



# Northern Ireland Civil Service Pension Scheme

## Summary of the assumptions used in the actuarial valuation as at 31 March 2020

This report is supplemental to the Advice on assumptions report dated 23 October 2023 and should be read in conjunction with that report. This report contains further details of the 'scheme-set' assumptions to be adopted for the actuarial valuation of the Northern Ireland Civil Service Pension Scheme as at 31 March 2020, including sample rates and values. The assumptions adopted at the previous valuation as at 31 March 2016 are set out in our Advice on assumptions report for that valuation, located at the following [Northern Ireland Civil Service Pension Scheme Actuarial Valuation as at 31 March 2016 | Department of Finance \(finance-ni.gov.uk\)](#).

### Mortality after retirement

Baseline mortality	Standard table	Adjustment
<b>Males</b>		
Members	S3NMA_H	86%
Dependants	S3DMA	100%
<b>Females</b>		
Members	S3NFA_H	107%
Dependants	S3DFA	116%

### Proportion commuted

	Classic	Non-Classic	2015 scheme
<b>Males and females</b>	9%	20%	20%



## Retirement ages

### Age retirement rates for members with full protection in Classic, Premium and Classic Plus

Age	Males	Females
50	0.02	0.02
51	0.02	0.02
52	0.02	0.02
53	0.02	0.02
54	0.02	0.02
55	0.05	0.05
56	0.05	0.05
57	0.05	0.05
58	0.05	0.05
59	0.09	0.09
60	0.27	0.30
61	0.14	0.17
62	0.13	0.19
63	0.14	0.19
64	0.27	0.26
65	0.40	0.31
66	0.23	0.17
67	0.20	0.21
68	0.19	0.14
69	0.19	0.19
70	1.00	1.00

Nuvos members with full protection are assumed to retire at age 65.

### Age retirement rates for new entrants to the 2015 scheme

Age	SPA 65		SPA 66		SPA 67		SPA 68	
	Males	Females	Males	Females	Males	Females	Males	Females
60	0.02	0.04	0.02	0.04	0.02	0.04	0.02	0.04
61	0.03	0.05	0.02	0.04	0.02	0.04	0.02	0.04
62	0.05	0.08	0.03	0.05	0.02	0.04	0.02	0.04
63	0.06	0.09	0.05	0.08	0.03	0.05	0.02	0.04
64	0.15	0.19	0.06	0.09	0.05	0.08	0.03	0.05
65	1.00	1.00	0.15	0.19	0.06	0.09	0.05	0.08
66	1.00	1.00	1.00	1.00	0.15	0.19	0.06	0.09
67	1.00	1.00	1.00	1.00	1.00	1.00	0.15	0.19
68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

## Age retirement rates for members with service in legacy (excluding Nuvos) and 2015 schemes

Age	SPA 65		SPA 66		SPA 67		SPA 68	
	Males	Females	Males	Females	Males	Females	Males	Females
57	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
58	0.05	0.05	0.05	0.05	0.05	0.05	0.03	0.03
59	0.09	0.09	0.09	0.09	0.09	0.09	0.05	0.05
60	0.27	0.30	0.27	0.30	0.27	0.30	0.15	0.15
61	0.14	0.17	0.14	0.17	0.14	0.17	0.09	0.11
62	0.13	0.19	0.13	0.19	0.10	0.15	0.07	0.10
63	0.14	0.19	0.14	0.19	0.11	0.15	0.07	0.10
64	0.27	0.26	0.06	0.07	0.05	0.07	0.04	0.05
65	1.00	1.00	0.16	0.24	0.06	0.07	0.05	0.07
66	1.00	1.00	1.00	1.00	0.16	0.24	0.06	0.07
67	1.00	1.00	1.00	1.00	1.00	1.00	0.16	0.24
68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

## Age retirement rates for members with service in Nuvos and 2015 schemes

Age	SPA 65		SPA 66		SPA 67		SPA 68	
	Males	Females	Males	Females	Males	Females	Males	Females
65	1.00	1.00	0.15	0.19	0.06	0.09	0.05	0.08
66	1.00	1.00	1.00	1.00	0.15	0.19	0.06	0.09
67	1.00	1.00	1.00	1.00	1.00	1.00	0.15	0.19
68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

## Rates of leaving service

Age	Males	Females
20	0.036	0.035
25	0.023	0.030
30	0.016	0.021
35	0.013	0.014
40	0.010	0.010
45	0.009	0.010
50	0.010	0.009
55	0.010	0.009
60	0.012	0.015
65	0.012	0.012

\*rates are zero if above the NPA of the relevant section

## Promotional pay increases

Age	Males*	Females*
20	115.2	115.2
25	139.0	139.0
30	163.7	163.7
35	182.5	182.5
40	194.7	194.7
45	201.8	201.8
50	206.5	206.5
55	210.0	210.0
60	211.9	211.9
65*	213.3	213.3

\*index starts at base of 100 at age 17

## Rates of ill-health retirement

Age	Males	Females
20	0.0002	0.0002
25	0.0002	0.0002
30	0.0004	0.0003
35	0.0010	0.0007
40	0.0016	0.0012
45	0.0026	0.0019
50	0.0041	0.0037
55	0.0073	0.0063
60	0.0116	0.0115
65*	0.0158	0.0162

\*rates are zero if above the NPA of the relevant section

In all scheme sections other than Classic, 50% of male ill-health retirements and 50% of female ill-health retirements are assumed to qualify for upper tier awards. There is a single tier for ill-health retirements in Classic so no assumption is needed.

## Mortality before retirement

Age	Males	Females
20	0.0003	0.0001
25	0.0003	0.0001
30	0.0004	0.0002
35	0.0004	0.0003
40	0.0006	0.0004
45	0.0009	0.0006
50	0.0012	0.0010
55	0.0020	0.0014
60	0.0031	0.0022
65	0.0049	0.0035

## Family statistics

### Proportion married or partnered at retirement for future pensioners

	Classic members	Non-Classic members
	Proportion married	Proportion married or partnered
Males	68%	73%
Females	50%	50%

### Proportion married or partnered for current pensioners (at the valuation date)

Age	Classic members		Non-Classic members	
	Males	Females	Males	Females
50	70%	51%	74%	53%
60	70%	51%	74%	53%
70	69%	41%	72%	42%
80	59%	20%	59%	20%
90	33%	5%	33%	5%

Male members are assumed to be 3 years older than their partners and female members are assumed to be 2 years younger than their partners.

**23 October 2023**