



# Government Actuary's Department

## **The Local Government Pension Scheme (Scotland)**

**Actuarial Factors for Individual Cash Equivalent and Club Transfers  
from 1 March 2017**

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## 1 Introduction

- 1.1 This factor suite provides the factors required by the guidance document 'Individual Incoming & Outgoing Transfers' ('the guidance document'), to which reference must be made when using these factors.
- 1.2 This suite also contains amendments to the calculations set out in the guidance document.
- 1.3 The statements on third party reliance and the limitations set out in the guidance document apply equally to this factor suite.
- 1.4 The Club factors set out in this factor suite are taken from the Club memorandum dated February 2017. Administrators need to ensure that they use up-to-date Club factors as published by the Cabinet Office, regardless of whether they coincide with the relevant factors set out in this factor suite.
- 1.5 Tables of factors are given for NPAs 65, 66, 67 and 68. Where a member's NPA is not a whole number, the factors for the member's NPA should be found from the tables using straight-line interpolation. For example, a factor for NPA 66 years 7 months is determined using the formula below:

$$= \left(\frac{5}{12}\right) * \textit{Factor at NPA 66} + \left(\frac{7}{12}\right) * \textit{Factor at NPA 67}$$

- 1.6 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. The supplementary GMP adjustment guidance dated 19 April 2016 should also be followed.



## **2 Amendments to guidance dated 20 May 2015**

- 2.1 Paragraph 5.2 of the individual transfers guidance dated 20 May 2015 should be deleted and replaced by the following text:

The CETV calculation is carried out in the same way as the Club calculation as in 5.1 above using the same benefits, but using the non-Club CETV factors set out in tables NC3 to NC10 instead of tables 3 to 10.



### 3 Club transfer factors based on NPA65

Table 3 – Males (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.95	0.25	0.98	0.00	0.00	0.00
17	5.07	0.26	1.01	0.00	0.00	0.00
18	5.20	0.27	1.04	0.00	0.00	0.00
19	5.33	0.27	1.07	0.00	0.00	0.00
20	5.47	0.28	1.10	0.00	0.00	0.00
21	5.60	0.29	1.13	0.00	0.00	0.00
22	5.75	0.30	1.16	0.00	0.00	0.00
23	5.89	0.31	1.19	0.00	0.00	0.00
24	6.04	0.31	1.23	0.00	0.00	0.00
25	6.19	0.32	1.26	0.00	0.00	0.00
26	6.35	0.33	1.30	0.00	0.00	0.00
27	6.51	0.34	1.33	0.00	0.00	0.00
28	6.68	0.35	1.37	0.00	0.00	0.00
29	6.85	0.36	1.41	0.00	0.00	0.00
30	7.02	0.37	1.45	0.00	0.00	0.00
31	7.20	0.38	1.49	0.00	0.00	0.00
32	7.38	0.39	1.53	0.00	0.00	0.00
33	7.57	0.40	1.57	0.00	0.00	0.00
34	7.76	0.41	1.61	0.00	0.00	0.00
35	7.95	0.42	1.65	0.00	0.00	0.00
36	8.16	0.44	1.69	0.00	0.00	0.00
37	8.36	0.45	1.74	0.00	0.00	0.00
38	8.58	0.46	1.78	0.00	0.00	0.00
39	8.80	0.47	1.83	0.00	0.00	0.00
40	9.02	0.49	1.87	0.00	0.00	0.00
41	9.25	0.50	1.91	0.00	0.00	0.00
42	9.49	0.52	1.96	0.00	0.00	0.00
43	9.73	0.53	2.01	0.00	0.00	0.00
44	9.98	0.55	2.05	0.00	0.00	0.00
45	10.24	0.56	2.10	0.00	0.00	0.00
46	10.50	0.58	2.15	0.00	0.00	0.00
47	10.77	0.59	2.20	0.00	0.00	0.00
48	11.05	0.61	2.25	0.00	0.00	0.00
49	11.33	0.63	2.30	0.00	0.00	0.00
50	11.62	0.65	2.35	0.00	0.00	0.00
51	11.92	0.66	2.40	0.00	0.00	0.00
52	12.24	0.68	2.46	0.00	0.00	0.00
53	12.55	0.70	2.51	0.00	0.00	0.00
54	12.88	0.72	2.56	0.00	0.00	0.00
55	13.22	0.75	2.61	0.00	0.00	0.00
56	13.58	0.77	2.66	0.00	0.00	0.00
57	13.94	0.79	2.71	0.00	0.00	0.00
58	14.32	0.82	2.75	0.00	0.00	0.00
59	14.71	0.84	2.80	0.00	0.00	0.00
60	15.11	0.87	2.84	0.00	0.00	0.00
61	15.53	0.89	2.88	0.00	0.00	0.00
62	15.97	0.92	2.92	0.00	0.00	0.00
63	16.42	0.95	2.95	0.00	0.00	0.00
64	16.90	0.98	2.98	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
60	19.20	1.00	2.80	0.00	0.00	0.00
61	18.76	1.00	2.85	0.00	0.00	0.00
62	18.31	1.00	2.89	0.00	0.00	0.00
63	17.85	1.00	2.94	0.00	0.00	0.00
64	17.38	1.00	2.98	0.00	0.00	0.00
65	16.90	1.00	3.02	0.00	0.00	0.00
66	16.42	1.00	3.06	0.00	0.00	0.00
67	15.93	1.00	3.09	0.00	0.00	0.00
68	15.44	1.00	3.12	0.00	0.00	0.00
69	14.94	1.00	3.15	0.00	0.00	0.00
70	14.44	1.00	3.17	0.00	0.00	0.00
71	13.94	1.00	3.19	0.00	0.00	0.00
72	13.43	1.00	3.20	0.00	0.00	0.00
73	12.93	1.00	3.21	0.00	0.00	0.00
74	12.42	1.00	3.21	0.00	0.00	0.00



**Table 4 – Females (NPA 65)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	5.12	0.25	0.60	0.00	0.00	0.00
17	5.25	0.26	0.62	0.00	0.00	0.00
18	5.38	0.27	0.63	0.00	0.00	0.00
19	5.52	0.27	0.65	0.00	0.00	0.00
20	5.66	0.28	0.67	0.00	0.00	0.00
21	5.81	0.29	0.69	0.00	0.00	0.00
22	5.96	0.30	0.71	0.00	0.00	0.00
23	6.11	0.31	0.73	0.00	0.00	0.00
24	6.26	0.31	0.75	0.00	0.00	0.00
25	6.42	0.32	0.77	0.00	0.00	0.00
26	6.59	0.33	0.79	0.00	0.00	0.00
27	6.75	0.34	0.81	0.00	0.00	0.00
28	6.93	0.35	0.83	0.00	0.00	0.00
29	7.10	0.36	0.85	0.00	0.00	0.00
30	7.28	0.37	0.87	0.00	0.00	0.00
31	7.47	0.38	0.90	0.00	0.00	0.00
32	7.66	0.39	0.92	0.00	0.00	0.00
33	7.86	0.40	0.94	0.00	0.00	0.00
34	8.06	0.41	0.96	0.00	0.00	0.00
35	8.26	0.42	0.98	0.00	0.00	0.00
36	8.48	0.44	1.01	0.00	0.00	0.00
37	8.69	0.45	1.03	0.00	0.00	0.00
38	8.92	0.46	1.05	0.00	0.00	0.00
39	9.14	0.47	1.07	0.00	0.00	0.00
40	9.38	0.49	1.09	0.00	0.00	0.00
41	9.62	0.50	1.12	0.00	0.00	0.00
42	9.87	0.52	1.14	0.00	0.00	0.00
43	10.12	0.53	1.16	0.00	0.00	0.00
44	10.39	0.54	1.18	0.00	0.00	0.00
45	10.66	0.56	1.20	0.00	0.00	0.00
46	10.93	0.58	1.22	0.00	0.00	0.00
47	11.22	0.59	1.24	0.00	0.00	0.00
48	11.51	0.61	1.25	0.00	0.00	0.00
49	11.81	0.63	1.27	0.00	0.00	0.00
50	12.12	0.65	1.29	0.00	0.00	0.00
51	12.45	0.67	1.30	0.00	0.00	0.00
52	12.78	0.68	1.32	0.00	0.00	0.00
53	13.12	0.70	1.33	0.00	0.00	0.00
54	13.47	0.73	1.34	0.00	0.00	0.00
55	13.83	0.75	1.35	0.00	0.00	0.00
56	14.21	0.77	1.36	0.00	0.00	0.00
57	14.60	0.79	1.36	0.00	0.00	0.00
58	15.00	0.82	1.37	0.00	0.00	0.00
59	15.41	0.84	1.37	0.00	0.00	0.00
60	15.84	0.87	1.37	0.00	0.00	0.00
61	16.28	0.90	1.37	0.00	0.00	0.00
62	16.74	0.92	1.37	0.00	0.00	0.00
63	17.22	0.95	1.37	0.00	0.00	0.00
64	17.72	0.98	1.37	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
60	19.95	1.00	1.34	0.00	0.00	0.00
61	19.53	1.00	1.35	0.00	0.00	0.00
62	19.09	1.00	1.35	0.00	0.00	0.00
63	18.65	1.00	1.36	0.00	0.00	0.00
64	18.20	1.00	1.36	0.00	0.00	0.00
65	17.73	1.00	1.36	0.00	0.00	0.00
66	17.26	1.00	1.37	0.00	0.00	0.00
67	16.78	1.00	1.37	0.00	0.00	0.00
68	16.30	1.00	1.37	0.00	0.00	0.00
69	15.80	1.00	1.36	0.00	0.00	0.00
70	15.30	1.00	1.36	0.00	0.00	0.00
71	14.80	1.00	1.35	0.00	0.00	0.00
72	14.29	1.00	1.34	0.00	0.00	0.00
73	13.77	1.00	1.33	0.00	0.00	0.00
74	13.26	1.00	1.32	0.00	0.00	0.00





## 4 Club transfer factors based on NPA66

Table 5 – Males (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.70	0.24	0.98	0.00	0.00	0.00
17	4.82	0.25	1.01	0.00	0.00	0.00
18	4.94	0.26	1.04	0.00	0.00	0.00
19	5.07	0.27	1.07	0.00	0.00	0.00
20	5.19	0.27	1.10	0.00	0.00	0.00
21	5.33	0.28	1.13	0.00	0.00	0.00
22	5.46	0.29	1.16	0.00	0.00	0.00
23	5.60	0.30	1.19	0.00	0.00	0.00
24	5.74	0.30	1.23	0.00	0.00	0.00
25	5.88	0.31	1.26	0.00	0.00	0.00
26	6.03	0.32	1.30	0.00	0.00	0.00
27	6.18	0.33	1.34	0.00	0.00	0.00
28	6.34	0.34	1.37	0.00	0.00	0.00
29	6.50	0.35	1.41	0.00	0.00	0.00
30	6.66	0.36	1.45	0.00	0.00	0.00
31	6.83	0.37	1.49	0.00	0.00	0.00
32	7.00	0.38	1.53	0.00	0.00	0.00
33	7.18	0.39	1.57	0.00	0.00	0.00
34	7.36	0.40	1.61	0.00	0.00	0.00
35	7.55	0.41	1.66	0.00	0.00	0.00
36	7.74	0.42	1.70	0.00	0.00	0.00
37	7.93	0.44	1.74	0.00	0.00	0.00
38	8.13	0.45	1.78	0.00	0.00	0.00
39	8.34	0.46	1.83	0.00	0.00	0.00
40	8.55	0.47	1.87	0.00	0.00	0.00
41	8.77	0.49	1.92	0.00	0.00	0.00
42	8.99	0.50	1.96	0.00	0.00	0.00
43	9.22	0.51	2.01	0.00	0.00	0.00
44	9.45	0.53	2.06	0.00	0.00	0.00
45	9.70	0.54	2.11	0.00	0.00	0.00
46	9.94	0.56	2.16	0.00	0.00	0.00
47	10.20	0.58	2.20	0.00	0.00	0.00
48	10.46	0.59	2.26	0.00	0.00	0.00
49	10.73	0.61	2.31	0.00	0.00	0.00
50	11.00	0.63	2.36	0.00	0.00	0.00
51	11.29	0.64	2.41	0.00	0.00	0.00
52	11.58	0.66	2.46	0.00	0.00	0.00
53	11.88	0.68	2.52	0.00	0.00	0.00
54	12.19	0.70	2.57	0.00	0.00	0.00
55	12.51	0.72	2.62	0.00	0.00	0.00
56	12.84	0.74	2.67	0.00	0.00	0.00
57	13.18	0.77	2.72	0.00	0.00	0.00
58	13.53	0.79	2.76	0.00	0.00	0.00
59	13.90	0.81	2.81	0.00	0.00	0.00
60	14.28	0.84	2.85	0.00	0.00	0.00
61	14.68	0.87	2.89	0.00	0.00	0.00
62	15.09	0.89	2.93	0.00	0.00	0.00
63	15.51	0.92	2.96	0.00	0.00	0.00
64	15.96	0.95	2.99	0.00	0.00	0.00
65	16.43	0.98	3.02	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
66	16.42	1.00	3.06	0.00	0.00	0.00
67	15.93	1.00	3.09	0.00	0.00	0.00
68	15.44	1.00	3.12	0.00	0.00	0.00
69	14.94	1.00	3.15	0.00	0.00	0.00
70	14.44	1.00	3.17	0.00	0.00	0.00
71	13.94	1.00	3.19	0.00	0.00	0.00
72	13.43	1.00	3.20	0.00	0.00	0.00
73	12.93	1.00	3.21	0.00	0.00	0.00
74	12.42	1.00	3.21	0.00	0.00	0.00



**Table 6 – Females (NPA 66)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.88	0.24	0.60	0.00	0.00	0.00
17	5.00	0.25	0.62	0.00	0.00	0.00
18	5.13	0.26	0.63	0.00	0.00	0.00
19	5.26	0.27	0.65	0.00	0.00	0.00
20	5.39	0.27	0.67	0.00	0.00	0.00
21	5.53	0.28	0.69	0.00	0.00	0.00
22	5.67	0.29	0.71	0.00	0.00	0.00
23	5.81	0.30	0.73	0.00	0.00	0.00
24	5.96	0.30	0.75	0.00	0.00	0.00
25	6.11	0.31	0.77	0.00	0.00	0.00
26	6.27	0.32	0.79	0.00	0.00	0.00
27	6.42	0.33	0.81	0.00	0.00	0.00
28	6.59	0.34	0.83	0.00	0.00	0.00
29	6.76	0.35	0.85	0.00	0.00	0.00
30	6.93	0.36	0.88	0.00	0.00	0.00
31	7.10	0.37	0.90	0.00	0.00	0.00
32	7.28	0.38	0.92	0.00	0.00	0.00
33	7.47	0.39	0.94	0.00	0.00	0.00
34	7.66	0.40	0.96	0.00	0.00	0.00
35	7.85	0.41	0.99	0.00	0.00	0.00
36	8.05	0.42	1.01	0.00	0.00	0.00
37	8.26	0.43	1.03	0.00	0.00	0.00
38	8.47	0.45	1.05	0.00	0.00	0.00
39	8.69	0.46	1.08	0.00	0.00	0.00
40	8.91	0.47	1.10	0.00	0.00	0.00
41	9.14	0.49	1.12	0.00	0.00	0.00
42	9.37	0.50	1.14	0.00	0.00	0.00
43	9.61	0.51	1.16	0.00	0.00	0.00
44	9.86	0.53	1.18	0.00	0.00	0.00
45	10.12	0.54	1.20	0.00	0.00	0.00
46	10.38	0.56	1.22	0.00	0.00	0.00
47	10.65	0.57	1.24	0.00	0.00	0.00
48	10.92	0.59	1.26	0.00	0.00	0.00
49	11.21	0.61	1.28	0.00	0.00	0.00
50	11.50	0.63	1.29	0.00	0.00	0.00
51	11.80	0.64	1.31	0.00	0.00	0.00
52	12.12	0.66	1.32	0.00	0.00	0.00
53	12.44	0.68	1.34	0.00	0.00	0.00
54	12.77	0.70	1.35	0.00	0.00	0.00
55	13.11	0.72	1.36	0.00	0.00	0.00
56	13.47	0.75	1.36	0.00	0.00	0.00
57	13.83	0.77	1.37	0.00	0.00	0.00
58	14.21	0.79	1.38	0.00	0.00	0.00
59	14.60	0.82	1.38	0.00	0.00	0.00
60	15.01	0.84	1.38	0.00	0.00	0.00
61	15.42	0.87	1.38	0.00	0.00	0.00
62	15.86	0.90	1.38	0.00	0.00	0.00
63	16.30	0.92	1.38	0.00	0.00	0.00
64	16.77	0.95	1.38	0.00	0.00	0.00
65	17.25	0.98	1.37	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
66	17.26	1.00	1.37	0.00	0.00	0.00
67	16.78	1.00	1.37	0.00	0.00	0.00
68	16.30	1.00	1.37	0.00	0.00	0.00
69	15.80	1.00	1.36	0.00	0.00	0.00
70	15.30	1.00	1.36	0.00	0.00	0.00
71	14.80	1.00	1.35	0.00	0.00	0.00
72	14.29	1.00	1.34	0.00	0.00	0.00
73	13.77	1.00	1.33	0.00	0.00	0.00
74	13.26	1.00	1.32	0.00	0.00	0.00



## 5 Club transfer factors based on NPA67

Table 7 – Males (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.47	0.24	0.98	0.00	0.00	0.00
17	4.58	0.24	1.01	0.00	0.00	0.00
18	4.69	0.25	1.04	0.00	0.00	0.00
19	4.81	0.26	1.07	0.00	0.00	0.00
20	4.93	0.26	1.10	0.00	0.00	0.00
21	5.05	0.27	1.13	0.00	0.00	0.00
22	5.18	0.28	1.16	0.00	0.00	0.00
23	5.31	0.29	1.20	0.00	0.00	0.00
24	5.44	0.30	1.23	0.00	0.00	0.00
25	5.58	0.30	1.27	0.00	0.00	0.00
26	5.72	0.31	1.30	0.00	0.00	0.00
27	5.86	0.32	1.34	0.00	0.00	0.00
28	6.01	0.33	1.38	0.00	0.00	0.00
29	6.16	0.34	1.41	0.00	0.00	0.00
30	6.32	0.35	1.45	0.00	0.00	0.00
31	6.47	0.36	1.49	0.00	0.00	0.00
32	6.64	0.37	1.53	0.00	0.00	0.00
33	6.80	0.38	1.57	0.00	0.00	0.00
34	6.97	0.39	1.62	0.00	0.00	0.00
35	7.15	0.40	1.66	0.00	0.00	0.00
36	7.33	0.41	1.70	0.00	0.00	0.00
37	7.51	0.42	1.74	0.00	0.00	0.00
38	7.70	0.43	1.79	0.00	0.00	0.00
39	7.90	0.45	1.83	0.00	0.00	0.00
40	8.10	0.46	1.88	0.00	0.00	0.00
41	8.30	0.47	1.92	0.00	0.00	0.00
42	8.51	0.48	1.97	0.00	0.00	0.00
43	8.73	0.50	2.02	0.00	0.00	0.00
44	8.95	0.51	2.06	0.00	0.00	0.00
45	9.17	0.53	2.11	0.00	0.00	0.00
46	9.41	0.54	2.16	0.00	0.00	0.00
47	9.65	0.56	2.21	0.00	0.00	0.00
48	9.89	0.57	2.26	0.00	0.00	0.00
49	10.14	0.59	2.31	0.00	0.00	0.00
50	10.40	0.61	2.36	0.00	0.00	0.00
51	10.67	0.62	2.42	0.00	0.00	0.00
52	10.95	0.64	2.47	0.00	0.00	0.00
53	11.23	0.66	2.52	0.00	0.00	0.00
54	11.52	0.68	2.57	0.00	0.00	0.00
55	11.82	0.70	2.63	0.00	0.00	0.00
56	12.13	0.72	2.68	0.00	0.00	0.00
57	12.45	0.74	2.72	0.00	0.00	0.00
58	12.78	0.76	2.77	0.00	0.00	0.00
59	13.12	0.79	2.82	0.00	0.00	0.00
60	13.48	0.81	2.86	0.00	0.00	0.00
61	13.85	0.84	2.90	0.00	0.00	0.00
62	14.24	0.86	2.94	0.00	0.00	0.00
63	14.64	0.89	2.97	0.00	0.00	0.00
64	15.05	0.92	3.01	0.00	0.00	0.00
65	15.49	0.95	3.04	0.00	0.00	0.00
66	15.94	0.98	3.06	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
67	15.93	1.00	3.09	0.00	0.00	0.00
68	15.44	1.00	3.12	0.00	0.00	0.00
69	14.94	1.00	3.15	0.00	0.00	0.00
70	14.44	1.00	3.17	0.00	0.00	0.00
71	13.94	1.00	3.19	0.00	0.00	0.00
72	13.43	1.00	3.20	0.00	0.00	0.00
73	12.93	1.00	3.21	0.00	0.00	0.00
74	12.42	1.00	3.21	0.00	0.00	0.00



**Table 8 – Females (NPA 67)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.64	0.24	0.60	0.00	0.00	0.00
17	4.76	0.24	0.62	0.00	0.00	0.00
18	4.88	0.25	0.64	0.00	0.00	0.00
19	5.00	0.26	0.65	0.00	0.00	0.00
20	5.13	0.26	0.67	0.00	0.00	0.00
21	5.26	0.27	0.69	0.00	0.00	0.00
22	5.39	0.28	0.71	0.00	0.00	0.00
23	5.53	0.29	0.73	0.00	0.00	0.00
24	5.67	0.30	0.75	0.00	0.00	0.00
25	5.81	0.30	0.77	0.00	0.00	0.00
26	5.96	0.31	0.79	0.00	0.00	0.00
27	6.11	0.32	0.81	0.00	0.00	0.00
28	6.26	0.33	0.84	0.00	0.00	0.00
29	6.42	0.34	0.86	0.00	0.00	0.00
30	6.58	0.35	0.88	0.00	0.00	0.00
31	6.75	0.36	0.90	0.00	0.00	0.00
32	6.92	0.37	0.92	0.00	0.00	0.00
33	7.09	0.38	0.95	0.00	0.00	0.00
34	7.27	0.39	0.97	0.00	0.00	0.00
35	7.46	0.40	0.99	0.00	0.00	0.00
36	7.65	0.41	1.01	0.00	0.00	0.00
37	7.84	0.42	1.04	0.00	0.00	0.00
38	8.04	0.43	1.06	0.00	0.00	0.00
39	8.24	0.45	1.08	0.00	0.00	0.00
40	8.45	0.46	1.10	0.00	0.00	0.00
41	8.67	0.47	1.12	0.00	0.00	0.00
42	8.89	0.48	1.15	0.00	0.00	0.00
43	9.12	0.50	1.17	0.00	0.00	0.00
44	9.35	0.51	1.19	0.00	0.00	0.00
45	9.59	0.53	1.21	0.00	0.00	0.00
46	9.84	0.54	1.23	0.00	0.00	0.00
47	10.09	0.56	1.25	0.00	0.00	0.00
48	10.35	0.57	1.27	0.00	0.00	0.00
49	10.62	0.59	1.28	0.00	0.00	0.00
50	10.90	0.61	1.30	0.00	0.00	0.00
51	11.18	0.62	1.32	0.00	0.00	0.00
52	11.48	0.64	1.33	0.00	0.00	0.00
53	11.78	0.66	1.34	0.00	0.00	0.00
54	12.09	0.68	1.35	0.00	0.00	0.00
55	12.42	0.70	1.36	0.00	0.00	0.00
56	12.75	0.72	1.37	0.00	0.00	0.00
57	13.09	0.74	1.38	0.00	0.00	0.00
58	13.45	0.77	1.38	0.00	0.00	0.00
59	13.82	0.79	1.39	0.00	0.00	0.00
60	14.20	0.82	1.39	0.00	0.00	0.00
61	14.59	0.84	1.39	0.00	0.00	0.00
62	15.00	0.87	1.39	0.00	0.00	0.00
63	15.42	0.89	1.39	0.00	0.00	0.00
64	15.86	0.92	1.39	0.00	0.00	0.00
65	16.31	0.95	1.38	0.00	0.00	0.00
66	16.78	0.98	1.37	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
67	16.78	1.00	1.37	0.00	0.00	0.00
68	16.30	1.00	1.37	0.00	0.00	0.00
69	15.80	1.00	1.36	0.00	0.00	0.00
70	15.30	1.00	1.36	0.00	0.00	0.00
71	14.80	1.00	1.35	0.00	0.00	0.00
72	14.29	1.00	1.34	0.00	0.00	0.00
73	13.77	1.00	1.33	0.00	0.00	0.00
74	13.26	1.00	1.32	0.00	0.00	0.00





## 6 Club transfer factors based on NPA68

Table 9 – Males (NPA 68)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.24	0.23	0.98	0.00	0.00	0.00
17	4.34	0.24	1.01	0.00	0.00	0.00
18	4.45	0.24	1.04	0.00	0.00	0.00
19	4.56	0.25	1.07	0.00	0.00	0.00
20	4.68	0.26	1.10	0.00	0.00	0.00
21	4.79	0.26	1.13	0.00	0.00	0.00
22	4.91	0.27	1.17	0.00	0.00	0.00
23	5.04	0.28	1.20	0.00	0.00	0.00
24	5.16	0.29	1.23	0.00	0.00	0.00
25	5.29	0.29	1.27	0.00	0.00	0.00
26	5.42	0.30	1.30	0.00	0.00	0.00
27	5.56	0.31	1.34	0.00	0.00	0.00
28	5.70	0.32	1.38	0.00	0.00	0.00
29	5.84	0.33	1.42	0.00	0.00	0.00
30	5.98	0.34	1.46	0.00	0.00	0.00
31	6.13	0.35	1.50	0.00	0.00	0.00
32	6.28	0.36	1.54	0.00	0.00	0.00
33	6.44	0.37	1.58	0.00	0.00	0.00
34	6.60	0.38	1.62	0.00	0.00	0.00
35	6.77	0.39	1.66	0.00	0.00	0.00
36	6.94	0.40	1.70	0.00	0.00	0.00
37	7.11	0.41	1.75	0.00	0.00	0.00
38	7.29	0.42	1.79	0.00	0.00	0.00
39	7.47	0.43	1.84	0.00	0.00	0.00
40	7.66	0.44	1.88	0.00	0.00	0.00
41	7.85	0.46	1.93	0.00	0.00	0.00
42	8.05	0.47	1.97	0.00	0.00	0.00
43	8.25	0.48	2.02	0.00	0.00	0.00
44	8.46	0.50	2.07	0.00	0.00	0.00
45	8.67	0.51	2.12	0.00	0.00	0.00
46	8.89	0.52	2.17	0.00	0.00	0.00
47	9.11	0.54	2.22	0.00	0.00	0.00
48	9.35	0.55	2.27	0.00	0.00	0.00
49	9.58	0.57	2.32	0.00	0.00	0.00
50	9.83	0.59	2.37	0.00	0.00	0.00
51	10.08	0.60	2.42	0.00	0.00	0.00
52	10.33	0.62	2.48	0.00	0.00	0.00
53	10.60	0.64	2.53	0.00	0.00	0.00
54	10.87	0.66	2.58	0.00	0.00	0.00
55	11.15	0.68	2.63	0.00	0.00	0.00
56	11.44	0.70	2.68	0.00	0.00	0.00
57	11.74	0.72	2.73	0.00	0.00	0.00
58	12.05	0.74	2.78	0.00	0.00	0.00
59	12.38	0.76	2.82	0.00	0.00	0.00
60	12.71	0.78	2.87	0.00	0.00	0.00
61	13.05	0.81	2.91	0.00	0.00	0.00
62	13.41	0.83	2.95	0.00	0.00	0.00
63	13.79	0.86	2.98	0.00	0.00	0.00
64	14.18	0.89	3.02	0.00	0.00	0.00
65	14.58	0.92	3.05	0.00	0.00	0.00
66	15.01	0.95	3.07	0.00	0.00	0.00
67	15.46	0.98	3.10	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
68	15.44	1.00	3.12	0.00	0.00	0.00
69	14.94	1.00	3.15	0.00	0.00	0.00
70	14.44	1.00	3.17	0.00	0.00	0.00
71	13.94	1.00	3.19	0.00	0.00	0.00
72	13.43	1.00	3.20	0.00	0.00	0.00
73	12.93	1.00	3.21	0.00	0.00	0.00
74	12.42	1.00	3.21	0.00	0.00	0.00



**Table 10 – Females (NPA 68)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.41	0.23	0.60	0.00	0.00	0.00
17	4.52	0.24	0.62	0.00	0.00	0.00
18	4.63	0.24	0.64	0.00	0.00	0.00
19	4.75	0.25	0.66	0.00	0.00	0.00
20	4.87	0.26	0.68	0.00	0.00	0.00
21	4.99	0.26	0.69	0.00	0.00	0.00
22	5.12	0.27	0.71	0.00	0.00	0.00
23	5.25	0.28	0.73	0.00	0.00	0.00
24	5.38	0.29	0.75	0.00	0.00	0.00
25	5.52	0.29	0.77	0.00	0.00	0.00
26	5.65	0.30	0.80	0.00	0.00	0.00
27	5.80	0.31	0.82	0.00	0.00	0.00
28	5.94	0.32	0.84	0.00	0.00	0.00
29	6.09	0.33	0.86	0.00	0.00	0.00
30	6.25	0.34	0.88	0.00	0.00	0.00
31	6.40	0.35	0.90	0.00	0.00	0.00
32	6.56	0.36	0.93	0.00	0.00	0.00
33	6.73	0.37	0.95	0.00	0.00	0.00
34	6.90	0.38	0.97	0.00	0.00	0.00
35	7.07	0.39	0.99	0.00	0.00	0.00
36	7.25	0.40	1.02	0.00	0.00	0.00
37	7.43	0.41	1.04	0.00	0.00	0.00
38	7.62	0.42	1.06	0.00	0.00	0.00
39	7.82	0.43	1.08	0.00	0.00	0.00
40	8.01	0.44	1.11	0.00	0.00	0.00
41	8.22	0.46	1.13	0.00	0.00	0.00
42	8.42	0.47	1.15	0.00	0.00	0.00
43	8.64	0.48	1.17	0.00	0.00	0.00
44	8.86	0.50	1.19	0.00	0.00	0.00
45	9.09	0.51	1.21	0.00	0.00	0.00
46	9.32	0.52	1.23	0.00	0.00	0.00
47	9.56	0.54	1.25	0.00	0.00	0.00
48	9.80	0.56	1.27	0.00	0.00	0.00
49	10.06	0.57	1.29	0.00	0.00	0.00
50	10.32	0.59	1.31	0.00	0.00	0.00
51	10.59	0.60	1.32	0.00	0.00	0.00
52	10.86	0.62	1.34	0.00	0.00	0.00
53	11.15	0.64	1.35	0.00	0.00	0.00
54	11.44	0.66	1.36	0.00	0.00	0.00
55	11.74	0.68	1.37	0.00	0.00	0.00
56	12.06	0.70	1.38	0.00	0.00	0.00
57	12.38	0.72	1.39	0.00	0.00	0.00
58	12.71	0.74	1.39	0.00	0.00	0.00
59	13.06	0.77	1.40	0.00	0.00	0.00
60	13.42	0.79	1.40	0.00	0.00	0.00
61	13.79	0.81	1.40	0.00	0.00	0.00
62	14.17	0.84	1.40	0.00	0.00	0.00
63	14.56	0.87	1.40	0.00	0.00	0.00
64	14.97	0.89	1.40	0.00	0.00	0.00
65	15.40	0.92	1.39	0.00	0.00	0.00
66	15.84	0.95	1.39	0.00	0.00	0.00
67	16.30	0.98	1.37	0.00	0.00	0.00



**Factors for valuing immediate benefit payment:**

**Member over the age by reference to which the element of the transfer value is calculated**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
68	16.30	1.00	1.37	0.00	0.00	0.00
69	15.80	1.00	1.36	0.00	0.00	0.00
70	15.30	1.00	1.36	0.00	0.00	0.00
71	14.80	1.00	1.35	0.00	0.00	0.00
72	14.29	1.00	1.34	0.00	0.00	0.00
73	13.77	1.00	1.33	0.00	0.00	0.00
74	13.26	1.00	1.32	0.00	0.00	0.00



## 7 Non-Club transfer factors based on NPA65

Table NC3 – Males (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.81	0.27	1.43	3.08	0.46	4.32
17	4.94	0.27	1.47	3.09	0.46	4.44
18	5.06	0.28	1.51	3.10	0.47	4.56
19	5.19	0.29	1.55	3.11	0.47	4.69
20	5.32	0.31	1.59	3.11	0.47	4.81
21	5.45	0.30	1.64	3.12	0.47	4.94
22	5.59	0.31	1.68	3.13	0.47	5.08
23	5.74	0.33	1.74	3.14	0.47	5.22
24	5.88	0.34	1.79	3.15	0.47	5.36
25	6.02	0.35	1.83	3.16	0.47	5.50
26	6.17	0.36	1.88	3.17	0.48	5.65
27	6.33	0.37	1.93	3.18	0.48	5.80
28	6.49	0.38	1.98	3.19	0.48	5.96
29	6.65	0.39	2.04	3.20	0.48	6.12
30	6.82	0.40	2.09	3.21	0.48	6.29
31	6.99	0.41	2.14	3.22	0.48	6.46
32	7.17	0.42	2.20	3.23	0.48	6.64
33	7.35	0.43	2.25	3.24	0.49	6.82
34	7.53	0.44	2.31	3.25	0.49	7.00
35	7.72	0.46	2.36	3.26	0.49	7.19
36	7.92	0.47	2.42	3.27	0.49	7.39
37	8.12	0.47	2.47	3.28	0.49	7.59
38	8.33	0.49	2.53	3.29	0.49	7.80
39	8.54	0.50	2.58	3.30	0.50	8.02
40	8.76	0.51	2.64	3.31	0.50	8.24
41	8.99	0.53	2.70	3.32	0.50	8.47
42	9.22	0.54	2.75	3.33	0.50	8.70
43	9.45	0.56	2.81	3.35	0.50	8.94
44	9.70	0.57	2.87	3.36	0.50	9.19
45	9.95	0.59	2.94	3.37	0.51	9.45
46	10.21	0.61	3.00	3.38	0.51	9.71
47	10.47	0.62	3.06	3.39	0.51	9.98
48	10.74	0.64	3.13	3.41	0.51	10.26
49	11.02	0.66	3.20	3.42	0.51	10.55
50	11.30	0.68	3.26	3.43	0.51	10.84
51	11.61	0.70	3.33	3.44	0.52	11.15
52	11.91	0.72	3.40	3.46	0.52	11.46
53	12.22	0.74	3.46	3.47	0.52	11.79
54	12.55	0.76	3.52	3.49	0.52	12.13
55	12.89	0.77	3.58	3.50	0.53	12.48
56	13.24	0.79	3.64	3.52	0.53	12.84
57	13.60	0.81	3.70	3.54	0.53	13.22
58	13.98	0.84	3.75	3.56	0.53	13.62
59	14.38	0.86	3.80	3.58	0.54	14.03
60	14.79	0.89	3.85	3.60	0.54	14.46
61	15.23	0.91	3.89	3.63	0.54	14.92
62	15.68	0.93	3.92	3.65	0.55	15.39
63	16.16	0.96	3.96	3.68	0.55	15.89
64	16.66	0.99	3.98	3.79	0.57	16.42



**Table NC4 – Females (NPA 65)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	5.08	0.26	0.73	-0.53	-1.86	4.59
17	5.21	0.27	0.75	-0.54	-1.89	4.72
18	5.34	0.28	0.77	-0.56	-1.96	4.84
19	5.48	0.29	0.79	-0.57	-2.00	4.98
20	5.61	0.29	0.81	-0.59	-2.07	5.11
21	5.75	0.30	0.83	-0.60	-2.10	5.25
22	5.91	0.31	0.85	-0.62	-2.17	5.40
23	6.05	0.33	0.88	-0.63	-2.21	5.54
24	6.21	0.34	0.90	-0.65	-2.28	5.70
25	6.36	0.35	0.92	-0.67	-2.35	5.85
26	6.52	0.36	0.96	-0.68	-2.38	6.01
27	6.70	0.37	0.98	-0.70	-2.45	6.18
28	6.87	0.38	1.01	-0.72	-2.52	6.35
29	7.04	0.39	1.03	-0.74	-2.59	6.52
30	7.22	0.40	1.06	-0.75	-2.63	6.70
31	7.40	0.41	1.09	-0.77	-2.70	6.88
32	7.59	0.42	1.11	-0.79	-2.77	7.07
33	7.77	0.43	1.14	-0.81	-2.84	7.26
34	7.97	0.44	1.17	-0.83	-2.91	7.46
35	8.18	0.46	1.18	-0.84	-2.94	7.67
36	8.39	0.47	1.21	-0.86	-3.01	7.88
37	8.61	0.47	1.24	-0.88	-3.08	8.10
38	8.82	0.48	1.26	-0.90	-3.15	8.32
39	9.05	0.50	1.29	-0.92	-3.22	8.55
40	9.29	0.51	1.31	-0.94	-3.29	8.79
41	9.52	0.53	1.34	-0.96	-3.36	9.03
42	9.78	0.54	1.37	-0.98	-3.43	9.29
43	10.02	0.56	1.39	-1.00	-3.50	9.54
44	10.28	0.57	1.42	-1.03	-3.61	9.81
45	10.56	0.59	1.43	-1.05	-3.68	10.09
46	10.83	0.61	1.46	-1.07	-3.75	10.37
47	11.11	0.62	1.48	-1.09	-3.82	10.66
48	11.40	0.64	1.50	-1.11	-3.89	10.96
49	11.70	0.66	1.52	-1.14	-3.99	11.27
50	12.01	0.68	1.54	-1.16	-4.06	11.59
51	12.33	0.70	1.55	-1.19	-4.17	11.92
52	12.66	0.72	1.57	-1.21	-4.24	12.27
53	13.00	0.74	1.59	-1.24	-4.34	12.62
54	13.35	0.76	1.59	-1.27	-4.45	12.99
55	13.72	0.77	1.60	-1.29	-4.52	13.37
56	14.10	0.79	1.61	-1.32	-4.62	13.77
57	14.49	0.81	1.61	-1.35	-4.73	14.18
58	14.90	0.84	1.61	-1.38	-4.83	14.61
59	15.32	0.86	1.61	-1.44	-5.04	15.05
60	15.77	0.89	1.61	-1.01	-3.68	15.52
61	16.23	0.91	1.60	-0.05	-2.79	16.00
62	16.69	0.93	1.60	0.95	-1.87	16.49
63	17.18	0.96	1.60	1.98	-0.92	17.01
64	17.70	0.99	1.58	3.05	0.07	17.55



## 8 Non-Club transfer factors based on NPA66

Table NC5 – Males (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.56	0.28	1.43	2.28	-0.23	4.32
17	4.68	0.27	1.47	2.28	-0.23	4.44
18	4.81	0.27	1.51	2.28	-0.23	4.56
19	4.92	0.28	1.55	2.29	-0.23	4.69
20	5.04	0.29	1.59	2.29	-0.23	4.81
21	5.18	0.31	1.64	2.29	-0.23	4.94
22	5.30	0.30	1.69	2.30	-0.23	5.08
23	5.43	0.31	1.74	2.30	-0.23	5.22
24	5.57	0.33	1.79	2.30	-0.23	5.36
25	5.71	0.34	1.83	2.31	-0.23	5.50
26	5.85	0.35	1.88	2.31	-0.23	5.65
27	6.00	0.36	1.93	2.31	-0.23	5.80
28	6.14	0.37	1.98	2.32	-0.23	5.96
29	6.30	0.38	2.04	2.32	-0.23	6.12
30	6.45	0.39	2.09	2.33	-0.23	6.29
31	6.61	0.40	2.14	2.33	-0.23	6.46
32	6.78	0.41	2.20	2.33	-0.23	6.64
33	6.95	0.42	2.25	2.34	-0.23	6.82
34	7.13	0.43	2.31	2.34	-0.23	7.00
35	7.31	0.45	2.36	2.34	-0.23	7.19
36	7.49	0.46	2.42	2.35	-0.24	7.39
37	7.68	0.47	2.47	2.35	-0.24	7.59
38	7.88	0.47	2.53	2.36	-0.24	7.80
39	8.08	0.49	2.58	2.36	-0.24	8.02
40	8.29	0.50	2.64	2.36	-0.24	8.24
41	8.49	0.51	2.70	2.37	-0.24	8.47
42	8.71	0.53	2.75	2.37	-0.24	8.70
43	8.94	0.54	2.81	2.38	-0.24	8.94
44	9.16	0.56	2.87	2.38	-0.24	9.19
45	9.40	0.57	2.94	2.39	-0.24	9.45
46	9.64	0.59	3.00	2.39	-0.24	9.71
47	9.89	0.61	3.06	2.39	-0.24	9.98
48	10.15	0.62	3.13	2.40	-0.24	10.26
49	10.41	0.64	3.20	2.40	-0.24	10.55
50	10.67	0.66	3.27	2.41	-0.24	10.84
51	10.95	0.68	3.33	2.41	-0.24	11.15
52	11.23	0.70	3.40	2.42	-0.24	11.46
53	11.53	0.72	3.46	2.42	-0.24	11.79
54	11.84	0.74	3.52	2.43	-0.24	12.13
55	12.16	0.76	3.58	2.44	-0.24	12.48
56	12.49	0.77	3.64	2.44	-0.24	12.84
57	12.82	0.79	3.70	2.45	-0.25	13.22
58	13.18	0.81	3.75	2.46	-0.25	13.62
59	13.55	0.84	3.80	2.47	-0.25	14.03
60	13.93	0.86	3.85	2.48	-0.25	14.46
61	14.35	0.89	3.89	2.49	-0.25	14.92
62	14.78	0.91	3.92	2.51	-0.25	15.39
63	15.23	0.93	3.96	2.52	-0.25	15.89
64	15.69	0.96	3.98	2.59	-0.26	16.42
65	16.18	0.99	4.01	3.19	0.05	16.46



Table NC6 – Females (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.82	0.25	0.73	-1.26	-2.52	4.60
17	4.95	0.26	0.75	-1.28	-2.56	4.72
18	5.08	0.27	0.77	-1.30	-2.60	4.84
19	5.21	0.28	0.79	-1.32	-2.64	4.98
20	5.34	0.29	0.81	-1.34	-2.68	5.11
21	5.47	0.29	0.83	-1.36	-2.72	5.25
22	5.61	0.30	0.85	-1.38	-2.76	5.40
23	5.76	0.31	0.88	-1.40	-2.80	5.54
24	5.90	0.33	0.90	-1.42	-2.84	5.70
25	6.05	0.34	0.92	-1.44	-2.88	5.85
26	6.20	0.35	0.96	-1.47	-2.94	6.01
27	6.36	0.36	0.98	-1.49	-2.98	6.18
28	6.52	0.37	1.01	-1.51	-3.02	6.35
29	6.68	0.38	1.03	-1.53	-3.06	6.52
30	6.85	0.39	1.06	-1.56	-3.12	6.70
31	7.02	0.40	1.09	-1.58	-3.16	6.88
32	7.20	0.41	1.11	-1.60	-3.20	7.07
33	7.39	0.42	1.14	-1.63	-3.26	7.26
34	7.57	0.43	1.17	-1.65	-3.30	7.46
35	7.77	0.44	1.18	-1.68	-3.36	7.67
36	7.96	0.46	1.21	-1.70	-3.40	7.88
37	8.16	0.47	1.24	-1.73	-3.46	8.10
38	8.37	0.47	1.26	-1.75	-3.50	8.32
39	8.59	0.48	1.29	-1.78	-3.56	8.55
40	8.81	0.50	1.31	-1.80	-3.60	8.79
41	9.04	0.51	1.34	-1.83	-3.66	9.03
42	9.26	0.53	1.37	-1.86	-3.72	9.29
43	9.51	0.54	1.39	-1.89	-3.78	9.54
44	9.75	0.56	1.42	-1.91	-3.82	9.81
45	10.00	0.57	1.43	-1.94	-3.88	10.09
46	10.26	0.59	1.46	-1.97	-3.94	10.37
47	10.53	0.61	1.48	-2.00	-4.00	10.66
48	10.80	0.62	1.50	-2.03	-4.06	10.96
49	11.09	0.64	1.52	-2.06	-4.12	11.27
50	11.38	0.66	1.54	-2.09	-4.18	11.59
51	11.68	0.68	1.55	-2.13	-4.26	11.92
52	11.99	0.70	1.57	-2.16	-4.32	12.27
53	12.31	0.72	1.59	-2.19	-4.38	12.62
54	12.65	0.74	1.59	-2.23	-4.46	12.99
55	12.99	0.76	1.60	-2.26	-4.52	13.37
56	13.35	0.77	1.61	-2.30	-4.60	13.77
57	13.72	0.79	1.62	-2.34	-4.68	14.18
58	14.10	0.81	1.61	-2.38	-4.76	14.61
59	14.50	0.84	1.61	-2.47	-4.94	15.05
60	14.91	0.86	1.61	-2.09	-4.56	15.52
61	15.34	0.89	1.60	-1.16	-3.70	16.00
62	15.78	0.91	1.60	-0.20	-2.81	16.49
63	16.25	0.93	1.60	0.80	-1.89	17.01
64	16.73	0.96	1.58	1.82	-0.94	17.55
65	17.23	0.99	1.57	2.89	0.04	17.61





## 9 Non-Club transfer factors based on NPA67

Table NC7 – Males (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.33	0.25	1.43	1.50	-1.20	4.32
17	4.44	0.26	1.47	1.50	-1.20	4.44
18	4.55	0.27	1.51	1.50	-1.20	4.56
19	4.67	0.27	1.55	1.50	-1.20	4.69
20	4.78	0.28	1.59	1.50	-1.20	4.81
21	4.90	0.29	1.64	1.49	-1.19	4.94
22	5.02	0.31	1.69	1.49	-1.19	5.08
23	5.15	0.32	1.74	1.49	-1.19	5.22
24	5.27	0.31	1.79	1.49	-1.19	5.36
25	5.40	0.33	1.83	1.49	-1.19	5.50
26	5.53	0.34	1.88	1.48	-1.18	5.65
27	5.67	0.35	1.93	1.48	-1.18	5.80
28	5.82	0.36	1.98	1.48	-1.18	5.96
29	5.96	0.37	2.04	1.48	-1.18	6.12
30	6.11	0.38	2.09	1.48	-1.18	6.29
31	6.26	0.39	2.14	1.47	-1.18	6.46
32	6.42	0.40	2.20	1.47	-1.18	6.64
33	6.58	0.41	2.25	1.47	-1.18	6.82
34	6.74	0.42	2.31	1.47	-1.18	7.00
35	6.91	0.43	2.36	1.46	-1.17	7.19
36	7.09	0.45	2.42	1.46	-1.17	7.39
37	7.26	0.46	2.47	1.46	-1.17	7.59
38	7.44	0.47	2.53	1.46	-1.17	7.80
39	7.63	0.47	2.58	1.46	-1.17	8.02
40	7.82	0.49	2.64	1.45	-1.16	8.24
41	8.03	0.50	2.70	1.45	-1.16	8.47
42	8.22	0.51	2.76	1.45	-1.16	8.70
43	8.44	0.53	2.81	1.45	-1.16	8.94
44	8.65	0.54	2.87	1.44	-1.15	9.19
45	8.87	0.56	2.94	1.44	-1.15	9.45
46	9.10	0.57	3.00	1.44	-1.15	9.71
47	9.33	0.59	3.06	1.43	-1.14	9.98
48	9.56	0.61	3.13	1.43	-1.14	10.26
49	9.82	0.62	3.20	1.43	-1.14	10.55
50	10.07	0.64	3.27	1.43	-1.14	10.84
51	10.32	0.66	3.33	1.42	-1.14	11.15
52	10.59	0.68	3.40	1.42	-1.14	11.46
53	10.87	0.70	3.46	1.42	-1.14	11.79
54	11.15	0.72	3.52	1.41	-1.13	12.13
55	11.45	0.74	3.59	1.41	-1.13	12.48
56	11.76	0.76	3.64	1.41	-1.13	12.84
57	12.07	0.77	3.71	1.41	-1.13	13.22
58	12.41	0.79	3.75	1.41	-1.13	13.62
59	12.76	0.81	3.80	1.41	-1.13	14.03
60	13.12	0.84	3.85	1.40	-1.12	14.46
61	13.50	0.86	3.89	1.40	-1.12	14.92
62	13.89	0.89	3.92	1.41	-1.13	15.39
63	14.31	0.91	3.96	1.41	-1.13	15.89
64	14.75	0.93	3.98	1.44	-1.15	16.42
65	15.21	0.96	4.01	1.98	-0.95	16.46
66	15.69	0.99	4.04	3.03	0.03	16.00



Table NC8 – Females (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.58	0.26	0.73	-1.97	-3.35	4.60
17	4.71	0.26	0.75	-1.99	-3.38	4.72
18	4.83	0.26	0.77	-2.01	-3.42	4.84
19	4.94	0.27	0.79	-2.04	-3.47	4.98
20	5.08	0.28	0.81	-2.06	-3.50	5.11
21	5.20	0.29	0.83	-2.09	-3.55	5.25
22	5.33	0.31	0.85	-2.12	-3.60	5.40
23	5.46	0.30	0.88	-2.14	-3.64	5.54
24	5.60	0.31	0.90	-2.17	-3.69	5.70
25	5.74	0.33	0.92	-2.20	-3.74	5.85
26	5.88	0.34	0.96	-2.22	-3.77	6.01
27	6.04	0.35	0.98	-2.25	-3.83	6.18
28	6.19	0.36	1.01	-2.28	-3.88	6.35
29	6.34	0.37	1.03	-2.30	-3.91	6.52
30	6.50	0.38	1.06	-2.33	-3.96	6.70
31	6.67	0.39	1.09	-2.36	-4.01	6.88
32	6.83	0.40	1.11	-2.39	-4.06	7.07
33	7.01	0.41	1.14	-2.42	-4.11	7.26
34	7.18	0.42	1.17	-2.45	-4.17	7.46
35	7.36	0.43	1.18	-2.48	-4.22	7.67
36	7.55	0.44	1.21	-2.51	-4.27	7.88
37	7.74	0.46	1.24	-2.54	-4.32	8.10
38	7.93	0.47	1.26	-2.57	-4.37	8.32
39	8.14	0.47	1.29	-2.60	-4.42	8.55
40	8.35	0.49	1.31	-2.64	-4.49	8.79
41	8.55	0.50	1.34	-2.67	-4.54	9.03
42	8.78	0.51	1.37	-2.70	-4.59	9.29
43	9.00	0.53	1.39	-2.74	-4.66	9.54
44	9.23	0.54	1.42	-2.77	-4.71	9.81
45	9.47	0.56	1.43	-2.80	-4.76	10.09
46	9.71	0.57	1.46	-2.84	-4.83	10.37
47	9.97	0.59	1.48	-2.88	-4.90	10.66
48	10.23	0.61	1.50	-2.91	-4.95	10.96
49	10.49	0.62	1.52	-2.95	-5.02	11.27
50	10.77	0.64	1.54	-2.99	-5.08	11.59
51	11.05	0.66	1.55	-3.03	-5.15	11.92
52	11.33	0.68	1.57	-3.07	-5.22	12.27
53	11.64	0.70	1.59	-3.11	-5.29	12.62
54	11.96	0.72	1.59	-3.16	-5.37	12.99
55	12.27	0.74	1.60	-3.20	-5.44	13.37
56	12.62	0.76	1.61	-3.25	-5.53	13.77
57	12.96	0.77	1.62	-3.29	-5.59	14.18
58	13.33	0.79	1.61	-3.34	-5.68	14.61
59	13.70	0.81	1.61	-3.47	-5.90	15.05
60	14.09	0.84	1.61	-3.12	-5.41	15.52
61	14.49	0.86	1.60	-2.23	-4.57	16.00
62	14.90	0.89	1.60	-1.30	-3.72	16.49
63	15.34	0.91	1.60	-0.35	-2.83	17.01
64	15.79	0.93	1.58	0.64	-1.91	17.55
65	16.27	0.96	1.57	1.66	-0.96	17.61
66	16.76	0.99	1.55	2.72	0.01	17.17



## 10 Non-Club transfer factors based on NPA68

Table NC9 – Males (NPA 68)

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.10	0.24	1.43	0.76	-3.42	4.32
17	4.21	0.25	1.47	0.75	-3.38	4.44
18	4.31	0.26	1.51	0.74	-3.33	4.56
19	4.41	0.27	1.55	0.74	-3.33	4.69
20	4.52	0.27	1.59	0.73	-3.29	4.81
21	4.64	0.28	1.65	0.72	-3.24	4.94
22	4.75	0.29	1.69	0.72	-3.24	5.08
23	4.86	0.31	1.74	0.71	-3.20	5.22
24	4.98	0.32	1.79	0.70	-3.15	5.36
25	5.11	0.31	1.83	0.70	-3.15	5.50
26	5.24	0.33	1.88	0.69	-3.11	5.65
27	5.36	0.34	1.93	0.68	-3.06	5.80
28	5.49	0.35	1.98	0.67	-3.02	5.96
29	5.63	0.36	2.04	0.67	-3.02	6.12
30	5.77	0.37	2.09	0.66	-2.97	6.29
31	5.91	0.38	2.14	0.65	-2.93	6.46
32	6.05	0.39	2.20	0.64	-2.88	6.64
33	6.20	0.40	2.25	0.63	-2.84	6.82
34	6.36	0.41	2.31	0.63	-2.84	7.00
35	6.52	0.42	2.36	0.62	-2.79	7.19
36	6.68	0.43	2.42	0.61	-2.75	7.39
37	6.85	0.45	2.47	0.60	-2.70	7.59
38	7.02	0.46	2.53	0.59	-2.66	7.80
39	7.20	0.47	2.58	0.58	-2.61	8.02
40	7.37	0.47	2.64	0.58	-2.61	8.24
41	7.56	0.49	2.70	0.57	-2.57	8.47
42	7.76	0.50	2.76	0.56	-2.52	8.70
43	7.96	0.51	2.81	0.55	-2.48	8.94
44	8.15	0.53	2.87	0.54	-2.43	9.19
45	8.36	0.54	2.94	0.53	-2.39	9.45
46	8.57	0.56	3.00	0.52	-2.34	9.71
47	8.79	0.57	3.07	0.51	-2.30	9.98
48	9.01	0.59	3.13	0.50	-2.25	10.26
49	9.24	0.61	3.20	0.49	-2.21	10.55
50	9.48	0.62	3.27	0.48	-2.16	10.84
51	9.72	0.64	3.33	0.47	-2.12	11.15
52	9.97	0.66	3.40	0.46	-2.07	11.46
53	10.23	0.68	3.47	0.45	-2.03	11.79
54	10.49	0.70	3.52	0.44	-1.98	12.13
55	10.77	0.72	3.59	0.43	-1.94	12.48
56	11.06	0.74	3.64	0.42	-1.89	12.84
57	11.36	0.76	3.71	0.41	-1.85	13.22
58	11.66	0.77	3.75	0.40	-1.80	13.62
59	11.99	0.79	3.80	0.38	-1.71	14.03
60	12.32	0.81	3.85	0.37	-1.67	14.46
61	12.68	0.84	3.89	0.36	-1.62	14.92
62	13.05	0.86	3.93	0.35	-1.58	15.39
63	13.44	0.89	3.96	0.34	-1.53	15.89
64	13.85	0.91	3.98	0.33	-1.49	16.42
65	14.28	0.93	4.01	0.83	-1.91	16.46
66	14.73	0.96	4.04	1.83	-0.97	16.00
67	15.20	0.99	4.06	2.87	0.00	15.54



**Table NC10 – Females (NPA 68)**

Age last birthday at relevant date	Gross Pension of £1 pa	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction for NI Modification of £1 pa
				Pre-88	Post-88	
16	4.35	0.24	0.73	-2.66	-3.99	4.60
17	4.46	0.25	0.75	-2.68	-4.02	4.72
18	4.58	0.26	0.77	-2.70	-4.05	4.84
19	4.69	0.27	0.79	-2.73	-4.10	4.98
20	4.81	0.27	0.81	-2.76	-4.14	5.11
21	4.93	0.28	0.83	-2.79	-4.19	5.25
22	5.06	0.29	0.85	-2.82	-4.23	5.40
23	5.18	0.31	0.88	-2.86	-4.29	5.54
24	5.31	0.30	0.90	-2.89	-4.34	5.70
25	5.44	0.31	0.92	-2.92	-4.38	5.85
26	5.58	0.33	0.96	-2.95	-4.43	6.01
27	5.72	0.34	0.98	-2.98	-4.47	6.18
28	5.86	0.35	1.01	-3.01	-4.52	6.35
29	6.01	0.36	1.03	-3.05	-4.58	6.52
30	6.16	0.37	1.06	-3.08	-4.62	6.70
31	6.31	0.38	1.09	-3.11	-4.67	6.88
32	6.47	0.39	1.11	-3.15	-4.73	7.07
33	6.63	0.40	1.14	-3.18	-4.77	7.26
34	6.80	0.41	1.17	-3.22	-4.83	7.46
35	6.97	0.42	1.18	-3.25	-4.88	7.67
36	7.15	0.43	1.21	-3.29	-4.94	7.88
37	7.32	0.45	1.24	-3.33	-5.00	8.10
38	7.51	0.46	1.26	-3.36	-5.04	8.32
39	7.70	0.47	1.29	-3.40	-5.10	8.55
40	7.89	0.47	1.31	-3.44	-5.16	8.79
41	8.10	0.49	1.34	-3.48	-5.22	9.03
42	8.30	0.50	1.37	-3.51	-5.27	9.29
43	8.51	0.51	1.39	-3.55	-5.33	9.54
44	8.73	0.53	1.42	-3.59	-5.39	9.81
45	8.96	0.54	1.43	-3.64	-5.46	10.09
46	9.18	0.56	1.46	-3.68	-5.52	10.37
47	9.42	0.57	1.48	-3.72	-5.58	10.66
48	9.67	0.59	1.50	-3.76	-5.64	10.96
49	9.92	0.61	1.52	-3.81	-5.72	11.27
50	10.17	0.62	1.54	-3.85	-5.78	11.59
51	10.44	0.64	1.55	-3.90	-5.85	11.92
52	10.72	0.66	1.57	-3.95	-5.93	12.27
53	10.99	0.68	1.59	-4.00	-6.00	12.62
54	11.29	0.70	1.59	-4.05	-6.08	12.99
55	11.60	0.72	1.60	-4.10	-6.15	13.37
56	11.90	0.74	1.61	-4.15	-6.23	13.77
57	12.24	0.76	1.62	-4.21	-6.32	14.18
58	12.57	0.77	1.61	-4.27	-6.41	14.61
59	12.92	0.79	1.61	-4.42	-6.63	15.05
60	13.28	0.81	1.61	-4.12	-6.23	15.52
61	13.66	0.84	1.60	-3.26	-5.42	16.00
62	14.06	0.86	1.60	-2.36	-4.59	16.49
63	14.47	0.89	1.60	-1.44	-3.73	17.01
64	14.89	0.91	1.58	-0.49	-2.85	17.55
65	15.33	0.93	1.57	0.49	-1.93	17.61
66	15.78	0.96	1.55	1.50	-0.99	17.17
67	16.26	0.99	1.53	2.56	-0.01	16.71



## 11 CRA Conversion Factors

**Table 11 – Pension and Lump Sum Conversion Factors**

Relevant Period (years)	Personal Pension (Male)	Personal Pension (Female)	Lump Sum (Both sexes)
0	1.00	1.00	1.00
1	1.06	1.05	1.03
2	1.12	1.11	1.06
3	1.18	1.17	1.09
4	1.24	1.23	1.12
5	1.31	1.29	1.15

### **Notes**

- 1) The relevant period is the period between the CRA (or age at relevant date if greater) and age 65.
- 2) Interpolation should be used for non-integer relevant periods.



## 12 Factors for non-Club transfers-in based on NPA65

Table NM65 – Males (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.96	1.40	3.08	0.46
17	5.09	1.45	3.09	0.46
18	5.22	1.49	3.10	0.47
19	5.35	1.53	3.11	0.47
20	5.48	1.57	3.11	0.47
21	5.63	1.61	3.12	0.47
22	5.77	1.65	3.13	0.47
23	5.91	1.70	3.14	0.47
24	6.06	1.74	3.15	0.47
25	6.21	1.80	3.16	0.47
26	6.37	1.85	3.17	0.48
27	6.53	1.90	3.18	0.48
28	6.69	1.95	3.19	0.48
29	6.87	2.00	3.20	0.48
30	7.04	2.05	3.21	0.48
31	7.21	2.10	3.22	0.48
32	7.39	2.16	3.23	0.48
33	7.58	2.21	3.24	0.49
34	7.77	2.27	3.25	0.49
35	7.96	2.33	3.26	0.49
36	8.16	2.38	3.27	0.49
37	8.35	2.44	3.28	0.49
38	8.56	2.50	3.29	0.49
39	8.78	2.57	3.30	0.50
40	9.00	2.63	3.31	0.50
41	9.21	2.69	3.32	0.50
42	9.44	2.75	3.33	0.50
43	9.67	2.81	3.35	0.50
44	9.91	2.88	3.36	0.50
45	10.15	2.94	3.37	0.51
46	10.41	3.01	3.38	0.51
47	10.66	3.06	3.39	0.51
48	10.92	3.13	3.41	0.51
49	11.19	3.20	3.42	0.51
50	11.46	3.25	3.43	0.51
51	11.75	3.32	3.44	0.52
52	12.04	3.39	3.46	0.52
53	12.34	3.44	3.47	0.52
54	12.65	3.50	3.49	0.52
55	12.96	3.56	3.50	0.53
56	13.29	3.62	3.52	0.53
57	13.63	3.67	3.54	0.53
58	13.98	3.72	3.56	0.53
59	14.36	3.77	3.58	0.54
60	14.75	3.80	3.60	0.54
61	15.16	3.85	3.63	0.54
62	15.60	3.88	3.65	0.55
63	16.06	3.90	3.68	0.55
64	16.55	3.93	3.79	0.57



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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 NF65 – Females (NPA 65)**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	5.25	0.64	-0.53	-1.86
17	5.38	0.65	-0.54	-1.89
18	5.51	0.67	-0.56	-1.96
19	5.66	0.69	-0.57	-2.00
20	5.80	0.70	-0.59	-2.07
21	5.95	0.72	-0.60	-2.10
22	6.10	0.74	-0.62	-2.17
23	6.26	0.76	-0.63	-2.21
24	6.42	0.78	-0.65	-2.28
25	6.58	0.80	-0.67	-2.35
26	6.75	0.83	-0.68	-2.38
27	6.92	0.85	-0.70	-2.45
28	7.10	0.87	-0.72	-2.52
29	7.28	0.88	-0.74	-2.59
30	7.46	0.90	-0.75	-2.63
31	7.65	0.92	-0.77	-2.70
32	7.85	0.94	-0.79	-2.77
33	8.05	0.96	-0.81	-2.84
34	8.26	0.98	-0.83	-2.91
35	8.47	1.01	-0.84	-2.94
36	8.68	1.03	-0.86	-3.01
37	8.90	1.05	-0.88	-3.08
38	9.12	1.08	-0.90	-3.15
39	9.36	1.10	-0.92	-3.22
40	9.59	1.12	-0.94	-3.29
41	9.83	1.15	-0.96	-3.36
42	10.08	1.17	-0.98	-3.43
43	10.33	1.19	-1.00	-3.50
44	10.59	1.22	-1.03	-3.61
45	10.86	1.23	-1.05	-3.68
46	11.13	1.26	-1.07	-3.75
47	11.40	1.28	-1.09	-3.82
48	11.69	1.30	-1.11	-3.89
49	11.98	1.33	-1.14	-3.99
50	12.29	1.35	-1.16	-4.06
51	12.60	1.36	-1.19	-4.17
52	12.90	1.38	-1.21	-4.24
53	13.23	1.40	-1.24	-4.34
54	13.56	1.42	-1.27	-4.45
55	13.90	1.45	-1.29	-4.52
56	14.26	1.46	-1.32	-4.62
57	14.62	1.47	-1.35	-4.73
58	15.00	1.49	-1.38	-4.83
59	15.38	1.51	-1.44	-5.04
60	15.79	1.51	-1.01	-3.68
61	16.21	1.53	-0.05	-2.79
62	16.64	1.54	0.95	-1.87
63	17.10	1.54	1.98	-0.92
64	17.58	1.54	3.05	0.07





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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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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### 13 Factors for non-Club transfers-in based on NPA66

Table NM66 – Males (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.74	1.42	2.28	-0.23
17	4.85	1.46	2.28	-0.23
18	4.97	1.50	2.28	-0.23
19	5.10	1.54	2.29	-0.23
20	5.23	1.58	2.29	-0.23
21	5.36	1.62	2.29	-0.23
22	5.50	1.67	2.30	-0.23
23	5.64	1.72	2.30	-0.23
24	5.77	1.77	2.30	-0.23
25	5.92	1.81	2.31	-0.23
26	6.07	1.86	2.31	-0.23
27	6.22	1.91	2.31	-0.23
28	6.38	1.96	2.32	-0.23
29	6.54	2.01	2.32	-0.23
30	6.70	2.06	2.33	-0.23
31	6.86	2.12	2.33	-0.23
32	7.03	2.17	2.33	-0.23
33	7.21	2.23	2.34	-0.23
34	7.39	2.28	2.34	-0.23
35	7.57	2.34	2.34	-0.23
36	7.76	2.40	2.35	-0.24
37	7.95	2.46	2.35	-0.24
38	8.15	2.52	2.36	-0.24
39	8.34	2.58	2.36	-0.24
40	8.55	2.65	2.36	-0.24
41	8.76	2.71	2.37	-0.24
42	8.97	2.78	2.37	-0.24
43	9.20	2.83	2.38	-0.24
44	9.42	2.90	2.38	-0.24
45	9.65	2.96	2.39	-0.24
46	9.88	3.03	2.39	-0.24
47	10.13	3.10	2.39	-0.24
48	10.37	3.15	2.40	-0.24
49	10.62	3.22	2.40	-0.24
50	10.88	3.29	2.41	-0.24
51	11.14	3.34	2.41	-0.24
52	11.41	3.41	2.42	-0.24
53	11.70	3.46	2.42	-0.24
54	11.98	3.53	2.43	-0.24
55	12.27	3.58	2.44	-0.24
56	12.58	3.64	2.44	-0.24
57	12.89	3.69	2.45	-0.25
58	13.23	3.75	2.46	-0.25
59	13.57	3.79	2.47	-0.25
60	13.93	3.84	2.48	-0.25
61	14.31	3.87	2.49	-0.25
62	14.72	3.90	2.51	-0.25
63	15.13	3.94	2.52	-0.25
64	15.59	3.96	2.59	-0.26
65	16.07	3.98	3.19	0.05



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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 NF66 – Females (NPA 66)**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	5.01	0.64	-1.26	-2.52
17	5.14	0.66	-1.28	-2.56
18	5.27	0.67	-1.30	-2.60
19	5.40	0.69	-1.32	-2.64
20	5.55	0.71	-1.34	-2.68
21	5.69	0.73	-1.36	-2.72
22	5.83	0.74	-1.38	-2.76
23	5.98	0.76	-1.40	-2.80
24	6.14	0.78	-1.42	-2.84
25	6.29	0.81	-1.44	-2.88
26	6.45	0.83	-1.47	-2.94
27	6.61	0.85	-1.49	-2.98
28	6.78	0.87	-1.51	-3.02
29	6.95	0.89	-1.53	-3.06
30	7.13	0.90	-1.56	-3.12
31	7.31	0.92	-1.58	-3.16
32	7.49	0.96	-1.60	-3.20
33	7.68	0.97	-1.63	-3.26
34	7.88	0.99	-1.65	-3.30
35	8.08	1.01	-1.68	-3.36
36	8.28	1.03	-1.70	-3.40
37	8.49	1.06	-1.73	-3.46
38	8.70	1.08	-1.75	-3.50
39	8.92	1.10	-1.78	-3.56
40	9.14	1.13	-1.80	-3.60
41	9.37	1.15	-1.83	-3.66
42	9.61	1.17	-1.86	-3.72
43	9.84	1.20	-1.89	-3.78
44	10.09	1.22	-1.91	-3.82
45	10.34	1.25	-1.94	-3.88
46	10.60	1.26	-1.97	-3.94
47	10.86	1.28	-2.00	-4.00
48	11.13	1.31	-2.03	-4.06
49	11.41	1.33	-2.06	-4.12
50	11.69	1.35	-2.09	-4.18
51	11.98	1.37	-2.13	-4.26
52	12.27	1.39	-2.16	-4.32
53	12.58	1.41	-2.19	-4.38
54	12.89	1.43	-2.23	-4.46
55	13.22	1.45	-2.26	-4.52
56	13.54	1.46	-2.30	-4.60
57	13.88	1.48	-2.34	-4.68
58	14.23	1.49	-2.38	-4.76
59	14.60	1.51	-2.47	-4.94
60	14.98	1.51	-2.09	-4.56
61	15.37	1.53	-1.16	-3.70
62	15.77	1.54	-0.20	-2.81
63	16.21	1.54	0.80	-1.89
64	16.65	1.54	1.82	-0.94
65	17.11	1.55	2.89	0.04



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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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## 14 Factors for non-Club transfers-in based on NPA67

Table NM67 – Males (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.51	1.44	1.50	-1.20
17	4.63	1.47	1.50	-1.20
18	4.74	1.51	1.50	-1.20
19	4.87	1.55	1.50	-1.20
20	4.99	1.60	1.50	-1.20
21	5.11	1.64	1.49	-1.19
22	5.24	1.69	1.49	-1.19
23	5.37	1.74	1.49	-1.19
24	5.51	1.78	1.49	-1.19
25	5.64	1.83	1.49	-1.19
26	5.78	1.88	1.48	-1.18
27	5.92	1.93	1.48	-1.18
28	6.08	1.98	1.48	-1.18
29	6.23	2.03	1.48	-1.18
30	6.38	2.08	1.48	-1.18
31	6.54	2.13	1.47	-1.18
32	6.70	2.19	1.47	-1.18
33	6.87	2.25	1.47	-1.18
34	7.04	2.30	1.47	-1.18
35	7.21	2.36	1.46	-1.17
36	7.39	2.42	1.46	-1.17
37	7.57	2.48	1.46	-1.17
38	7.75	2.54	1.46	-1.17
39	7.94	2.60	1.46	-1.17
40	8.13	2.67	1.45	-1.16
41	8.34	2.73	1.45	-1.16
42	8.53	2.80	1.45	-1.16
43	8.74	2.86	1.45	-1.16
44	8.95	2.92	1.44	-1.15
45	9.17	2.98	1.44	-1.15
46	9.39	3.05	1.44	-1.15
47	9.61	3.12	1.43	-1.14
48	9.85	3.18	1.43	-1.14
49	10.08	3.24	1.43	-1.14
50	10.32	3.31	1.43	-1.14
51	10.57	3.37	1.42	-1.14
52	10.82	3.43	1.42	-1.14
53	11.08	3.50	1.42	-1.14
54	11.35	3.55	1.41	-1.13
55	11.63	3.62	1.41	-1.13
56	11.90	3.67	1.41	-1.13
57	12.20	3.73	1.41	-1.13
58	12.50	3.77	1.41	-1.13
59	12.82	3.82	1.41	-1.13
60	13.15	3.87	1.40	-1.12
61	13.50	3.90	1.40	-1.12
62	13.87	3.93	1.41	-1.13
63	14.26	3.97	1.41	-1.13
64	14.67	3.99	1.44	-1.15
65	15.11	4.01	1.98	-0.95
66	15.58	4.04	3.03	0.03



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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 NF67 – Females (NPA 67)**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.78	0.65	-1.97	-3.35
17	4.91	0.66	-1.99	-3.38
18	5.04	0.68	-2.01	-3.42
19	5.16	0.70	-2.04	-3.47
20	5.29	0.71	-2.06	-3.50
21	5.43	0.73	-2.09	-3.55
22	5.57	0.76	-2.12	-3.60
23	5.71	0.78	-2.14	-3.64
24	5.85	0.80	-2.17	-3.69
25	6.01	0.82	-2.20	-3.74
26	6.16	0.84	-2.22	-3.77
27	6.31	0.86	-2.25	-3.83
28	6.47	0.88	-2.28	-3.88
29	6.64	0.90	-2.30	-3.91
30	6.80	0.92	-2.33	-3.96
31	6.98	0.94	-2.36	-4.01
32	7.15	0.96	-2.39	-4.06
33	7.33	0.97	-2.42	-4.11
34	7.52	0.99	-2.45	-4.17
35	7.70	1.02	-2.48	-4.22
36	7.89	1.04	-2.51	-4.27
37	8.09	1.06	-2.54	-4.32
38	8.30	1.09	-2.57	-4.37
39	8.50	1.11	-2.60	-4.42
40	8.72	1.13	-2.64	-4.49
41	8.93	1.16	-2.67	-4.54
42	9.15	1.18	-2.70	-4.59
43	9.38	1.20	-2.74	-4.66
44	9.61	1.23	-2.77	-4.71
45	9.85	1.25	-2.80	-4.76
46	10.09	1.26	-2.84	-4.83
47	10.34	1.29	-2.88	-4.90
48	10.59	1.31	-2.91	-4.95
49	10.85	1.33	-2.95	-5.02
50	11.12	1.36	-2.99	-5.08
51	11.39	1.38	-3.03	-5.15
52	11.68	1.39	-3.07	-5.22
53	11.96	1.41	-3.11	-5.29
54	12.25	1.43	-3.16	-5.37
55	12.55	1.45	-3.20	-5.44
56	12.87	1.46	-3.25	-5.53
57	13.18	1.48	-3.29	-5.59
58	13.51	1.50	-3.34	-5.68
59	13.85	1.51	-3.47	-5.90
60	14.20	1.52	-3.12	-5.41
61	14.57	1.53	-2.23	-4.57
62	14.94	1.54	-1.30	-3.72
63	15.34	1.55	-0.35	-2.83
64	15.75	1.54	0.64	-1.91
65	16.19	1.55	1.66	-0.96
66	16.64	1.55	2.72	0.01





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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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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## 15 Factors for non-Club transfers-in based on NPA68

Table NM68 – Males (NPA 68)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.30	1.45	0.76	-3.42
17	4.42	1.49	0.75	-3.38
18	4.52	1.53	0.74	-3.33
19	4.63	1.57	0.74	-3.33
20	4.76	1.62	0.73	-3.29
21	4.87	1.66	0.72	-3.24
22	4.99	1.71	0.72	-3.24
23	5.11	1.75	0.71	-3.20
24	5.25	1.80	0.70	-3.15
25	5.38	1.84	0.70	-3.15
26	5.51	1.89	0.69	-3.11
27	5.64	1.94	0.68	-3.06
28	5.78	1.99	0.67	-3.02
29	5.92	2.04	0.67	-3.02
30	6.08	2.10	0.66	-2.97
31	6.23	2.15	0.65	-2.93
32	6.38	2.22	0.64	-2.88
33	6.54	2.27	0.63	-2.84
34	6.70	2.33	0.63	-2.84
35	6.86	2.39	0.62	-2.79
36	7.02	2.45	0.61	-2.75
37	7.19	2.50	0.60	-2.70
38	7.37	2.56	0.59	-2.66
39	7.55	2.62	0.58	-2.61
40	7.74	2.69	0.58	-2.61
41	7.92	2.75	0.57	-2.57
42	8.11	2.82	0.56	-2.52
43	8.30	2.88	0.55	-2.48
44	8.50	2.95	0.54	-2.43
45	8.70	3.01	0.53	-2.39
46	8.91	3.07	0.52	-2.34
47	9.12	3.14	0.51	-2.30
48	9.35	3.21	0.50	-2.25
49	9.56	3.27	0.49	-2.21
50	9.79	3.33	0.48	-2.16
51	10.02	3.40	0.47	-2.12
52	10.26	3.46	0.46	-2.07
53	10.50	3.52	0.45	-2.03
54	10.75	3.58	0.44	-1.98
55	11.01	3.64	0.43	-1.94
56	11.26	3.69	0.42	-1.89
57	11.53	3.75	0.41	-1.85
58	11.82	3.80	0.40	-1.80
59	12.11	3.86	0.38	-1.71
60	12.42	3.90	0.37	-1.67
61	12.74	3.93	0.36	-1.62
62	13.07	3.97	0.35	-1.58
63	13.43	4.00	0.34	-1.53
64	13.80	4.02	0.33	-1.49
65	14.20	4.04	0.83	-1.91
66	14.63	4.07	1.83	-0.97
67	15.07	4.09	2.87	0.00



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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 NF68 – Females (NPA 68)**

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 pa	Adjustment for pre-88 GMP of £1 pa	Adjustment for post-88 GMP of £1 pa
16	4.57	0.65	-2.66	-3.99
17	4.69	0.67	-2.68	-4.02
18	4.81	0.68	-2.70	-4.05
19	4.93	0.70	-2.73	-4.10
20	5.05	0.73	-2.76	-4.14
21	5.19	0.75	-2.79	-4.19
22	5.32	0.76	-2.82	-4.23
23	5.45	0.78	-2.86	-4.29
24	5.59	0.80	-2.89	-4.34
25	5.73	0.82	-2.92	-4.38
26	5.87	0.84	-2.95	-4.43
27	6.03	0.86	-2.98	-4.47
28	6.18	0.88	-3.01	-4.52
29	6.33	0.90	-3.05	-4.58
30	6.49	0.92	-3.08	-4.62
31	6.66	0.94	-3.11	-4.67
32	6.82	0.97	-3.15	-4.73
33	6.99	0.99	-3.18	-4.77
34	7.16	1.00	-3.22	-4.83
35	7.34	1.02	-3.25	-4.88
36	7.53	1.05	-3.29	-4.94
37	7.72	1.07	-3.33	-5.00
38	7.90	1.09	-3.36	-5.04
39	8.10	1.11	-3.40	-5.10
40	8.31	1.14	-3.44	-5.16
41	8.51	1.16	-3.48	-5.22
42	8.72	1.19	-3.51	-5.27
43	8.93	1.21	-3.55	-5.33
44	9.15	1.23	-3.59	-5.39
45	9.38	1.26	-3.64	-5.46
46	9.60	1.27	-3.68	-5.52
47	9.84	1.29	-3.72	-5.58
48	10.08	1.32	-3.76	-5.64
49	10.32	1.34	-3.81	-5.72
50	10.57	1.36	-3.85	-5.78
51	10.83	1.38	-3.90	-5.85
52	11.10	1.40	-3.95	-5.93
53	11.36	1.42	-4.00	-6.00
54	11.64	1.44	-4.05	-6.08
55	11.92	1.46	-4.10	-6.15
56	12.21	1.48	-4.15	-6.23
57	12.50	1.48	-4.21	-6.32
58	12.82	1.50	-4.27	-6.41
59	13.13	1.52	-4.42	-6.63
60	13.46	1.52	-4.12	-6.23
61	13.80	1.53	-3.26	-5.42
62	14.14	1.54	-2.36	-4.59
63	14.51	1.55	-1.44	-3.73
64	14.90	1.55	-0.49	-2.85
65	15.29	1.55	0.49	-1.93
66	15.71	1.55	1.50	-0.99
67	16.15	1.55	2.56	-0.01



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<b>Age last birthday at relevant date</b>	<b>Gross Pension of £1 per annum</b>	<b>Surviving Partner's Pension of £1 pa</b>	<b>Adjustment for pre-88 GMP of £1 pa</b>	<b>Adjustment for post-88 GMP of £1 pa</b>
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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