



# Government Actuary's Department

## **Local Government Pension Scheme**

**(England and Wales)**

**Purchase of additional pension for elections April 2012 to March 2014**

**Factors and guidance**

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## 1 Introduction

1.1 The Secretary of State for Communities and Local Government is required to issue guidance on the amount of contributions to be paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member.

1.2 The remainder of this introduction contains:

- > details of the implementation and future review of this guidance,
- > the relevant legislative references, and
- > statements about third party reliance and liability

1.3 In the remainder of this note:

- > the second section describes the benefits purchased
- > the third section describes the contributions
- > the fourth section describes the cessation of contributions
- > the five sections sets out other considerations
- > sections seven to twelve sets out tables of factors
- > Appendix A sets out a summary of benefits purchased
- > Appendix B sets out important limitations

### Implementation and Review

1.4 Under Regulation 14 of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 (“the Benefits Regulations”) (SI 2007/1166), a member may elect to make additional contributions to the LGPS to be credited with additional pension. Furthermore under Regulation 13 of the Benefits Regulations, an employing authority may award additional pension to a member.

1.5 Regulations 23 and 24 of the Local Government Pension Scheme (Administration) Regulations 2007 (“the Administration Regulations”) (SI 2008/239) provide further conditions relating to the purchase of Additional Pension by members and Regulation 40 of the Administration Regulations further conditions relating to employer-purchased additional pension.

1.6 Regulation 14(3) of the Benefits Regulations and Regulation 23(6) of the Administration Regulations provide that the amount of the additional contributions paid by a member purchasing additional pension must be the amount for the time being as is shown in guidance issued by the Government Actuary.



- 1.7 Regulation 40(3) of the Administration Regulations provides that the amount of payment required to be paid by an employing authority purchasing additional pension for a member must be the amount as is shown in guidance issued by the Government Actuary. However, it is possible under the regulation 40(4) for the employing and administering authority to agree some other lump sum or regular contribution to be paid other than the amount in this guidance. This guidance does not cover payments under regulation 40(4).
- 1.8 Regulation 24(3) of the Administration Regulations provide that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined by the Government Actuary.
- 1.9 Regulation 3(12) of the Local Government Pension Scheme (Transitional Provisions, Savings and Amendment) Regulations 2014 requires that any reference to guidance issued by the Government Actuary in the Earlier Regulations is to be construed as a reference to actuarial guidance issued by the Secretary of State as defined by the Local Government Pension Scheme Regulations 2013 [‘the 2013 Regulations’].
- 1.10 The Secretary of State is required to consult GAD before issuing actuarial guidance under the 2013 Regulations [Regulation 2(3) of the 2013 Regulations].
- 1.11 As part of this consultation the Department for Communities and Local Government (DCLG) has asked GAD to recommend actuarial guidance in respect of the regulations detailed above. This document forms GAD’s recommendation for the actuarial guidance required by these regulations.
- 1.12 This note has effect only when this guidance is issued by the Secretary of State in accordance with Regulation 2(3) of the 2013 Regulations, and is subject to the implementation instructions provided at that time.
- 1.13 This guidance has been written for pensions administrators and assumes some knowledge of general pension terminology, and some familiarity with added pension calculations for the Local Government Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to DCLG.
- 1.14 This guidance only applies to new contracts entered into from April 2012 to March 2014 to purchase the additional benefits summarised in Annex A; it provides new contribution rates to be paid by members from 1 April 2016. Factors are not provided for contracts of two years or less since all contributions for such contracts should have been paid prior to 1 April 2016.
- 1.15 The calculation methodology is unchanged and therefore examples in the previous guidance, updated for factors in this guidance can be used for illustrative purposes.
- 1.16 The remainder of this note contains the factor tables, guidance on their use and a number of worked examples. The new factors can be found in Sections seven to twelve.
- 1.17 The guidance replaces the previous guidance dated 1<sup>st</sup> April 2012 for elections made from April 2012 to March 2014.



### **Use of this note**

1.18 This note has been prepared for DCLG and can be relied upon by them. We are content for this note to be released to third parties, provided that:

- > it is released in full;
- > the advice is not quoted selectively or partially; and
- > GAD is identified as the source of the note.

1.19 Third parties may wish to seek their own actuarial advice where appropriate. GAD has no liability to any person or third party for any act or omission taken, either in whole or in part, on the basis of this note.

### **Third party reliance**

1.20 When issued by the Secretary of State in accordance with paragraph 1.12 above, this note should be used as the actuarial guidance required under the regulations cited. Other than for this purpose, no person or third party is entitled to place any reliance on the contents of this note or the separate Factor Suite, except to any extent explicitly stated herein.



## 2 Benefits purchased

- 2.1 A member purchasing additional pension may only purchase pension in multiples of £250 a year. There is no such restriction on an employing authority.
- 2.2 The maximum amount of additional pension that may be purchased by a member is limited to £5,000 a year in aggregate. The maximum amount of employer-purchased Additional Pension is limited to £5,000 a year. These limits operate separately.
- 2.3 A member may purchase additional pension for the member only or for the member and his or her dependants. When an employer purchases additional pension, it will be additional pension for the member only.
- 2.4 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, DCLG have confirmed the details of additional pension benefits as set out in Annex A of this guidance note.



### 3 Contributions

- 3.1 DCLG have confirmed that member-purchased additional pension should be paid for over a whole number of years not exceeding the period to normal retirement age (age 65). Therefore a member may not commence a contract on or after their 64<sup>th</sup> birthday.
- 3.2 Contracts should commence from the next payment period after the administering authority notifies the member that their request to buy additional pension has been accepted.
- 3.3 Employer-purchased additional pension must be paid for by lump sum if the cost is to be determined by this guidance.
- 3.4 Tables are attached to this Guidance Note that should be used to determine the additional contributions, expressed as a lump sum or monthly payment amount, for an increase in pension of £250 a year.
- 3.5 The factor depends on the member's age at their last birthday before the date contributions start, their sex and on the payment period selected. Different factors are provided depending on whether dependants' benefits are also being purchased.
- 3.6 Regular contributions are the same amount each month and are not indexed. However, contribution rates in this note are subject to change in the future. Any revision to rates would apply to any additional pension contracts that still had contributions outstanding at the time of the revision. The revised contributions would take effect for existing contracts on the 1 April following the revision.
- 3.7 A member who leaves service must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies the administering authority in writing.



## 4 Cessation of Contributions

- 4.1 If the member stops contributing before the end of the payment period for reasons other than death or qualifying for an ill health pension, the additional pension, and any additional dependant's pension, will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.
- 4.2 On early retirement (before age 65) an actuarial reduction will apply to the additional pension (calculated after the reduction in the sub-paragraph above, if appropriate) to allow for early payment. However, any additional dependant's pension will not be actuarially reduced.
- 4.3 On late retirement after age 65, an increase in line with the guidance on late retirement will be applied to the additional pension. However, any additional dependant's pension will not be actuarially increased.
- 4.4 The additional pension is payable without reduction if the member qualifies for an ill health pension.
- 4.5 Where the member ceased contributing due to death in service or being awarded an ill health pension, the additional dependant's pension is not reduced.





## 5 Other considerations

- 5.1 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 5.2 Administering authorities have the option to request a medical report from members wishing to purchase additional pension and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request to purchase additional pension.
- 5.3 Additional pension would be reduced to allow for early payment before age 65, unless the member dies in service or retires on grounds of ill health. Similarly, if a member retires before the contributions due have all been paid then the additional pension would be further reduced due to the missed payments. A member retiring before 65 before paying all contributions would be subject to both reductions.
- 5.4 Purchase of additional pension has no effect on a member's 'rule of 85' retirement age. Additional pension is reduced for payment before 65 in normal health even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85'.



## 6 Examples

The calculation methodology is unchanged and therefore examples in the previous guidance, updated for factors in this guidance can be used for illustrative purposes.



## **7 Table A – Additional own pension - lump sum contributions - Males**

These factors are no longer required



## **8 Table B – Additional own pension - lump sum contributions - Females**

These factors are no longer required

## 9 Table C – Additional own pension – regular monthly contributions – Males

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16		33.24	25.54	20.93	17.86	15.67	14.03	12.77	11.75	10.93	10.25	9.67	9.18	8.76	8.39	
17		34.17	26.25	21.51	18.35	16.10	14.42	13.12	12.08	11.23	10.53	9.94	9.44	9.00	8.63	
18		35.11	26.98	22.10	18.86	16.55	14.82	13.48	12.42	11.55	10.83	10.22	9.70	9.25	8.87	
19		36.09	27.72	22.72	19.38	17.01	15.23	13.86	12.76	11.87	11.13	10.50	9.97	9.51	9.11	
20		37.09	28.49	23.35	19.92	17.48	15.66	14.24	13.11	12.20	11.43	10.79	10.25	9.78	9.37	
21		38.11	29.28	23.99	20.47	17.97	16.09	14.64	13.48	12.53	11.75	11.09	10.53	10.05	9.63	
22		39.17	30.09	24.66	21.04	18.46	16.54	15.04	13.85	12.88	12.08	11.40	10.82	10.33	9.89	
23		40.25	30.92	25.34	21.62	18.97	16.99	15.46	14.24	13.24	12.41	11.72	11.12	10.61	10.17	
24		41.36	31.78	26.04	22.22	19.50	17.46	15.89	14.63	13.61	12.76	12.04	11.43	10.91	10.45	
25		42.50	32.66	26.76	22.83	20.04	17.95	16.33	15.04	13.98	13.11	12.38	11.75	11.21	10.74	
26		43.68	33.56	27.50	23.46	20.59	18.44	16.78	15.45	14.37	13.48	12.72	12.08	11.52	11.04	
27		44.88	34.48	28.26	24.11	21.16	18.95	17.24	15.88	14.77	13.85	13.07	12.41	11.84	11.35	
28		46.12	35.44	29.04	24.78	21.75	19.48	17.72	16.32	15.18	14.23	13.44	12.76	12.17	11.67	
29		47.39	36.41	29.84	25.46	22.35	20.02	18.21	16.77	15.60	14.63	13.81	13.11	12.51	11.99	
30		48.69	37.42	30.66	26.17	22.97	20.57	18.72	17.24	16.03	15.03	14.19	13.48	12.86	12.33	
31		50.04	38.45	31.51	26.89	23.60	21.14	19.23	17.72	16.48	15.45	14.59	13.85	13.22	12.67	
32		51.41	39.51	32.37	27.63	24.25	21.72	19.77	18.21	16.94	15.88	15.00	14.24	13.59	13.03	

**Table C – Additional own pension – regular monthly contributions – Males (2)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	8.07	7.79	7.53	7.31	7.11	6.92	6.76	6.61	6.47	6.35	6.24	6.13	6.03	5.95	5.86	5.79
17	8.30	8.00	7.74	7.51	7.30	7.12	6.95	6.79	6.65	6.53	6.41	6.30	6.20	6.11	6.03	5.95
18	8.53	8.23	7.96	7.72	7.51	7.32	7.14	6.98	6.84	6.71	6.59	6.48	6.38	6.28	6.20	6.12
19	8.76	8.45	8.18	7.94	7.72	7.52	7.34	7.18	7.03	6.90	6.77	6.66	6.56	6.46	6.37	6.29
20	9.01	8.69	8.41	8.16	7.93	7.73	7.55	7.38	7.23	7.09	6.96	6.85	6.74	6.64	6.55	6.47
21	9.26	8.93	8.64	8.39	8.15	7.95	7.76	7.59	7.43	7.29	7.16	7.04	6.93	6.83	6.74	6.65
22	9.51	9.18	8.88	8.62	8.38	8.17	7.97	7.80	7.64	7.49	7.36	7.24	7.13	7.02	6.93	6.84
23	9.78	9.44	9.13	8.86	8.62	8.40	8.20	8.02	7.85	7.70	7.57	7.44	7.33	7.22	7.12	7.03
24	10.05	9.70	9.39	9.11	8.86	8.63	8.43	8.24	8.07	7.92	7.78	7.65	7.53	7.42	7.32	7.23
25	10.33	9.97	9.65	9.36	9.10	8.87	8.66	8.47	8.30	8.14	8.00	7.87	7.75	7.64	7.53	7.44
26	10.62	10.25	9.92	9.62	9.36	9.12	8.91	8.71	8.53	8.37	8.23	8.09	7.97	7.85	7.75	7.65
27	10.92	10.53	10.19	9.89	9.62	9.38	9.16	8.96	8.78	8.61	8.46	8.32	8.19	8.08	7.97	7.87
28	11.22	10.83	10.48	10.17	9.89	9.64	9.41	9.21	9.02	8.85	8.70	8.56	8.43	8.31	8.20	8.10
29	11.53	11.13	10.77	10.46	10.17	9.91	9.68	9.47	9.28	9.11	8.95	8.80	8.67	8.55	8.44	8.33
30	11.86	11.44	11.08	10.75	10.46	10.19	9.95	9.74	9.54	9.37	9.20	9.06	8.92	8.80	8.68	8.58
31	12.19	11.76	11.39	11.05	10.75	10.48	10.24	10.02	9.82	9.63	9.47	9.32	9.18	9.05	8.94	8.83
32	12.53	12.10	11.71	11.36	11.06	10.78	10.53	10.30	10.10	9.91	9.74	9.59	9.45	9.32	9.20	9.09

### Table C – Additional own pension – regular monthly contributions – Males (3)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	5.72	5.65	5.59	5.54	5.49	5.44	5.39	5.35	5.31	5.27	5.24	5.21	5.18	5.15	5.13	5.10
17	5.88	5.81	5.75	5.69	5.64	5.59	5.54	5.50	5.46	5.42	5.39	5.36	5.33	5.30	5.27	
18	6.04	5.98	5.91	5.85	5.80	5.75	5.70	5.66	5.62	5.58	5.54	5.51	5.48	5.45		
19	6.22	6.15	6.08	6.02	5.96	5.91	5.86	5.82	5.78	5.74	5.70	5.67	5.64			
20	6.39	6.32	6.25	6.19	6.13	6.08	6.03	5.99	5.94	5.90	5.87	5.83				
21	6.57	6.50	6.43	6.37	6.31	6.25	6.20	6.16	6.12	6.08	6.04					
22	6.76	6.68	6.61	6.55	6.49	6.43	6.38	6.34	6.29	6.25						
23	6.95	6.87	6.80	6.74	6.68	6.62	6.57	6.52	6.47							
24	7.15	7.07	7.00	6.93	6.87	6.81	6.76	6.71								
25	7.35	7.27	7.20	7.13	7.07	7.01	6.95									
26	7.56	7.48	7.41	7.34	7.27	7.21										
27	7.78	7.70	7.62	7.55	7.49											
28	8.01	7.92	7.84	7.77												
29	8.24	8.15	8.07													
30	8.48	8.39														
31	8.73															

### Table C – Additional own pension – regular monthly contributions – Males (4)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33			52.83	40.59	33.27	28.39	24.92	22.33	20.31	18.71	17.41	16.32	15.41	14.64	13.97	13.39
34			54.28	41.71	34.18	29.18	25.61	22.94	20.88	19.23	17.89	16.78	15.84	15.05	14.36	13.77
35			55.77	42.86	35.13	29.98	26.32	23.58	21.46	19.77	18.39	17.25	16.29	15.47	14.77	14.15
36			57.30	44.04	36.09	30.81	27.04	24.23	22.05	20.31	18.90	17.73	16.74	15.90	15.18	14.55
37			58.87	45.25	37.09	31.66	27.79	24.90	22.66	20.88	19.43	18.22	17.21	16.35	15.61	14.97
38			60.49	46.49	38.11	32.53	28.56	25.59	23.29	21.46	19.97	18.73	17.70	16.81	16.05	15.39
39			62.14	47.77	39.15	33.43	29.35	26.30	23.94	22.06	20.53	19.26	18.19	17.29	16.51	15.83
40			63.84	49.08	40.23	34.35	30.16	27.03	24.61	22.68	21.10	19.80	18.71	17.78	16.98	16.29
41			65.59	50.42	41.34	35.30	31.00	27.78	25.29	23.31	21.70	20.36	19.24	18.28	17.47	16.76
42			67.38	51.80	42.47	36.27	31.85	28.55	26.00	23.96	22.31	20.94	19.79	18.81	17.97	17.24
43			69.22	53.22	43.64	37.27	32.74	29.35	26.73	24.64	22.94	21.53	20.35	19.35	18.49	17.75
44			71.12	54.69	44.85	38.31	33.65	30.17	27.48	25.33	23.59	22.15	20.94	19.91	19.03	18.27
45			73.06	56.19	46.08	39.37	34.59	31.02	28.25	26.05	24.27	22.79	21.55	20.50	19.59	18.82
46			75.06	57.73	47.36	40.46	35.55	31.89	29.05	26.80	24.96	23.45	22.18	21.10	20.18	19.38
47			77.11	59.32	48.67	41.59	36.55	32.79	29.88	27.57	25.69	24.14	22.84	21.73	20.79	19.98
48			79.22	60.95	50.02	42.75	37.58	33.72	30.74	28.36	26.44	24.85	23.52	22.39	21.43	20.60



**Table C – Additional own pension – regular monthly contributions – Males (5)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	12.88	12.44	12.04	11.69	11.37	11.09	10.83	10.60	10.39	10.20	10.03	9.87	9.72	9.59	9.47
34	13.25	12.79	12.38	12.02	11.69	11.40	11.14	10.91	10.69	10.50	10.32	10.16	10.01	9.88	
35	13.62	13.15	12.73	12.36	12.03	11.73	11.46	11.22	11.00	10.80	10.62	10.46	10.31		
36	14.01	13.52	13.10	12.72	12.38	12.07	11.80	11.55	11.33	11.12	10.94	10.77			
37	14.40	13.91	13.47	13.08	12.73	12.42	12.14	11.89	11.66	11.46	11.27				
38	14.82	14.31	13.86	13.46	13.11	12.79	12.50	12.24	12.01	11.80					
39	15.24	14.72	14.26	13.85	13.49	13.17	12.87	12.61	12.38						
40	15.68	15.15	14.68	14.26	13.89	13.56	13.26	12.99							
41	16.14	15.59	15.11	14.68	14.31	13.97	13.66								
42	16.61	16.05	15.56	15.12	14.74	14.39									
43	17.10	16.53	16.03	15.58	15.19										
44	17.61	17.03	16.51	16.06											
45	18.14	17.54	17.02												
46	18.69	18.09													
47	19.27														

### Table C – Additional own pension – regular monthly contributions – Males (6)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49			81.39	62.64	51.41	43.95	38.64	34.69	31.63	29.19	27.22	25.59	24.23	23.08	22.09
50			83.64	64.38	52.85	45.19	39.75	35.69	32.55	30.06	28.04	26.37	24.98	23.80	
51			85.95	66.17	54.34	46.48	40.90	36.73	33.51	30.96	28.89	27.18	25.76		
52			88.33	68.03	55.88	47.82	42.09	37.82	34.52	31.90	29.78	28.04			
53			90.80	69.96	57.49	49.21	43.33	38.95	35.57	32.89	30.72				
54			93.36	71.95	59.15	50.66	44.63	40.13	36.67	33.92					
55			96.02	74.04	60.89	52.17	45.98	41.38	37.83						
56			98.78	76.20	62.71	53.76	47.41	42.69							
57			101.66	78.47	64.61	55.42	48.91								
58			104.68	80.85	66.61	57.19									
59			107.85	83.36	68.73										
60			111.20	86.02											
61			114.76												
62															
63															

## 10 Table D – Additional own pension – regular monthly contributions – Females

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16		35.76	27.47	22.51	19.20	16.85	15.09	13.73	12.64	11.75	11.02	10.40	9.87	9.42	9.02	
17		36.76	28.24	23.14	19.74	17.32	15.51	14.11	12.99	12.08	11.32	10.69	10.15	9.68	9.27	
18		37.79	29.03	23.78	20.29	17.81	15.95	14.50	13.35	12.42	11.64	10.99	10.43	9.95	9.53	
19		38.84	29.84	24.45	20.86	18.30	16.39	14.91	13.73	12.76	11.97	11.29	10.72	10.23	9.80	
20		39.92	30.67	25.13	21.44	18.81	16.85	15.32	14.11	13.12	12.30	11.61	11.02	10.51	10.07	
21		41.03	31.52	25.83	22.04	19.34	17.32	15.75	14.50	13.49	12.64	11.93	11.33	10.81	10.35	
22		42.18	32.40	26.55	22.65	19.88	17.80	16.19	14.91	13.86	13.00	12.27	11.64	11.11	10.64	
23		43.35	33.30	27.29	23.28	20.43	18.30	16.64	15.32	14.25	13.36	12.61	11.97	11.42	10.94	
24		44.56	34.23	28.05	23.93	21.00	18.81	17.11	15.75	14.65	13.73	12.96	12.30	11.74	11.24	
25		45.80	35.18	28.83	24.60	21.58	19.33	17.58	16.19	15.06	14.11	13.32	12.65	12.07	11.56	
26		47.07	36.16	29.63	25.28	22.18	19.87	18.07	16.64	15.48	14.51	13.69	13.00	12.40	11.88	
27		48.38	37.17	30.45	25.98	22.80	20.42	18.58	17.11	15.91	14.91	14.08	13.36	12.75	12.21	
28		49.72	38.20	31.30	26.71	23.44	20.99	19.09	17.58	16.35	15.33	14.47	13.74	13.11	12.56	
29		51.10	39.26	32.17	27.45	24.09	21.57	19.63	18.07	16.81	15.76	14.87	14.12	13.47	12.91	
30		52.52	40.35	33.06	28.21	24.76	22.17	20.17	18.58	17.28	16.20	15.29	14.52	13.85	13.27	
31		53.98	41.47	33.98	29.00	25.45	22.79	20.73	19.09	17.76	16.65	15.72	14.92	14.24	13.64	
32		55.48	42.63	34.93	29.80	26.16	23.43	21.31	19.63	18.25	17.11	16.16	15.34	14.64	14.03	

## Table D – Additional own pension – regular monthly contributions – Females (2)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	8.67	8.37	8.10	7.85	7.63	7.44	7.26	7.10	6.95	6.82	6.70	6.58	6.48	6.38	6.29	6.21
17	8.92	8.60	8.32	8.07	7.85	7.65	7.46	7.30	7.15	7.01	6.88	6.77	6.66	6.56	6.47	6.39
18	9.16	8.84	8.55	8.30	8.07	7.86	7.67	7.50	7.35	7.21	7.08	6.96	6.85	6.75	6.65	6.57
19	9.42	9.09	8.79	8.53	8.29	8.08	7.89	7.71	7.55	7.41	7.28	7.15	7.04	6.94	6.84	6.75
20	9.68	9.34	9.04	8.77	8.53	8.31	8.11	7.93	7.77	7.62	7.48	7.35	7.24	7.13	7.03	6.94
21	9.95	9.60	9.29	9.01	8.76	8.54	8.34	8.15	7.98	7.83	7.69	7.56	7.44	7.33	7.23	7.14
22	10.23	9.87	9.55	9.27	9.01	8.78	8.57	8.38	8.21	8.05	7.91	7.77	7.65	7.54	7.44	7.34
23	10.52	10.15	9.82	9.53	9.26	9.03	8.81	8.62	8.44	8.28	8.13	7.99	7.87	7.75	7.65	7.55
24	10.81	10.43	10.09	9.79	9.52	9.28	9.06	8.86	8.68	8.51	8.36	8.22	8.09	7.97	7.86	7.76
25	11.12	10.72	10.38	10.07	9.79	9.54	9.31	9.11	8.92	8.75	8.59	8.45	8.32	8.20	8.09	7.98
26	11.43	11.02	10.67	10.35	10.06	9.81	9.57	9.36	9.17	9.00	8.84	8.69	8.56	8.43	8.32	8.21
27	11.75	11.33	10.97	10.64	10.35	10.08	9.84	9.63	9.43	9.25	9.09	8.94	8.80	8.67	8.56	8.45
28	12.08	11.65	11.28	10.94	10.64	10.37	10.12	9.90	9.70	9.51	9.35	9.19	9.05	8.92	8.80	8.69
29	12.41	11.98	11.59	11.25	10.94	10.66	10.41	10.18	9.97	9.78	9.61	9.45	9.31	9.18	9.05	8.94
30	12.76	12.32	11.92	11.56	11.25	10.96	10.70	10.47	10.26	10.06	9.89	9.72	9.58	9.44	9.32	9.20
31	13.12	12.66	12.25	11.89	11.56	11.27	11.01	10.77	10.55	10.35	10.17	10.00	9.85	9.71	9.59	9.47
32	13.49	13.02	12.60	12.23	11.89	11.59	11.32	11.07	10.85	10.65	10.46	10.29	10.14	10.00	9.87	9.75

### Table D – Additional own pension – regular monthly contributions – Females (3)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	6.14	6.07	6.00	5.94	5.88	5.83	5.78	5.74	5.69	5.65	5.62	5.58	5.55	5.52	5.49	5.47
17	6.31	6.24	6.17	6.11	6.05	6.00	5.95	5.90	5.86	5.82	5.78	5.74	5.71	5.68	5.65	
18	6.49	6.41	6.34	6.28	6.22	6.17	6.12	6.07	6.02	5.98	5.94	5.91	5.87	5.84		
19	6.67	6.59	6.52	6.46	6.40	6.34	6.29	6.24	6.19	6.15	6.11	6.08	6.04			
20	6.86	6.78	6.71	6.64	6.58	6.52	6.47	6.42	6.37	6.33	6.29	6.25				
21	7.05	6.97	6.90	6.83	6.77	6.71	6.65	6.60	6.55	6.51	6.47					
22	7.25	7.17	7.10	7.02	6.96	6.90	6.84	6.79	6.74	6.70						
23	7.46	7.37	7.30	7.23	7.16	7.10	7.04	6.99	6.94							
24	7.67	7.58	7.51	7.43	7.36	7.30	7.24	7.19								
25	7.89	7.80	7.72	7.65	7.58	7.51	7.45									
26	8.12	8.03	7.94	7.87	7.80	7.73										
27	8.35	8.26	8.17	8.09	8.02											
28	8.59	8.50	8.41	8.33												
29	8.84	8.74	8.66													
30	9.10	9.00														
31	9.36															

### Table D – Additional own pension – regular monthly contributions – Females (4)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33			57.02	43.81	35.90	30.63	26.88	24.08	21.91	20.17	18.76	17.59	16.61	15.77	15.05	14.42
34			58.60	45.02	36.89	31.48	27.63	24.75	22.52	20.74	19.29	18.09	17.07	16.21	15.47	14.83
35			60.22	46.27	37.92	32.36	28.40	25.44	23.14	21.32	19.83	18.59	17.55	16.67	15.91	15.24
36			61.89	47.55	38.97	33.26	29.19	26.15	23.79	21.91	20.38	19.11	18.05	17.14	16.35	15.67
37			63.60	48.87	40.05	34.18	30.00	26.87	24.45	22.52	20.95	19.65	18.55	17.62	16.82	16.12
38			65.36	50.22	41.16	35.13	30.83	27.62	25.13	23.15	21.54	20.20	19.07	18.12	17.29	16.58
39			67.17	51.61	42.30	36.10	31.69	28.39	25.84	23.80	22.14	20.77	19.61	18.63	17.78	17.05
40			69.02	53.04	43.47	37.11	32.57	29.18	26.56	24.47	22.76	21.35	20.17	19.16	18.29	17.54
41			70.93	54.51	44.68	38.14	33.48	30.00	27.30	25.15	23.41	21.96	20.74	19.70	18.81	18.04
42			72.89	56.02	45.92	39.20	34.41	30.84	28.07	25.86	24.07	22.58	21.33	20.27	19.35	18.56
43			74.90	57.57	47.19	40.29	35.37	31.70	28.86	26.59	24.75	23.22	21.94	20.85	19.91	19.10
44			76.96	59.16	48.50	41.41	36.36	32.59	29.67	27.34	25.45	23.89	22.57	21.45	20.49	19.66
45			79.08	60.80	49.85	42.56	37.38	33.51	30.51	28.12	26.18	24.57	23.22	22.08	21.09	20.24
46			81.27	62.48	51.23	43.75	38.43	34.45	31.37	28.92	26.93	25.28	23.90	22.72	21.72	20.84
47			83.51	64.21	52.66	44.98	39.51	35.42	32.26	29.75	27.71	26.02	24.60	23.40	22.36	21.47
48			85.81	65.99	54.13	46.24	40.62	36.43	33.19	30.61	28.51	26.78	25.33	24.09	23.04	22.13

### Table D – Additional own pension – regular monthly contributions – Females (5)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	13.87	13.39	12.96	12.57	12.23	11.92	11.64	11.39	11.16	10.95	10.76	10.59	10.43	10.29	10.16
34	14.26	13.76	13.32	12.93	12.58	12.26	11.98	11.72	11.48	11.27	11.08	10.90	10.74	10.59	
35	14.66	14.15	13.70	13.30	12.94	12.61	12.32	12.06	11.82	11.60	11.40	11.22	11.06		
36	15.08	14.56	14.09	13.68	13.31	12.98	12.68	12.41	12.16	11.94	11.74	11.55			
37	15.51	14.97	14.49	14.07	13.69	13.35	13.05	12.77	12.52	12.29	12.09				
38	15.95	15.40	14.91	14.48	14.09	13.74	13.43	13.14	12.89	12.66					
39	16.41	15.84	15.34	14.90	14.50	14.14	13.82	13.53	13.27						
40	16.88	16.30	15.79	15.33	14.92	14.56	14.23	13.94							
41	17.37	16.77	16.25	15.78	15.37	14.99	14.66								
42	17.87	17.26	16.72	16.25	15.82	15.45									
43	18.39	17.77	17.22	16.73	16.30										
44	18.94	18.30	17.74	17.24											
45	19.50	18.85	18.28												
46	20.09	19.42													
47	20.70														

### Table D – Additional own pension – regular monthly contributions – Females (6)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49			88.18	67.83	55.64	47.54	41.78	37.47	34.14	31.50	29.35	27.57	26.08	24.82	23.75
50			90.63	69.72	57.20	48.89	42.97	38.55	35.13	32.42	30.22	28.40	26.88	25.59	
51			93.14	71.67	58.81	50.27	44.20	39.67	36.16	33.38	31.12	29.26	27.70		
52			95.73	73.68	60.48	51.71	45.48	40.83	37.23	34.38	32.07	30.16			
53			98.41	75.75	62.20	53.20	46.80	42.03	38.35	35.42	33.06				
54			101.17	77.91	63.99	54.75	48.18	43.29	39.51	36.52					
55			104.02	80.13	65.84	56.36	49.62	44.60	40.73						
56			106.98	82.44	67.77	58.04	51.12	45.98							
57			110.05	84.85	69.78	59.79	52.70								
58			113.24	87.36	71.89	61.64									
59			116.59	90.00	74.11										
60			120.10	92.77											
61			123.80												
62															
63															



## 11 Table E – Additional own and dependants' pension – regular monthly contributions - Males

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16			37.12	28.52	23.36	19.94	17.49	15.67	14.25	13.12	12.20	11.44	10.80	10.25	9.78	9.37
17			38.15	29.31	24.01	20.49	17.98	16.10	14.65	13.49	12.54	11.76	11.10	10.54	10.05	9.63
18			39.20	30.12	24.68	21.06	18.48	16.55	15.05	13.86	12.89	12.08	11.41	10.83	10.33	9.90
19			40.28	30.95	25.36	21.64	18.99	17.00	15.47	14.24	13.25	12.42	11.72	11.13	10.62	10.17
20			41.39	31.80	26.06	22.23	19.51	17.47	15.90	14.64	13.61	12.76	12.05	11.44	10.91	10.45
21			42.53	32.68	26.77	22.85	20.05	17.96	16.33	15.04	13.99	13.12	12.38	11.75	11.21	10.74
22			43.70	33.58	27.51	23.48	20.60	18.45	16.79	15.46	14.38	13.48	12.72	12.08	11.52	11.04
23			44.91	34.50	28.27	24.12	21.17	18.96	17.25	15.88	14.77	13.85	13.07	12.41	11.84	11.35
24			46.14	35.45	29.05	24.79	21.75	19.48	17.73	16.32	15.18	14.23	13.44	12.76	12.17	11.66
25			47.41	36.43	29.85	25.47	22.35	20.02	18.21	16.77	15.60	14.63	13.81	13.11	12.51	11.98
26			48.72	37.43	30.67	26.18	22.97	20.57	18.72	17.24	16.03	15.03	14.19	13.47	12.85	12.32
27			50.06	38.46	31.52	26.90	23.60	21.14	19.23	17.71	16.47	15.45	14.58	13.85	13.21	12.66
28			51.43	39.52	32.38	27.64	24.25	21.72	19.76	18.20	16.93	15.87	14.99	14.23	13.58	13.01
29			52.85	40.61	33.27	28.40	24.92	22.32	20.31	18.70	17.40	16.31	15.40	14.62	13.95	13.37
30			54.30	41.72	34.19	29.18	25.61	22.94	20.87	19.22	17.88	16.76	15.83	15.03	14.34	13.74
31			55.78	42.86	35.13	29.98	26.31	23.57	21.44	19.75	18.37	17.23	16.27	15.45	14.74	14.13
32			57.31	44.04	36.09	30.80	27.03	24.22	22.03	20.30	18.88	17.70	16.72	15.87	15.15	14.52

**Table E – Additional own and dependants' pension – regular monthly contributions – Males (2)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	9.01	8.69	8.41	8.16	7.93	7.73	7.55	7.38	7.23	7.09	6.96	6.84	6.74	6.64	6.55	6.46
17	9.26	8.94	8.65	8.39	8.16	7.95	7.76	7.59	7.43	7.29	7.16	7.04	6.93	6.82	6.73	6.64
18	9.52	9.18	8.89	8.62	8.38	8.17	7.97	7.80	7.64	7.49	7.36	7.23	7.12	7.02	6.92	6.83
19	9.78	9.44	9.13	8.86	8.61	8.39	8.19	8.01	7.85	7.70	7.56	7.43	7.32	7.21	7.11	7.02
20	10.05	9.70	9.39	9.10	8.85	8.63	8.42	8.24	8.07	7.91	7.77	7.64	7.52	7.41	7.31	7.22
21	10.33	9.97	9.65	9.36	9.10	8.87	8.66	8.47	8.29	8.13	7.99	7.86	7.73	7.62	7.52	7.42
22	10.62	10.24	9.91	9.62	9.35	9.11	8.90	8.70	8.52	8.36	8.21	8.08	7.95	7.84	7.73	7.63
23	10.91	10.53	10.19	9.89	9.61	9.37	9.15	8.95	8.76	8.60	8.44	8.30	8.17	8.06	7.95	7.85
24	11.21	10.82	10.47	10.16	9.88	9.63	9.40	9.19	9.01	8.84	8.68	8.54	8.40	8.28	8.17	8.07
25	11.53	11.12	10.76	10.44	10.16	9.90	9.66	9.45	9.26	9.08	8.92	8.78	8.64	8.52	8.40	8.30
26	11.85	11.43	11.06	10.73	10.44	10.17	9.93	9.72	9.52	9.34	9.18	9.02	8.89	8.76	8.64	8.54
27	12.18	11.75	11.37	11.03	10.73	10.46	10.21	9.99	9.79	9.60	9.43	9.28	9.14	9.01	8.89	8.78
28	12.51	12.08	11.69	11.34	11.03	10.75	10.50	10.27	10.06	9.87	9.70	9.54	9.40	9.27	9.14	9.03
29	12.86	12.41	12.01	11.66	11.34	11.05	10.80	10.56	10.35	10.15	9.98	9.82	9.67	9.53	9.41	9.29
30	13.22	12.76	12.35	11.99	11.66	11.36	11.10	10.86	10.64	10.44	10.26	10.10	9.95	9.81	9.68	9.56
31	13.59	13.12	12.70	12.32	11.99	11.69	11.41	11.17	10.94	10.74	10.56	10.39	10.23	10.09	9.96	9.84
32	13.97	13.48	13.05	12.67	12.32	12.02	11.74	11.49	11.26	11.05	10.86	10.69	10.53	10.39	10.26	10.14

### Table E – Additional own and dependants' pension – regular monthly contributions – Males (3)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	6.38	6.31	6.24	6.18	6.12	6.07	6.02	5.97	5.93	5.89	5.85	5.82	5.78	5.75	5.72	5.70
17	6.56	6.49	6.42	6.36	6.30	6.24	6.19	6.14	6.10	6.06	6.02	5.98	5.95	5.92	5.89	
18	6.75	6.67	6.60	6.54	6.47	6.42	6.37	6.32	6.27	6.23	6.19	6.15	6.12	6.09		
19	6.94	6.86	6.79	6.72	6.66	6.60	6.55	6.50	6.45	6.41	6.37	6.33	6.30			
20	7.13	7.05	6.98	6.91	6.85	6.79	6.73	6.68	6.63	6.59	6.55	6.51				
21	7.33	7.25	7.18	7.11	7.04	6.98	6.92	6.87	6.82	6.78	6.74					
22	7.54	7.46	7.38	7.31	7.24	7.18	7.12	7.07	7.02	6.98						
23	7.75	7.67	7.59	7.52	7.45	7.39	7.33	7.27	7.22							
24	7.97	7.89	7.81	7.73	7.66	7.60	7.54	7.49								
25	8.20	8.11	8.03	7.95	7.88	7.82	7.76									
26	8.44	8.35	8.26	8.18	8.11	8.05										
27	8.68	8.59	8.50	8.42	8.35											
28	8.93	8.84	8.75	8.67												
29	9.19	9.09	9.00													
30	9.46	9.36														
31	9.74															

### Table E – Additional own and dependants' pension – regular monthly contributions – Males (4)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33			58.88	45.24	37.08	31.65	27.78	24.88	22.64	20.86	19.40	18.19	17.18	16.32	15.57	14.93
34			60.49	46.48	38.09	32.51	28.54	25.57	23.27	21.43	19.94	18.70	17.66	16.77	16.01	15.34
35			62.14	47.75	39.14	33.41	29.32	26.27	23.91	22.02	20.49	19.22	18.15	17.24	16.45	15.77
36			63.83	49.06	40.21	34.32	30.13	26.99	24.56	22.63	21.05	19.75	18.65	17.72	16.91	16.21
37			65.57	50.39	41.31	35.26	30.95	27.74	25.24	23.25	21.64	20.30	19.17	18.21	17.39	16.67
38			67.35	51.77	42.43	36.22	31.80	28.50	25.94	23.90	22.24	20.86	19.71	18.72	17.87	17.14
39			69.18	53.18	43.59	37.22	32.67	29.28	26.65	24.56	22.85	21.44	20.26	19.25	18.38	17.63
40			71.06	54.62	44.78	38.23	33.57	30.09	27.39	25.24	23.49	22.04	20.82	19.79	18.90	18.13
41			72.98	56.11	46.00	39.28	34.49	30.91	28.14	25.94	24.14	22.66	21.41	20.35	19.43	18.64
42			74.96	57.63	47.25	40.35	35.44	31.76	28.92	26.66	24.82	23.29	22.01	20.92	19.99	19.18
43			76.99	59.19	48.54	41.45	36.41	32.64	29.72	27.40	25.51	23.95	22.64	21.52	20.56	19.74
44			79.07	60.80	49.86	42.59	37.41	33.54	30.55	28.17	26.23	24.63	23.28	22.14	21.16	20.31
45			81.20	62.44	51.22	43.75	38.44	34.47	31.40	28.95	26.97	25.33	23.95	22.78	21.78	20.91
46			83.39	64.14	52.61	44.95	39.50	35.43	32.28	29.77	27.73	26.05	24.64	23.44	22.42	21.53
47			85.63	65.87	54.05	46.18	40.59	36.41	33.18	30.61	28.53	26.80	25.36	24.14	23.09	22.18
48			87.94	67.66	55.52	47.46	41.72	37.43	34.12	31.49	29.35	27.59	26.11	24.86	23.79	22.86

### Table E – Additional own and dependants' pension – regular monthly contributions – Males (5)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	14.36	13.86	13.42	13.03	12.67	12.36	12.07	11.81	11.58	11.37	11.17	11.00	10.84	10.69	10.56
34	14.76	14.25	13.80	13.39	13.03	12.71	12.42	12.15	11.91	11.70	11.50	11.32	11.16	11.01	
35	15.18	14.65	14.19	13.77	13.40	13.07	12.77	12.50	12.26	12.04	11.84	11.66	11.49		
36	15.60	15.07	14.59	14.17	13.79	13.45	13.14	12.87	12.62	12.39	12.19	12.00			
37	16.04	15.49	15.00	14.57	14.18	13.84	13.52	13.24	12.99	12.76	12.55				
38	16.50	15.93	15.43	14.99	14.59	14.24	13.92	13.63	13.38	13.14					
39	16.97	16.39	15.88	15.42	15.02	14.66	14.33	14.04	13.78						
40	17.45	16.86	16.34	15.87	15.46	15.09	14.76	14.46							
41	17.95	17.35	16.81	16.34	15.92	15.54	15.20								
42	18.47	17.86	17.31	16.82	16.39	16.01									
43	19.01	18.38	17.82	17.33	16.89										
44	19.57	18.93	18.36	17.86											
45	20.16	19.50	18.92												
46	20.76	20.09													
47	21.40														

### Table E – Additional own and dependants' pension – regular monthly contributions – Males (6)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49			90.31	69.50	57.04	48.77	42.88	38.49	35.09	32.39	30.20	28.40	26.89	25.61	24.52
50			92.76	71.40	58.61	50.12	44.08	39.58	36.10	33.34	31.09	29.25	27.70	26.39	
51			95.27	73.35	60.23	51.52	45.33	40.71	37.15	34.32	32.02	30.13	28.55		
52			97.85	75.36	61.91	52.97	46.62	41.89	38.24	35.34	32.99	31.06			
53			100.52	77.44	63.64	54.48	47.97	43.12	39.37	36.41	34.01				
54			103.28	79.60	65.44	56.04	49.37	44.40	40.56	37.53					
55			106.14	81.84	67.31	57.67	50.83	45.74	41.81						
56			109.10	84.16	69.26	59.37	52.36	47.14							
57			112.17	86.58	71.29	61.15	53.97								
58			115.38	89.11	73.42	63.03									
59			118.73	91.77	75.67										
60			122.27	94.58											
61			126.00												
62															
63															

## 12 Table F – Additional own and dependants' pension – regular monthly contributions – Females

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16			37.51	28.81	23.61	20.14	17.67	15.83	14.40	13.26	12.33	11.55	10.91	10.35	9.87	9.46
17			38.55	29.62	24.26	20.70	18.17	16.27	14.80	13.62	12.67	11.88	11.21	10.64	10.15	9.72
18			39.62	30.44	24.94	21.28	18.67	16.72	15.21	14.00	13.02	12.21	11.52	10.94	10.43	9.99
19			40.73	31.29	25.63	21.87	19.19	17.19	15.63	14.39	13.38	12.55	11.84	11.24	10.72	10.27
20			41.86	32.16	26.34	22.48	19.72	17.66	16.07	14.79	13.76	12.90	12.17	11.55	11.02	10.56
21			43.02	33.05	27.08	23.10	20.27	18.15	16.51	15.21	14.14	13.26	12.51	11.88	11.33	10.85
22			44.22	33.97	27.83	23.75	20.84	18.66	16.97	15.63	14.53	13.62	12.86	12.21	11.64	11.16
23			45.44	34.91	28.60	24.41	21.42	19.18	17.45	16.06	14.94	14.00	13.22	12.55	11.97	11.47
24			46.71	35.88	29.40	25.08	22.01	19.71	17.93	16.51	15.35	14.39	13.59	12.90	12.30	11.79
25			48.00	36.88	30.21	25.78	22.62	20.26	18.43	16.97	15.78	14.79	13.96	13.26	12.65	12.12
26			49.33	37.90	31.05	26.50	23.25	20.82	18.94	17.44	16.22	15.21	14.35	13.63	13.00	12.45
27			50.70	38.95	31.91	27.23	23.90	21.40	19.47	17.93	16.67	15.63	14.75	14.00	13.36	12.80
28			52.10	40.03	32.80	27.99	24.56	21.99	20.01	18.42	17.13	16.06	15.16	14.39	13.73	13.16
29			53.55	41.14	33.71	28.76	25.24	22.61	20.56	18.94	17.61	16.51	15.58	14.80	14.12	13.53
30			55.03	42.28	34.64	29.56	25.94	23.23	21.13	19.46	18.10	16.97	16.02	15.21	14.51	13.90
31			56.55	43.45	35.60	30.38	26.66	23.88	21.72	20.00	18.60	17.44	16.46	15.63	14.91	14.29
32			58.11	44.65	36.58	31.22	27.40	24.54	22.32	20.56	19.12	17.93	16.92	16.07	15.33	14.69

**Table F – Additional own and dependants' pension – regular monthly contributions – Females (2)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	9.10	8.78	8.49	8.24	8.01	7.80	7.62	7.45	7.29	7.15	7.02	6.90	6.80	6.69	6.60	6.52
17	9.35	9.02	8.73	8.47	8.23	8.02	7.83	7.65	7.50	7.35	7.22	7.10	6.99	6.88	6.79	6.70
18	9.61	9.27	8.97	8.70	8.46	8.24	8.05	7.87	7.71	7.56	7.42	7.30	7.18	7.08	6.98	6.89
19	9.88	9.53	9.22	8.94	8.70	8.47	8.27	8.09	7.92	7.77	7.63	7.50	7.38	7.27	7.17	7.08
20	10.15	9.80	9.48	9.19	8.94	8.71	8.50	8.31	8.14	7.99	7.84	7.71	7.59	7.48	7.37	7.28
21	10.44	10.07	9.74	9.45	9.19	8.95	8.74	8.55	8.37	8.21	8.06	7.93	7.80	7.69	7.58	7.48
22	10.73	10.35	10.01	9.71	9.45	9.20	8.98	8.79	8.60	8.44	8.29	8.15	8.02	7.90	7.80	7.70
23	11.03	10.64	10.29	9.99	9.71	9.46	9.24	9.03	8.85	8.68	8.52	8.38	8.25	8.13	8.02	7.91
24	11.33	10.94	10.58	10.27	9.98	9.73	9.49	9.29	9.09	8.92	8.76	8.61	8.48	8.36	8.24	8.14
25	11.65	11.24	10.88	10.55	10.26	10.00	9.76	9.55	9.35	9.17	9.01	8.86	8.72	8.59	8.48	8.37
26	11.98	11.56	11.18	10.85	10.55	10.28	10.03	9.81	9.61	9.43	9.26	9.11	8.97	8.84	8.72	8.61
27	12.31	11.88	11.49	11.15	10.84	10.57	10.32	10.09	9.88	9.70	9.52	9.37	9.22	9.09	8.97	8.85
28	12.65	12.21	11.82	11.46	11.15	10.86	10.61	10.37	10.16	9.97	9.79	9.63	9.48	9.35	9.22	9.11
29	13.01	12.55	12.15	11.78	11.46	11.17	10.91	10.67	10.45	10.25	10.07	9.91	9.75	9.61	9.49	9.37
30	13.37	12.90	12.49	12.12	11.78	11.48	11.21	10.97	10.75	10.54	10.36	10.19	10.03	9.89	9.76	9.64
31	13.75	13.26	12.84	12.46	12.11	11.81	11.53	11.28	11.05	10.84	10.65	10.48	10.32	10.18	10.04	9.92
32	14.13	13.64	13.20	12.81	12.46	12.14	11.86	11.60	11.37	11.15	10.96	10.78	10.62	10.47	10.34	10.21



### Table F – Additional own and dependants' pension – regular monthly contributions – Females (3)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	6.44	6.36	6.29	6.23	6.17	6.12	6.06	6.02	5.97	5.93	5.89	5.86	5.82	5.79	5.76	5.73
17	6.62	6.54	6.47	6.41	6.35	6.29	6.24	6.19	6.14	6.10	6.06	6.02	5.99	5.96	5.93	
18	6.80	6.73	6.65	6.59	6.52	6.47	6.41	6.36	6.32	6.27	6.23	6.19	6.16	6.13		
19	6.99	6.91	6.84	6.77	6.71	6.65	6.59	6.54	6.50	6.45	6.41	6.37	6.34			
20	7.19	7.11	7.03	6.96	6.90	6.84	6.78	6.73	6.68	6.63	6.59	6.55				
21	7.39	7.31	7.23	7.16	7.09	7.03	6.97	6.92	6.87	6.83	6.78					
22	7.60	7.52	7.44	7.36	7.30	7.23	7.17	7.12	7.07	7.02						
23	7.82	7.73	7.65	7.57	7.50	7.44	7.38	7.32	7.27							
24	8.04	7.95	7.87	7.79	7.72	7.65	7.59	7.54								
25	8.27	8.18	8.09	8.01	7.94	7.87	7.81									
26	8.51	8.41	8.32	8.24	8.17	8.10										
27	8.75	8.65	8.56	8.48	8.41											
28	9.00	8.90	8.81	8.73												
29	9.26	9.16	9.07													
30	9.53	9.43														
31	9.81															

**Table F – Additional own and dependants' pension – regular monthly contributions – Females (4)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33			59.72	45.88	37.59	32.08	28.15	25.22	22.94	21.13	19.65	18.43	17.39	16.52	15.76	15.10
34			61.36	47.15	38.63	32.97	28.93	25.92	23.58	21.71	20.20	18.94	17.88	16.98	16.20	15.53
35			63.05	48.45	39.70	33.88	29.73	26.63	24.23	22.32	20.76	19.47	18.38	17.45	16.65	15.96
36			64.79	49.78	40.79	34.81	30.56	27.37	24.90	22.94	21.34	20.01	18.89	17.94	17.12	16.41
37			66.57	51.15	41.92	35.78	31.40	28.13	25.59	23.57	21.93	20.57	19.42	18.44	17.60	16.87
38			68.40	52.56	43.07	36.76	32.27	28.91	26.30	24.23	22.54	21.14	19.96	18.96	18.10	17.35
39			70.27	54.00	44.26	37.78	33.16	29.71	27.03	24.90	23.17	21.73	20.52	19.49	18.61	17.84
40			72.20	55.49	45.48	38.82	34.07	30.53	27.78	25.59	23.81	22.34	21.10	20.04	19.13	18.34
41			74.18	57.01	46.73	39.89	35.02	31.37	28.55	26.31	24.48	22.96	21.69	20.61	19.67	18.87
42			76.21	58.57	48.01	40.98	35.98	32.24	29.35	27.04	25.16	23.61	22.30	21.19	20.24	19.41
43			78.29	60.18	49.33	42.11	36.98	33.14	30.16	27.80	25.87	24.27	22.93	21.79	20.81	19.97
44			80.43	61.82	50.68	43.27	38.00	34.06	31.00	28.57	26.60	24.96	23.59	22.42	21.41	20.55
45			82.62	63.51	52.07	44.47	39.05	35.00	31.87	29.38	27.35	25.67	24.26	23.06	22.03	21.15
46			84.87	65.25	53.50	45.69	40.13	35.98	32.76	30.20	28.12	26.40	24.96	23.73	22.68	21.77
47			87.18	67.04	54.98	46.96	41.25	36.98	33.68	31.06	28.93	27.16	25.68	24.43	23.35	22.42
48			89.56	68.87	56.49	48.26	42.40	38.02	34.64	31.94	29.76	27.95	26.43	25.15	24.05	23.10

## Table F – Additional own and dependants' pension – regular monthly contributions – Females (5)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	14.53	14.02	13.57	13.17	12.81	12.49	12.19	11.93	11.69	11.47	11.27	11.09	10.93	10.78	10.64
34	14.93	14.41	13.95	13.54	13.17	12.84	12.54	12.27	12.03	11.80	11.60	11.42	11.25	11.09	
35	15.35	14.82	14.35	13.92	13.55	13.21	12.90	12.62	12.37	12.15	11.94	11.75	11.58		
36	15.79	15.24	14.75	14.32	13.93	13.58	13.27	12.99	12.73	12.50	12.29	12.10			
37	16.23	15.67	15.17	14.73	14.33	13.97	13.65	13.37	13.10	12.87	12.65				
38	16.69	16.11	15.60	15.15	14.74	14.38	14.05	13.76	13.49	13.25					
39	17.17	16.57	16.05	15.59	15.17	14.80	14.46	14.16	13.89						
40	17.66	17.05	16.51	16.04	15.61	15.23	14.89	14.58							
41	18.16	17.54	16.99	16.50	16.07	15.68	15.33								
42	18.68	18.05	17.49	16.99	16.55	16.15									
43	19.23	18.58	18.00	17.49	17.04										
44	19.79	19.12	18.54	18.02											
45	20.37	19.69	19.09												
46	20.98	20.28													
47	21.61														



## Table F – Additional own and dependants' pension – regular monthly contributions – Females (6)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49			92.00	70.76	58.05	49.60	43.58	39.09	35.62	32.86	30.62	28.77	27.21	25.90	24.77
50			94.51	72.71	59.65	50.98	44.81	40.20	36.64	33.81	31.51	29.62	28.03	26.68	
51			97.09	74.70	61.31	52.41	46.07	41.35	37.70	34.79	32.44	30.50	28.88		
52			99.75	76.77	63.01	53.88	47.38	42.54	38.79	35.82	33.41	31.43			
53			102.48	78.89	64.78	55.40	48.74	43.77	39.93	36.89	34.42				
54			105.30	81.09	66.60	56.99	50.15	45.06	41.13	38.01					
55			108.21	83.35	68.49	58.63	51.62	46.40	42.37						
56			111.22	85.71	70.46	60.34	53.15	47.80							
57			114.34	88.16	72.51	62.12	54.76								
58			117.59	90.71	74.65	64.00									
59			120.98	93.38	76.90										
60			124.53	96.19											
61			128.26												
62															
63															



## Appendix A: Summary of benefits purchased

12.1 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, DCLG have confirmed the details of the additional pension benefits described below.

### Own benefits

12.2 A member purchasing or awarded benefits in respect of him or her alone will receive the following benefits:

12.3 On age retirement, the total pension awarded will be increased by the rate of additional pension purchased.

12.4 In all cases, the additional pension awarded may be commuted for cash when it comes into payment under the same terms as the rest of the pension.

12.5 On death in deferment, a lump sum of five times the additional pension is payable.

12.6 On death in retirement a lump sum equal is payable equal to ten times the annual rate of additional pension in payment before death, less the amount of additional pension already paid.

12.7 The rate of additional pension is increased with reference to the Pension Increase Act from the date of the first contribution/ lump sum payment to the date of award of benefits. Once in payment, the additional pension is increased with reference to the Pension Increase Act.

### Dependants' benefits

12.8 If a member opts to purchase dependants' benefits as well as own benefits, then the following additional benefits will be paid on the death of the member.

12.9 On death in service, death in deferment or death as a pensioner, an additional dependants' pension is payable to an eligible spouse, civil partner or nominated cohabiting partner. A pension is also payable to eligible children.

12.10 The additional spouse, civil partner or nominated cohabiting partner's pension is 37.5% of the rate of additional pension purchased.

12.11 The child's additional pension is 18.75% of the member's additional pension if there is one eligible child. If there are two or more eligible children then the total children's pension awarded is 37.5% of the member's additional pension and is shared equally between the eligible children.

12.12 If there is no pension paid to an eligible spouse, civil partner or nominated cohabiting partner, then the additional child's pension is 25% of the member's additional pension if there is one eligible child. If there are two or more children then the total additional pension awarded is 50% of the member's pension and is shared equally between the eligible children.



- 12.13 On the death of a pensioner who commuted additional pension at retirement for cash, the calculation is based on the member's additional pension that would have been in payment if the member had not commuted additional pension.
- 12.14 On the death of a pensioner who had their additional pension actuarially reduced due to payment before normal retirement age, the calculation is based on the member's additional pension that would have been paid without the early retirement reduction.
- 12.15 On the death of a pensioner who had their additional pension actuarially increased due to payment after normal retirement age, the calculation is based on the member's additional pension excluding the late retirement increase.
- 12.16 The rate of the dependant's additional pension is increased before it comes into payment with reference to the Pension Increase Act as for a member's pension. Once in payment, the dependants' additional pension is increased with reference to the Pensions Increase Act.



## Appendix B: Limitations

- 12.17 This note should not be used for any purpose other than to determine the contributions required to secure additional pension and the benefits deriving from those additional contributions in accordance with the regulations cited above.
- 12.18 The factors contained in this note are subject to regular review. Administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- 12.19 This guidance note only covers the principles around the contributions required to secure additional pension and the benefits deriving from those additional contributions. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 12.20 This note should be considered in its entirety as individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. This note only covers the actuarial principles around the calculation and application of additional pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 12.21 Administrators should satisfy themselves that arrangements to secure additional pension comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- 12.22 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of DCLG. In no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.