

Addendum to GAD guidance note "The Firefighters' Pension Scheme (Wales) 2015: Individual Cash Equivalent Transfers" dated 02 June 2015 in conjunction with GAD factor set "Actuarial Factors for Individual Cash Equivalent Transfers from 1 April 2015" dated 17 April 2015

Date: 26 May 2016

- 1.1 This addendum is addressed to the Welsh Government, in relation to Firefighters' Pension Schemes (Wales).
- 1.2 This is an addendum to the GAD guidance note "The Firefighters' Pension Scheme 2015 (Wales): Individual Cash Equivalent Transfers", dated 2 June 2015 ("the Guidance Note"). This addendum replaces the factor suite 'Actuarial Factors for Individual Cash Equivalent Transfers from 1 April 2015', dated 17 April 2015 ('the Factor Suite'), associated with the Guidance Note. It is essential that this addendum is read in conjunction with the Guidance Note.
- 1.3 The purpose of this addendum is to provide all tables of factors in the Factor Suite. The tables which have been updated are 3, 4, 5, 6, 7, 8, 9 and 10.
- 1.4 The implementation date of the new factors is **16 March 2016**. The factors in this addendum are effective from the implementation date.
- 1.5 The new factors provided in this addendum are in the same format as those in the Factor Suite.
- 1.6 Please note that the examples in the Guidance Note have not been updated for the new factors in this addendum. However, the examples in the Guidance Note can still be referred to for the method to calculate the benefit applicable.
- 1.7 Tables of CETV factors are given for deferred pension age (DPA) 65, 66, 67 and 68. Where a member's DPA is not a whole number, the factors for the member's DPA should be found from the tables using straight-line interpolation. For example, a factor for DPA 66 years 7 months is determined using the formula: $(5/12) \times \text{Factor at DPA 66} + (7/12) \times \text{Factor at DPA 67}$.
- 1.8 Where an adjustment factor applies to a GMP, the GMP figure used should be the annual amount, including revaluation and deferred payment increment where relevant.
- 1.7 For the avoidance of doubt, the *Limitations* section in the Guidance Note also applies to this addendum.
- 1.8 We have not amended any factors to allow for HM Treasury's GMP interim solution. We described an adjustment to the calculations affected by that solution in our note 'GMP interim solution: Impact on calculations using actuarial factors', dated 1 March 2016. The adjustment explained there should be applied.

Table 3: Male - DPA 65

MALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.49	1.34	3.08	0.46
17	4.60	1.38	3.09	0.46
18	4.72	1.42	3.10	0.47
19	4.84	1.46	3.11	0.47
20	4.96	1.50	3.11	0.47
21	5.08	1.55	3.12	0.47
22	5.21	1.59	3.13	0.47
23	5.35	1.64	3.14	0.47
24	5.48	1.68	3.15	0.47
25	5.61	1.72	3.16	0.47
26	5.75	1.77	3.17	0.48
27	5.90	1.82	3.18	0.48
28	6.05	1.87	3.19	0.48
29	6.20	1.92	3.20	0.48
30	6.36	1.97	3.21	0.48
31	6.52	2.02	3.22	0.48
32	6.68	2.08	3.23	0.48
33	6.85	2.12	3.24	0.49
34	7.02	2.18	3.25	0.49
35	7.20	2.22	3.26	0.49
36	7.38	2.28	3.27	0.49
37	7.57	2.33	3.28	0.49
38	7.76	2.38	3.29	0.49
39	7.96	2.43	3.30	0.50
40	8.17	2.48	3.31	0.50
41	8.38	2.54	3.32	0.50
42	8.59	2.59	3.33	0.50
43	8.81	2.65	3.35	0.50
44	9.04	2.70	3.36	0.50
45	9.28	2.77	3.37	0.51
46	9.51	2.82	3.38	0.51
47	9.76	2.89	3.39	0.51
48	10.01	2.95	3.41	0.51
49	10.27	3.01	3.42	0.51
50	10.54	3.07	3.43	0.51
51	10.82	3.14	3.44	0.52
52	11.10	3.20	3.46	0.52
53	11.39	3.26	3.47	0.52
54	11.70	3.31	3.49	0.52
55	12.01	3.38	3.50	0.53
56	12.34	3.43	3.52	0.53
57	12.68	3.49	3.54	0.53
58	13.03	3.53	3.56	0.53
59	13.40	3.58	3.58	0.54
60	13.78	3.62	3.60	0.54
61	14.20	3.66	3.63	0.54
62	14.61	3.69	3.65	0.55
63	15.06	3.73	3.68	0.55
64	15.53	3.75	3.79	0.57
65	16.37	3.96	3.81	0.57
66	15.90	3.99	3.64	0.55
67	15.43	4.02	3.48	0.52
68	14.94	4.04	3.33	0.50
69	14.44	4.06	3.17	0.48
70	13.94	4.06	3.02	0.45
71	13.45	4.06	2.87	0.43
72	12.95	4.04	2.73	0.41
73	12.45	4.01	2.59	0.39
74	11.95	3.96	2.46	0.37

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Table 4: Female - DPA 65

FEMALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.82	0.69	-0.53	-1.86
17	4.94	0.70	-0.54	-1.89
18	5.06	0.72	-0.56	-1.96
19	5.20	0.74	-0.57	-2.00
20	5.32	0.76	-0.59	-2.07
21	5.46	0.78	-0.60	-2.10
22	5.60	0.80	-0.62	-2.17
23	5.74	0.83	-0.63	-2.21
24	5.89	0.85	-0.65	-2.28
25	6.03	0.87	-0.67	-2.35
26	6.19	0.90	-0.68	-2.38
27	6.35	0.91	-0.70	-2.45
28	6.51	0.94	-0.72	-2.52
29	6.67	0.96	-0.74	-2.59
30	6.84	0.99	-0.75	-2.63
31	7.01	1.02	-0.77	-2.70
32	7.19	1.04	-0.79	-2.77
33	7.37	1.06	-0.81	-2.84
34	7.56	1.09	-0.83	-2.91
35	7.76	1.11	-0.84	-2.94
36	7.95	1.14	-0.86	-3.01
37	8.16	1.17	-0.88	-3.08
38	8.37	1.18	-0.90	-3.15
39	8.58	1.21	-0.92	-3.22
40	8.80	1.23	-0.94	-3.29
41	9.03	1.26	-0.96	-3.36
42	9.27	1.28	-0.98	-3.43
43	9.50	1.30	-1.00	-3.50
44	9.75	1.33	-1.03	-3.61
45	10.01	1.34	-1.05	-3.68
46	10.27	1.37	-1.07	-3.75
47	10.53	1.39	-1.09	-3.82
48	10.81	1.41	-1.11	-3.89
49	11.09	1.42	-1.14	-3.99
50	11.38	1.45	-1.16	-4.06
51	11.69	1.46	-1.19	-4.17
52	12.01	1.47	-1.21	-4.24
53	12.32	1.49	-1.24	-4.34
54	12.66	1.49	-1.27	-4.45
55	13.01	1.50	-1.29	-4.52
56	13.37	1.51	-1.32	-4.62
57	13.74	1.52	-1.35	-4.73
58	14.13	1.51	-1.38	-4.83
59	14.53	1.51	-1.44	-5.04
60	14.95	1.51	-1.01	-3.68
61	15.38	1.50	-0.05	-2.79
62	15.82	1.50	0.95	-1.87
63	16.29	1.50	1.98	-0.92
64	16.78	1.49	3.05	0.07
65	17.54	1.56	3.51	0.53
66	17.09	1.54	3.34	0.50
67	16.63	1.53	3.18	0.48
68	16.16	1.51	3.01	0.45
69	15.68	1.48	2.85	0.43
70	15.19	1.46	2.68	0.40
71	14.70	1.42	2.53	0.38
72	14.20	1.39	2.37	0.36
73	13.69	1.34	2.22	0.33
74	13.18	1.29	2.07	0.31

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Table 5: Male - DPA 66

MALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.23	1.34	2.28	-0.23
17	4.35	1.38	2.28	-0.23
18	4.46	1.42	2.28	-0.23
19	4.57	1.46	2.29	-0.23
20	4.68	1.50	2.29	-0.23
21	4.81	1.55	2.29	-0.23
22	4.92	1.58	2.30	-0.23
23	5.04	1.63	2.30	-0.23
24	5.18	1.68	2.30	-0.23
25	5.30	1.72	2.31	-0.23
26	5.43	1.77	2.31	-0.23
27	5.57	1.81	2.31	-0.23
28	5.70	1.86	2.32	-0.23
29	5.85	1.92	2.32	-0.23
30	5.99	1.97	2.33	-0.23
31	6.14	2.01	2.33	-0.23
32	6.30	2.07	2.33	-0.23
33	6.46	2.12	2.34	-0.23
34	6.63	2.17	2.34	-0.23
35	6.79	2.22	2.34	-0.23
36	6.96	2.28	2.35	-0.24
37	7.13	2.32	2.35	-0.24
38	7.32	2.38	2.36	-0.24
39	7.50	2.42	2.36	-0.24
40	7.69	2.48	2.36	-0.24
41	7.89	2.53	2.37	-0.24
42	8.09	2.59	2.37	-0.24
43	8.30	2.64	2.38	-0.24
44	8.51	2.70	2.38	-0.24
45	8.73	2.76	2.39	-0.24
46	8.95	2.82	2.39	-0.24
47	9.19	2.88	2.39	-0.24
48	9.42	2.94	2.40	-0.24
49	9.67	3.00	2.40	-0.24
50	9.91	3.07	2.41	-0.24
51	10.17	3.13	2.41	-0.24
52	10.43	3.19	2.42	-0.24
53	10.71	3.25	2.42	-0.24
54	11.00	3.31	2.43	-0.24
55	11.29	3.37	2.44	-0.24
56	11.60	3.42	2.44	-0.24
57	11.91	3.48	2.45	-0.25
58	12.24	3.52	2.46	-0.25
59	12.58	3.57	2.47	-0.25
60	12.94	3.61	2.48	-0.25
61	13.32	3.66	2.49	-0.25
62	13.72	3.69	2.51	-0.25
63	14.14	3.72	2.52	-0.25
64	14.57	3.74	2.59	-0.26
65	15.03	3.77	3.19	0.05
66	15.90	3.99	3.64	0.55
67	15.43	4.02	3.48	0.52
68	14.94	4.04	3.33	0.50
69	14.44	4.06	3.17	0.48
70	13.94	4.06	3.02	0.45
71	13.45	4.06	2.87	0.43
72	12.95	4.04	2.73	0.41
73	12.45	4.01	2.59	0.39
74	11.95	3.96	2.46	0.37

Table 6: Female - DPA 66

FEMALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.55	0.68	-1.26	-2.52
17	4.68	0.70	-1.28	-2.56
18	4.81	0.72	-1.30	-2.60
19	4.92	0.74	-1.32	-2.64
20	5.05	0.76	-1.34	-2.68
21	5.17	0.78	-1.36	-2.72
22	5.31	0.80	-1.38	-2.76
23	5.44	0.83	-1.40	-2.80
24	5.58	0.85	-1.42	-2.84
25	5.72	0.86	-1.44	-2.88
26	5.86	0.89	-1.47	-2.94
27	6.02	0.91	-1.49	-2.98
28	6.17	0.94	-1.51	-3.02
29	6.32	0.96	-1.53	-3.06
30	6.48	0.99	-1.56	-3.12
31	6.64	1.02	-1.58	-3.16
32	6.81	1.03	-1.60	-3.20
33	6.99	1.06	-1.63	-3.26
34	7.16	1.09	-1.65	-3.30
35	7.35	1.11	-1.68	-3.36
36	7.53	1.13	-1.70	-3.40
37	7.72	1.16	-1.73	-3.46
38	7.92	1.18	-1.75	-3.50
39	8.12	1.21	-1.78	-3.56
40	8.33	1.22	-1.80	-3.60
41	8.55	1.25	-1.83	-3.66
42	8.76	1.28	-1.86	-3.72
43	8.99	1.30	-1.89	-3.78
44	9.22	1.32	-1.91	-3.82
45	9.46	1.34	-1.94	-3.88
46	9.70	1.37	-1.97	-3.94
47	9.96	1.38	-2.00	-4.00
48	10.21	1.40	-2.03	-4.06
49	10.49	1.42	-2.06	-4.12
50	10.76	1.44	-2.09	-4.18
51	11.04	1.45	-2.13	-4.26
52	11.34	1.47	-2.16	-4.32
53	11.64	1.48	-2.19	-4.38
54	11.96	1.49	-2.23	-4.46
55	12.29	1.50	-2.26	-4.52
56	12.62	1.50	-2.30	-4.60
57	12.98	1.51	-2.34	-4.68
58	13.34	1.51	-2.38	-4.76
59	13.71	1.50	-2.47	-4.94
60	14.10	1.50	-2.09	-4.56
61	14.51	1.50	-1.16	-3.70
62	14.93	1.50	-0.20	-2.81
63	15.37	1.49	0.80	-1.89
64	15.82	1.48	1.82	-0.94
65	16.30	1.47	2.89	0.04
66	17.09	1.54	3.34	0.50
67	16.63	1.53	3.18	0.48
68	16.16	1.51	3.01	0.45
69	15.68	1.48	2.85	0.43
70	15.19	1.46	2.68	0.40
71	14.70	1.42	2.53	0.38
72	14.20	1.39	2.37	0.36
73	13.69	1.34	2.22	0.33
74	13.18	1.29	2.07	0.31

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Table 7: Male - DPA 67

MALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.00	1.34	1.50	-1.20
17	4.11	1.37	1.50	-1.20
18	4.21	1.41	1.50	-1.20
19	4.32	1.45	1.50	-1.20
20	4.42	1.49	1.50	-1.20
21	4.54	1.54	1.49	-1.19
22	4.65	1.58	1.49	-1.19
23	4.76	1.63	1.49	-1.19
24	4.87	1.67	1.49	-1.19
25	5.00	1.71	1.49	-1.19
26	5.12	1.76	1.48	-1.18
27	5.25	1.81	1.48	-1.18
28	5.38	1.86	1.48	-1.18
29	5.51	1.91	1.48	-1.18
30	5.65	1.96	1.48	-1.18
31	5.79	2.01	1.47	-1.18
32	5.94	2.06	1.47	-1.18
33	6.09	2.11	1.47	-1.18
34	6.23	2.17	1.47	-1.18
35	6.39	2.21	1.46	-1.17
36	6.56	2.27	1.46	-1.17
37	6.71	2.31	1.46	-1.17
38	6.89	2.37	1.46	-1.17
39	7.06	2.42	1.46	-1.17
40	7.24	2.47	1.45	-1.16
41	7.43	2.52	1.45	-1.16
42	7.61	2.58	1.45	-1.16
43	7.81	2.63	1.45	-1.16
44	8.00	2.69	1.44	-1.15
45	8.21	2.75	1.44	-1.15
46	8.42	2.81	1.44	-1.15
47	8.63	2.87	1.43	-1.14
48	8.85	2.93	1.43	-1.14
49	9.08	2.99	1.43	-1.14
50	9.32	3.06	1.43	-1.14
51	9.55	3.12	1.42	-1.14
52	9.80	3.18	1.42	-1.14
53	10.06	3.24	1.42	-1.14
54	10.32	3.30	1.41	-1.13
55	10.59	3.36	1.41	-1.13
56	10.88	3.41	1.41	-1.13
57	11.17	3.47	1.41	-1.13
58	11.48	3.51	1.41	-1.13
59	11.80	3.56	1.41	-1.13
60	12.14	3.60	1.40	-1.12
61	12.49	3.64	1.40	-1.12
62	12.86	3.67	1.41	-1.13
63	13.25	3.71	1.41	-1.13
64	13.65	3.73	1.44	-1.15
65	14.08	3.76	1.98	-0.95
66	14.52	3.78	3.03	0.03
67	15.43	4.02	3.48	0.52
68	14.94	4.04	3.33	0.50
69	14.44	4.06	3.17	0.48
70	13.94	4.06	3.02	0.45
71	13.45	4.06	2.87	0.43
72	12.95	4.04	2.73	0.41
73	12.45	4.01	2.59	0.39
74	11.95	3.96	2.46	0.37

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Table 8: Female - DPA 67

FEMALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.32	0.68	-1.97	-3.35
17	4.44	0.70	-1.99	-3.38
18	4.55	0.72	-2.01	-3.42
19	4.66	0.74	-2.04	-3.47
20	4.78	0.76	-2.06	-3.50
21	4.90	0.78	-2.09	-3.55
22	5.02	0.80	-2.12	-3.60
23	5.15	0.82	-2.14	-3.64
24	5.28	0.84	-2.17	-3.69
25	5.41	0.86	-2.20	-3.74
26	5.55	0.89	-2.22	-3.77
27	5.69	0.91	-2.25	-3.83
28	5.83	0.94	-2.28	-3.88
29	5.97	0.96	-2.30	-3.91
30	6.12	0.98	-2.33	-3.96
31	6.28	1.01	-2.36	-4.01
32	6.43	1.03	-2.39	-4.06
33	6.60	1.06	-2.42	-4.11
34	6.77	1.09	-2.45	-4.17
35	6.94	1.10	-2.48	-4.22
36	7.12	1.13	-2.51	-4.27
37	7.29	1.16	-2.54	-4.32
38	7.48	1.18	-2.57	-4.37
39	7.67	1.20	-2.60	-4.42
40	7.87	1.22	-2.64	-4.49
41	8.06	1.25	-2.67	-4.54
42	8.27	1.27	-2.70	-4.59
43	8.49	1.29	-2.74	-4.66
44	8.70	1.32	-2.77	-4.71
45	8.93	1.34	-2.80	-4.76
46	9.16	1.36	-2.84	-4.83
47	9.39	1.38	-2.88	-4.90
48	9.64	1.40	-2.91	-4.95
49	9.89	1.41	-2.95	-5.02
50	10.15	1.44	-2.99	-5.08
51	10.41	1.45	-3.03	-5.15
52	10.68	1.46	-3.07	-5.22
53	10.97	1.48	-3.11	-5.29
54	11.27	1.48	-3.16	-5.37
55	11.57	1.49	-3.20	-5.44
56	11.90	1.50	-3.25	-5.53
57	12.22	1.50	-3.29	-5.59
58	12.56	1.50	-3.34	-5.68
59	12.91	1.50	-3.47	-5.90
60	13.28	1.50	-3.12	-5.41
61	13.65	1.49	-2.23	-4.57
62	14.05	1.49	-1.30	-3.72
63	14.46	1.49	-0.35	-2.83
64	14.89	1.48	0.64	-1.91
65	15.33	1.46	1.66	-0.96
66	15.79	1.44	2.72	0.01
67	16.63	1.53	3.18	0.48
68	16.16	1.51	3.01	0.45
69	15.68	1.48	2.85	0.43
70	15.19	1.46	2.68	0.40
71	14.70	1.42	2.53	0.38
72	14.20	1.39	2.37	0.36
73	13.69	1.34	2.22	0.33
74	13.18	1.29	2.07	0.31

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Table 9: Male - DPA 68

MALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	3.78	1.33	0.76	-3.42
17	3.88	1.37	0.75	-3.38
18	3.97	1.41	0.74	-3.33
19	4.07	1.45	0.74	-3.33
20	4.17	1.49	0.73	-3.29
21	4.28	1.54	0.72	-3.24
22	4.38	1.57	0.72	-3.24
23	4.48	1.62	0.71	-3.20
24	4.59	1.67	0.70	-3.15
25	4.71	1.71	0.70	-3.15
26	4.83	1.76	0.69	-3.11
27	4.94	1.80	0.68	-3.06
28	5.06	1.85	0.67	-3.02
29	5.19	1.91	0.67	-3.02
30	5.32	1.96	0.66	-2.97
31	5.45	2.00	0.65	-2.93
32	5.58	2.06	0.64	-2.88
33	5.72	2.11	0.63	-2.84
34	5.87	2.16	0.63	-2.84
35	6.01	2.21	0.62	-2.79
36	6.16	2.26	0.61	-2.75
37	6.32	2.31	0.60	-2.70
38	6.47	2.36	0.59	-2.66
39	6.64	2.41	0.58	-2.61
40	6.80	2.46	0.58	-2.61
41	6.97	2.52	0.57	-2.57
42	7.15	2.57	0.56	-2.52
43	7.33	2.63	0.55	-2.48
44	7.52	2.68	0.54	-2.43
45	7.70	2.75	0.53	-2.39
46	7.90	2.80	0.52	-2.34
47	8.10	2.86	0.51	-2.30
48	8.31	2.93	0.50	-2.25
49	8.52	2.99	0.49	-2.21
50	8.74	3.05	0.48	-2.16
51	8.96	3.11	0.47	-2.12
52	9.19	3.17	0.46	-2.07
53	9.43	3.24	0.45	-2.03
54	9.67	3.29	0.44	-1.98
55	9.93	3.35	0.43	-1.94
56	10.19	3.40	0.42	-1.89
57	10.47	3.46	0.41	-1.85
58	10.75	3.50	0.40	-1.80
59	11.05	3.55	0.38	-1.71
60	11.36	3.59	0.37	-1.67
61	11.69	3.63	0.36	-1.62
62	12.03	3.67	0.35	-1.58
63	12.39	3.70	0.34	-1.53
64	12.77	3.72	0.33	-1.49
65	13.17	3.75	0.83	-1.91
66	13.58	3.77	1.83	-0.97
67	14.01	3.79	2.87	0.00
68	14.94	4.04	3.33	0.50
69	14.44	4.06	3.17	0.48
70	13.94	4.06	3.02	0.45
71	13.45	4.06	2.87	0.43
72	12.95	4.04	2.73	0.41
73	12.45	4.01	2.59	0.39
74	11.95	3.96	2.46	0.37

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Table 10: Female - DPA 68

FEMALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
16	4.09	0.68	-2.66	-3.99
17	4.20	0.70	-2.68	-4.02
18	4.30	0.72	-2.70	-4.05
19	4.41	0.74	-2.73	-4.10
20	4.53	0.75	-2.76	-4.14
21	4.64	0.77	-2.79	-4.19
22	4.75	0.79	-2.82	-4.23
23	4.87	0.82	-2.86	-4.29
24	4.99	0.84	-2.89	-4.34
25	5.12	0.86	-2.92	-4.38
26	5.25	0.89	-2.95	-4.43
27	5.38	0.91	-2.98	-4.47
28	5.51	0.93	-3.01	-4.52
29	5.65	0.95	-3.05	-4.58
30	5.80	0.98	-3.08	-4.62
31	5.94	1.01	-3.11	-4.67
32	6.09	1.03	-3.15	-4.73
33	6.24	1.05	-3.18	-4.77
34	6.39	1.08	-3.22	-4.83
35	6.55	1.10	-3.25	-4.88
36	6.72	1.13	-3.29	-4.94
37	6.89	1.15	-3.33	-5.00
38	7.06	1.17	-3.36	-5.04
39	7.24	1.20	-3.40	-5.10
40	7.42	1.22	-3.44	-5.16
41	7.62	1.24	-3.48	-5.22
42	7.81	1.27	-3.51	-5.27
43	8.00	1.29	-3.55	-5.33
44	8.21	1.31	-3.59	-5.39
45	8.42	1.33	-3.64	-5.46
46	8.63	1.36	-3.68	-5.52
47	8.86	1.37	-3.72	-5.58
48	9.09	1.39	-3.76	-5.64
49	9.33	1.41	-3.81	-5.72
50	9.56	1.43	-3.85	-5.78
51	9.81	1.44	-3.90	-5.85
52	10.08	1.46	-3.95	-5.93
53	10.34	1.47	-4.00	-6.00
54	10.62	1.48	-4.05	-6.08
55	10.91	1.49	-4.10	-6.15
56	11.19	1.49	-4.15	-6.23
57	11.51	1.50	-4.21	-6.32
58	11.82	1.50	-4.27	-6.41
59	12.15	1.49	-4.42	-6.63
60	12.49	1.49	-4.12	-6.23
61	12.85	1.49	-3.26	-5.42
62	13.23	1.49	-2.36	-4.59
63	13.61	1.48	-1.44	-3.73
64	14.00	1.47	-0.49	-2.85
65	14.42	1.46	0.49	-1.93
66	14.84	1.44	1.50	-0.99
67	15.29	1.42	2.56	-0.01
68	16.16	1.51	3.01	0.45
69	15.68	1.48	2.85	0.43
70	15.19	1.46	2.68	0.40
71	14.70	1.42	2.53	0.38
72	14.20	1.39	2.37	0.36
73	13.69	1.34	2.22	0.33
74	13.18	1.29	2.07	0.31

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Table NM60: Male (NPA60)

MALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
18	17.90	3.45	3.10	0.47
19	17.91	3.46	3.11	0.47
20	17.93	3.48	3.11	0.47
21	17.95	3.49	3.12	0.47
22	17.96	3.51	3.13	0.47
23	17.98	3.52	3.14	0.47
24	18.00	3.53	3.15	0.47
25	18.01	3.55	3.16	0.47
26	18.03	3.56	3.17	0.48
27	18.04	3.58	3.18	0.48
28	18.06	3.59	3.19	0.48
29	18.07	3.60	3.20	0.48
30	18.09	3.62	3.21	0.48
31	18.11	3.63	3.22	0.48
32	18.12	3.64	3.23	0.48
33	18.14	3.66	3.24	0.49
34	18.15	3.67	3.25	0.49
35	18.17	3.68	3.26	0.49
36	18.18	3.69	3.27	0.49
37	18.19	3.70	3.28	0.49
38	18.21	3.71	3.29	0.49
39	18.22	3.72	3.30	0.50
40	18.24	3.73	3.31	0.50
41	18.25	3.74	3.32	0.50
42	18.27	3.75	3.33	0.50
43	18.28	3.76	3.35	0.50
44	18.30	3.77	3.36	0.50
45	18.31	3.77	3.37	0.51
46	18.33	3.77	3.38	0.51
47	18.34	3.78	3.39	0.51
48	18.36	3.78	3.41	0.51
49	18.38	3.78	3.42	0.51
50	18.40	3.78	3.43	0.51
51	18.42	3.77	3.44	0.52
52	18.45	3.76	3.46	0.52
53	18.48	3.75	3.47	0.52
54	18.52	3.73	3.49	0.52
55	18.56	3.71	3.50	0.53
56	18.61	3.69	3.52	0.53
57	18.67	3.66	3.54	0.53
58	18.73	3.63	3.56	0.53
59	18.80	3.60	3.58	0.54

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Table NF60: Female (NPA60)

FEMALES

Age last birthday at relevant date	Gross Pension of £1 pa	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa	
			Pre 88	Post 88
18	18.73	1.70	2.60	0.39
19	18.75	1.70	2.61	0.39
20	18.77	1.70	2.61	0.39
21	18.79	1.71	2.62	0.39
22	18.82	1.71	2.63	0.39
23	18.84	1.71	2.64	0.40
24	18.86	1.72	2.64	0.40
25	18.88	1.72	2.65	0.40
26	18.91	1.72	2.66	0.40
27	18.93	1.73	2.67	0.40
28	18.95	1.73	2.67	0.40
29	18.97	1.73	2.68	0.40
30	18.99	1.73	2.69	0.40
31	19.01	1.73	2.70	0.41
32	19.03	1.74	2.70	0.41
33	19.06	1.74	2.71	0.41
34	19.08	1.74	2.72	0.41
35	19.10	1.74	2.73	0.41
36	19.12	1.74	2.74	0.41
37	19.14	1.74	2.74	0.41
38	19.16	1.74	2.75	0.41
39	19.18	1.74	2.76	0.41
40	19.20	1.74	2.77	0.42
41	19.22	1.74	2.78	0.42
42	19.24	1.74	2.79	0.42
43	19.26	1.73	2.79	0.42
44	19.28	1.73	2.80	0.42
45	19.30	1.72	2.81	0.42
46	19.32	1.72	2.82	0.42
47	19.34	1.71	2.83	0.42
48	19.37	1.71	2.84	0.43
49	19.39	1.70	2.85	0.43
50	19.41	1.69	2.86	0.43
51	19.44	1.68	2.87	0.43
52	19.47	1.66	2.88	0.43
53	19.50	1.65	2.90	0.44
54	19.54	1.63	2.91	0.44
55	19.58	1.61	2.92	0.44
56	19.63	1.59	2.94	0.44
57	19.69	1.56	2.95	0.44
58	19.76	1.54	2.97	0.45
59	19.83	1.51	3.05	0.46

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