



Government  
Actuary's  
Department

## **Local Government Pension Scheme (England and Wales)**

Purchase of additional survivor benefits

Factors and guidance

Date: 5 May 2021





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## 1 Introduction

1.1 The Secretary of State for Housing, Communities and Local Government is required to determine and re-determine contributions required to purchase additional survivor benefits and the amount of those benefits.

1.2 As LGPS members can no longer enter into new contracts to purchase additional survivor benefits, this guidance note only considers the re-determined contributions and the amount of benefits purchased on cessation of existing contracts.

1.3 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.

1.4 In the remainder of this note:

- the second section describes the benefits purchased by a member who has taken up this option
- the third section describes the contributions which must be paid for this option
- the fourth section contains examples relating to the purchase of additional survivor benefits
- Appendix A sets out the assumptions underlying the factors contained in this guidance note
- Appendix B sets out the factors applicable
- Appendix C sets out some important limitations.

### Implementation and Review

1.5 The Secretary of State is required to consult GAD before issuing actuarial guidance under Regulation 2(3) of The Local Government Pension Scheme Regulations 2013 ('the 2013 Regulations') (SI 2013/2356).

1.6 As part of this consultation the Ministry for Housing, Communities and Local Government (MHCLG) has asked GAD to recommend actuarial guidance in respect of the regulations detailed below. This document forms GAD's recommendation for the actuarial guidance required by these regulations.

1.7 The guidance and factors provided in this note have been prepared in light of our advice to MHCLG dated 30 October 2018 and its instructions following that advice.



- 1.8 This guidance is intended to supersede any factors or advice previously issued, for the purposes of the calculation of additional survivor benefits. In particular, this guidance supersedes:
- “Local Government Pension Scheme (England and Wales): Factors to use for the purchase of additional survivor benefits” dated 24 November 2015
- 1.9 Factors contained in this note have been updated but the calculation methodology remains unchanged. The factors contained in this note are reproduced from the latest consolidated factors workbook as at the date of this note. As determined by MHCLG, the factors apply from 8 August 2019. The effect is that new rates for contributions from 1 April 2020 should reflect the rates in this note but based on the member's age and payment period for the original contract (rather than their age at the date factors have been updated and the remaining payment period).
- 1.10 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Local Government Pension Scheme (England and Wales). Any questions concerning the application of the guidance should, in the first instance, be referred to MHCLG.
- 1.11 The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.

#### **Relevant Legislative References**

- 1.12 Regulation 3(12) of the Local Government Pension Scheme (Transitional Provisions, Savings and Amendment) Regulations 2014 (SI 2014/525) 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 2013 Regulations.
- 1.13 Under Regulation 14A of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 ('the Benefits Regulations') (SI 2007/1166), a member could elect, prior to 1 April 2014, to make additional contributions to the LGPS in respect of the whole or part of any period of membership occurring prior to 6 April 1988 to be credited with additional benefits in respect of a surviving nominated cohabiting partner (within the meaning of regulation 25 of the Benefits Regulations). An election must have been made before 31 March 2013 or 12 months from the date a declaration was first signed under Regulation 25(2) of the Benefits Regulations (whichever is the later) but no later than 31 March 2014.
- 1.14 Regulation 24A of the Local Government Pension Scheme (Administration) Regulations 2008 ('the Administration Regulations') (SI 2008/239) provides further conditions relating to the purchase of additional survivor benefits ('ASBs') by members.



- 1.15 Regulation 24A of the Administration Regulations provides that the amount of the additional survivor benefits contributions ('ASBCs') paid by a member purchasing ASBs must be the amount for the time being determined by the actuary appointed by the Secretary of State.
- 1.16 Regulation 24B of the Administration Regulations provides that the amount of ASBs credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill-health under regulations 20(2) or 20(3) of the Benefits Regulations or death must be determined by the actuary appointed by the Secretary of State. MHCLG have informed GAD that there is also no requirement to adjust the amount of ASBs credited to a member who ceases contributions before the end of the payment period on retirement in ill health under regulation 35(5) or 35(6) of the 2013 Regulations.

### **Third party reliance**

- 1.17 This guidance has been prepared for the use of MHCLG and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on MHCLG and the scheme administrator's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.
- 1.18 Other than MHCLG and the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party.



## 2 Benefits purchased

- 2.1 A member may have chosen to pay ASB contributions in respect of the whole or part of any period of membership occurring prior to 6 April 1988 in order to be credited with ASBs in respect of a surviving cohabiting partner.
- 2.2 Payments of ASB contributions may have been made only in respect of complete years of membership unless the member chose to pay ASB contributions in respect of all of their period of membership occurring prior to 6 April 1988.
- 2.3 If a member chose to purchase ASBs, the partner's benefits will be based on the period of membership occurring from 6 April 1988 plus the period of membership occurring before that date in respect of which the member chose to pay ASB contributions.
- 2.4 If a member stops contributing before the end of the payment period because of their death or retirement on ill-health (Tier 1 or 2 ill health retirements only) under regulations 35(5) or 35(6) of the 2013 Regulations, the ASBs which the member had applied for should be awarded in full. However, if a member stops contributing before the end of the payment period for any other reason, then the ASBs must be reduced pro-rata.
- 2.5 The ASBs awarded are the ASBs 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 continued to the end of the payment period (see Example 3).
- 2.6 If a member retires on ill-health under regulations 35(5) or 35(6) of the 2013 Regulations or dies before the end of the contract, ASBs which the member had applied for will be granted to the surviving cohabiting partner.



### 3 Contributions

- 3.1 The ASBs may be paid for over a number of years but not exceeding the period to the member's normal retirement age under the Benefits Regulations. For any part years, ASBC rates will need to be interpolated.
- 3.2 Contracts may have commenced at any time in the year.
- 3.3 Tables **0-808 to 0-811 in the consolidated factor workbook** should be used in order to re-determine the ASB contributions, expressed as a percentage of full-time equivalent salary, for an increase in respect of partner's benefits of one year for contracts with contributions still outstanding at the 1 April following the effective date of the factors set out in 1.9. Copies of these tables are included in appendix B.
- 3.4 The factor depends on the member's age at their last birthday at the original calculation date, their sex and the sex of their partner, and on the payment period selected.
- 3.5 ASB contribution rates in this note are subject to change in the future. Any revision to rates would apply to any contracts that still had contributions outstanding at the time of the revision. The revised ASB contribution rates would take effect for existing contracts on the 1 April following the revision.
- 3.6 A member who ceases active membership must stop contributing for ASBs. An active member may stop contributing for ASBs if he or she notifies the administering authority (and employer if different) in writing.



## 4 Examples

Examples 1 and 2 in the former guidance are now irrelevant as no new contracts can be entered into. Therefore, only examples 3 and 4 from the old guidance are included here.

### **Example 3 – resignation before contract completed**

Original contract calculation date	1 October 2013
Member's age last birthday at calculation date	50
Date member joined scheme	5 June 1984
Period to purchase	3 years
Payment period	10 years
Member leaves active service	30 September 2019
ASBs purchased	$3.000 \times (72 \text{ months} / 120 \text{ months}) \times 365 = 657 \text{ days}$





**Example 4 – revised rate for existing contract**

Original calculation date	1 February 2010
Sex of member	Male
Sex of partner	Male
Member's date of birth	1 July 1959
Date member joined scheme	1 March 1987
Member's age last birthday at original calculation date	50
Period being purchased (all membership before 6/4/88)	1 year 36 days $1 + 36/365 = 1.099$ years
Payment period	10 years (i.e. until 31 January 2020)
Original Factor from Table C (in guidance dated 23 December 2009)	0.26%
ASBC rate from 01/2/2010 until 31/03/2013	$0.26 \times 1.099 = 0.286\%$ of FTE salary
Revised Factor from Table C (in guidance dated 12 September 2012)	0.21%
ASBC rate from 01/04/2013 to 31/03/2016	$0.21 \times 1.099 = 0.231\%$ of FTE salary
Based on the member's age and payment period for the original contract i.e. age 50 and a period of 10 years)	
Revised Factor from Table C (in guidance dated 24 November 2015)	0.20%
ASBC rate from 01/04/2016 to 31/03/2020	$0.20 \times 1.099 = 0.220\%$ of FTE salary
(Based on the member's age and payment period for the original contract i.e. age 50 and a period of 10 years)	
Revised Factor from Table C (in this guidance)	0.20%
ASBC rate from 01/04/2020	$0.20 \times 1.099 = 0.220\%$ of FTE salary
(Based on the member's age and payment period for the original contract i.e. age 50 and a period of 10 years)	



## Appendix A: Assumptions underlying factors

### Financial assumptions

Nominal discount rate	4.448% pa
CPI	2.00% pa
Real discount rate (in excess of CPI)	2.40% pa

### Mortality assumptions

	Males	Females
<b>Retirements in normal health</b>	101% of S2NMA	92% of S2NFA
<b>Retirements in ill health</b>	107% of S2IMA	106% of S2IFA
<b>Dependants</b>	132% of S2NMA	106% of S2NFA

Future mortality improvement	Based on ONS principal UK population projections 2016
Year of Use	2020

### In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before NPA, 100% at NPA
Ill health retirement	In line with 2016 valuation

### Other assumptions

Proportion of male members for unisex factors	35%
Proportion partnered	100%
Age difference between member and partner	Males assumed 3 years older than their partners and female members assumed 2 years younger than their partners
Allowance for commutation	Nil



## Appendix B: Factors

**Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (1)**

Table 0-808 in the consolidated factors workbook

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	3.34%	1.67%	1.11%	0.83%	0.66%	0.55%	0.47%	0.41%	0.37%	0.33%	0.30%	0.27%	0.25%	0.24%	0.22%
38	3.32%	1.65%	1.10%	0.83%	0.66%	0.55%	0.47%	0.41%	0.36%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%
39	3.29%	1.65%	1.10%	0.82%	0.66%	0.55%	0.47%	0.41%	0.36%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%
40	3.28%	1.64%	1.09%	0.82%	0.65%	0.54%	0.47%	0.41%	0.36%	0.33%	0.30%	0.27%	0.25%	0.23%	0.22%
41	3.26%	1.63%	1.08%	0.81%	0.65%	0.54%	0.46%	0.41%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
42	3.24%	1.62%	1.08%	0.81%	0.65%	0.54%	0.46%	0.40%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
43	3.22%	1.61%	1.07%	0.80%	0.64%	0.54%	0.46%	0.40%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
44	3.20%	1.60%	1.07%	0.80%	0.64%	0.53%	0.46%	0.40%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
45	3.18%	1.59%	1.06%	0.80%	0.64%	0.53%	0.46%	0.40%	0.36%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
46	3.16%	1.58%	1.05%	0.79%	0.63%	0.53%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
47	3.14%	1.57%	1.05%	0.79%	0.63%	0.53%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
48	3.12%	1.56%	1.04%	0.78%	0.63%	0.53%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
49	3.10%	1.55%	1.04%	0.78%	0.63%	0.52%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
50	3.09%	1.55%	1.04%	0.78%	0.63%	0.52%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	0.22%
51	3.08%	1.55%	1.03%	0.78%	0.62%	0.52%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%	0.23%	
52	3.07%	1.54%	1.03%	0.78%	0.62%	0.52%	0.45%	0.40%	0.35%	0.32%	0.29%	0.27%	0.25%		
53	3.06%	1.54%	1.03%	0.77%	0.62%	0.52%	0.45%	0.39%	0.35%	0.32%	0.29%	0.27%			
54	3.05%	1.53%	1.02%	0.77%	0.62%	0.52%	0.45%	0.39%	0.35%	0.32%	0.29%				
55	3.03%	1.52%	1.02%	0.77%	0.62%	0.52%	0.45%	0.39%	0.35%	0.32%					
56	3.02%	1.52%	1.02%	0.77%	0.62%	0.52%	0.45%	0.39%	0.35%						
57	3.00%	1.51%	1.01%	0.76%	0.61%	0.51%	0.44%	0.39%							
58	2.98%	1.50%	1.00%	0.76%	0.61%	0.51%	0.44%								
59	2.95%	1.49%	1.00%	0.75%	0.61%	0.51%									



**Table A – Cost of one year’s additional survivor benefits – Male Member with Female Partner (2)**  
**Table 0-808 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	2.93%	1.47%	0.99%	0.75%	0.60%										
61	2.90%	1.46%	0.98%	0.74%											
62	2.87%	1.45%	0.97%												
63	2.83%	1.43%													
64	2.79%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.21%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%	0.13%	0.12%	
38	0.21%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%	0.12%		
39	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%	0.13%			
40	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%	0.13%				
41	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%	0.14%					
42	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%	0.15%						
43	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%	0.15%							
44	0.20%	0.19%	0.18%	0.17%	0.17%	0.16%								
45	0.20%	0.19%	0.18%	0.17%	0.17%									
46	0.20%	0.19%	0.18%	0.17%										
47	0.21%	0.19%	0.18%											
48	0.21%	0.19%												
49	0.21%													



**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (1)**  
**Table 0-809 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.32%	0.66%	0.44%	0.33%	0.26%	0.22%	0.19%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
38	1.31%	0.66%	0.44%	0.33%	0.26%	0.22%	0.19%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
39	1.30%	0.65%	0.44%	0.33%	0.26%	0.22%	0.19%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.09%
40	1.30%	0.65%	0.43%	0.33%	0.26%	0.22%	0.19%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
41	1.29%	0.65%	0.43%	0.32%	0.26%	0.22%	0.19%	0.16%	0.15%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
42	1.28%	0.64%	0.43%	0.32%	0.26%	0.22%	0.19%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
43	1.28%	0.64%	0.43%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
44	1.27%	0.64%	0.42%	0.32%	0.26%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
45	1.26%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
46	1.25%	0.63%	0.42%	0.32%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
47	1.24%	0.62%	0.42%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
48	1.24%	0.62%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.09%
49	1.23%	0.61%	0.41%	0.31%	0.25%	0.21%	0.18%	0.16%	0.14%	0.13%	0.11%	0.11%	0.10%	0.09%	0.09%
50	1.22%	0.61%	0.41%	0.31%	0.25%	0.21%	0.18%	0.15%	0.14%	0.12%	0.11%	0.10%	0.10%	0.09%	0.08%
51	1.21%	0.61%	0.40%	0.30%	0.24%	0.20%	0.18%	0.15%	0.14%	0.12%	0.11%	0.10%	0.10%	0.09%	
52	1.20%	0.60%	0.40%	0.30%	0.24%	0.20%	0.17%	0.15%	0.14%	0.12%	0.11%	0.10%	0.10%		
53	1.19%	0.60%	0.40%	0.30%	0.24%	0.20%	0.17%	0.15%	0.14%	0.12%	0.11%	0.10%			
54	1.18%	0.59%	0.39%	0.30%	0.24%	0.20%	0.17%	0.15%	0.13%	0.12%	0.11%				
55	1.16%	0.58%	0.39%	0.29%	0.24%	0.20%	0.17%	0.15%	0.13%	0.12%					
56	1.15%	0.58%	0.39%	0.29%	0.23%	0.20%	0.17%	0.15%	0.13%						
57	1.13%	0.57%	0.38%	0.29%	0.23%	0.19%	0.17%	0.15%							
58	1.12%	0.56%	0.38%	0.28%	0.23%	0.19%	0.17%								
59	1.10%	0.55%	0.37%	0.28%	0.23%	0.19%									



**Table B – Cost of one year’s additional survivor benefits – Female Member with Male Partner (2)**  
**Table 0-809 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.08%	0.55%	0.37%	0.28%	0.22%										
61	1.06%	0.54%	0.36%	0.27%											
62	1.04%	0.53%	0.35%												
63	1.02%	0.51%													
64	1.00%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.05%	
38	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%		
39	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%			
40	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.05%				
41	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%					
42	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%						
43	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%							
44	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%								
45	0.08%	0.08%	0.07%	0.07%	0.07%									
46	0.08%	0.08%	0.07%	0.07%										
47	0.08%	0.08%	0.07%											
48	0.08%	0.08%												
49	0.08%													



**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (1)**

Table 0-810 in the consolidated factors workbook

Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	2.22%	1.11%	0.74%	0.55%	0.44%	0.37%	0.31%	0.27%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%	0.15%
38	2.20%	1.10%	0.73%	0.55%	0.44%	0.36%	0.31%	0.27%	0.24%	0.22%	0.20%	0.18%	0.17%	0.16%	0.15%
39	2.18%	1.09%	0.73%	0.54%	0.43%	0.36%	0.31%	0.27%	0.24%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%
40	2.16%	1.08%	0.72%	0.54%	0.43%	0.36%	0.31%	0.27%	0.24%	0.21%	0.20%	0.18%	0.17%	0.15%	0.14%
41	2.15%	1.07%	0.71%	0.54%	0.43%	0.36%	0.31%	0.27%	0.24%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
42	2.13%	1.06%	0.71%	0.53%	0.42%	0.35%	0.30%	0.27%	0.24%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
43	2.11%	1.06%	0.70%	0.53%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
44	2.09%	1.05%	0.70%	0.52%	0.42%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
45	2.08%	1.04%	0.69%	0.52%	0.41%	0.35%	0.30%	0.26%	0.23%	0.21%	0.19%	0.18%	0.16%	0.15%	0.14%
46	2.06%	1.03%	0.69%	0.51%	0.41%	0.34%	0.30%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
47	2.04%	1.02%	0.68%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
48	2.02%	1.01%	0.67%	0.51%	0.41%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
49	2.00%	1.00%	0.67%	0.50%	0.40%	0.34%	0.29%	0.26%	0.23%	0.21%	0.19%	0.17%	0.16%	0.15%	0.14%
50	1.98%	0.99%	0.66%	0.50%	0.40%	0.34%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	0.14%
51	1.97%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.23%	0.20%	0.19%	0.17%	0.16%	0.15%	
52	1.96%	0.98%	0.66%	0.49%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.19%	0.17%	0.16%		
53	1.94%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.19%	0.17%			
54	1.92%	0.96%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%				
55	1.90%	0.96%	0.64%	0.48%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%					
56	1.88%	0.95%	0.63%	0.48%	0.38%	0.32%	0.28%	0.25%	0.22%						
57	1.86%	0.93%	0.63%	0.47%	0.38%	0.32%	0.28%	0.24%							
58	1.83%	0.92%	0.62%	0.47%	0.38%	0.32%	0.27%								
59	1.81%	0.91%	0.61%	0.46%	0.37%	0.31%									



**Table C – Cost of one year’s additional survivor benefits – Male Member with Male Partner (2)**  
**Table 0-810 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.78%	0.89%	0.60%	0.45%	0.37%										
61	1.75%	0.88%	0.59%	0.45%											
62	1.71%	0.86%	0.58%												
63	1.67%	0.84%													
64	1.63%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.14%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	
38	0.14%	0.13%	0.12%	0.12%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%		
39	0.14%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%			
40	0.14%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%	0.09%				
41	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%	0.09%					
42	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.10%						
43	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%							
44	0.13%	0.13%	0.12%	0.11%	0.11%	0.10%								
45	0.13%	0.13%	0.12%	0.11%	0.11%									
46	0.13%	0.13%	0.12%	0.11%										
47	0.13%	0.13%	0.12%											
48	0.13%	0.13%												
49	0.13%													





**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (1)**  
**Table 0-811 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
37	1.99%	1.00%	0.66%	0.50%	0.40%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
38	1.99%	0.99%	0.66%	0.50%	0.40%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
39	1.98%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.14%	0.14%
40	1.98%	0.99%	0.66%	0.50%	0.40%	0.33%	0.29%	0.25%	0.22%	0.20%	0.18%	0.17%	0.16%	0.14%	0.14%
41	1.97%	0.99%	0.66%	0.49%	0.40%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
42	1.96%	0.98%	0.66%	0.49%	0.40%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
43	1.96%	0.98%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
44	1.95%	0.98%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
45	1.94%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
46	1.94%	0.97%	0.65%	0.49%	0.39%	0.33%	0.28%	0.25%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
47	1.93%	0.97%	0.65%	0.49%	0.39%	0.32%	0.28%	0.24%	0.22%	0.20%	0.18%	0.17%	0.15%	0.14%	0.13%
48	1.92%	0.96%	0.64%	0.48%	0.39%	0.32%	0.28%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%	0.14%	0.13%
49	1.91%	0.96%	0.64%	0.48%	0.39%	0.32%	0.28%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%	0.14%	0.13%
50	1.90%	0.95%	0.64%	0.48%	0.38%	0.32%	0.28%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%	0.14%	0.13%
51	1.90%	0.95%	0.64%	0.48%	0.38%	0.32%	0.28%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%	0.14%	
52	1.89%	0.95%	0.63%	0.48%	0.38%	0.32%	0.28%	0.24%	0.22%	0.19%	0.18%	0.16%	0.15%		
53	1.88%	0.94%	0.63%	0.47%	0.38%	0.32%	0.27%	0.24%	0.22%	0.19%	0.18%	0.16%			
54	1.87%	0.94%	0.63%	0.47%	0.38%	0.32%	0.27%	0.24%	0.21%	0.19%	0.18%				
55	1.86%	0.93%	0.62%	0.47%	0.38%	0.32%	0.27%	0.24%	0.21%	0.19%					
56	1.85%	0.93%	0.62%	0.47%	0.38%	0.32%	0.27%	0.24%	0.21%						
57	1.84%	0.92%	0.62%	0.47%	0.37%	0.31%	0.27%	0.24%							
58	1.82%	0.92%	0.61%	0.46%	0.37%	0.31%	0.27%								
59	1.81%	0.91%	0.61%	0.46%	0.37%	0.31%									



**Table D – Cost of one year’s additional survivor benefits – Female Member with Female Partner (2)**  
**Table 0-811 in the consolidated factors workbook**  
**Additional survivor benefit contribution rate - cost expressed as a percentage of full time equivalent salary**

Age at first contribution	Payment period (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
60	1.79%	0.90%	0.60%	0.46%	0.37%										
61	1.77%	0.89%	0.60%	0.45%											
62	1.75%	0.88%	0.59%												
63	1.73%	0.87%													
64	1.70%														

Age at first contribution	Payment period (years)													
	16	17	18	19	20	21	22	23	24	25	26	27	28	
37	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	0.07%	
38	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%		
39	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%			
40	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%				
41	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%	0.09%					
42	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%	0.09%						
43	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%	0.09%							
44	0.13%	0.12%	0.11%	0.11%	0.10%	0.10%								
45	0.13%	0.12%	0.11%	0.11%	0.10%									
46	0.13%	0.12%	0.11%	0.11%										
47	0.13%	0.12%	0.11%											
48	0.13%	0.12%												
49	0.13%													



## Appendix C: Limitations

- C.1 This guidance should not be used for any purpose other than those set out in this guidance.
- C.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- C.3 Advice provided by GAD must be taken in context and is intended to be considered in its entirety. Individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. GAD does not accept responsibility for advice that is altered or used selectively. Clarification should be sought if there is any doubt about the intention or scope of advice provided by GAD.
- C.4 This guidance only covers the actuarial principles around the calculation and application of additional survivor benefits factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- C.5 Scheme managers and administrators should satisfy themselves that the purchase of additional survivor benefits calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- C.6 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 MHCLG and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.