

**Addendum to GAD guidance note "The Firefighters' Pension Scheme 2015 (Wales): Pension Sharing on Divorce" dated 2 June 2015**

**Date: 26 May 2016**

- 1.1 This addendum is addressed to the Welsh Government, in relation to the Firefighters' Pension Schemes (Wales).
- 1.2 This is an addendum to the GAD guidance note "The Firefighters' Pension Scheme 2015 (Wales): Pension Sharing on Divorce" dated 2 June 2015 ("the Guidance Note"), and 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 Guidance Note. The tables which have been updated are **C1** and **C2**.
- 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 Guidance Note.
- 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 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.
- 1.8 For the avoidance of doubt, the *Limitations* section in the Guidance Note also applies to this addendum.

**Table A1: Pensioner cash equivalent factors for divorce purposes  
Retirement not on grounds of ill health – Males**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
55	20.57	3.47	3.50
56	20.18	3.53	3.52
57	19.79	3.60	3.54
58	19.38	3.65	3.56
59	18.97	3.71	3.58
60	18.56	3.76	3.60
61	18.14	3.81	3.63
62	17.71	3.85	3.65
63	17.27	3.89	3.68
64	16.83	3.92	3.79
65	16.37	3.96	3.80
66	15.90	3.99	3.63
67	15.43	4.02	3.45
68	14.94	4.04	3.28
69	14.44	4.06	3.10
70	13.94	4.06	2.93
71	13.45	4.06	2.77
72	12.95	4.04	2.60
73	12.45	4.01	2.44
74	11.95	3.96	2.28
75	11.45	3.91	2.13
76	10.95	3.84	1.98
77	10.44	3.77	1.83
78	9.93	3.68	1.68
79	9.42	3.58	1.54
80	8.90	3.46	1.40
81	8.39	3.32	1.27
82	7.89	3.17	1.14
83	7.40	2.98	1.02
84	6.93	2.78	0.91
85	6.49	2.56	0.80

Notes

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date.

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**Table A2: Pensioner cash equivalent factors for divorce purposes  
Retirement not on grounds of ill health – Females**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
55	21.50	1.56	2.92
56	21.14	1.57	2.94
57	20.78	1.58	2.95
58	20.41	1.58	2.97
59	20.03	1.58	3.05
60	19.64	1.58	3.16
61	19.24	1.58	3.25
62	18.83	1.58	3.35
63	18.41	1.58	3.44
64	17.98	1.57	3.54
65	17.54	1.56	3.51
66	17.09	1.54	3.34
67	16.63	1.53	3.18
68	16.16	1.51	3.01
69	15.68	1.48	2.85
70	15.19	1.46	2.68
71	14.70	1.42	2.53
72	14.20	1.39	2.37
73	13.69	1.34	2.22
74	13.18	1.29	2.07
75	12.67	1.23	1.93
76	12.15	1.16	1.79
77	11.62	1.08	1.65
78	11.09	1.00	1.52
79	10.55	0.92	1.39
80	10.00	0.83	1.26
81	9.46	0.74	1.14
82	8.92	0.65	1.03
83	8.39	0.57	0.92
84	7.89	0.49	0.82
85	7.40	0.41	0.73

Notes

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date.

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**Table B1: Ill health pensioner cash equivalent factors for divorce purposes  
Retirement on grounds of ill health – Males**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
20	28.83	1.78	2.84
21	28.67	1.83	2.85
22	28.50	1.89	2.86
23	28.33	1.95	2.87
24	28.15	2.00	2.87
25	27.97	2.06	2.88
26	27.78	2.12	2.89
27	27.59	2.19	2.89
28	27.39	2.25	2.90
29	27.19	2.31	2.91
30	26.98	2.37	2.92
31	26.76	2.44	2.93
32	26.55	2.50	2.93
33	26.32	2.57	2.94
34	26.09	2.63	2.95
35	25.85	2.70	2.96
36	25.61	2.77	2.97
37	25.36	2.84	2.98
38	25.10	2.91	2.99
39	24.83	2.98	2.99
40	24.56	3.05	3.00
41	24.27	3.13	3.01
42	23.98	3.21	3.02
43	23.68	3.29	3.03
44	23.37	3.37	3.04
45	23.06	3.45	3.05
46	22.73	3.53	3.06
47	22.39	3.62	3.07
48	22.04	3.71	3.08
49	21.69	3.79	3.09
50	21.32	3.88	3.10
51	20.95	3.97	3.11
52	20.57	4.05	3.13
53	20.18	4.13	3.14
54	19.79	4.22	3.15
55	19.38	4.30	3.17
56	18.97	4.37	3.19
57	18.56	4.44	3.21
58	18.14	4.51	3.23
59	17.71	4.57	3.25
60	17.27	4.63	3.27
61	16.83	4.69	3.30
62	16.37	4.74	3.33
63	15.90	4.80	3.35
64	15.43	4.85	3.46
65	14.94	4.90	3.46
66	14.44	4.94	3.29
67	13.94	4.98	3.12
68	13.45	5.00	2.95
69	12.95	5.01	2.79
70	12.45	5.00	2.62
71	11.95	4.98	2.46
72	11.45	4.95	2.31
73	10.95	4.90	2.15
74	10.44	4.85	2.00
75	9.93	4.78	1.85
76	9.42	4.70	1.71
77	8.90	4.61	1.57
78	8.39	4.51	1.43
79	7.89	4.38	1.30
80	7.40	4.22	1.17
81	6.93	4.03	1.05
82	6.49	3.81	0.94
83	6.07	3.57	0.84
84	5.67	3.31	0.74
85	5.30	3.03	0.65

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service

**Table B2: Ill health pensioner cash equivalent factors for divorce purposes  
Retirement on grounds of ill health – Females**

Age last birthday at relevant date	Member's Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Deduction for GMP <sup>1</sup> of £1 pa
20	29.22	0.94	2.29
21	29.07	0.97	2.29
22	28.91	1.00	2.30
23	28.75	1.03	2.30
24	28.59	1.06	2.31
25	28.42	1.09	2.31
26	28.24	1.12	2.32
27	28.06	1.15	2.32
28	27.87	1.18	2.33
29	27.68	1.21	2.33
30	27.49	1.25	2.34
31	27.28	1.28	2.34
32	27.07	1.31	2.35
33	26.86	1.35	2.35
34	26.64	1.38	2.36
35	26.41	1.41	2.36
36	26.18	1.45	2.37
37	25.94	1.48	2.38
38	25.69	1.51	2.38
39	25.44	1.55	2.39
40	25.18	1.58	2.39
41	24.92	1.61	2.40
42	24.64	1.65	2.41
43	24.36	1.68	2.41
44	24.07	1.71	2.42
45	23.78	1.75	2.43
46	23.47	1.78	2.43
47	23.16	1.81	2.44
48	22.84	1.84	2.45
49	22.52	1.87	2.46
50	22.18	1.89	2.46
51	21.84	1.91	2.47
52	21.50	1.94	2.48
53	21.14	1.96	2.49
54	20.78	1.97	2.50
55	20.41	1.99	2.51
56	20.03	2.00	2.53
57	19.64	2.01	2.54
58	19.24	2.02	2.55
59	18.83	2.03	2.62
60	18.41	2.04	2.72
61	17.98	2.05	2.80
62	17.54	2.05	2.88
63	17.09	2.05	2.96
64	16.63	2.05	3.05
65	16.16	2.04	3.01
66	15.68	2.03	2.85
67	15.19	2.01	2.68
68	14.70	1.98	2.53
69	14.20	1.95	2.37
70	13.69	1.92	2.22
71	13.18	1.88	2.07
72	12.67	1.83	1.93
73	12.15	1.77	1.79
74	11.62	1.70	1.65
75	11.09	1.62	1.52
76	10.55	1.54	1.39
77	10.00	1.44	1.26
78	9.46	1.33	1.14
79	8.92	1.22	1.03
80	8.39	1.10	0.92
81	7.89	0.97	0.82
82	7.40	0.85	0.73
83	6.94	0.73	0.65
84	6.50	0.62	0.58
85	6.09	0.52	0.51

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date.

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Table C1: Factors for calculating pension credit – Females

Age last birthday at relevant date	DPA 65	DPA 66	DPA 67	DPA 68
18	5.06	4.81	4.55	4.30
19	5.20	4.92	4.66	4.41
20	5.32	5.05	4.78	4.53
21	5.46	5.17	4.90	4.64
22	5.60	5.31	5.02	4.75
23	5.74	5.44	5.15	4.87
24	5.89	5.58	5.28	4.99
25	6.03	5.72	5.41	5.12
26	6.19	5.86	5.55	5.25
27	6.35	6.02	5.69	5.38
28	6.51	6.17	5.83	5.51
29	6.67	6.32	5.97	5.65
30	6.84	6.48	6.12	5.80
31	7.01	6.64	6.28	5.94
32	7.19	6.81	6.43	6.09
33	7.37	6.99	6.60	6.24
34	7.56	7.16	6.77	6.39
35	7.76	7.35	6.94	6.55
36	7.95	7.53	7.12	6.72
37	8.16	7.72	7.29	6.89
38	8.37	7.92	7.48	7.06
39	8.58	8.12	7.67	7.24
40	8.80	8.33	7.87	7.42
41	9.03	8.55	8.06	7.62
42	9.27	8.76	8.27	7.81
43	9.50	8.99	8.49	8.00
44	9.75	9.22	8.70	8.21
45	10.01	9.46	8.93	8.42
46	10.27	9.70	9.16	8.63
47	10.53	9.96	9.39	8.86
48	10.81	10.21	9.64	9.09
49	11.09	10.49	9.89	9.33
50	11.38	10.76	10.15	9.56
51	11.69	11.04	10.41	9.81
52	12.01	11.34	10.68	10.08
53	12.32	11.64	10.97	10.34
54	12.66	11.96	11.27	10.62
55	13.01	12.29	11.57	10.91
56	13.37	12.62	11.90	11.19
57	13.74	12.98	12.22	11.51
58	14.13	13.34	12.56	11.82
59	14.53	13.71	12.91	12.15
60	14.95	14.10	13.28	12.49
61	15.38	14.51	13.65	12.85
62	15.82	14.93	14.05	13.23
63	16.29	15.37	14.46	13.61
64	16.78	15.82	14.89	14.00
65	17.54	16.30	15.33	14.42
66	17.09	17.09	15.79	14.84
67	16.63	16.63	16.63	15.29
68	16.16	16.16	16.16	16.16
69	15.68	15.68	15.68	15.68
70	15.19	15.19	15.19	15.19
71	14.70	14.70	14.70	14.70
72	14.20	14.20	14.20	14.20
73	13.69	13.69	13.69	13.69
74	13.18	13.18	13.18	13.18
75	12.67	12.67	12.67	12.67
76	12.15	12.15	12.15	12.15
77	11.62	11.62	11.62	11.62
78	11.09	11.09	11.09	11.09
79	10.55	10.55	10.55	10.55
80	10.00	10.00	10.00	10.00
81	9.46	9.46	9.46	9.46
82	8.92	8.92	8.92	8.92
83	8.39	8.39	8.39	8.39
84	7.89	7.89	7.89	7.89
85	7.40	7.40	7.40	7.40

Table C2: Factors for calculating pension credit – Males

Age last birthday at relevant date	DPA 65	DPA 66	DPA 67	DPA 68
18	4.72	4.46	4.21	3.97
19	4.84	4.57	4.32	4.07
20	4.96	4.68	4.42	4.17
21	5.08	4.81	4.54	4.28
22	5.21	4.92	4.65	4.38
23	5.35	5.04	4.76	4.48
24	5.48	5.18	4.87	4.59
25	5.61	5.30	5.00	4.71
26	5.75	5.43	5.12	4.83
27	5.90	5.57	5.25	4.94
28	6.05	5.70	5.38	5.06
29	6.20	5.85	5.51	5.19
30	6.36	5.99	5.65	5.32
31	6.52	6.14	5.79	5.45
32	6.68	6.30	5.94	5.58
33	6.85	6.46	6.09	5.72
34	7.02	6.63	6.23	5.87
35	7.20	6.79	6.39	6.01
36	7.38	6.96	6.56	6.16
37	7.57	7.13	6.71	6.32
38	7.76	7.32	6.89	6.47
39	7.96	7.50	7.06	6.64
40	8.17	7.69	7.24	6.80
41	8.38	7.89	7.43	6.97
42	8.59	8.09	7.61	7.15
43	8.81	8.30	7.81	7.33
44	9.04	8.51	8.00	7.52
45	9.28	8.73	8.21	7.70
46	9.51	8.95	8.42	7.90
47	9.76	9.19	8.63	8.10
48	10.01	9.42	8.85	8.31
49	10.27	9.67	9.08	8.52
50	10.54	9.91	9.32	8.74
51	10.82	10.17	9.55	8.96
52	11.10	10.43	9.80	9.19
53	11.39	10.71	10.06	9.43
54	11.70	11.00	10.32	9.67
55	12.01	11.29	10.59	9.93
56	12.34	11.60	10.88	10.19
57	12.68	11.91	11.17	10.47
58	13.03	12.24	11.48	10.75
59	13.40	12.58	11.80	11.05
60	13.78	12.94	12.14	11.36
61	14.20	13.32	12.49	11.69
62	14.61	13.72	12.86	12.03
63	15.06	14.14	13.25	12.39
64	15.53	14.57	13.65	12.77
65	16.37	15.03	14.08	13.17
66	15.90	15.90	14.52	13.58
67	15.43	15.43	15.43	14.01
68	14.94	14.94	14.94	14.94
69	14.44	14.44	14.44	14.44
70	13.94	13.94	13.94	13.94
71	13.45	13.45	13.45	13.45
72	12.95	12.95	12.95	12.95
73	12.45	12.45	12.45	12.45
74	11.95	11.95	11.95	12.95
75	11.45	11.45	11.45	12.45
76	10.95	10.95	10.95	11.95
77	10.44	10.44	10.44	10.44
78	9.93	9.93	9.93	9.93
79	9.42	9.42	9.42	9.42
80	8.90	8.90	8.90	8.90
81	8.39	8.39	8.39	8.39
82	7.89	7.89	7.89	7.89
83	7.40	7.40	7.40	7.40
84	6.93	6.93	6.93	6.93
85	6.49	6.49	6.49	6.49

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**Table D: Normal health early retirement factors for pension debit**

<b>Years until DPA at date of retirement</b>	<b>Early payment Reduction - Males and females</b>
0	1.000
1	0.947
2	0.895
3	0.848
4	0.804
5	0.763
6	0.723
7	0.685
8	0.650
9	0.616
10	0.584
11	0.557
12	0.531

**Note:**

The table is based on the period to a member's deferred pension age. The period to deferred pension age should be rounded up to the next month. Alternatively, the period is equal to the member's deferred pension age (in years and months) less the age of the member in completed years and months. Where the period from retirement to DPA is not an integer, the reduction factor from the above table should be interpolated for part years.

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**Table E III health early retirement factors for pension debit**

<b>Years until DPA at date of retirement</b>	<b>Early payment Reduction - Males and females</b>
0	1.000
1	0.938
2	0.878
3	0.823
4	0.773
5	0.727
6	0.686
7	0.647
8	0.612
9	0.578
10	0.546
11	0.516
12	0.489
13	0.465
14	0.442
15	0.421
16	0.402
17	0.384
18	0.367
19	0.351
20	0.336
21	0.321
22	0.308
23	0.295
24	0.283
25	0.270
26	0.258
27	0.247
28	0.236
29	0.226
30	0.217
31	0.209
32	0.201
33	0.194
34	0.186
35	0.180
36	0.173
37	0.167
38	0.161
39	0.155
40	0.150
41	0.145
42	0.140
43	0.135
44	0.131
45	0.126
46	0.122
47	0.118
48	0.114
49	0.111
50	0.107

**Note:**

The table is based on the period to a member's deferred pension age. The period to deferred pension age should be rounded up to the next month. Alternatively, the period is equal to the member's deferred pension age (in years and months) less the age of the member in completed years and months. Where the period from retirement to DPA is not an integer, the reduction factor from the above table should be interpolated for part years.

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