
43	25.41	23.82	22.37	21.04	19.83	18.72	17.70	16.76	15.90	15.10	14.37	43
44	24.45	22.97	21.62	20.38	19.24	18.20	17.24	16.35	15.54	14.78	14.08	44
45	23.49	22.12	20.87	19.71	18.65	17.67	16.77	15.94	15.17	14.45	13.79	45
46	22.53	21.27	20.11	19.04	18.05	17.14	16.29	15.51	14.78	14.11	13.48	46
47	21.58	20.42	19.35	18.36	17.44	16.59	15.80	15.07	14.39	13.75	13.16	47
48	20.63	19.57	18.59	17.67	16.83	16.04	15.30	14.62	13.98	13.39	12.83	48
49	19.69	18.72	17.82	16.98	16.20	15.47	14.79	14.16	13.57	13.01	12.49	49
50	18.76	17.88	17.06	16.29	15.57	14.90	14.27	13.69	13.14	12.62	12.13	50
51	17.83	17.03	16.28	15.59	14.93	14.32	13.74	13.20	12.69	12.21	11.76	51
52	16.90	16.18	15.51	14.87	14.28	13.72	13.19	12.70	12.23	11.79	11.37	52
53	15.97	15.32	14.72	14.15	13.62	13.11	12.63	12.18	11.75	11.35	10.96	53
54	15.03	14.46	13.93	13.42	12.94	12.48	12.05	11.64	11.25	10.89	10.54	54
55	14.10	13.60	13.12	12.67	12.24	11.84	11.45	11.09	10.74	10.40	10.09	55
56	13.17	12.73	12.31	11.91	11.54	11.18	10.84	10.51	10.20	9.90	9.62	56
57	12.23	11.85	11.49	11.15	10.82	10.50	10.20	9.91	9.64	9.38	9.12	57
58	11.30	10.97	10.66	10.37	10.08	9.81	9.55	9.30	9.06	8.83	8.61	58
59	10.37	10.09	9.83	9.58	9.34	9.11	8.88	8.67	8.46	8.26	8.07	59
60	9.44	9.21	9.00	8.79	8.58	8.39	8.20	8.02	7.84	7.67	7.51	60
61	8.52	8.33	8.15	7.98	7.82	7.65	7.50	7.35	7.20	7.06	6.92	61
62	7.60	7.45	7.31	7.17	7.03	6.91	6.78	6.66	6.54	6.42	6.31	62
63	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.94	5.85	5.76	5.67	63
64	5.75	5.66	5.58	5.50	5.42	5.35	5.27	5.20	5.13	5.06	4.99	64
65	4.81	4.75	4.70	4.64	4.58	4.53	4.48	4.43	4.38	4.33	4.28	65
66	3.87	3.83	3.80	3.76	3.72	3.69	3.65	3.62	3.59	3.55	3.52	66
67	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	2.74	2.72	67
68	1.96	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.89	1.88	1.87	68
69	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	69

Table 12 Multipliers for loss of earnings to pension age 70 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	52.83	46.39	41.01	36.48	32.65	29.40	26.62	24.24	22.19	20.41	18.85	16
17	51.83	45.62	40.41	36.02	32.29	29.12	26.41	24.08	22.06	20.30	18.77	17
18	50.83	44.85	39.81	35.55	31.93	28.84	26.19	23.90	21.92	20.20	18.69	18
19	49.83	44.07	39.21	35.08	31.56	28.55	25.96	23.72	21.78	20.09	18.60	19
20	48.83	43.29	38.59	34.60	31.19	28.26	25.73	23.54	21.64	19.97	18.51	20
21	47.83	42.50	37.98	34.11	30.80	27.95	25.49	23.35	21.48	19.85	18.42	21
22	46.83	41.71	37.35	33.62	30.41	27.64	25.24	23.15	21.33	19.72	18.31	22
23	45.83	40.92	36.72	33.12	30.01	27.32	24.99	22.95	21.16	19.59	18.21	23
24	44.83	40.12	36.09	32.61	29.60	26.99	24.72	22.74	20.99	19.45	18.10	24
25	43.83	39.32	35.44	32.09	29.19	26.66	24.45	22.52	20.81	19.31	17.98	25
26	42.83	38.52	34.79	31.57	28.76	26.32	24.17	22.29	20.63	19.16	17.85	26
27	41.83	37.71	34.14	31.04	28.33	25.96	23.89	22.05	20.44	19.00	17.73	27
28	40.83	36.90	33.48	30.50	27.89	25.60	23.59	21.81	20.24	18.84	17.59	28
29	39.83	36.08	32.81	29.95	27.44	25.23	23.29	21.56	20.03	18.67	17.45	29
30	38.83	35.26	32.14	29.39	26.98	24.86	22.97	21.30	19.82	18.49	17.30	30
31	37.84	34.44	31.46	28.83	26.52	24.47	22.65	21.03	19.59	18.30	17.14	31
32	36.84	33.61	30.77	28.26	26.04	24.07	22.32	20.76	19.36	18.11	16.98	32
33	35.85	32.78	30.08	27.68	25.56	23.67	21.98	20.47	19.12	17.90	16.81	33
34	34.85	31.95	29.38	27.10	25.07	23.25	21.63	20.18	18.87	17.69	16.63	34
35	33.86	31.12	28.68	26.50	24.56	22.83	21.27	19.87	18.61	17.47	16.44	35
36	32.87	30.28	27.97	25.90	24.05	22.39	20.90	19.56	18.34	17.24	16.25	36
37	31.88	29.43	27.25	25.29	23.53	21.95	20.52	19.23	18.06	17.00	16.04	37
38	30.89	28.59	26.52	24.67	23.00	21.49	20.13	18.89	17.77	16.75	15.82	38
39	29.90	27.74	25.80	24.04	22.46	21.03	19.73	18.55	17.47	16.49	15.60	39
40	28.91	26.89	25.06	23.41	21.91	20.55	19.32	18.19	17.16	16.22	15.36	40
41	27.93	26.03	24.32	22.76	21.35	20.06	18.89	17.82	16.84	15.94	15.12	41
42	26.94	25.18	23.57	22.11	20.78	19.57	18.46	17.44	16.51	15.65	14.86	42
43	25.96	24.32	22.82	21.46	20.21	19.06	18.01	17.05	16.16	15.34	14.59	43
44	24.99	23.46	22.07	20.79	19.62	18.54	17.55	16.64	15.80	15.03	14.31	44
45	24.01	22.60	21.31	20.12	19.02	18.01	17.09	16.23	15.43	14.70	14.02	45
46	23.04	21.74	20.54	19.44	18.42	17.48	16.61	15.80	15.05	14.36	13.71	46
47	22.07	20.88	19.77	18.75	17.80	16.93	16.11	15.36	14.66	14.00	13.39	47
48	21.11	20.01	19.00	18.05	17.18	16.36	15.61	14.90	14.25	13.63	13.06	48
49	20.15	19.15	18.22	17.35	16.54	15.79	15.09	14.44	13.82	13.25	12.72	49
50	19.19	18.28	17.43	16.64	15.90	15.21	14.56	13.95	13.39	12.85	12.35	50
51	18.23	17.41	16.64	15.92	15.24	14.61	14.02	13.46	12.93	12.44	11.98	51
52	17.27	16.53	15.84	15.19	14.57	14.00	13.46	12.94	12.46	12.01	11.58	52
53	16.32	15.66	15.03	14.45	13.89	13.37	12.88	12.41	11.97	11.56	11.16	53
54	15.36	14.77	14.22	13.69	13.20	12.73	12.29	11.87	11.47	11.09	10.73	54
55	14.40	13.89	13.40	12.93	12.49	12.07	11.68	11.30	10.94	10.60	10.27	55
56	13.45	13.00	12.57	12.16	11.77	11.40	11.05	10.71	10.39	10.09	9.80	56
57	12.49	12.10	11.73	11.38	11.04	10.71	10.40	10.11	9.83	9.56	9.30	57
58	11.54	11.21	10.89	10.58	10.29	10.01	9.74	9.48	9.24	9.00	8.77	58
59	10.59	10.31	10.04	9.78	9.53	9.29	9.06	8.84	8.63	8.42	8.23	59
60	9.64	9.41	9.18	8.97	8.76	8.56	8.36	8.18	7.99	7.82	7.65	60
61	8.69	8.50	8.32	8.14	7.97	7.80	7.64	7.49	7.34	7.19	7.05	61
62	7.74	7.59	7.44	7.30	7.17	7.03	6.90	6.78	6.66	6.54	6.42	62
63	6.79	6.67	6.56	6.45	6.35	6.24	6.14	6.04	5.95	5.85	5.76	63
64	5.84	5.75	5.67	5.59	5.51	5.43	5.35	5.28	5.21	5.14	5.07	64
65	4.88	4.82	4.76	4.70	4.65	4.59	4.54	4.49	4.43	4.38	4.33	65
66	3.92	3.88	3.84	3.80	3.77	3.73	3.70	3.66	3.63	3.59	3.56	66
67	2.95	2.93	2.91	2.89	2.87	2.84	2.82	2.80	2.78	2.77	2.75	67
68	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	68
69	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	69

Table 13   Multipliers for loss of earnings to pension age 75 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	56.16	48.85	42.82	37.81	33.63	30.11	27.14	24.61	22.45	20.59	18.98	16
17	55.14	48.08	42.23	37.36	33.29	29.85	26.94	24.46	22.33	20.50	18.91	17
18	54.13	47.31	41.65	36.91	32.94	29.58	26.73	24.30	22.21	20.40	18.83	18
19	53.13	46.54	41.06	36.46	32.59	29.32	26.53	24.14	22.08	20.30	18.75	19
20	52.13	45.78	40.47	36.01	32.24	29.04	26.31	23.97	21.95	20.20	18.67	20
21	51.13	45.01	39.88	35.55	31.88	28.77	26.10	23.80	21.82	20.09	18.59	21
22	50.14	44.24	39.28	35.08	31.52	28.48	25.87	23.62	21.68	19.98	18.50	22
23	49.14	43.46	38.67	34.61	31.15	28.19	25.64	23.44	21.53	19.87	18.41	23
24	48.14	42.68	38.06	34.12	30.77	27.89	25.40	23.25	21.38	19.75	18.31	24
25	47.14	41.89	37.44	33.63	30.38	27.58	25.15	23.05	21.22	19.62	18.21	25
26	46.15	41.10	36.81	33.14	29.98	27.26	24.90	22.85	21.06	19.49	18.10	26
27	45.15	40.31	36.18	32.63	29.58	26.94	24.64	22.64	20.89	19.35	17.99	27
28	44.16	39.52	35.54	32.12	29.17	26.61	24.37	22.42	20.71	19.20	17.87	28
29	43.17	38.73	34.91	31.61	28.75	26.27	24.10	22.20	20.53	19.06	17.75	29
30	42.18	37.93	34.26	31.09	28.33	25.92	23.82	21.97	20.34	18.90	17.62	30
31	41.19	37.12	33.61	30.56	27.90	25.57	23.53	21.73	20.15	18.74	17.49	31
32	40.20	36.32	32.95	30.02	27.46	25.21	23.23	21.49	19.94	18.57	17.35	32
33	39.21	35.51	32.29	29.48	27.01	24.84	22.93	21.24	19.73	18.40	17.20	33
34	38.23	34.70	31.62	28.92	26.55	24.46	22.61	20.97	19.52	18.22	17.05	34
35	37.24	33.89	30.95	28.37	26.09	24.08	22.29	20.71	19.29	18.03	16.89	35
36	36.26	33.07	30.27	27.80	25.62	23.68	21.96	20.43	19.06	17.83	16.72	36
37	35.28	32.25	29.58	27.23	25.13	23.28	21.62	20.14	18.81	17.62	16.55	37
38	34.30	31.43	28.89	26.64	24.64	22.86	21.27	19.84	18.56	17.41	16.37	38
39	33.32	30.61	28.20	26.06	24.15	22.44	20.91	19.54	18.30	17.18	16.17	39
40	32.34	29.78	27.50	25.46	23.64	22.01	20.54	19.22	18.03	16.95	15.97	40
41	31.37	28.95	26.79	24.86	23.12	21.57	20.16	18.90	17.75	16.71	15.77	41
42	30.40	28.12	26.08	24.25	22.60	21.12	19.77	18.56	17.46	16.46	15.55	42
43	29.43	27.29	25.36	23.63	22.07	20.66	19.38	18.22	17.16	16.20	15.32	43
44	28.46	26.45	24.64	23.01	21.53	20.19	18.97	17.86	16.85	15.93	15.09	44
45	27.50	25.62	23.92	22.38	20.98	19.71	18.55	17.50	16.53	15.65	14.84	45
46	26.55	24.79	23.19	21.75	20.43	19.23	18.13	17.13	16.21	15.36	14.59	46
47	25.60	23.96	22.47	21.11	19.87	18.74	17.70	16.75	15.87	15.07	14.33	47
48	24.66	23.13	21.74	20.47	19.31	18.24	17.26	16.36	15.53	14.76	14.05	48
49	23.72	22.31	21.01	19.82	18.73	17.73	16.81	15.96	15.17	14.45	13.77	49
50	22.79	21.48	20.28	19.18	18.16	17.22	16.35	15.55	14.81	14.12	13.48	50
51	21.87	20.66	19.55	18.52	17.58	16.70	15.89	15.13	14.44	13.79	13.18	51
52	20.95	19.84	18.82	17.87	16.99	16.17	15.41	14.71	14.05	13.44	12.87	52
53	20.04	19.02	18.07	17.20	16.38	15.63	14.92	14.27	13.65	13.08	12.54	53
54	19.12	18.19	17.32	16.52	15.77	15.07	14.42	13.81	13.24	12.70	12.20	54
55	18.20	17.35	16.57	15.83	15.14	14.50	13.90	13.33	12.81	12.31	11.84	55
56	17.27	16.51	15.80	15.13	14.50	13.92	13.36	12.84	12.36	11.90	11.46	56
57	16.35	15.67	15.03	14.42	13.85	13.32	12.81	12.34	11.89	11.47	11.07	57
58	15.44	14.82	14.25	13.70	13.19	12.71	12.25	11.82	11.41	11.02	10.66	58
59	14.52	13.98	13.47	12.98	12.52	12.09	11.68	11.29	10.92	10.56	10.23	59
60	13.62	13.14	12.69	12.26	11.85	11.46	11.09	10.74	10.41	10.09	9.79	60
61	12.72	12.30	11.91	11.53	11.17	10.82	10.50	10.19	9.89	9.60	9.33	61
62	11.83	11.47	11.12	10.79	10.48	10.18	9.89	9.62	9.35	9.10	8.86	62
63	10.95	10.64	10.34	10.06	9.78	9.52	9.27	9.03	8.80	8.58	8.37	63
64	10.06	9.80	9.55	9.31	9.08	8.85	8.64	8.43	8.23	8.04	7.86	64
65	9.18	8.96	8.75	8.55	8.35	8.16	7.98	7.81	7.64	7.48	7.32	65
66	8.29	8.11	7.94	7.77	7.61	7.46	7.31	7.16	7.02	6.89	6.75	66
67	7.40	7.26	7.12	6.99	6.86	6.73	6.61	6.49	6.38	6.27	6.16	67
68	6.50	6.40	6.29	6.19	6.09	5.99	5.89	5.80	5.71	5.62	5.54	68
69	5.61	5.52	5.45	5.37	5.29	5.22	5.15	5.08	5.01	4.94	4.88	69
70	4.70	4.64	4.59	4.53	4.48	4.43	4.38	4.33	4.28	4.23	4.18	70
71	3.79	3.75	3.72	3.68	3.65	3.61	3.58	3.55	3.51	3.48	3.45	71
72	2.87	2.85	2.83	2.81	2.79	2.77	2.75	2.73	2.71	2.69	2.67	72
73	1.94	1.93	1.92	1.91	1.90	1.89	1.88	1.87	1.86	1.85	1.85	73
74	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	74

Table 14   Multipliers for loss of earnings to pension age 75 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	57.27	49.74	43.54	38.39	34.10	30.50	27.46	24.88	22.67	20.78	19.14	16
17	56.27	48.99	42.97	37.96	33.77	30.25	27.27	24.73	22.56	20.69	19.07	17
18	55.26	48.22	42.39	37.52	33.44	30.00	27.08	24.58	22.45	20.60	19.00	18
19	54.26	47.46	41.81	37.08	33.10	29.74	26.88	24.43	22.33	20.51	18.93	19
20	53.25	46.69	41.22	36.63	32.75	29.47	26.67	24.27	22.20	20.41	18.85	20
21	52.25	45.92	40.62	36.17	32.40	29.19	26.45	24.10	22.07	20.31	18.77	21
22	51.24	45.15	40.02	35.70	32.04	28.91	26.23	23.93	21.94	20.20	18.69	22
23	50.24	44.37	39.42	35.23	31.67	28.62	26.01	23.75	21.80	20.09	18.60	23
24	49.23	43.58	38.81	34.75	31.29	28.33	25.77	23.57	21.65	19.98	18.51	24
25	48.23	42.79	38.19	34.26	30.91	28.02	25.53	23.38	21.50	19.86	18.41	25
26	47.22	42.00	37.56	33.77	30.52	27.71	25.29	23.18	21.34	19.73	18.31	26
27	46.22	41.21	36.93	33.27	30.12	27.39	25.03	22.97	21.18	19.60	18.20	27
28	45.22	40.41	36.30	32.76	29.71	27.07	24.77	22.76	21.01	19.46	18.09	28
29	44.22	39.61	35.65	32.25	29.30	26.73	24.50	22.55	20.83	19.31	17.97	29
30	43.21	38.80	35.01	31.72	28.87	26.39	24.22	22.32	20.64	19.16	17.85	30
31	42.21	38.00	34.35	31.19	28.44	26.04	23.94	22.09	20.45	19.01	17.72	31
32	41.21	37.18	33.69	30.65	28.00	25.68	23.64	21.85	20.26	18.84	17.59	32
33	40.21	36.37	33.03	30.11	27.56	25.32	23.34	21.60	20.05	18.67	17.45	33
34	39.22	35.55	32.36	29.56	27.10	24.94	23.03	21.34	19.84	18.50	17.30	34
35	38.22	34.73	31.68	29.00	26.64	24.56	22.71	21.07	19.62	18.31	17.14	35
36	37.22	33.91	31.00	28.43	26.17	24.16	22.38	20.80	19.39	18.12	16.98	36
37	36.23	33.08	30.31	27.86	25.69	23.76	22.05	20.52	19.15	17.92	16.81	37
38	35.24	32.25	29.61	27.27	25.20	23.35	21.70	20.22	18.90	17.71	16.64	38
39	34.24	31.42	28.91	26.68	24.70	22.93	21.35	19.92	18.64	17.49	16.45	39
40	33.26	30.58	28.21	26.09	24.19	22.50	20.98	19.61	18.38	17.27	16.26	40
41	32.27	29.75	27.49	25.48	23.68	22.06	20.61	19.29	18.10	17.03	16.05	41
42	31.28	28.91	26.78	24.87	23.16	21.61	20.22	18.96	17.82	16.78	15.84	42
43	30.30	28.07	26.06	24.25	22.63	21.16	19.83	18.62	17.53	16.53	15.62	43
44	29.33	27.23	25.34	23.63	22.09	20.69	19.42	18.27	17.22	16.27	15.39	44
45	28.35	26.38	24.61	23.00	21.54	20.22	19.01	17.91	16.91	16.00	15.16	45
46	27.38	25.54	23.88	22.36	20.99	19.73	18.59	17.55	16.59	15.71	14.91	46
47	26.42	24.70	23.14	21.72	20.43	19.24	18.16	17.17	16.26	15.42	14.65	47
48	25.45	23.86	22.40	21.07	19.85	18.74	17.72	16.78	15.91	15.12	14.38	48
49	24.50	23.01	21.66	20.42	19.28	18.23	17.27	16.38	15.56	14.80	14.10	49
50	23.54	22.17	20.91	19.75	18.69	17.71	16.80	15.97	15.19	14.48	13.81	50
51	22.59	21.33	20.16	19.09	18.09	17.18	16.33	15.54	14.81	14.14	13.51	51
52	21.64	20.48	19.40	18.41	17.49	16.63	15.84	15.11	14.42	13.79	13.19	52
53	20.69	19.63	18.64	17.72	16.87	16.08	15.34	14.66	14.02	13.42	12.86	53
54	19.74	18.77	17.87	17.02	16.24	15.51	14.83	14.19	13.59	13.04	12.51	54
55	18.79	17.91	17.09	16.32	15.60	14.93	14.30	13.71	13.16	12.64	12.15	55
56	17.85	17.05	16.30	15.60	14.95	14.33	13.75	13.21	12.70	12.22	11.77	56
57	16.90	16.18	15.51	14.88	14.28	13.72	13.20	12.70	12.23	11.79	11.37	57
58	15.96	15.32	14.72	14.15	13.61	13.10	12.63	12.17	11.75	11.34	10.96	58
59	15.02	14.45	13.92	13.41	12.93	12.47	12.04	11.63	11.25	10.88	10.53	59
60	14.09	13.59	13.11	12.66	12.23	11.83	11.44	11.08	10.73	10.40	10.08	60
61	13.16	12.72	12.31	11.91	11.53	11.17	10.83	10.51	10.19	9.90	9.61	61
62	12.23	11.86	11.49	11.15	10.82	10.50	10.20	9.92	9.64	9.38	9.13	62
63	11.31	10.99	10.68	10.38	10.09	9.82	9.56	9.31	9.07	8.84	8.62	63
64	10.39	10.11	9.85	9.60	9.35	9.12	8.90	8.68	8.48	8.28	8.08	64
65	9.46	9.23	9.02	8.80	8.60	8.41	8.22	8.03	7.86	7.69	7.53	65
66	8.54	8.35	8.17	8.00	7.83	7.67	7.51	7.36	7.22	7.08	6.94	66
67	7.61	7.46	7.32	7.18	7.05	6.92	6.79	6.67	6.55	6.43	6.32	67
68	6.68	6.56	6.45	6.35	6.24	6.14	6.04	5.95	5.85	5.76	5.67	68
69	5.74	5.66	5.58	5.50	5.42	5.34	5.27	5.20	5.13	5.06	4.99	69
70	4.81	4.75	4.69	4.63	4.58	4.52	4.47	4.42	4.37	4.32	4.27	70
71	3.86	3.83	3.79	3.75	3.72	3.68	3.65	3.61	3.58	3.55	3.51	71
72	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	2.75	2.73	2.71	72
73	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	1.87	1.87	73
74	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.96	74

Table 15   Multipliers for loss of pension commencing age 50 (males)

| Age at date of trial | Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of | | | | | | | | | | | Age at date of trial |
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	37.30	26.17	18.48	13.13	9.38	6.75	4.87	3.54	2.58	1.90	1.40	0
1	37.37	26.36	18.71	13.36	9.60	6.94	5.04	3.68	2.70	1.99	1.47	1
2	37.27	26.42	18.85	13.54	9.77	7.10	5.18	3.80	2.80	2.08	1.54	2
3	37.16	26.49	19.00	13.71	9.95	7.26	5.33	3.93	2.91	2.17	1.62	3
4	37.04	26.54	19.14	13.88	10.13	7.43	5.48	4.06	3.02	2.26	1.70	4
5	36.93	26.60	19.28	14.05	10.30	7.60	5.63	4.19	3.14	2.36	1.78	5
6	36.81	26.66	19.42	14.23	10.49	7.77	5.79	4.33	3.26	2.46	1.87	6
7	36.70	26.71	19.56	14.41	10.67	7.95	5.95	4.47	3.38	2.57	1.96	7
8	36.58	26.77	19.70	14.59	10.86	8.13	6.12	4.62	3.51	2.68	2.05	8
9	36.47	26.82	19.85	14.77	11.05	8.31	6.29	4.78	3.65	2.79	2.15	9
10	36.35	26.88	19.99	14.95	11.25	8.50	6.46	4.93	3.78	2.92	2.26	10
11	36.24	26.93	20.14	15.14	11.45	8.70	6.64	5.10	3.93	3.04	2.36	11
12	36.12	26.99	20.28	15.33	11.65	8.90	6.83	5.27	4.08	3.17	2.48	12
13	36.01	27.04	20.43	15.52	11.85	9.10	7.02	5.44	4.24	3.31	2.60	13
14	35.89	27.10	20.58	15.71	12.06	9.31	7.22	5.62	4.40	3.45	2.72	14
15	35.78	27.15	20.73	15.91	12.27	9.52	7.42	5.81	4.56	3.60	2.86	15
16	35.66	27.21	20.88	16.11	12.49	9.74	7.62	6.00	4.74	3.76	3.00	16
17	35.55	27.27	21.03	16.31	12.71	9.96	7.84	6.20	4.92	3.92	3.14	17
18	35.45	27.33	21.19	16.52	12.94	10.19	8.06	6.40	5.11	4.09	3.29	18
19	35.35	27.40	21.35	16.73	13.17	10.42	8.29	6.62	5.31	4.27	3.45	19
20	35.25	27.47	21.52	16.95	13.41	10.67	8.52	6.84	5.51	4.46	3.62	20
21	35.16	27.54	21.68	17.17	13.66	10.92	8.77	7.07	5.73	4.66	3.80	21
22	35.07	27.61	21.85	17.39	13.90	11.17	9.02	7.31	5.95	4.86	3.99	22
23	34.98	27.68	22.02	17.61	14.16	11.43	9.27	7.55	6.18	5.07	4.18	23
24	34.88	27.75	22.20	17.84	14.41	11.70	9.54	7.81	6.42	5.30	4.39	24
25	34.78	27.82	22.36	18.07	14.67	11.97	9.81	8.07	6.67	5.53	4.60	25
26	34.69	27.89	22.54	18.30	14.94	12.25	10.09	8.34	6.92	5.77	4.83	26
27	34.60	27.96	22.71	18.54	15.21	12.53	10.37	8.62	7.19	6.02	5.06	27
28	34.51	28.04	22.90	18.79	15.49	12.83	10.67	8.91	7.47	6.29	5.31	28
29	34.43	28.12	23.08	19.04	15.78	13.13	10.98	9.21	7.76	6.57	5.57	29
30	34.35	28.20	23.27	19.29	16.07	13.44	11.29	9.53	8.07	6.86	5.85	30
31	34.27	28.28	23.45	19.54	16.36	13.76	11.62	9.85	8.38	7.16	6.13	31
32	34.19	28.36	23.64	19.80	16.66	14.08	11.95	10.18	8.71	7.47	6.44	32
33	34.11	28.44	23.84	20.07	16.97	14.42	12.30	10.53	9.05	7.81	6.75	33
34	34.03	28.53	24.03	20.34	17.29	14.76	12.65	10.89	9.40	8.15	7.09	34
35	33.96	28.61	24.23	20.61	17.61	15.11	13.02	11.26	9.77	8.51	7.44	35
36	33.88	28.70	24.43	20.89	17.94	15.47	13.39	11.64	10.16	8.89	7.81	36
37	33.81	28.79	24.63	21.17	18.27	15.84	13.78	12.04	10.56	9.28	8.19	37
38	33.74	28.88	24.84	21.46	18.62	16.22	14.19	12.45	10.97	9.70	8.60	38
39	33.68	28.98	25.05	21.75	18.97	16.61	14.60	12.88	11.40	10.13	9.03	39
40	33.62	29.08	25.27	22.05	19.33	17.01	15.03	13.33	11.86	10.58	9.48	40
41	33.56	29.18	25.49	22.36	19.70	17.43	15.47	13.79	12.33	11.06	9.95	41
42	33.51	29.29	25.72	22.68	20.08	17.85	15.93	14.27	12.82	11.56	10.45	42
43	33.46	29.40	25.95	23.00	20.47	18.29	16.40	14.76	13.33	12.08	10.98	43
44	33.42	29.52	26.19	23.33	20.87	18.74	16.89	15.28	13.87	12.63	11.53	44
45	33.38	29.64	26.43	23.67	21.29	19.21	17.40	15.82	14.43	13.20	12.12	45
46	33.36	29.78	26.69	24.03	21.72	19.70	17.94	16.39	15.02	13.81	12.73	46
47	33.35	29.92	26.96	24.40	22.16	20.21	18.49	16.98	15.64	14.45	13.39	47
48	33.35	30.08	27.25	24.78	22.62	20.73	19.07	17.59	16.29	15.12	14.08	48
49	33.37	30.25	27.54	25.18	23.11	21.28	19.67	18.24	16.97	15.83	14.82	49
50	33.40	30.44	27.86	25.60	23.61	21.86	20.30	18.92	17.69	16.59	15.60	50

Table 16 Multipliers for loss of pension commencing age 50 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	40.61	28.35	19.93	14.10	10.03	7.18	5.17	3.75	2.73	1.99	1.47	0
1	40.68	28.55	20.17	14.34	10.26	7.39	5.34	3.89	2.84	2.09	1.54	1
2	40.59	28.64	20.34	14.54	10.45	7.56	5.50	4.02	2.96	2.18	1.62	2
3	40.49	28.72	20.50	14.73	10.64	7.74	5.66	4.16	3.07	2.28	1.70	3
4	40.39	28.80	20.66	14.92	10.84	7.92	5.82	4.30	3.19	2.38	1.78	4
5	40.29	28.87	20.83	15.12	11.04	8.10	5.98	4.44	3.31	2.48	1.87	5
6	40.19	28.95	20.99	15.31	11.24	8.29	6.15	4.59	3.44	2.59	1.96	6
7	40.09	29.03	21.16	15.51	11.44	8.49	6.33	4.74	3.57	2.71	2.06	7
8	39.98	29.11	21.32	15.72	11.65	8.69	6.51	4.90	3.71	2.82	2.16	8
9	39.88	29.18	21.49	15.92	11.86	8.89	6.70	5.07	3.86	2.95	2.26	9
10	39.78	29.26	21.66	16.13	12.08	9.10	6.89	5.24	4.01	3.08	2.37	10
11	39.68	29.34	21.83	16.34	12.30	9.31	7.08	5.42	4.16	3.21	2.49	11
12	39.58	29.42	22.00	16.55	12.52	9.52	7.28	5.60	4.32	3.35	2.61	12
13	39.47	29.49	22.17	16.77	12.75	9.75	7.49	5.79	4.49	3.50	2.74	13
14	39.37	29.57	22.35	16.98	12.98	9.97	7.70	5.98	4.66	3.65	2.87	14
15	39.27	29.65	22.52	17.20	13.22	10.21	7.92	6.18	4.84	3.81	3.01	15
16	39.17	29.73	22.70	17.43	13.46	10.45	8.15	6.39	5.03	3.98	3.16	16
17	39.08	29.81	22.88	17.66	13.70	10.69	8.38	6.60	5.23	4.15	3.32	17
18	38.98	29.90	23.06	17.89	13.96	10.94	8.62	6.83	5.43	4.34	3.48	18
19	38.89	29.98	23.25	18.13	14.21	11.20	8.87	7.06	5.64	4.53	3.65	19
20	38.79	30.06	23.43	18.37	14.47	11.46	9.12	7.29	5.86	4.73	3.83	20
21	38.70	30.15	23.62	18.61	14.74	11.73	9.38	7.54	6.09	4.93	4.02	21
22	38.61	30.23	23.81	18.85	15.01	12.01	9.65	7.79	6.32	5.15	4.21	22
23	38.51	30.32	24.00	19.10	15.28	12.29	9.93	8.06	6.57	5.38	4.42	23
24	38.42	30.40	24.19	19.35	15.56	12.58	10.21	8.33	6.82	5.61	4.64	24
25	38.33	30.48	24.38	19.60	15.85	12.87	10.50	8.61	7.09	5.86	4.86	25
26	38.23	30.57	24.58	19.86	16.14	13.17	10.80	8.90	7.36	6.12	5.10	26
27	38.14	30.66	24.77	20.13	16.43	13.48	11.11	9.20	7.65	6.39	5.35	27
28	38.05	30.74	24.97	20.39	16.73	13.80	11.43	9.51	7.95	6.67	5.61	28
29	37.97	30.83	25.17	20.66	17.04	14.12	11.76	9.83	8.26	6.96	5.89	29
30	37.88	30.92	25.38	20.93	17.36	14.46	12.10	10.17	8.58	7.27	6.18	30
31	37.79	31.01	25.58	21.21	17.67	14.80	12.44	10.51	8.91	7.59	6.48	31
32	37.70	31.10	25.79	21.49	18.00	15.15	12.80	10.86	9.26	7.92	6.80	32
33	37.62	31.19	26.00	21.78	18.33	15.50	13.17	11.23	9.62	8.27	7.14	33
34	37.53	31.29	26.21	22.07	18.67	15.87	13.55	11.61	10.00	8.64	7.49	34
35	37.45	31.38	26.43	22.37	19.02	16.25	13.94	12.01	10.39	9.02	7.86	35
36	37.37	31.47	26.64	22.67	19.37	16.63	14.34	12.42	10.79	9.42	8.24	36
37	37.29	31.57	26.87	22.97	19.73	17.03	14.76	12.84	11.22	9.83	8.65	37
38	37.21	31.67	27.09	23.28	20.10	17.43	15.18	13.28	11.66	10.27	9.08	38
39	37.14	31.77	27.32	23.60	20.48	17.85	15.63	13.73	12.11	10.72	9.53	39
40	37.07	31.88	27.55	23.92	20.87	18.28	16.08	14.20	12.59	11.20	10.00	40
41	37.01	31.99	27.79	24.25	21.26	18.72	16.55	14.69	13.09	11.70	10.50	41
42	36.94	32.10	28.03	24.59	21.67	19.17	17.04	15.20	13.61	12.22	11.02	42
43	36.89	32.22	28.28	24.93	22.08	19.64	17.54	15.72	14.15	12.77	11.57	43
44	36.83	32.34	28.53	25.29	22.51	20.12	18.06	16.27	14.71	13.35	12.15	44
45	36.79	32.47	28.80	25.65	22.95	20.62	18.60	16.84	15.30	13.95	12.76	45
46	36.75	32.61	29.07	26.03	23.40	21.13	19.16	17.43	15.92	14.58	13.40	46
47	36.72	32.75	29.35	26.41	23.87	21.66	19.74	18.05	16.56	15.25	14.08	47
48	36.70	32.90	29.63	26.81	24.35	22.21	20.34	18.69	17.24	15.95	14.80	48
49	36.69	33.06	29.93	27.22	24.85	22.78	20.96	19.36	17.94	16.68	15.56	49
50	36.69	33.23	30.24	27.64	25.36	23.37	21.61	20.06	18.68	17.46	16.36	50

Table 17   Multipliers for loss of pension commencing age 55 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	32.51	22.49	15.64	10.94	7.69	5.43	3.86	2.75	1.97	1.42	1.03	0
1	32.56	22.64	15.83	11.13	7.86	5.59	3.99	2.86	2.06	1.49	1.08	1
2	32.45	22.68	15.94	11.27	8.00	5.71	4.10	2.95	2.14	1.55	1.13	2
3	32.35	22.73	16.06	11.40	8.14	5.84	4.21	3.05	2.22	1.62	1.19	3
4	32.23	22.77	16.17	11.54	8.28	5.97	4.33	3.15	2.30	1.69	1.25	4
5	32.12	22.81	16.28	11.68	8.43	6.11	4.45	3.25	2.39	1.76	1.31	5
6	32.01	22.84	16.39	11.82	8.57	6.24	4.57	3.36	2.48	1.84	1.37	6
7	31.89	22.88	16.51	11.97	8.72	6.38	4.70	3.47	2.57	1.92	1.43	7
8	31.78	22.92	16.62	12.11	8.87	6.53	4.83	3.58	2.67	2.00	1.50	8
9	31.67	22.96	16.73	12.26	9.02	6.67	4.96	3.70	2.77	2.09	1.57	9
10	31.55	23.00	16.85	12.41	9.18	6.82	5.09	3.82	2.88	2.17	1.65	10
11	31.44	23.03	16.96	12.55	9.34	6.98	5.23	3.95	2.99	2.27	1.73	11
12	31.33	23.07	17.08	12.71	9.50	7.13	5.38	4.07	3.10	2.37	1.81	12
13	31.21	23.11	17.19	12.86	9.66	7.29	5.53	4.21	3.22	2.47	1.90	13
14	31.10	23.14	17.31	13.01	9.83	7.45	5.68	4.34	3.34	2.57	1.99	14
15	30.99	23.18	17.43	13.17	9.99	7.62	5.83	4.49	3.46	2.68	2.09	15
16	30.88	23.22	17.55	13.33	10.17	7.79	6.00	4.63	3.59	2.80	2.19	16
17	30.77	23.26	17.67	13.49	10.34	7.97	6.16	4.78	3.73	2.92	2.29	17
18	30.66	23.30	17.80	13.65	10.52	8.15	6.33	4.94	3.87	3.04	2.40	18
19	30.56	23.35	17.92	13.82	10.71	8.33	6.51	5.10	4.02	3.18	2.52	19
20	30.47	23.40	18.05	13.99	10.90	8.52	6.69	5.27	4.17	3.31	2.64	20
21	30.37	23.45	18.18	14.17	11.09	8.71	6.88	5.45	4.33	3.46	2.77	21
22	30.28	23.50	18.32	14.35	11.29	8.91	7.07	5.63	4.50	3.61	2.90	22
23	30.19	23.55	18.45	14.53	11.49	9.12	7.27	5.82	4.67	3.76	3.04	23
24	30.09	23.60	18.59	14.71	11.69	9.33	7.47	6.01	4.85	3.93	3.19	24
25	29.99	23.64	18.72	14.89	11.89	9.54	7.68	6.21	5.03	4.10	3.34	25
26	29.90	23.69	18.86	15.07	12.10	9.75	7.89	6.41	5.23	4.27	3.51	26
27	29.81	23.74	19.00	15.26	12.32	9.98	8.12	6.62	5.43	4.46	3.68	27
28	29.72	23.80	19.14	15.46	12.54	10.21	8.34	6.85	5.63	4.65	3.86	28
29	29.64	23.85	19.29	15.66	12.76	10.45	8.58	7.07	5.85	4.86	4.04	29
30	29.55	23.91	19.43	15.86	12.99	10.69	8.82	7.31	6.08	5.07	4.24	30
31	29.47	23.97	19.58	16.06	13.22	10.93	9.07	7.55	6.31	5.29	4.45	31
32	29.38	24.02	19.73	16.26	13.46	11.19	9.33	7.81	6.55	5.52	4.67	32
33	29.30	24.08	19.88	16.47	13.71	11.45	9.59	8.07	6.81	5.76	4.89	33
34	29.22	24.14	20.03	16.69	13.95	11.71	9.87	8.34	7.07	6.02	5.13	34
35	29.14	24.20	20.18	16.90	14.21	11.98	10.15	8.62	7.34	6.28	5.38	35
36	29.07	24.27	20.34	17.12	14.46	12.26	10.43	8.91	7.63	6.55	5.65	36
37	28.99	24.33	20.50	17.34	14.73	12.55	10.73	9.21	7.93	6.84	5.92	37
38	28.92	24.40	20.66	17.57	15.00	12.84	11.04	9.52	8.23	7.14	6.22	38
39	28.85	24.46	20.83	17.80	15.27	13.15	11.36	9.84	8.55	7.46	6.52	39
40	28.78	24.54	21.00	18.04	15.55	13.46	11.68	10.18	8.89	7.79	6.84	40
41	28.72	24.61	21.17	18.28	15.84	13.78	12.02	10.52	9.24	8.13	7.18	41
42	28.66	24.69	21.35	18.53	16.14	14.11	12.37	10.88	9.60	8.50	7.54	42
43	28.60	24.77	21.53	18.78	16.44	14.45	12.73	11.26	9.98	8.87	7.91	43
44	28.55	24.85	21.72	19.04	16.76	14.80	13.11	11.65	10.38	9.27	8.31	44
45	28.51	24.95	21.91	19.31	17.08	15.16	13.50	12.05	10.79	9.69	8.73	45
46	28.48	25.05	22.11	19.59	17.42	15.54	13.90	12.47	11.23	10.13	9.17	46
47	28.45	25.16	22.33	19.88	17.77	15.93	14.32	12.92	11.68	10.59	9.63	47
48	28.44	25.28	22.55	20.18	18.13	16.33	14.76	13.38	12.16	11.08	10.13	48
49	28.44	25.41	22.78	20.50	18.50	16.76	15.22	13.87	12.67	11.60	10.65	49
50	28.45	25.55	23.03	20.83	18.90	17.20	15.70	14.37	13.20	12.15	11.21	50
51	28.48	25.71	23.29	21.17	19.31	17.66	16.21	14.91	13.76	12.72	11.80	51
52	28.51	25.88	23.57	21.53	19.74	18.15	16.73	15.47	14.34	13.33	12.42	52
53	28.56	26.06	23.85	21.90	20.18	18.65	17.28	16.06	14.96	13.98	13.08	53
54	28.61	26.24	24.14	22.29	20.64	19.17	17.85	16.67	15.61	14.65	13.78	54
55	28.66	26.42	24.44	22.67	21.10	19.70	18.44	17.31	16.29	15.36	14.52	55

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Table 18   Multipliers for loss of pension commencing age 55 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	35.74	24.61	17.04	11.87	8.31	5.85	4.14	2.94	2.10	1.51	1.09	0
1	35.79	24.77	17.25	12.07	8.50	6.01	4.28	3.06	2.19	1.58	1.15	1
2	35.70	24.84	17.38	12.23	8.65	6.15	4.40	3.16	2.28	1.65	1.20	2
3	35.60	24.90	17.51	12.39	8.81	6.30	4.52	3.26	2.37	1.72	1.26	3
4	35.50	24.96	17.65	12.54	8.97	6.44	4.65	3.37	2.46	1.80	1.32	4
5	35.40	25.02	17.78	12.70	9.13	6.59	4.78	3.49	2.55	1.88	1.39	5
6	35.30	25.08	17.91	12.87	9.29	6.74	4.92	3.60	2.65	1.96	1.45	6
7	35.20	25.14	18.05	13.03	9.46	6.90	5.06	3.72	2.75	2.04	1.52	7
8	35.10	25.19	18.19	13.20	9.63	7.06	5.20	3.85	2.86	2.13	1.60	8
9	35.00	25.25	18.32	13.36	9.80	7.22	5.34	3.97	2.97	2.23	1.68	9
10	34.90	25.31	18.46	13.53	9.97	7.38	5.49	4.11	3.08	2.32	1.76	10
11	34.80	25.37	18.60	13.70	10.15	7.55	5.65	4.24	3.20	2.42	1.84	11
12	34.69	25.43	18.74	13.88	10.33	7.73	5.81	4.38	3.32	2.53	1.93	12
13	34.59	25.49	18.88	14.05	10.52	7.91	5.97	4.53	3.45	2.64	2.03	13
14	34.49	25.54	19.02	14.23	10.70	8.09	6.14	4.68	3.58	2.75	2.13	14
15	34.39	25.60	19.16	14.41	10.89	8.27	6.31	4.84	3.72	2.87	2.23	15
16	34.30	25.66	19.31	14.60	11.09	8.46	6.49	5.00	3.86	3.00	2.34	16
17	34.20	25.73	19.45	14.78	11.29	8.66	6.67	5.16	4.01	3.13	2.45	17
18	34.11	25.79	19.60	14.97	11.49	8.86	6.86	5.34	4.17	3.27	2.57	18
19	34.01	25.85	19.75	15.16	11.70	9.06	7.05	5.51	4.33	3.41	2.69	19
20	33.92	25.91	19.90	15.36	11.91	9.27	7.25	5.70	4.49	3.56	2.83	20
21	33.82	25.98	20.05	15.55	12.12	9.49	7.46	5.89	4.67	3.71	2.96	21
22	33.73	26.04	20.21	15.75	12.34	9.71	7.67	6.08	4.85	3.87	3.11	22
23	33.64	26.11	20.36	15.95	12.56	9.93	7.89	6.29	5.03	4.04	3.26	23
24	33.54	26.17	20.51	16.16	12.79	10.16	8.11	6.50	5.23	4.22	3.42	24
25	33.45	26.23	20.67	16.36	13.01	10.39	8.34	6.71	5.43	4.40	3.58	25
26	33.36	26.30	20.83	16.57	13.25	10.63	8.57	6.94	5.64	4.59	3.76	26
27	33.27	26.36	20.99	16.79	13.49	10.88	8.81	7.17	5.85	4.79	3.94	27
28	33.18	26.43	21.15	17.00	13.73	11.13	9.06	7.41	6.08	5.00	4.13	28
29	33.09	26.49	21.31	17.22	13.98	11.39	9.32	7.66	6.31	5.22	4.34	29
30	33.00	26.56	21.48	17.44	14.23	11.65	9.58	7.91	6.56	5.45	4.55	30
31	32.91	26.62	21.64	17.67	14.48	11.92	9.86	8.18	6.81	5.69	4.77	31
32	32.82	26.69	21.81	17.90	14.75	12.20	10.14	8.45	7.07	5.94	5.00	32
33	32.73	26.76	21.98	18.13	15.01	12.49	10.42	8.73	7.34	6.20	5.25	33
34	32.65	26.83	22.15	18.36	15.29	12.78	10.72	9.03	7.63	6.47	5.50	34
35	32.57	26.90	22.32	18.60	15.56	13.07	11.02	9.33	7.92	6.75	5.77	35
36	32.48	26.97	22.50	18.84	15.85	13.38	11.34	9.64	8.23	7.05	6.05	36
37	32.40	27.05	22.68	19.09	16.14	13.69	11.66	9.97	8.55	7.36	6.35	37
38	32.32	27.12	22.86	19.34	16.43	14.01	12.00	10.30	8.88	7.68	6.66	38
39	32.25	27.20	23.04	19.60	16.73	14.34	12.34	10.65	9.23	8.02	6.99	39
40	32.18	27.28	23.23	19.86	17.04	14.68	12.69	11.01	9.59	8.37	7.33	40
41	32.11	27.36	23.42	20.12	17.36	15.03	13.06	11.39	9.96	8.74	7.69	41
42	32.04	27.45	23.61	20.39	17.68	15.39	13.44	11.78	10.35	9.13	8.07	42
43	31.98	27.54	23.81	20.67	18.01	15.76	13.83	12.18	10.76	9.53	8.47	43
44	31.92	27.63	24.02	20.96	18.36	16.14	14.23	12.60	11.18	9.96	8.89	44
45	31.87	27.73	24.23	21.25	18.71	16.53	14.65	13.03	11.63	10.41	9.34	45
46	31.83	27.84	24.45	21.55	19.07	16.93	15.09	13.49	12.09	10.87	9.81	46
47	31.79	27.95	24.67	21.86	19.44	17.35	15.54	13.96	12.58	11.37	10.30	47
48	31.76	28.07	24.90	22.18	19.83	17.78	16.00	14.45	13.08	11.88	10.82	48
49	31.73	28.19	25.15	22.51	20.22	18.23	16.49	14.96	13.61	12.43	11.37	49
50	31.72	28.33	25.40	22.85	20.63	18.70	16.99	15.50	14.17	13.00	11.95	50
51	31.72	28.47	25.66	23.20	21.06	19.18	17.52	16.05	14.75	13.60	12.57	51
52	31.72	28.62	25.92	23.57	21.50	19.67	18.06	16.63	15.36	14.23	13.21	52
53	31.72	28.77	26.20	23.94	21.95	20.19	18.63	17.24	16.00	14.89	13.90	53
54	31.73	28.93	26.48	24.31	22.41	20.71	19.21	17.87	16.67	15.59	14.62	54
55	31.74	29.09	26.76	24.70	22.88	21.26	19.81	18.52	17.36	16.32	15.38	55

Table 19   Multipliers for loss of pension commencing age 60 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	27.80	18.95	12.98	8.94	6.18	4.29	3.00	2.10	1.48	1.04	0.74	0
1	27.83	19.07	13.13	9.09	6.32	4.41	3.09	2.18	1.54	1.09	0.78	1
2	27.72	19.10	13.22	9.19	6.42	4.51	3.18	2.25	1.60	1.14	0.82	2
3	27.62	19.12	13.31	9.30	6.53	4.61	3.27	2.32	1.66	1.19	0.86	3
4	27.51	19.15	13.39	9.41	6.64	4.71	3.35	2.40	1.72	1.24	0.90	4
5	27.40	19.17	13.48	9.52	6.76	4.81	3.45	2.48	1.79	1.29	0.94	5
6	27.28	19.19	13.56	9.63	6.87	4.92	3.54	2.55	1.85	1.35	0.98	6
7	27.17	19.21	13.65	9.74	6.98	5.03	3.63	2.64	1.92	1.40	1.03	7
8	27.06	19.24	13.74	9.85	7.10	5.14	3.73	2.72	1.99	1.46	1.08	8
9	26.95	19.26	13.82	9.97	7.22	5.25	3.83	2.81	2.07	1.53	1.13	9
10	26.84	19.28	13.91	10.08	7.34	5.36	3.94	2.90	2.14	1.59	1.18	10
11	26.73	19.30	14.00	10.20	7.46	5.48	4.04	2.99	2.22	1.66	1.24	11
12	26.62	19.32	14.09	10.31	7.58	5.60	4.15	3.09	2.31	1.73	1.30	12
13	26.51	19.34	14.17	10.43	7.71	5.72	4.26	3.19	2.39	1.80	1.36	13
14	26.40	19.36	14.26	10.55	7.84	5.85	4.38	3.29	2.48	1.88	1.43	14
15	26.29	19.38	14.35	10.67	7.97	5.97	4.50	3.40	2.57	1.96	1.49	15
16	26.18	19.40	14.44	10.79	8.10	6.10	4.62	3.50	2.67	2.04	1.56	16
17	26.08	19.43	14.53	10.92	8.24	6.24	4.74	3.62	2.77	2.13	1.64	17
18	25.97	19.45	14.63	11.05	8.38	6.37	4.87	3.73	2.87	2.22	1.72	18
19	25.87	19.48	14.72	11.18	8.52	6.52	5.00	3.85	2.98	2.31	1.80	19
20	25.78	19.51	14.82	11.31	8.66	6.66	5.14	3.98	3.09	2.41	1.89	20
21	25.68	19.54	14.92	11.44	8.81	6.81	5.28	4.11	3.21	2.51	1.98	21
22	25.59	19.57	15.02	11.58	8.96	6.96	5.43	4.24	3.33	2.62	2.07	22
23	25.50	19.60	15.13	11.72	9.12	7.12	5.57	4.38	3.46	2.73	2.17	23
24	25.40	19.63	15.23	11.86	9.27	7.27	5.73	4.52	3.59	2.85	2.27	24
25	25.30	19.65	15.33	12.00	9.43	7.43	5.88	4.67	3.72	2.97	2.38	25
26	25.21	19.68	15.43	12.14	9.59	7.60	6.04	4.82	3.86	3.10	2.50	26
27	25.12	19.71	15.53	12.29	9.75	7.77	6.21	4.98	4.01	3.23	2.62	27
28	25.03	19.75	15.64	12.43	9.92	7.94	6.38	5.14	4.16	3.37	2.74	28
29	24.95	19.79	15.75	12.59	10.09	8.12	6.56	5.31	4.32	3.52	2.87	29
30	24.86	19.82	15.86	12.74	10.27	8.31	6.74	5.49	4.48	3.67	3.01	30
31	24.77	19.85	15.97	12.89	10.45	8.49	6.92	5.66	4.65	3.82	3.16	31
32	24.69	19.89	16.08	13.05	10.63	8.68	7.12	5.85	4.82	3.99	3.31	32
33	24.61	19.93	16.20	13.21	10.81	8.88	7.31	6.04	5.01	4.16	3.47	33
34	24.52	19.96	16.31	13.37	11.00	9.08	7.52	6.24	5.20	4.34	3.64	34
35	24.44	20.00	16.43	13.54	11.19	9.28	7.73	6.45	5.40	4.53	3.81	35
36	24.36	20.04	16.54	13.70	11.39	9.49	7.94	6.66	5.60	4.72	3.99	36
37	24.28	20.08	16.66	13.87	11.59	9.71	8.16	6.88	5.82	4.93	4.19	37
38	24.21	20.12	16.78	14.05	11.79	9.93	8.39	7.11	6.04	5.14	4.39	38
39	24.13	20.17	16.91	14.22	12.00	10.16	8.62	7.34	6.27	5.37	4.60	39
40	24.06	20.21	17.03	14.40	12.22	10.39	8.87	7.59	6.51	5.60	4.83	40
41	24.00	20.26	17.16	14.59	12.44	10.63	9.12	7.84	6.76	5.84	5.06	41
42	23.93	20.31	17.30	14.77	12.66	10.88	9.38	8.10	7.02	6.10	5.31	42
43	23.87	20.36	17.43	14.97	12.89	11.13	9.64	8.38	7.29	6.37	5.57	43
44	23.81	20.42	17.57	15.17	13.13	11.40	9.92	8.66	7.58	6.65	5.85	44
45	23.76	20.48	17.72	15.37	13.37	11.67	10.21	8.96	7.88	6.94	6.14	45
46	23.72	20.55	17.87	15.58	13.63	11.95	10.51	9.26	8.19	7.25	6.44	46
47	23.68	20.63	18.03	15.80	13.89	12.24	10.82	9.59	8.52	7.58	6.77	47
48	23.66	20.72	18.20	16.03	14.16	12.55	11.14	9.92	8.86	7.93	7.11	48
49	23.64	20.81	18.37	16.27	14.45	12.86	11.48	10.28	9.22	8.29	7.47	49
50	23.64	20.91	18.56	16.52	14.74	13.20	11.84	10.65	9.60	8.67	7.86	50
51	23.64	21.03	18.76	16.78	15.06	13.54	12.21	11.04	10.00	9.08	8.26	51
52	23.66	21.15	18.97	17.06	15.38	13.90	12.60	11.45	10.42	9.51	8.70	52
53	23.68	21.29	19.19	17.34	15.72	14.28	13.01	11.88	10.87	9.96	9.16	53
54	23.71	21.42	19.41	17.63	16.06	14.67	13.43	12.32	11.33	10.44	9.64	54
55	23.74	21.56	19.63	17.93	16.41	15.07	13.86	12.78	11.81	10.94	10.15	55
56	23.77	21.70	19.86	18.23	16.78	15.48	14.31	13.26	12.32	11.46	10.69	56
57	23.80	21.84	20.09	18.54	17.15	15.90	14.78	13.76	12.84	12.01	11.26	57
58	23.84	21.99	20.34	18.86	17.54	16.34	15.26	14.29	13.40	12.60	11.86	58
59	23.89	22.16	20.60	19.20	17.95	16.81	15.78	14.84	13.99	13.22	12.51	59
60	23.97	22.35	20.89	19.57	18.38	17.30	16.33	15.44	14.62	13.88	13.20	60

Table 20   Multipliers for loss of pension commencing age 60 (females)

| Age at date of trial | Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of | | | | | | | | | | | Age at date of trial |
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	30.93	20.99	14.32	9.82	6.77	4.69	3.26	2.28	1.60	1.13	0.80	0
1	30.96	21.12	14.49	9.99	6.92	4.81	3.37	2.36	1.67	1.18	0.84	1
2	30.86	21.17	14.59	10.11	7.04	4.92	3.46	2.44	1.73	1.23	0.88	2
3	30.77	21.21	14.70	10.24	7.16	5.04	3.56	2.52	1.80	1.28	0.92	3
4	30.67	21.25	14.81	10.36	7.29	5.15	3.66	2.60	1.86	1.34	0.97	4
5	30.57	21.30	14.91	10.49	7.42	5.27	3.76	2.69	1.94	1.40	1.01	5
6	30.47	21.34	15.02	10.62	7.55	5.39	3.86	2.78	2.01	1.46	1.06	6
7	30.37	21.38	15.13	10.75	7.68	5.51	3.97	2.87	2.08	1.52	1.11	7
8	30.27	21.42	15.23	10.88	7.81	5.63	4.08	2.96	2.16	1.59	1.17	8
9	30.17	21.46	15.34	11.02	7.95	5.76	4.19	3.06	2.25	1.65	1.22	9
10	30.07	21.50	15.45	11.15	8.09	5.89	4.31	3.16	2.33	1.73	1.28	10
11	29.97	21.54	15.56	11.29	8.23	6.02	4.43	3.27	2.42	1.80	1.34	11
12	29.87	21.58	15.67	11.43	8.37	6.16	4.55	3.37	2.51	1.88	1.41	12
13	29.77	21.62	15.78	11.57	8.52	6.30	4.67	3.48	2.61	1.96	1.48	13
14	29.67	21.66	15.89	11.71	8.66	6.44	4.80	3.60	2.71	2.04	1.55	14
15	29.57	21.70	16.00	11.85	8.82	6.58	4.94	3.72	2.81	2.13	1.62	15
16	29.48	21.75	16.12	12.00	8.97	6.73	5.07	3.84	2.92	2.22	1.70	16
17	29.38	21.79	16.23	12.15	9.13	6.89	5.22	3.97	3.03	2.32	1.78	17
18	29.29	21.84	16.35	12.30	9.29	7.04	5.36	4.10	3.14	2.42	1.87	18
19	29.20	21.88	16.47	12.45	9.45	7.20	5.51	4.23	3.26	2.52	1.96	19
20	29.10	21.92	16.59	12.60	9.61	7.36	5.66	4.37	3.38	2.63	2.05	20
21	29.01	21.96	16.70	12.76	9.78	7.53	5.82	4.51	3.51	2.74	2.15	21
22	28.92	22.01	16.82	12.91	9.95	7.70	5.98	4.66	3.65	2.86	2.25	22
23	28.82	22.05	16.95	13.07	10.13	7.88	6.15	4.82	3.79	2.99	2.36	23
24	28.73	22.10	17.07	13.24	10.31	8.05	6.32	4.97	3.93	3.11	2.48	24
25	28.64	22.14	17.19	13.40	10.49	8.24	6.49	5.14	4.08	3.25	2.60	25
26	28.55	22.18	17.31	13.56	10.67	8.42	6.67	5.31	4.23	3.39	2.72	26
27	28.46	22.23	17.44	13.73	10.86	8.61	6.86	5.48	4.40	3.54	2.85	27
28	28.37	22.28	17.56	13.90	11.05	8.81	7.05	5.66	4.56	3.69	2.99	28
29	28.28	22.32	17.69	14.07	11.24	9.01	7.25	5.85	4.74	3.85	3.13	29
30	28.19	22.37	17.82	14.25	11.44	9.21	7.45	6.04	4.92	4.01	3.29	30
31	28.10	22.41	17.95	14.42	11.64	9.42	7.66	6.24	5.10	4.19	3.44	31
32	28.01	22.46	18.08	14.60	11.84	9.64	7.87	6.45	5.30	4.37	3.61	32
33	27.93	22.51	18.21	14.79	12.05	9.86	8.09	6.66	5.50	4.56	3.79	33
34	27.84	22.55	18.34	14.97	12.26	10.08	8.32	6.88	5.71	4.75	3.97	34
35	27.76	22.60	18.48	15.16	12.48	10.31	8.55	7.11	5.93	4.96	4.16	35
36	27.67	22.65	18.61	15.35	12.70	10.55	8.79	7.34	6.16	5.17	4.36	36
37	27.59	22.70	18.75	15.54	12.93	10.79	9.03	7.59	6.39	5.40	4.57	37
38	27.51	22.75	18.89	15.74	13.16	11.04	9.29	7.84	6.64	5.63	4.80	38
39	27.43	22.81	19.03	15.94	13.39	11.29	9.55	8.10	6.89	5.88	5.03	39
40	27.36	22.87	19.18	16.14	13.63	11.55	9.82	8.37	7.16	6.14	5.27	40
41	27.29	22.92	19.33	16.35	13.88	11.82	10.10	8.65	7.43	6.40	5.53	41
42	27.22	22.98	19.48	16.56	14.13	12.10	10.38	8.94	7.72	6.68	5.80	42
43	27.15	23.05	19.63	16.78	14.39	12.38	10.68	9.24	8.02	6.98	6.09	43
44	27.09	23.12	19.79	17.00	14.66	12.67	10.99	9.56	8.33	7.29	6.39	44
45	27.03	23.19	19.96	17.23	14.93	12.97	11.31	9.88	8.66	7.61	6.70	45
46	26.98	23.27	20.13	17.47	15.21	13.28	11.64	10.22	9.00	7.95	7.04	46
47	26.94	23.35	20.30	17.71	15.50	13.61	11.98	10.57	9.36	8.30	7.39	47
48	26.90	23.43	20.48	17.96	15.80	13.94	12.33	10.94	9.73	8.68	7.76	48
49	26.86	23.53	20.67	18.22	16.11	14.28	12.70	11.32	10.12	9.07	8.15	49
50	26.84	23.63	20.87	18.49	16.43	14.64	13.08	11.72	10.53	9.48	8.56	50
51	26.82	23.74	21.07	18.76	16.76	15.01	13.48	12.14	10.96	9.91	8.99	51
52	26.81	23.85	21.28	19.05	17.10	15.39	13.89	12.57	11.40	10.37	9.45	52
53	26.80	23.96	21.49	19.34	17.44	15.78	14.32	13.02	11.87	10.85	9.94	53
54	26.80	24.08	21.71	19.63	17.80	16.19	14.76	13.49	12.36	11.35	10.45	54
55	26.79	24.20	21.93	19.93	18.17	16.60	15.21	13.97	12.87	11.87	10.98	55
56	26.79	24.33	22.16	20.24	18.54	17.03	15.68	14.48	13.40	12.43	11.55	56
57	26.79	24.46	22.39	20.56	18.93	17.48	16.17	15.01	13.95	13.01	12.15	57
58	26.81	24.60	22.64	20.89	19.34	17.94	16.69	15.56	14.54	13.62	12.78	58
59	26.84	24.75	22.90	21.24	19.76	18.43	17.23	16.14	15.16	14.27	13.46	59
60	26.88	24.93	23.18	21.61	20.20	18.94	17.79	16.76	15.81	14.96	14.18	60

Table 21 Multipliers for loss of pension commencing age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	23.20	15.58	10.51	7.12	4.85	3.31	2.27	1.56	1.08	0.75	0.52	0
1	23.21	15.67	10.63	7.24	4.95	3.40	2.34	1.62	1.13	0.79	0.55	1
2	23.11	15.68	10.69	7.32	5.03	3.47	2.41	1.67	1.17	0.82	0.58	2
3	23.00	15.69	10.75	7.40	5.11	3.55	2.47	1.73	1.21	0.85	0.60	3
4	22.90	15.70	10.82	7.48	5.20	3.62	2.54	1.78	1.26	0.89	0.63	4
5	22.79	15.71	10.88	7.56	5.28	3.70	2.60	1.84	1.30	0.93	0.66	5
6	22.68	15.72	10.94	7.65	5.36	3.78	2.67	1.89	1.35	0.96	0.69	6
7	22.58	15.73	11.00	7.73	5.45	3.86	2.74	1.95	1.40	1.00	0.72	7
8	22.47	15.73	11.06	7.81	5.54	3.94	2.81	2.02	1.45	1.05	0.76	8
9	22.36	15.74	11.13	7.90	5.63	4.02	2.89	2.08	1.50	1.09	0.79	9
10	22.25	15.75	11.19	7.98	5.72	4.11	2.96	2.14	1.56	1.13	0.83	10
11	22.15	15.75	11.25	8.07	5.81	4.19	3.04	2.21	1.61	1.18	0.87	11
12	22.04	15.76	11.31	8.15	5.90	4.28	3.12	2.28	1.67	1.23	0.91	12
13	21.93	15.77	11.38	8.24	5.99	4.37	3.20	2.35	1.73	1.28	0.95	13
14	21.83	15.77	11.44	8.33	6.09	4.46	3.29	2.43	1.80	1.34	1.00	14
15	21.72	15.78	11.50	8.42	6.18	4.56	3.37	2.50	1.86	1.39	1.04	15
16	21.62	15.78	11.57	8.51	6.28	4.66	3.46	2.58	1.93	1.45	1.09	16
17	21.52	15.79	11.63	8.60	6.38	4.75	3.55	2.66	2.00	1.51	1.14	17
18	21.42	15.80	11.70	8.70	6.49	4.85	3.65	2.75	2.08	1.57	1.20	18
19	21.32	15.81	11.77	8.79	6.59	4.96	3.74	2.83	2.15	1.64	1.25	19
20	21.22	15.82	11.84	8.89	6.70	5.06	3.84	2.92	2.23	1.71	1.31	20
21	21.13	15.84	11.91	8.99	6.81	5.17	3.94	3.02	2.31	1.78	1.37	21
22	21.04	15.85	11.98	9.09	6.92	5.29	4.05	3.11	2.40	1.85	1.44	22
23	20.95	15.86	12.06	9.19	7.03	5.40	4.16	3.21	2.49	1.93	1.51	23
24	20.85	15.87	12.13	9.30	7.15	5.51	4.27	3.31	2.58	2.01	1.58	24
25	20.76	15.88	12.20	9.40	7.26	5.63	4.38	3.42	2.67	2.10	1.65	25
26	20.67	15.90	12.27	9.50	7.38	5.75	4.50	3.53	2.77	2.19	1.73	26
27	20.58	15.91	12.34	9.61	7.50	5.88	4.62	3.64	2.87	2.28	1.81	27
28	20.49	15.93	12.42	9.72	7.63	6.00	4.74	3.75	2.98	2.37	1.89	28
29	20.41	15.94	12.50	9.83	7.75	6.14	4.87	3.87	3.09	2.47	1.98	29
30	20.32	15.96	12.58	9.94	7.88	6.27	5.00	4.00	3.21	2.58	2.08	30
31	20.23	15.97	12.65	10.05	8.01	6.40	5.13	4.13	3.33	2.69	2.18	31
32	20.15	15.99	12.73	10.17	8.14	6.54	5.27	4.26	3.45	2.80	2.28	32
33	20.07	16.01	12.81	10.28	8.28	6.69	5.41	4.40	3.58	2.92	2.39	33
34	19.99	16.03	12.89	10.40	8.42	6.83	5.56	4.54	3.71	3.04	2.50	34
35	19.90	16.04	12.97	10.52	8.56	6.98	5.71	4.68	3.85	3.17	2.62	35
36	19.82	16.06	13.05	10.64	8.70	7.13	5.86	4.83	3.99	3.31	2.74	36
37	19.74	16.08	13.14	10.76	8.85	7.29	6.02	4.99	4.14	3.45	2.88	37
38	19.67	16.10	13.22	10.89	8.99	7.45	6.18	5.15	4.30	3.59	3.01	38
39	19.59	16.12	13.31	11.02	9.15	7.61	6.35	5.31	4.46	3.75	3.16	39
40	19.52	16.15	13.40	11.15	9.30	7.78	6.53	5.49	4.62	3.91	3.31	40
41	19.45	16.17	13.49	11.28	9.46	7.95	6.71	5.67	4.80	4.07	3.47	41
42	19.38	16.20	13.58	11.42	9.62	8.13	6.89	5.85	4.98	4.25	3.63	42
43	19.31	16.23	13.68	11.56	9.79	8.32	7.08	6.04	5.17	4.43	3.81	43
44	19.25	16.26	13.77	11.70	9.96	8.50	7.28	6.24	5.37	4.62	3.99	44
45	19.19	16.30	13.88	11.85	10.14	8.70	7.48	6.45	5.57	4.82	4.18	45
46	19.14	16.34	13.98	12.00	10.32	8.90	7.69	6.67	5.79	5.03	4.39	46
47	19.10	16.39	14.10	12.16	10.51	9.11	7.91	6.89	6.01	5.26	4.61	47
48	19.06	16.44	14.22	12.32	10.71	9.33	8.15	7.13	6.25	5.49	4.83	48
49	19.03	16.50	14.34	12.50	10.92	9.56	8.39	7.37	6.50	5.74	5.08	49
50	19.01	16.57	14.48	12.68	11.13	9.80	8.64	7.63	6.76	6.00	5.33	50
51	19.00	16.65	14.62	12.87	11.36	10.04	8.90	7.91	7.04	6.28	5.61	51
52	19.00	16.73	14.77	13.07	11.59	10.30	9.18	8.19	7.33	6.57	5.90	52
53	19.00	16.82	14.93	13.28	11.84	10.57	9.47	8.49	7.63	6.87	6.20	53
54	19.01	16.92	15.09	13.49	12.09	10.85	9.76	8.80	7.95	7.20	6.53	54
55	19.02	17.01	15.25	13.70	12.34	11.14	10.07	9.13	8.28	7.53	6.86	55
56	19.02	17.10	15.41	13.92	12.60	11.43	10.39	9.46	8.63	7.89	7.22	56
57	19.02	17.19	15.58	14.14	12.87	11.73	10.71	9.80	8.99	8.26	7.60	57
58	19.04	17.30	15.75	14.37	13.14	12.04	11.05	10.17	9.37	8.65	8.00	58
59	19.06	17.41	15.93	14.61	13.43	12.37	11.41	10.55	9.77	9.06	8.42	59
60	19.10	17.54	16.13	14.87	13.74	12.72	11.79	10.96	10.20	9.51	8.88	60
61	19.17	17.69	16.36	15.16	14.08	13.09	12.20	11.39	10.66	9.98	9.37	61
62	19.26	17.86	16.61	15.47	14.44	13.50	12.64	11.86	11.15	10.50	9.90	62
63	19.37	18.06	16.88	15.80	14.82	13.93	13.12	12.37	11.68	11.05	10.47	63
64	19.50	18.28	17.17	16.16	15.24	14.39	13.62	12.91	12.25	11.65	11.09	64
65	19.66	18.52	17.49	16.54	15.68	14.88	14.16	13.48	12.86	12.29	11.76	65

Table 22   Multipliers for loss of pension commencing age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	26.18	17.52	11.78	7.95	5.39	3.67	2.51	1.72	1.19	0.82	0.57	0
1	26.20	17.62	11.91	8.08	5.51	3.77	2.59	1.79	1.24	0.86	0.60	1
2	26.10	17.65	11.99	8.18	5.60	3.85	2.66	1.85	1.29	0.90	0.63	2
3	26.01	17.68	12.07	8.28	5.70	3.94	2.74	1.91	1.33	0.94	0.66	3
4	25.91	17.70	12.15	8.37	5.80	4.03	2.81	1.97	1.38	0.98	0.69	4
5	25.81	17.73	12.23	8.47	5.89	4.12	2.89	2.03	1.44	1.02	0.72	5
6	25.72	17.75	12.31	8.57	5.99	4.21	2.97	2.10	1.49	1.06	0.76	6
7	25.62	17.78	12.39	8.67	6.10	4.30	3.05	2.17	1.55	1.11	0.79	7
8	25.52	17.80	12.47	8.77	6.20	4.40	3.13	2.24	1.60	1.15	0.83	8
9	25.42	17.83	12.55	8.88	6.30	4.49	3.21	2.31	1.66	1.20	0.87	9
10	25.33	17.85	12.64	8.98	6.41	4.59	3.30	2.38	1.73	1.25	0.91	10
11	25.23	17.88	12.72	9.09	6.52	4.69	3.39	2.46	1.79	1.31	0.96	11
12	25.13	17.90	12.80	9.19	6.63	4.80	3.48	2.54	1.86	1.36	1.00	12
13	25.03	17.92	12.88	9.30	6.74	4.90	3.58	2.62	1.93	1.42	1.05	13
14	24.94	17.95	12.97	9.41	6.85	5.01	3.67	2.70	2.00	1.48	1.10	14
15	24.84	17.97	13.05	9.52	6.97	5.12	3.77	2.79	2.07	1.54	1.15	15
16	24.75	18.00	13.14	9.63	7.09	5.23	3.88	2.88	2.15	1.61	1.21	16
17	24.66	18.02	13.23	9.74	7.21	5.35	3.98	2.98	2.23	1.68	1.27	17
18	24.56	18.05	13.31	9.86	7.33	5.47	4.09	3.07	2.31	1.75	1.33	18
19	24.47	18.07	13.40	9.98	7.45	5.59	4.20	3.17	2.40	1.82	1.39	19
20	24.38	18.10	13.49	10.09	7.58	5.71	4.32	3.27	2.49	1.90	1.46	20
21	24.29	18.13	13.58	10.21	7.71	5.84	4.43	3.38	2.58	1.98	1.52	21
22	24.20	18.15	13.67	10.33	7.84	5.96	4.55	3.49	2.68	2.07	1.60	22
23	24.11	18.18	13.76	10.45	7.97	6.10	4.68	3.60	2.78	2.15	1.67	23
24	24.01	18.20	13.85	10.58	8.10	6.23	4.81	3.72	2.89	2.25	1.75	24
25	23.92	18.23	13.94	10.70	8.24	6.37	4.94	3.84	2.99	2.34	1.84	25
26	23.83	18.25	14.03	10.83	8.38	6.51	5.07	3.96	3.11	2.44	1.92	26
27	23.74	18.28	14.13	10.95	8.52	6.65	5.21	4.09	3.22	2.55	2.02	27
28	23.66	18.31	14.22	11.08	8.67	6.80	5.35	4.22	3.34	2.65	2.11	28
29	23.57	18.34	14.31	11.21	8.81	6.95	5.50	4.36	3.47	2.77	2.21	29
30	23.48	18.36	14.41	11.35	8.96	7.10	5.65	4.50	3.60	2.88	2.32	30
31	23.39	18.39	14.50	11.48	9.11	7.26	5.80	4.65	3.73	3.01	2.43	31
32	23.30	18.41	14.60	11.61	9.27	7.42	5.96	4.80	3.87	3.14	2.55	32
33	23.22	18.44	14.70	11.75	9.43	7.58	6.12	4.95	4.02	3.27	2.67	33
34	23.14	18.47	14.80	11.89	9.59	7.75	6.29	5.11	4.17	3.41	2.79	34
35	23.05	18.50	14.90	12.03	9.75	7.92	6.46	5.28	4.33	3.55	2.93	35
36	22.97	18.53	15.00	12.18	9.92	8.10	6.64	5.45	4.49	3.71	3.07	36
37	22.89	18.56	15.10	12.32	10.09	8.28	6.82	5.63	4.66	3.86	3.21	37
38	22.81	18.59	15.20	12.47	10.26	8.47	7.00	5.81	4.83	4.03	3.37	38
39	22.73	18.62	15.31	12.62	10.44	8.65	7.20	6.00	5.02	4.20	3.53	39
40	22.65	18.66	15.42	12.78	10.62	8.85	7.40	6.20	5.21	4.38	3.70	40
41	22.58	18.70	15.53	12.93	10.80	9.05	7.60	6.40	5.40	4.57	3.88	41
42	22.51	18.73	15.64	13.09	10.99	9.25	7.81	6.61	5.61	4.77	4.07	42
43	22.44	18.77	15.75	13.26	11.19	9.46	8.03	6.83	5.82	4.98	4.26	43
44	22.37	18.82	15.87	13.42	11.39	9.68	8.26	7.06	6.05	5.19	4.47	44
45	22.31	18.86	15.99	13.60	11.59	9.91	8.49	7.29	6.28	5.42	4.69	45
46	22.26	18.91	16.12	13.77	11.80	10.14	8.73	7.54	6.52	5.66	4.92	46
47	22.21	18.97	16.25	13.95	12.02	10.38	8.98	7.79	6.78	5.91	5.16	47
48	22.16	19.03	16.38	14.14	12.24	10.62	9.24	8.06	7.04	6.17	5.41	48
49	22.12	19.09	16.52	14.34	12.47	10.88	9.51	8.33	7.32	6.44	5.68	49
50	22.08	19.16	16.67	14.54	12.71	11.14	9.79	8.62	7.61	6.73	5.97	50
51	22.06	19.23	16.82	14.74	12.96	11.42	10.08	8.92	7.91	7.03	6.26	51
52	22.03	19.31	16.98	14.96	13.21	11.70	10.38	9.23	8.23	7.35	6.58	52
53	22.01	19.40	17.13	15.18	13.47	11.99	10.69	9.56	8.56	7.69	6.91	53
54	21.99	19.48	17.30	15.40	13.74	12.29	11.02	9.90	8.91	8.04	7.26	54
55	21.97	19.56	17.46	15.62	14.01	12.60	11.35	10.24	9.27	8.40	7.63	55
56	21.96	19.65	17.63	15.85	14.29	12.91	11.69	10.61	9.64	8.79	8.02	56
57	21.94	19.74	17.80	16.09	14.58	13.24	12.05	10.99	10.04	9.19	8.43	57
58	21.94	19.84	17.98	16.34	14.88	13.58	12.42	11.38	10.45	9.61	8.86	58
59	21.94	19.95	18.17	16.60	15.19	13.93	12.81	11.80	10.89	10.06	9.32	59
60	21.96	20.07	18.38	16.87	15.52	14.31	13.22	12.23	11.35	10.54	9.81	60
61	22.00	20.20	18.60	17.16	15.87	14.70	13.65	12.70	11.83	11.05	10.33	61
62	22.05	20.36	18.84	17.47	16.23	15.12	14.11	13.19	12.35	11.59	10.89	62
63	22.11	20.52	19.09	17.79	16.62	15.55	14.59	13.71	12.90	12.16	11.49	63
64	22.19	20.70	19.35	18.13	17.02	16.01	15.09	14.25	13.48	12.77	12.12	64
65	22.28	20.89	19.63	18.49	17.45	16.50	15.63	14.83	14.10	13.42	12.80	65

Table 23 Multipliers for loss of pension commencing age 70 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	18.76	12.41	8.24	5.50	3.68	2.47	1.67	1.13	0.77	0.52	0.36	0
1	18.75	12.47	8.32	5.58	3.75	2.53	1.72	1.17	0.80	0.55	0.37	1
2	18.65	12.47	8.37	5.64	3.81	2.59	1.76	1.20	0.83	0.57	0.39	2
3	18.55	12.47	8.41	5.69	3.87	2.64	1.81	1.24	0.86	0.59	0.41	3
4	18.45	12.46	8.45	5.75	3.93	2.69	1.85	1.28	0.89	0.62	0.43	4
5	18.35	12.46	8.49	5.81	3.99	2.75	1.90	1.32	0.92	0.64	0.45	5
6	18.24	12.45	8.53	5.87	4.05	2.80	1.95	1.36	0.95	0.67	0.47	6
7	18.14	12.45	8.57	5.93	4.11	2.86	2.00	1.40	0.98	0.69	0.49	7
8	18.04	12.44	8.61	5.98	4.17	2.92	2.05	1.44	1.02	0.72	0.51	8
9	17.94	12.44	8.65	6.04	4.24	2.98	2.10	1.49	1.06	0.75	0.54	9
10	17.84	12.43	8.70	6.10	4.30	3.04	2.15	1.53	1.09	0.78	0.56	10
11	17.74	12.43	8.74	6.16	4.36	3.10	2.21	1.58	1.13	0.81	0.59	11
12	17.64	12.42	8.78	6.23	4.43	3.16	2.26	1.63	1.17	0.85	0.61	12
13	17.53	12.41	8.82	6.29	4.50	3.23	2.32	1.68	1.21	0.88	0.64	13
14	17.43	12.41	8.86	6.35	4.56	3.29	2.38	1.73	1.26	0.92	0.67	14
15	17.33	12.40	8.90	6.41	4.63	3.36	2.44	1.78	1.30	0.95	0.70	15
16	17.23	12.39	8.94	6.47	4.70	3.42	2.50	1.83	1.35	0.99	0.73	16
17	17.14	12.39	8.98	6.54	4.77	3.49	2.57	1.89	1.40	1.03	0.77	17
18	17.04	12.38	9.03	6.60	4.84	3.56	2.63	1.95	1.45	1.08	0.80	18
19	16.95	12.38	9.07	6.67	4.92	3.64	2.70	2.01	1.50	1.12	0.84	19
20	16.86	12.38	9.12	6.74	4.99	3.71	2.77	2.07	1.55	1.17	0.88	20
21	16.77	12.38	9.16	6.81	5.07	3.79	2.84	2.13	1.61	1.21	0.92	21
22	16.68	12.37	9.21	6.88	5.15	3.87	2.91	2.20	1.67	1.26	0.96	22
23	16.59	12.37	9.26	6.95	5.23	3.95	2.99	2.27	1.72	1.32	1.01	23
24	16.50	12.37	9.30	7.02	5.31	4.03	3.06	2.34	1.79	1.37	1.05	24
25	16.41	12.37	9.35	7.09	5.39	4.11	3.14	2.41	1.85	1.43	1.10	25
26	16.32	12.36	9.39	7.16	5.47	4.19	3.22	2.48	1.92	1.48	1.15	26
27	16.23	12.36	9.44	7.23	5.55	4.28	3.30	2.56	1.99	1.54	1.21	27
28	16.15	12.36	9.49	7.31	5.64	4.37	3.39	2.64	2.06	1.61	1.26	28
29	16.07	12.36	9.54	7.38	5.73	4.46	3.48	2.72	2.13	1.68	1.32	29
30	15.99	12.36	9.59	7.46	5.82	4.55	3.57	2.80	2.21	1.74	1.38	30
31	15.90	12.36	9.64	7.54	5.91	4.64	3.66	2.89	2.29	1.82	1.44	31
32	15.82	12.36	9.69	7.61	6.00	4.74	3.75	2.98	2.37	1.89	1.51	32
33	15.74	12.36	9.74	7.69	6.09	4.84	3.85	3.07	2.46	1.97	1.58	33
34	15.66	12.36	9.79	7.77	6.19	4.94	3.95	3.17	2.54	2.05	1.65	34
35	15.58	12.37	9.84	7.85	6.28	5.04	4.05	3.26	2.64	2.13	1.73	35
36	15.50	12.37	9.89	7.93	6.38	5.14	4.16	3.37	2.73	2.22	1.81	36
37	15.42	12.37	9.95	8.02	6.48	5.25	4.26	3.47	2.83	2.31	1.90	37
38	15.34	12.37	10.00	8.10	6.58	5.36	4.37	3.58	2.93	2.41	1.98	38
39	15.27	12.37	10.05	8.19	6.69	5.47	4.49	3.69	3.04	2.51	2.08	39
40	15.20	12.38	10.11	8.28	6.79	5.59	4.61	3.81	3.15	2.61	2.17	40
41	15.13	12.39	10.17	8.37	6.90	5.71	4.73	3.93	3.27	2.72	2.27	41
42	15.06	12.39	10.23	8.46	7.01	5.83	4.85	4.05	3.39	2.84	2.38	42
43	14.99	12.40	10.29	8.55	7.13	5.95	4.98	4.18	3.51	2.96	2.49	43
44	14.92	12.41	10.35	8.65	7.24	6.08	5.11	4.31	3.64	3.08	2.61	44
45	14.86	12.43	10.41	8.75	7.36	6.21	5.25	4.45	3.77	3.21	2.73	45
46	14.81	12.44	10.48	8.85	7.49	6.35	5.39	4.59	3.92	3.35	2.86	46
47	14.76	12.47	10.55	8.96	7.62	6.49	5.54	4.74	4.06	3.49	3.00	47
48	14.71	12.49	10.63	9.07	7.75	6.64	5.70	4.90	4.22	3.64	3.15	48
49	14.67	12.52	10.71	9.19	7.89	6.79	5.86	5.06	4.38	3.80	3.30	49
50	14.64	12.56	10.80	9.31	8.04	6.95	6.03	5.24	4.55	3.97	3.47	50
51	14.61	12.61	10.90	9.44	8.19	7.12	6.20	5.42	4.74	4.15	3.64	51
52	14.60	12.66	11.00	9.57	8.35	7.30	6.39	5.61	4.93	4.34	3.82	52
53	14.59	12.71	11.10	9.71	8.52	7.48	6.58	5.80	5.12	4.53	4.02	53
54	14.57	12.77	11.21	9.86	8.69	7.67	6.78	6.01	5.33	4.74	4.22	54
55	14.56	12.82	11.31	10.00	8.86	7.86	6.99	6.22	5.55	4.96	4.43	55
56	14.55	12.88	11.42	10.15	9.03	8.06	7.20	6.44	5.77	5.18	4.66	56
57	14.53	12.93	11.53	10.30	9.21	8.26	7.41	6.67	6.01	5.42	4.89	57
58	14.52	12.99	11.64	10.45	9.40	8.47	7.64	6.90	6.25	5.67	5.14	58
59	14.52	13.06	11.76	10.61	9.59	8.69	7.88	7.15	6.51	5.93	5.41	59
60	14.53	13.13	11.89	10.79	9.80	8.92	8.13	7.42	6.78	6.21	5.69	60
61	14.56	13.23	12.04	10.97	10.02	9.17	8.40	7.70	7.08	6.51	6.00	61
62	14.61	13.34	12.20	11.18	10.26	9.43	8.69	8.01	7.40	6.84	6.33	62
63	14.67	13.47	12.38	11.41	10.52	9.72	9.00	8.34	7.74	7.19	6.69	63
64	14.75	13.61	12.58	11.65	10.80	10.03	9.33	8.69	8.10	7.56	7.07	64
65	14.85	13.77	12.79	11.90	11.09	10.35	9.68	9.06	8.49	7.97	7.49	65
66	14.95	13.94	13.02	12.18	11.41	10.70	10.05	9.45	8.90	8.40	7.93	66
67	15.07	14.12	13.26	12.46	11.73	11.06	10.45	9.88	9.35	8.86	8.41	67
68	15.20	14.32	13.51	12.77	12.08	11.45	10.86	10.32	9.82	9.35	8.92	68
69	15.34	14.53	13.78	13.09	12.45	11.86	11.31	10.80	10.33	9.89	9.47	69
70	15.50	14.75	14.07	13.43	12.85	12.30	11.79	11.32	10.87	10.46	10.08	70

Table 24   Multipliers for loss of pension commencing age 70 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	21.54	14.21	9.41	6.25	4.17	2.80	1.88	1.27	0.86	0.58	0.40	0
1	21.54	14.28	9.50	6.35	4.26	2.87	1.94	1.31	0.89	0.61	0.42	1
2	21.45	14.29	9.56	6.42	4.33	2.93	1.99	1.36	0.93	0.64	0.44	2
3	21.35	14.30	9.62	6.49	4.40	2.99	2.04	1.40	0.96	0.66	0.46	3
4	21.26	14.31	9.68	6.57	4.47	3.06	2.10	1.44	1.00	0.69	0.48	4
5	21.17	14.32	9.73	6.64	4.54	3.12	2.15	1.49	1.03	0.72	0.50	5
6	21.07	14.34	9.79	6.71	4.62	3.19	2.21	1.54	1.07	0.75	0.53	6
7	20.98	14.35	9.85	6.79	4.69	3.26	2.27	1.59	1.11	0.78	0.55	7
8	20.88	14.36	9.91	6.86	4.77	3.33	2.33	1.64	1.15	0.81	0.58	8
9	20.79	14.37	9.96	6.94	4.85	3.40	2.39	1.69	1.19	0.85	0.60	9
10	20.70	14.38	10.02	7.01	4.93	3.47	2.45	1.74	1.24	0.88	0.63	10
11	20.60	14.39	10.08	7.09	5.00	3.54	2.52	1.80	1.28	0.92	0.66	11
12	20.51	14.39	10.14	7.17	5.09	3.62	2.59	1.85	1.33	0.96	0.69	12
13	20.41	14.40	10.20	7.25	5.17	3.70	2.65	1.91	1.38	1.00	0.73	13
14	20.32	14.41	10.26	7.33	5.25	3.78	2.72	1.97	1.43	1.04	0.76	14
15	20.23	14.42	10.32	7.41	5.33	3.86	2.80	2.03	1.48	1.08	0.80	15
16	20.14	14.43	10.38	7.49	5.42	3.94	2.87	2.10	1.54	1.13	0.83	16
17	20.05	14.44	10.44	7.57	5.51	4.02	2.95	2.16	1.59	1.18	0.87	17
18	19.96	14.45	10.50	7.66	5.60	4.11	3.02	2.23	1.65	1.23	0.91	18
19	19.87	14.46	10.56	7.74	5.69	4.20	3.10	2.30	1.71	1.28	0.96	19
20	19.78	14.47	10.62	7.82	5.78	4.28	3.19	2.37	1.78	1.33	1.00	20
21	19.69	14.48	10.69	7.91	5.87	4.38	3.27	2.45	1.84	1.39	1.05	21
22	19.60	14.49	10.75	8.00	5.97	4.47	3.36	2.53	1.91	1.45	1.10	22
23	19.52	14.50	10.81	8.09	6.07	4.56	3.44	2.61	1.98	1.51	1.15	23
24	19.43	14.51	10.87	8.17	6.16	4.66	3.54	2.69	2.05	1.57	1.20	24
25	19.34	14.52	10.94	8.26	6.26	4.76	3.63	2.77	2.13	1.63	1.26	25
26	19.25	14.53	11.00	8.35	6.36	4.86	3.72	2.86	2.20	1.70	1.32	26
27	19.17	14.54	11.07	8.45	6.47	4.97	3.82	2.95	2.29	1.77	1.38	27
28	19.08	14.55	11.13	8.54	6.57	5.07	3.92	3.05	2.37	1.85	1.44	28
29	18.99	14.56	11.20	8.63	6.68	5.18	4.03	3.14	2.46	1.92	1.51	29
30	18.91	14.57	11.26	8.73	6.79	5.29	4.13	3.24	2.55	2.01	1.58	30
31	18.82	14.58	11.33	8.82	6.89	5.40	4.24	3.34	2.64	2.09	1.66	31
32	18.74	14.59	11.39	8.92	7.01	5.52	4.36	3.45	2.74	2.18	1.73	32
33	18.66	14.60	11.46	9.02	7.12	5.64	4.47	3.56	2.84	2.27	1.82	33
34	18.57	14.61	11.53	9.12	7.24	5.76	4.59	3.67	2.94	2.36	1.90	34
35	18.49	14.62	11.60	9.22	7.35	5.88	4.71	3.79	3.05	2.46	1.99	35
36	18.41	14.63	11.67	9.32	7.47	6.00	4.84	3.90	3.16	2.56	2.08	36
37	18.33	14.65	11.74	9.43	7.59	6.13	4.96	4.03	3.28	2.67	2.18	37
38	18.25	14.66	11.81	9.53	7.72	6.26	5.10	4.16	3.40	2.78	2.29	38
39	18.17	14.67	11.88	9.64	7.84	6.40	5.23	4.29	3.52	2.90	2.39	39
40	18.10	14.69	11.95	9.75	7.97	6.54	5.37	4.43	3.65	3.02	2.51	40
41	18.03	14.70	12.03	9.86	8.11	6.68	5.52	4.57	3.79	3.15	2.62	41
42	17.95	14.72	12.10	9.98	8.24	6.83	5.67	4.71	3.93	3.28	2.75	42
43	17.88	14.74	12.18	10.09	8.38	6.97	5.82	4.86	4.08	3.42	2.88	43
44	17.82	14.76	12.26	10.21	8.52	7.13	5.98	5.02	4.23	3.57	3.02	44
45	17.75	14.79	12.35	10.33	8.67	7.29	6.14	5.19	4.39	3.72	3.16	45
46	17.70	14.81	12.43	10.46	8.82	7.45	6.31	5.36	4.55	3.88	3.31	46
47	17.64	14.84	12.52	10.59	8.97	7.62	6.49	5.53	4.73	4.05	3.47	47
48	17.59	14.88	12.61	10.72	9.13	7.79	6.67	5.71	4.91	4.22	3.64	48
49	17.54	14.91	12.71	10.86	9.29	7.97	6.86	5.91	5.10	4.41	3.82	49
50	17.50	14.96	12.81	11.00	9.46	8.16	7.05	6.10	5.29	4.60	4.01	50
51	17.46	15.00	12.92	11.15	9.64	8.35	7.25	6.31	5.50	4.80	4.20	51
52	17.43	15.05	13.03	11.30	9.82	8.55	7.47	6.53	5.72	5.02	4.41	52
53	17.40	15.10	13.14	11.45	10.01	8.76	7.68	6.75	5.94	5.24	4.63	53
54	17.37	15.15	13.25	11.61	10.20	8.97	7.91	6.98	6.18	5.47	4.86	54
55	17.33	15.20	13.36	11.77	10.39	9.19	8.14	7.22	6.42	5.72	5.10	55
56	17.30	15.26	13.48	11.93	10.58	9.41	8.38	7.47	6.67	5.97	5.36	56
57	17.28	15.31	13.60	12.10	10.79	9.63	8.62	7.73	6.94	6.24	5.62	57
58	17.26	15.37	13.72	12.27	11.00	9.87	8.88	8.00	7.22	6.52	5.91	58
59	17.24	15.44	13.85	12.45	11.22	10.12	9.15	8.28	7.51	6.82	6.21	59
60	17.24	15.52	14.00	12.65	11.45	10.38	9.43	8.58	7.82	7.14	6.52	60
61	17.25	15.61	14.15	12.85	11.69	10.66	9.73	8.90	8.15	7.47	6.87	61
62	17.27	15.71	14.31	13.07	11.95	10.95	10.04	9.23	8.49	7.83	7.23	62
63	17.31	15.82	14.49	13.29	12.22	11.25	10.37	9.58	8.86	8.21	7.62	63
64	17.35	15.94	14.68	13.53	12.50	11.57	10.72	9.95	9.25	8.61	8.03	64
65	17.40	16.07	14.87	13.79	12.80	11.90	11.09	10.34	9.66	9.04	8.47	65
66	17.46	16.21	15.08	14.05	13.11	12.26	11.47	10.76	10.10	9.49	8.94	66
67	17.53	16.36	15.30	14.32	13.44	12.62	11.88	11.19	10.56	9.98	9.44	67
68	17.60	16.51	15.52	14.61	13.77	13.00	12.30	11.64	11.04	10.48	9.97	68
69	17.67	16.66	15.74	14.90	14.12	13.40	12.73	12.12	11.55	11.02	10.53	69
70	17.74	16.82	15.97	15.19	14.47	13.81	13.19	12.62	12.09	11.59	11.13	70

Table 25   Multipliers for loss of pension commencing age 75 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	14.52	9.46	6.18	4.06	2.67	1.76	1.17	0.78	0.52	0.35	0.23	0
1	14.50	9.49	6.24	4.11	2.72	1.81	1.20	0.80	0.54	0.36	0.24	1
2	14.41	9.48	6.26	4.15	2.76	1.84	1.23	0.83	0.56	0.38	0.26	2
3	14.31	9.47	6.29	4.19	2.80	1.88	1.26	0.85	0.58	0.39	0.27	3
4	14.22	9.46	6.31	4.23	2.84	1.91	1.29	0.88	0.60	0.41	0.28	4
5	14.12	9.44	6.33	4.26	2.88	1.95	1.33	0.90	0.62	0.42	0.29	5
6	14.03	9.43	6.36	4.30	2.92	1.99	1.36	0.93	0.64	0.44	0.30	6
7	13.93	9.41	6.38	4.34	2.96	2.03	1.39	0.96	0.66	0.46	0.32	7
8	13.84	9.40	6.40	4.38	3.00	2.06	1.42	0.99	0.68	0.48	0.33	8
9	13.74	9.38	6.42	4.41	3.04	2.10	1.46	1.01	0.71	0.49	0.35	9
10	13.65	9.36	6.45	4.45	3.08	2.14	1.49	1.04	0.73	0.51	0.36	10
11	13.56	9.35	6.47	4.49	3.13	2.18	1.53	1.07	0.76	0.53	0.38	11
12	13.46	9.33	6.49	4.53	3.17	2.22	1.57	1.11	0.78	0.56	0.40	12
13	13.37	9.32	6.51	4.57	3.21	2.27	1.60	1.14	0.81	0.58	0.41	13
14	13.27	9.30	6.53	4.61	3.26	2.31	1.64	1.17	0.84	0.60	0.43	14
15	13.18	9.28	6.56	4.65	3.30	2.35	1.68	1.20	0.87	0.62	0.45	15
16	13.09	9.27	6.58	4.69	3.35	2.40	1.72	1.24	0.90	0.65	0.47	16
17	13.00	9.25	6.60	4.73	3.39	2.44	1.76	1.28	0.93	0.67	0.49	17
18	12.91	9.24	6.63	4.77	3.44	2.49	1.81	1.31	0.96	0.70	0.51	18
19	12.83	9.22	6.65	4.81	3.49	2.54	1.85	1.35	0.99	0.73	0.54	19
20	12.74	9.21	6.67	4.85	3.54	2.58	1.89	1.39	1.02	0.76	0.56	20
21	12.66	9.19	6.70	4.89	3.59	2.63	1.94	1.43	1.06	0.79	0.59	21
22	12.57	9.18	6.72	4.94	3.64	2.68	1.99	1.47	1.10	0.82	0.61	22
23	12.49	9.17	6.75	4.98	3.69	2.74	2.04	1.52	1.13	0.85	0.64	23
24	12.41	9.16	6.77	5.03	3.74	2.79	2.08	1.56	1.17	0.88	0.67	24
25	12.32	9.14	6.80	5.07	3.79	2.84	2.13	1.61	1.21	0.92	0.70	25
26	12.24	9.12	6.82	5.11	3.84	2.89	2.19	1.66	1.26	0.96	0.73	26
27	12.16	9.11	6.85	5.16	3.90	2.95	2.24	1.70	1.30	0.99	0.76	27
28	12.08	9.10	6.87	5.21	3.95	3.01	2.29	1.75	1.34	1.03	0.79	28
29	12.00	9.09	6.90	5.25	4.01	3.07	2.35	1.81	1.39	1.07	0.83	29
30	11.92	9.08	6.93	5.30	4.06	3.12	2.41	1.86	1.44	1.12	0.87	30
31	11.85	9.06	6.95	5.35	4.12	3.18	2.47	1.91	1.49	1.16	0.91	31
32	11.77	9.05	6.98	5.39	4.18	3.25	2.53	1.97	1.54	1.21	0.95	32
33	11.69	9.04	7.01	5.44	4.24	3.31	2.59	2.03	1.59	1.25	0.99	33
34	11.62	9.03	7.03	5.49	4.30	3.37	2.65	2.09	1.65	1.30	1.03	34
35	11.54	9.02	7.06	5.54	4.36	3.44	2.72	2.15	1.71	1.36	1.08	35
36	11.46	9.00	7.09	5.59	4.42	3.50	2.78	2.21	1.76	1.41	1.13	36
37	11.39	8.99	7.11	5.64	4.48	3.57	2.85	2.28	1.83	1.47	1.18	37
38	11.32	8.98	7.14	5.69	4.55	3.64	2.92	2.35	1.89	1.52	1.23	38
39	11.25	8.97	7.17	5.74	4.61	3.71	2.99	2.42	1.96	1.59	1.29	39
40	11.18	8.96	7.20	5.80	4.68	3.78	3.06	2.49	2.02	1.65	1.35	40
41	11.11	8.95	7.23	5.85	4.75	3.86	3.14	2.56	2.09	1.72	1.41	41
42	11.04	8.94	7.26	5.91	4.81	3.93	3.22	2.64	2.17	1.78	1.47	42
43	10.97	8.94	7.29	5.96	4.89	4.01	3.30	2.72	2.24	1.86	1.54	43
44	10.91	8.93	7.33	6.02	4.96	4.09	3.38	2.80	2.32	1.93	1.61	44
45	10.85	8.93	7.36	6.08	5.03	4.17	3.47	2.89	2.41	2.01	1.68	45
46	10.79	8.93	7.40	6.14	5.11	4.26	3.56	2.97	2.49	2.09	1.76	46
47	10.74	8.93	7.44	6.21	5.19	4.35	3.65	3.07	2.58	2.18	1.84	47
48	10.69	8.93	7.48	6.27	5.27	4.44	3.74	3.16	2.68	2.27	1.93	48
49	10.64	8.94	7.53	6.35	5.36	4.54	3.84	3.26	2.78	2.36	2.02	49
50	10.60	8.95	7.57	6.42	5.45	4.64	3.95	3.37	2.88	2.47	2.11	50
51	10.57	8.97	7.63	6.50	5.54	4.74	4.06	3.48	2.99	2.57	2.22	51
52	10.54	8.99	7.69	6.58	5.64	4.85	4.17	3.60	3.10	2.68	2.32	52
53	10.52	9.02	7.75	6.67	5.75	4.96	4.29	3.72	3.22	2.80	2.44	53
54	10.49	9.04	7.81	6.75	5.85	5.08	4.41	3.84	3.35	2.92	2.56	54
55	10.47	9.07	7.87	6.84	5.96	5.20	4.54	3.97	3.48	3.05	2.68	55
56	10.44	9.09	7.93	6.93	6.07	5.32	4.67	4.10	3.61	3.19	2.81	56
57	10.41	9.11	7.99	7.02	6.18	5.44	4.80	4.24	3.75	3.33	2.95	57
58	10.39	9.14	8.06	7.11	6.29	5.57	4.94	4.39	3.90	3.47	3.10	58
59	10.37	9.17	8.13	7.21	6.41	5.70	5.08	4.54	4.05	3.63	3.25	59
60	10.36	9.21	8.20	7.32	6.53	5.84	5.23	4.70	4.22	3.79	3.41	60
61	10.36	9.26	8.29	7.43	6.67	6.00	5.40	4.87	4.39	3.97	3.59	61
62	10.37	9.32	8.39	7.56	6.82	6.16	5.57	5.05	4.58	4.16	3.78	62
63	10.40	9.39	8.49	7.69	6.98	6.34	5.76	5.24	4.78	4.36	3.99	63
64	10.43	9.47	8.61	7.84	7.15	6.52	5.96	5.45	5.00	4.58	4.21	64
65	10.48	9.56	8.74	8.00	7.33	6.72	6.17	5.68	5.23	4.82	4.44	65
66	10.53	9.66	8.87	8.16	7.52	6.93	6.40	5.91	5.47	5.07	4.70	66
67	10.59	9.77	9.02	8.33	7.71	7.15	6.63	6.16	5.73	5.33	4.97	67
68	10.65	9.87	9.16	8.51	7.92	7.38	6.88	6.42	6.00	5.61	5.25	68
69	10.72	9.99	9.32	8.70	8.14	7.62	7.14	6.70	6.29	5.91	5.56	69

continued

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Table 25   Multipliers for loss of pension commencing age 75 (males) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
70	10.80	10.11	9.48	8.90	8.36	7.87	7.41	6.99	6.60	6.23	5.89	70
71	10.88	10.25	9.66	9.11	8.61	8.14	7.71	7.30	6.93	6.58	6.25	71
72	10.99	10.41	9.86	9.35	8.88	8.44	8.03	7.65	7.29	6.96	6.65	72
73	11.14	10.60	10.09	9.63	9.19	8.78	8.40	8.04	7.70	7.39	7.09	73
74	11.33	10.83	10.37	9.94	9.54	9.16	8.81	8.48	8.16	7.87	7.59	74
75	11.57	11.13	10.71	10.32	9.95	9.61	9.29	8.98	8.70	8.42	8.17	75

Table 26   Multipliers for loss of pension commencing age 75 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	17.05	11.07	7.22	4.72	3.10	2.04	1.35	0.90	0.60	0.40	0.27	0
1	17.03	11.12	7.29	4.79	3.16	2.10	1.39	0.93	0.62	0.42	0.28	1
2	16.94	11.12	7.33	4.84	3.21	2.14	1.43	0.96	0.64	0.43	0.29	2
3	16.85	11.12	7.36	4.89	3.26	2.18	1.47	0.99	0.67	0.45	0.31	3
4	16.76	11.12	7.40	4.94	3.31	2.23	1.50	1.02	0.69	0.47	0.32	4
5	16.67	11.11	7.44	4.99	3.36	2.27	1.54	1.05	0.72	0.49	0.34	5
6	16.58	11.11	7.47	5.04	3.41	2.32	1.58	1.08	0.74	0.51	0.35	6
7	16.49	11.11	7.51	5.09	3.47	2.37	1.62	1.11	0.77	0.53	0.37	7
8	16.40	11.11	7.55	5.15	3.52	2.42	1.66	1.15	0.79	0.55	0.38	8
9	16.31	11.10	7.58	5.20	3.57	2.46	1.70	1.18	0.82	0.57	0.40	9
10	16.22	11.10	7.62	5.25	3.63	2.51	1.75	1.22	0.85	0.60	0.42	10
11	16.14	11.10	7.66	5.30	3.68	2.57	1.79	1.26	0.88	0.62	0.44	11
12	16.05	11.09	7.70	5.35	3.74	2.62	1.84	1.29	0.91	0.65	0.46	12
13	15.96	11.09	7.73	5.41	3.79	2.67	1.88	1.33	0.95	0.67	0.48	13
14	15.87	11.09	7.77	5.46	3.85	2.72	1.93	1.37	0.98	0.70	0.50	14
15	15.78	11.08	7.81	5.52	3.91	2.78	1.98	1.42	1.02	0.73	0.53	15
16	15.70	11.08	7.84	5.57	3.97	2.84	2.03	1.46	1.05	0.76	0.55	16
17	15.61	11.08	7.88	5.63	4.03	2.89	2.08	1.50	1.09	0.79	0.58	17
18	15.53	11.07	7.92	5.68	4.09	2.95	2.14	1.55	1.13	0.82	0.60	18
19	15.44	11.07	7.96	5.74	4.15	3.01	2.19	1.60	1.17	0.86	0.63	19
20	15.36	11.07	8.00	5.80	4.22	3.07	2.25	1.65	1.21	0.89	0.66	20
21	15.27	11.06	8.04	5.86	4.28	3.14	2.30	1.70	1.25	0.93	0.69	21
22	15.19	11.06	8.08	5.91	4.34	3.20	2.36	1.75	1.30	0.97	0.72	22
23	15.10	11.06	8.12	5.97	4.41	3.26	2.42	1.80	1.34	1.00	0.75	23
24	15.02	11.05	8.15	6.03	4.48	3.33	2.48	1.86	1.39	1.05	0.79	24
25	14.94	11.05	8.19	6.09	4.54	3.40	2.55	1.91	1.44	1.09	0.82	25
26	14.85	11.04	8.23	6.15	4.61	3.47	2.61	1.97	1.49	1.13	0.86	26
27	14.77	11.04	8.27	6.21	4.68	3.54	2.68	2.03	1.55	1.18	0.90	27
28	14.69	11.04	8.31	6.28	4.75	3.61	2.74	2.09	1.60	1.23	0.94	28
29	14.61	11.03	8.35	6.34	4.82	3.68	2.81	2.16	1.66	1.28	0.99	29
30	14.53	11.03	8.39	6.40	4.90	3.75	2.89	2.22	1.72	1.33	1.03	30
31	14.45	11.02	8.43	6.46	4.97	3.83	2.96	2.29	1.78	1.38	1.08	31
32	14.37	11.02	8.47	6.53	5.04	3.91	3.03	2.36	1.84	1.44	1.13	32
33	14.29	11.01	8.51	6.59	5.12	3.99	3.11	2.43	1.91	1.50	1.18	33
34	14.21	11.01	8.55	6.66	5.20	4.07	3.19	2.51	1.97	1.56	1.23	34
35	14.13	11.01	8.59	6.73	5.28	4.15	3.27	2.58	2.04	1.62	1.29	35
36	14.05	11.00	8.63	6.79	5.36	4.23	3.35	2.66	2.12	1.69	1.35	36
37	13.98	11.00	8.68	6.86	5.44	4.32	3.44	2.74	2.19	1.76	1.41	37
38	13.90	11.00	8.72	6.93	5.52	4.41	3.53	2.83	2.27	1.83	1.47	38
39	13.83	10.99	8.76	7.00	5.60	4.50	3.62	2.91	2.35	1.90	1.54	39
40	13.75	10.99	8.81	7.07	5.69	4.59	3.71	3.00	2.44	1.98	1.61	40
41	13.68	10.99	8.85	7.14	5.78	4.68	3.80	3.10	2.52	2.06	1.69	41
42	13.61	10.99	8.90	7.22	5.87	4.78	3.90	3.19	2.61	2.15	1.77	42
43	13.54	11.00	8.95	7.29	5.96	4.88	4.00	3.29	2.71	2.23	1.85	43
44	13.48	11.00	8.99	7.37	6.05	4.98	4.11	3.39	2.81	2.33	1.93	44
45	13.42	11.00	9.04	7.45	6.15	5.09	4.21	3.50	2.91	2.42	2.02	45
46	13.36	11.01	9.10	7.53	6.25	5.19	4.32	3.61	3.02	2.52	2.12	46
47	13.30	11.02	9.15	7.62	6.35	5.30	4.44	3.72	3.13	2.63	2.22	47
48	13.24	11.03	9.21	7.70	6.45	5.42	4.56	3.84	3.24	2.74	2.32	48
49	13.19	11.05	9.27	7.79	6.56	5.54	4.68	3.96	3.36	2.86	2.43	49
50	13.14	11.06	9.33	7.88	6.67	5.66	4.81	4.09	3.49	2.98	2.55	50
51	13.10	11.08	9.40	7.98	6.79	5.79	4.94	4.23	3.62	3.11	2.67	51
52	13.06	11.11	9.46	8.08	6.91	5.92	5.08	4.37	3.76	3.24	2.80	52
53	13.02	11.13	9.53	8.18	7.03	6.05	5.22	4.51	3.90	3.38	2.93	53
54	12.98	11.16	9.60	8.28	7.15	6.19	5.37	4.66	4.05	3.53	3.08	54
55	12.94	11.18	9.67	8.38	7.28	6.33	5.52	4.81	4.21	3.68	3.23	55
56	12.91	11.20	9.74	8.49	7.41	6.48	5.67	4.97	4.37	3.84	3.38	56
57	12.87	11.23	9.82	8.60	7.54	6.62	5.83	5.14	4.53	4.01	3.55	57
58	12.84	11.26	9.89	8.71	7.68	6.78	5.99	5.31	4.71	4.18	3.72	58
59	12.81	11.30	9.98	8.83	7.82	6.94	6.17	5.49	4.89	4.37	3.90	59
60	12.79	11.34	10.06	8.95	7.97	7.11	6.35	5.68	5.09	4.56	4.10	60
61	12.78	11.39	10.16	9.08	8.13	7.29	6.54	5.88	5.29	4.77	4.30	61
62	12.78	11.44	10.26	9.22	8.29	7.47	6.74	6.09	5.51	4.99	4.53	62
63	12.79	11.51	10.38	9.37	8.47	7.67	6.95	6.31	5.74	5.22	4.76	63
64	12.80	11.58	10.49	9.52	8.65	7.88	7.18	6.55	5.98	5.47	5.01	64
65	12.82	11.66	10.62	9.69	8.85	8.09	7.41	6.80	6.24	5.74	5.28	65
66	12.84	11.74	10.75	9.86	9.05	8.32	7.66	7.06	6.51	6.01	5.56	66
67	12.87	11.83	10.89	10.03	9.26	8.55	7.91	7.33	6.79	6.31	5.86	67
68	12.90	11.91	11.02	10.21	9.47	8.79	8.17	7.61	7.09	6.61	6.18	68
69	12.92	12.00	11.15	10.38	9.68	9.03	8.44	7.90	7.40	6.94	6.51	69

continued

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Table 26   Multipliers for loss of pension commencing age 75 (females) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
70	12.94	12.07	11.29	10.56	9.90	9.28	8.72	8.20	7.72	7.27	6.86	70
71	12.95	12.16	11.42	10.74	10.12	9.54	9.01	8.51	8.05	7.63	7.23	71
72	12.98	12.25	11.57	10.94	10.36	9.82	9.32	8.85	8.41	8.01	7.63	72
73	13.03	12.36	11.74	11.16	10.62	10.12	9.65	9.21	8.81	8.42	8.07	73
74	13.11	12.50	11.94	11.41	10.91	10.45	10.02	9.62	9.24	8.88	8.55	74
75	13.24	12.69	12.18	11.71	11.26	10.84	10.45	10.08	9.73	9.40	9.10	75

Table 27 Discounting factors for term certain

Factor to discount value of multiplier for a period of deferment

Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	0.9950	0.9901	0.9852	0.9804	0.9756	0.9709	0.9662	0.9615	0.9569	0.9524	1
2	0.9901	0.9803	0.9707	0.9612	0.9518	0.9426	0.9335	0.9246	0.9157	0.9070	2
3	0.9851	0.9706	0.9563	0.9423	0.9286	0.9151	0.9019	0.8890	0.8763	0.8638	3
4	0.9802	0.9610	0.9422	0.9238	0.9060	0.8885	0.8714	0.8548	0.8386	0.8227	4
5	0.9754	0.9515	0.9283	0.9057	0.8839	0.8626	0.8420	0.8219	0.8025	0.7835	5
6	0.9705	0.9420	0.9145	0.8880	0.8623	0.8375	0.8135	0.7903	0.7679	0.7462	6
7	0.9657	0.9327	0.9010	0.8706	0.8413	0.8131	0.7860	0.7599	0.7348	0.7107	7
8	0.9609	0.9235	0.8877	0.8535	0.8207	0.7894	0.7594	0.7307	0.7032	0.6768	8
9	0.9561	0.9143	0.8746	0.8368	0.8007	0.7664	0.7337	0.7026	0.6729	0.6446	9
10	0.9513	0.9053	0.8617	0.8203	0.7812	0.7441	0.7089	0.6756	0.6439	0.6139	10
11	0.9466	0.8963	0.8489	0.8043	0.7621	0.7224	0.6849	0.6496	0.6162	0.5847	11
12	0.9419	0.8874	0.8364	0.7885	0.7436	0.7014	0.6618	0.6246	0.5897	0.5568	12
13	0.9372	0.8787	0.8240	0.7730	0.7254	0.6810	0.6394	0.6006	0.5643	0.5303	13
14	0.9326	0.8700	0.8118	0.7579	0.7077	0.6611	0.6178	0.5775	0.5400	0.5051	14
15	0.9279	0.8613	0.7999	0.7430	0.6905	0.6419	0.5969	0.5553	0.5167	0.4810	15
16	0.9233	0.8528	0.7880	0.7284	0.6736	0.6232	0.5767	0.5339	0.4945	0.4581	16
17	0.9187	0.8444	0.7764	0.7142	0.6572	0.6050	0.5572	0.5134	0.4732	0.4363	17
18	0.9141	0.8360	0.7649	0.7002	0.6412	0.5874	0.5384	0.4936	0.4528	0.4155	18
19	0.9096	0.8277	0.7536	0.6864	0.6255	0.5703	0.5202	0.4746	0.4333	0.3957	19
20	0.9051	0.8195	0.7425	0.6730	0.6103	0.5537	0.5026	0.4564	0.4146	0.3769	20
21	0.9006	0.8114	0.7315	0.6598	0.5954	0.5375	0.4856	0.4388	0.3968	0.3589	21
22	0.8961	0.8034	0.7207	0.6468	0.5809	0.5219	0.4692	0.4220	0.3797	0.3418	22
23	0.8916	0.7954	0.7100	0.6342	0.5667	0.5067	0.4533	0.4057	0.3634	0.3256	23
24	0.8872	0.7876	0.6995	0.6217	0.5529	0.4919	0.4380	0.3901	0.3477	0.3101	24
25	0.8828	0.7798	0.6892	0.6095	0.5394	0.4776	0.4231	0.3751	0.3327	0.2953	25
26	0.8784	0.7720	0.6790	0.5976	0.5262	0.4637	0.4088	0.3607	0.3184	0.2812	26
27	0.8740	0.7644	0.6690	0.5859	0.5134	0.4502	0.3950	0.3468	0.3047	0.2678	27
28	0.8697	0.7568	0.6591	0.5744	0.5009	0.4371	0.3817	0.3335	0.2916	0.2551	28
29	0.8653	0.7493	0.6494	0.5631	0.4887	0.4243	0.3687	0.3207	0.2790	0.2429	29
30	0.8610	0.7419	0.6398	0.5521	0.4767	0.4120	0.3563	0.3083	0.2670	0.2314	30
31	0.8567	0.7346	0.6303	0.5412	0.4651	0.4000	0.3442	0.2965	0.2555	0.2204	31
32	0.8525	0.7273	0.6210	0.5306	0.4538	0.3883	0.3326	0.2851	0.2445	0.2099	32
33	0.8482	0.7201	0.6118	0.5202	0.4427	0.3770	0.3213	0.2741	0.2340	0.1999	33
34	0.8440	0.7130	0.6028	0.5100	0.4319	0.3660	0.3105	0.2636	0.2239	0.1904	34
35	0.8398	0.7059	0.5939	0.5000	0.4214	0.3554	0.3000	0.2534	0.2143	0.1813	35
36	0.8356	0.6989	0.5851	0.4902	0.4111	0.3450	0.2898	0.2437	0.2050	0.1727	36
37	0.8315	0.6920	0.5764	0.4806	0.4011	0.3350	0.2800	0.2343	0.1962	0.1644	37
38	0.8274	0.6852	0.5679	0.4712	0.3913	0.3252	0.2706	0.2253	0.1878	0.1566	38
39	0.8232	0.6784	0.5595	0.4619	0.3817	0.3158	0.2614	0.2166	0.1797	0.1491	39
40	0.8191	0.6717	0.5513	0.4529	0.3724	0.3066	0.2526	0.2083	0.1719	0.1420	40
41	0.8151	0.6650	0.5431	0.4440	0.3633	0.2976	0.2440	0.2003	0.1645	0.1353	41
42	0.8110	0.6584	0.5351	0.4353	0.3545	0.2890	0.2358	0.1926	0.1574	0.1288	42
43	0.8070	0.6519	0.5272	0.4268	0.3458	0.2805	0.2278	0.1852	0.1507	0.1227	43
44	0.8030	0.6454	0.5194	0.4184	0.3374	0.2724	0.2201	0.1780	0.1442	0.1169	44
45	0.7990	0.6391	0.5117	0.4102	0.3292	0.2644	0.2127	0.1712	0.1380	0.1113	45
46	0.7950	0.6327	0.5042	0.4022	0.3211	0.2567	0.2055	0.1646	0.1320	0.1060	46
47	0.7910	0.6265	0.4967	0.3943	0.3133	0.2493	0.1985	0.1583	0.1263	0.1009	47
48	0.7871	0.6203	0.4894	0.3865	0.3057	0.2420	0.1918	0.1522	0.1209	0.0961	48
49	0.7832	0.6141	0.4821	0.3790	0.2982	0.2350	0.1853	0.1463	0.1157	0.0916	49
50	0.7793	0.6080	0.4750	0.3715	0.2909	0.2281	0.1791	0.1407	0.1107	0.0872	50
51	0.7754	0.6020	0.4680	0.3642	0.2838	0.2215	0.1730	0.1353	0.1059	0.0831	51
52	0.7716	0.5961	0.4611	0.3571	0.2769	0.2150	0.1671	0.1301	0.1014	0.0791	52
53	0.7677	0.5902	0.4543	0.3501	0.2702	0.2088	0.1615	0.1251	0.0970	0.0753	53
54	0.7639	0.5843	0.4475	0.3432	0.2636	0.2027	0.1560	0.1203	0.0928	0.0717	54
55	0.7601	0.5785	0.4409	0.3365	0.2572	0.1968	0.1508	0.1157	0.0888	0.0683	55
56	0.7563	0.5728	0.4344	0.3299	0.2509	0.1910	0.1457	0.1112	0.0850	0.0651	56
57	0.7525	0.5671	0.4280	0.3234	0.2448	0.1855	0.1407	0.1069	0.0814	0.0620	57
58	0.7488	0.5615	0.4217	0.3171	0.2388	0.1801	0.1360	0.1028	0.0778	0.0590	58
59	0.7451	0.5560	0.4154	0.3109	0.2330	0.1748	0.1314	0.0989	0.0745	0.0562	59
60	0.7414	0.5504	0.4093	0.3048	0.2273	0.1697	0.1269	0.0951	0.0713	0.0535	60
61	0.7377	0.5450	0.4032	0.2988	0.2217	0.1648	0.1226	0.0914	0.0682	0.0510	61
62	0.7340	0.5396	0.3973	0.2929	0.2163	0.1600	0.1185	0.0879	0.0653	0.0486	62
63	0.7304	0.5343	0.3914	0.2872	0.2111	0.1553	0.1145	0.0845	0.0625	0.0462	63
64	0.7267	0.5290	0.3856	0.2816	0.2059	0.1508	0.1106	0.0813	0.0598	0.0440	64
65	0.7231	0.5237	0.3799	0.2761	0.2009	0.1464	0.1069	0.0781	0.0572	0.0419	65
66	0.7195	0.5185	0.3743	0.2706	0.1960	0.1421	0.1033	0.0751	0.0547	0.0399	66
67	0.7159	0.5134	0.3688	0.2653	0.1912	0.1380	0.0998	0.0722	0.0524	0.0380	67
68	0.7124	0.5083	0.3633	0.2601	0.1865	0.1340	0.0964	0.0695	0.0501	0.0362	68
69	0.7088	0.5033	0.3580	0.2550	0.1820	0.1301	0.0931	0.0668	0.0480	0.0345	69
70	0.7053	0.4983	0.3527	0.2500	0.1776	0.1263	0.0900	0.0642	0.0459	0.0329	70

continued

Table 27   Discounting factors for term certain *continued*

Factor to discount value of multiplier for a period of deferment

Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
71	0.7018	0.4934	0.3475	0.2451	0.1732	0.1226	0.0869	0.0617	0.0439	0.0313	71
72	0.6983	0.4885	0.3423	0.2403	0.1690	0.1190	0.0840	0.0594	0.0420	0.0298	72
73	0.6948	0.4837	0.3373	0.2356	0.1649	0.1156	0.0812	0.0571	0.0402	0.0284	73
74	0.6914	0.4789	0.3323	0.2310	0.1609	0.1122	0.0784	0.0549	0.0385	0.0270	74
75	0.6879	0.4741	0.3274	0.2265	0.1569	0.1089	0.0758	0.0528	0.0368	0.0258	75
76	0.6845	0.4694	0.3225	0.2220	0.1531	0.1058	0.0732	0.0508	0.0353	0.0245	76
77	0.6811	0.4648	0.3178	0.2177	0.1494	0.1027	0.0707	0.0488	0.0337	0.0234	77
78	0.6777	0.4602	0.3131	0.2134	0.1457	0.0997	0.0683	0.0469	0.0323	0.0222	78
79	0.6743	0.4556	0.3084	0.2092	0.1422	0.0968	0.0660	0.0451	0.0309	0.0212	79
80	0.6710	0.4511	0.3039	0.2051	0.1387	0.0940	0.0638	0.0434	0.0296	0.0202	80

Table 28 Multipliers for pecuniary loss for term certain

Multiplier for regular frequent payments for a term certain at rate of return of

Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	1
2	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	2
3	2.98	2.96	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	3
4	3.96	3.92	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	4
5	4.94	4.88	4.82	4.76	4.70	4.65	4.59	4.54	4.49	4.44	5
6	5.91	5.82	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	6
7	6.88	6.76	6.65	6.54	6.43	6.32	6.22	6.12	6.02	5.93	7
8	7.84	7.69	7.54	7.40	7.26	7.12	6.99	6.87	6.74	6.62	8
9	8.80	8.61	8.42	8.24	8.07	7.90	7.74	7.58	7.43	7.28	9
10	9.75	9.52	9.29	9.07	8.86	8.66	8.46	8.27	8.09	7.91	10
11	10.70	10.42	10.15	9.88	9.63	9.39	9.16	8.93	8.72	8.51	11
12	11.65	11.31	10.99	10.68	10.39	10.10	9.83	9.57	9.32	9.08	12
13	12.59	12.19	11.82	11.46	11.12	10.79	10.48	10.18	9.90	9.63	13
14	13.52	13.07	12.64	12.23	11.84	11.46	11.11	10.77	10.45	10.14	14
15	14.45	13.93	13.44	12.98	12.54	12.12	11.72	11.34	10.98	10.64	15
16	15.38	14.79	14.24	13.71	13.22	12.75	12.30	11.88	11.48	11.11	16
17	16.30	15.64	15.02	14.43	13.88	13.36	12.87	12.41	11.97	11.55	17
18	17.22	16.48	15.79	15.14	14.53	13.96	13.42	12.91	12.43	11.98	18
19	18.13	17.31	16.55	15.83	15.17	14.54	13.95	13.39	12.87	12.38	19
20	19.03	18.14	17.30	16.51	15.78	15.10	14.46	13.86	13.30	12.77	20
21	19.94	18.95	18.03	17.18	16.39	15.65	14.95	14.31	13.70	13.14	21
22	20.84	19.76	18.76	17.83	16.97	16.17	15.43	14.74	14.09	13.49	22
23	21.73	20.56	19.48	18.47	17.55	16.69	15.89	15.15	14.46	13.82	23
24	22.62	21.35	20.18	19.10	18.11	17.19	16.34	15.55	14.82	14.14	24
25	23.50	22.13	20.87	19.72	18.65	17.67	16.77	15.93	15.16	14.44	25
26	24.38	22.91	21.56	20.32	19.19	18.14	17.18	16.30	15.48	14.73	26
27	25.26	23.68	22.23	20.91	19.71	18.60	17.59	16.65	15.80	15.01	27
28	26.13	24.44	22.90	21.49	20.21	19.04	17.97	16.99	16.09	15.27	28
29	27.00	25.19	23.55	22.06	20.71	19.47	18.35	17.32	16.38	15.52	29
30	27.86	25.94	24.20	22.62	21.19	19.89	18.71	17.64	16.65	15.75	30
31	28.72	26.67	24.83	23.17	21.66	20.30	19.06	17.94	16.91	15.98	31
32	29.58	27.41	25.46	23.70	22.12	20.69	19.40	18.23	17.16	16.19	32
33	30.43	28.13	26.07	24.23	22.57	21.08	19.73	18.51	17.40	16.40	33
34	31.27	28.85	26.68	24.74	23.01	21.45	20.04	18.78	17.63	16.59	34
35	32.12	29.56	27.28	25.25	23.43	21.81	20.35	19.04	17.85	16.78	35
36	32.95	30.26	27.87	25.74	23.85	22.16	20.64	19.28	18.06	16.96	36
37	33.79	30.95	28.45	26.23	24.26	22.50	20.93	19.52	18.26	17.13	37
38	34.62	31.64	29.02	26.70	24.65	22.83	21.20	19.75	18.45	17.29	38
39	35.44	32.32	29.58	27.17	25.04	23.15	21.47	19.97	18.64	17.44	39
40	36.26	33.00	30.14	27.63	25.42	23.46	21.73	20.19	18.81	17.58	40
41	37.08	33.67	30.69	28.08	25.78	23.76	21.97	20.39	18.98	17.72	41
42	37.89	34.33	31.23	28.52	26.14	24.06	22.21	20.59	19.14	17.86	42
43	38.70	34.98	31.76	28.95	26.49	24.34	22.45	20.78	19.30	17.98	43
44	39.51	35.63	32.28	29.37	26.83	24.62	22.67	20.96	19.44	18.10	44
45	40.31	36.27	32.80	29.78	27.17	24.88	22.89	21.13	19.58	18.21	45
46	41.10	36.91	33.30	30.19	27.49	25.15	23.10	21.30	19.72	18.32	46
47	41.90	37.54	33.80	30.59	27.81	25.40	23.30	21.46	19.85	18.43	47
48	42.69	38.16	34.30	30.98	28.12	25.64	23.49	21.62	19.97	18.53	48
49	43.47	38.78	34.78	31.36	28.42	25.88	23.68	21.77	20.09	18.62	49
50	44.25	39.39	35.26	31.74	28.72	26.11	23.86	21.91	20.20	18.71	50
51	45.03	40.00	35.73	32.10	29.00	26.34	24.04	22.05	20.31	18.79	51
52	45.80	40.60	36.20	32.47	29.28	26.56	24.21	22.18	20.42	18.87	52
53	46.57	41.19	36.66	32.82	29.56	26.77	24.37	22.31	20.51	18.95	53
54	47.34	41.78	37.11	33.17	29.82	26.97	24.53	22.43	20.61	19.03	54
55	48.10	42.36	37.55	33.51	30.08	27.17	24.69	22.55	20.70	19.10	55
56	48.86	42.93	37.99	33.84	30.34	27.37	24.83	22.66	20.79	19.16	56
57	49.61	43.50	38.42	34.17	30.59	27.56	24.98	22.77	20.87	19.23	57
58	50.36	44.07	38.84	34.49	30.83	27.74	25.12	22.88	20.95	19.29	58
59	51.11	44.63	39.26	34.80	31.06	27.92	25.25	22.98	21.03	19.34	59
60	51.85	45.18	39.67	35.11	31.29	28.09	25.38	23.07	21.10	19.40	60
61	52.59	45.73	40.08	35.41	31.52	28.26	25.50	23.17	21.17	19.45	61
62	53.33	46.27	40.48	35.70	31.74	28.42	25.62	23.26	21.24	19.50	62
63	54.06	46.81	40.88	36.00	31.95	28.58	25.74	23.34	21.30	19.55	63
64	54.79	47.34	41.26	36.28	32.16	28.73	25.85	23.42	21.36	19.59	64
65	55.52	47.86	41.65	36.56	32.36	28.88	25.96	23.50	21.42	19.64	65
66	56.24	48.39	42.02	36.83	32.56	29.02	26.07	23.58	21.47	19.68	66
67	56.95	48.90	42.40	37.10	32.75	29.16	26.17	23.65	21.53	19.72	67
68	57.67	49.41	42.76	37.36	32.94	29.30	26.27	23.73	21.58	19.75	68
69	58.38	49.92	43.12	37.62	33.13	29.43	26.36	23.79	21.63	19.79	69
70	59.09	50.42	43.48	37.87	33.31	29.56	26.45	23.86	21.68	19.82	70

continued

Table 28   Multipliers for pecuniary loss for term certain *continued*

Multiplier for regular frequent payments for a term certain at rate of return of

Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
71	59.79	50.91	43.83	38.12	33.48	29.68	26.54	23.92	21.72	19.85	71
72	60.49	51.41	44.17	38.36	33.65	29.80	26.63	23.98	21.76	19.88	72
73	61.19	51.89	44.51	38.60	33.82	29.92	26.71	24.04	21.80	19.91	73
74	61.88	52.37	44.85	38.83	33.98	30.03	26.79	24.10	21.84	19.94	74
75	62.57	52.85	45.18	39.06	34.14	30.15	26.87	24.15	21.88	19.97	75
76	63.26	53.32	45.50	39.29	34.30	30.25	26.94	24.20	21.92	19.99	76
77	63.94	53.79	45.82	39.51	34.45	30.36	27.01	24.25	21.95	20.02	77
78	64.62	54.25	46.14	39.72	34.60	30.46	27.08	24.30	21.99	20.04	78
79	65.29	54.71	46.45	39.93	34.74	30.56	27.15	24.35	22.02	20.06	79
80	65.97	55.16	46.75	40.14	34.88	30.65	27.21	24.39	22.05	20.08	80

ACTUARIAL FORMULAE AND BASIS

The functions tabulated are:

Tables 1 and 2 $\qquad \bar{a}_x$

Tables 3 and 4 $\qquad \bar{a}_{x\,:\,\overline{50-x}|}$

Tables 5 and 6 $\qquad \bar{a}_{x\,:\,\overline{55-x}|}$

Tables 7 and 8 $\qquad \bar{a}_{x\,:\,\overline{60-x}|}$

Tables 9 and 10 $\qquad \bar{a}_{x\,:\,\overline{65-x}|}$

Tables 11 and 12 $\qquad \bar{a}_{x\,:\,\overline{70-x}|}$

Tables 13 and 14 $\qquad \bar{a}_{x\,:\,\overline{75-x}|}$

Tables 15 and 16 $\qquad _{(50-x)|}\bar{a}_x$

Tables 17 and 18 $\qquad _{(55-x)|}\bar{a}_x$

Tables 19 and 20 $\qquad _{(60-x)|}\bar{a}_x$

Tables 21 and 22 $\qquad _{(65-x)|}\bar{a}_x$

Tables 23 and 24 $\qquad _{(70-x)|}\bar{a}_x$

Tables 25 and 26 $\qquad _{(75-x)|}\bar{a}_x$

Table 27: $1 / (1+i)^n$
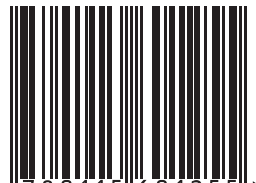
Table 28: $\bar{a}_{\overline{n|}}$

- Mortality assumptions for 2004-based official population projections for the United Kingdom.

- Loadings: none.

- Rate of return: as stated in the Tables.

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