



Government Actuary's Department

The Local Government Pension Scheme (Northern Ireland)

**Actuarial Factors for Individual Cash Equivalent and Club Transfers
from 16 March 2016**

Date: 22 April 2016

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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 March 2015. 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 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:

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

- 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 22 April 2016 should also be followed.
- 1.7 With effect from 16 March 2016, different factor tables are used for Club and non-Club outwards transfers.



2 Amendments to guidance dated 2 April 2015

- 2.1 Paragraph 6.2 of the individual transfers guidance dated 2 April 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 6.1 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.

- 2.2 "Step 2" in examples 1 and 2 is deleted.



3 Club transfer factors based on NPA65

Table 3 – Males (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.32	0.25	1.28	3.08	0.46	4.32
17	4.44	0.25	1.32	3.09	0.46	4.44
18	4.56	0.26	1.36	3.10	0.47	4.56
19	4.69	0.27	1.40	3.11	0.47	4.69
20	4.81	0.28	1.44	3.11	0.47	4.81
21	4.94	0.28	1.49	3.12	0.47	4.94
22	5.08	0.29	1.53	3.13	0.47	5.08
23	5.22	0.30	1.58	3.14	0.47	5.22
24	5.36	0.31	1.63	3.15	0.47	5.36
25	5.50	0.32	1.67	3.16	0.47	5.50
26	5.65	0.33	1.72	3.17	0.48	5.65
27	5.80	0.34	1.77	3.18	0.48	5.80
28	5.96	0.35	1.82	3.19	0.48	5.96
29	6.12	0.36	1.88	3.20	0.48	6.12
30	6.29	0.37	1.93	3.21	0.48	6.29
31	6.46	0.38	1.98	3.22	0.48	6.46
32	6.64	0.39	2.04	3.23	0.48	6.64
33	6.82	0.40	2.09	3.24	0.49	6.82
34	7.00	0.41	2.15	3.25	0.49	7.00
35	7.19	0.43	2.20	3.26	0.49	7.19
36	7.39	0.44	2.26	3.27	0.49	7.39
37	7.59	0.45	2.31	3.28	0.49	7.59
38	7.80	0.47	2.37	3.29	0.49	7.80
39	8.02	0.48	2.42	3.30	0.50	8.02
40	8.24	0.49	2.48	3.31	0.50	8.24
41	8.47	0.51	2.54	3.32	0.50	8.47
42	8.70	0.52	2.60	3.33	0.50	8.70
43	8.94	0.54	2.66	3.35	0.50	8.94
44	9.19	0.55	2.72	3.36	0.50	9.19
45	9.45	0.57	2.79	3.37	0.51	9.45
46	9.71	0.59	2.85	3.38	0.51	9.71
47	9.98	0.60	2.92	3.39	0.51	9.98
48	10.26	0.62	2.99	3.41	0.51	10.26
49	10.55	0.64	3.06	3.42	0.51	10.55
50	10.84	0.66	3.13	3.43	0.51	10.84
51	11.15	0.68	3.20	3.44	0.52	11.15
52	11.46	0.70	3.27	3.46	0.52	11.46
53	11.79	0.72	3.34	3.47	0.52	11.79
54	12.13	0.74	3.40	3.49	0.52	12.13
55	12.48	0.76	3.47	3.50	0.53	12.48
56	12.84	0.78	3.53	3.52	0.53	12.84
57	13.22	0.80	3.60	3.54	0.53	13.22
58	13.62	0.83	3.65	3.56	0.53	13.62
59	14.03	0.85	3.71	3.58	0.54	14.03
60	14.46	0.88	3.76	3.60	0.54	14.46
61	14.92	0.90	3.81	3.63	0.54	14.92
62	15.39	0.93	3.85	3.65	0.55	15.39
63	15.89	0.96	3.89	3.68	0.55	15.89
64	16.42	0.99	3.92	3.79	0.57	16.42



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction f NI Modificatio of £1 pa
				Pre-88	Post-88	
65	16.37	1.00	3.96	3.81	0.57	16.46
66	15.90	1.00	3.99	3.64	0.55	16.00
67	15.43	1.00	4.02	3.48	0.52	15.54
68	14.94	1.00	4.04	3.33	0.50	15.06
69	14.44	1.00	4.06	3.17	0.48	14.58
70	13.94	1.00	4.06	3.02	0.45	14.10
71	13.45	1.00	4.06	2.87	0.43	13.62
72	12.95	1.00	4.04	2.73	0.41	13.14
73	12.45	1.00	4.01	2.59	0.39	12.66
74	11.95	1.00	3.96	2.46	0.37	12.19



Table 4 – Females (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.59	0.24	0.66	-0.53	-1.86	4.59
17	4.72	0.25	0.68	-0.54	-1.89	4.72
18	4.84	0.26	0.70	-0.56	-1.96	4.84
19	4.98	0.27	0.72	-0.57	-2.00	4.98
20	5.11	0.27	0.74	-0.59	-2.07	5.11
21	5.25	0.28	0.76	-0.60	-2.10	5.25
22	5.40	0.29	0.78	-0.62	-2.17	5.40
23	5.54	0.30	0.81	-0.63	-2.21	5.54
24	5.70	0.31	0.83	-0.65	-2.28	5.70
25	5.85	0.32	0.85	-0.67	-2.35	5.85
26	6.01	0.33	0.88	-0.68	-2.38	6.01
27	6.18	0.34	0.90	-0.70	-2.45	6.18
28	6.35	0.35	0.93	-0.72	-2.52	6.35
29	6.52	0.36	0.95	-0.74	-2.59	6.52
30	6.70	0.37	0.98	-0.75	-2.63	6.70
31	6.88	0.38	1.01	-0.77	-2.70	6.88
32	7.07	0.39	1.03	-0.79	-2.77	7.07
33	7.26	0.40	1.06	-0.81	-2.84	7.26
34	7.46	0.41	1.09	-0.83	-2.91	7.46
35	7.67	0.43	1.11	-0.84	-2.94	7.67
36	7.88	0.44	1.14	-0.86	-3.01	7.88
37	8.10	0.45	1.17	-0.88	-3.08	8.10
38	8.32	0.46	1.19	-0.90	-3.15	8.32
39	8.55	0.48	1.22	-0.92	-3.22	8.55
40	8.79	0.49	1.24	-0.94	-3.29	8.79
41	9.03	0.51	1.27	-0.96	-3.36	9.03
42	9.29	0.52	1.30	-0.98	-3.43	9.29
43	9.54	0.54	1.32	-1.00	-3.50	9.54
44	9.81	0.55	1.35	-1.03	-3.61	9.81
45	10.09	0.57	1.37	-1.05	-3.68	10.09
46	10.37	0.59	1.40	-1.07	-3.75	10.37
47	10.66	0.60	1.42	-1.09	-3.82	10.66
48	10.96	0.62	1.44	-1.11	-3.89	10.96
49	11.27	0.64	1.46	-1.14	-3.99	11.27
50	11.59	0.66	1.49	-1.16	-4.06	11.59
51	11.92	0.68	1.50	-1.19	-4.17	11.92
52	12.27	0.70	1.52	-1.21	-4.24	12.27
53	12.62	0.72	1.54	-1.24	-4.34	12.62
54	12.99	0.74	1.55	-1.27	-4.45	12.99
55	13.37	0.76	1.56	-1.29	-4.52	13.37
56	13.77	0.78	1.57	-1.32	-4.62	13.77
57	14.18	0.80	1.58	-1.35	-4.73	14.18
58	14.61	0.83	1.58	-1.38	-4.83	14.61
59	15.05	0.85	1.58	-1.44	-5.04	15.05
60	15.52	0.88	1.58	-1.01	-3.68	15.52
61	16.00	0.90	1.58	-0.05	-2.79	16.00
62	16.49	0.93	1.58	0.95	-1.87	16.49
63	17.01	0.96	1.58	1.98	-0.92	17.01
64	17.55	0.99	1.57	3.05	0.07	17.55



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	
65	17.54	1.00	1.56	3.51	0.53	17.61
66	17.09	1.00	1.54	3.34	0.50	17.17
67	16.63	1.00	1.53	3.18	0.48	16.71
68	16.16	1.00	1.51	3.01	0.45	16.25
69	15.68	1.00	1.48	2.85	0.43	15.78
70	15.19	1.00	1.46	2.68	0.40	15.30
71	14.70	1.00	1.42	2.53	0.38	14.82
72	14.20	1.00	1.39	2.37	0.36	14.34
73	13.69	1.00	1.34	2.22	0.33	13.85
74	13.18	1.00	1.29	2.07	0.31	13.36



4 Club transfer factors based on NPA66

Table 5 – Males (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.09	0.25	1.28	2.28	-0.23	4.32
17	4.21	0.25	1.32	2.28	-0.23	4.44
18	4.33	0.25	1.36	2.28	-0.23	4.56
19	4.44	0.26	1.40	2.29	-0.23	4.69
20	4.56	0.27	1.44	2.29	-0.23	4.81
21	4.69	0.28	1.49	2.29	-0.23	4.94
22	4.81	0.28	1.53	2.30	-0.23	5.08
23	4.94	0.29	1.58	2.30	-0.23	5.22
24	5.08	0.30	1.63	2.30	-0.23	5.36
25	5.21	0.31	1.67	2.31	-0.23	5.50
26	5.35	0.32	1.72	2.31	-0.23	5.65
27	5.50	0.33	1.77	2.31	-0.23	5.80
28	5.64	0.34	1.82	2.32	-0.23	5.96
29	5.80	0.35	1.88	2.32	-0.23	6.12
30	5.95	0.36	1.93	2.33	-0.23	6.29
31	6.11	0.37	1.98	2.33	-0.23	6.46
32	6.28	0.38	2.04	2.33	-0.23	6.64
33	6.45	0.39	2.09	2.34	-0.23	6.82
34	6.63	0.40	2.15	2.34	-0.23	7.00
35	6.81	0.42	2.20	2.34	-0.23	7.19
36	6.99	0.43	2.26	2.35	-0.24	7.39
37	7.18	0.44	2.31	2.35	-0.24	7.59
38	7.38	0.45	2.37	2.36	-0.24	7.80
39	7.58	0.47	2.42	2.36	-0.24	8.02
40	7.79	0.48	2.48	2.36	-0.24	8.24
41	8.00	0.49	2.54	2.37	-0.24	8.47
42	8.22	0.51	2.60	2.37	-0.24	8.70
43	8.45	0.52	2.66	2.38	-0.24	8.94
44	8.68	0.54	2.72	2.38	-0.24	9.19
45	8.92	0.55	2.79	2.39	-0.24	9.45
46	9.17	0.57	2.85	2.39	-0.24	9.71
47	9.43	0.59	2.92	2.39	-0.24	9.98
48	9.69	0.60	2.99	2.40	-0.24	10.26
49	9.96	0.62	3.06	2.40	-0.24	10.55
50	10.23	0.64	3.13	2.41	-0.24	10.84
51	10.52	0.66	3.20	2.41	-0.24	11.15
52	10.81	0.68	3.27	2.42	-0.24	11.46
53	11.12	0.70	3.34	2.42	-0.24	11.79
54	11.44	0.72	3.40	2.43	-0.24	12.13
55	11.77	0.74	3.47	2.44	-0.24	12.48
56	12.11	0.76	3.53	2.44	-0.24	12.84
57	12.46	0.78	3.60	2.45	-0.25	13.22
58	12.83	0.80	3.65	2.46	-0.25	13.62
59	13.22	0.83	3.71	2.47	-0.25	14.03
60	13.62	0.85	3.76	2.48	-0.25	14.46
61	14.05	0.88	3.81	2.49	-0.25	14.92
62	14.50	0.90	3.85	2.51	-0.25	15.39
63	14.97	0.93	3.89	2.52	-0.25	15.89
64	15.46	0.96	3.92	2.59	-0.26	16.42
65	15.97	0.99	3.96	3.19	0.05	16.46



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	15.90	1.00	3.99	3.64	0.55	16.00
67	15.43	1.00	4.02	3.48	0.52	15.54
68	14.94	1.00	4.04	3.33	0.50	15.06
69	14.44	1.00	4.06	3.17	0.48	14.58
70	13.94	1.00	4.06	3.02	0.45	14.10
71	13.45	1.00	4.06	2.87	0.43	13.62
72	12.95	1.00	4.04	2.73	0.41	13.14
73	12.45	1.00	4.01	2.59	0.39	12.66
74	11.95	1.00	3.96	2.46	0.37	12.19



Table 6 – Females (NPA66)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	0.23	0.66	-1.26	-2.52	4.60
17	4.48	0.24	0.68	-1.28	-2.56	4.72
18	4.61	0.25	0.70	-1.30	-2.60	4.84
19	4.73	0.26	0.72	-1.32	-2.64	4.98
20	4.86	0.27	0.74	-1.34	-2.68	5.11
21	4.99	0.27	0.76	-1.36	-2.72	5.25
22	5.13	0.28	0.78	-1.38	-2.76	5.40
23	5.27	0.29	0.81	-1.40	-2.80	5.54
24	5.41	0.30	0.83	-1.42	-2.84	5.70
25	5.56	0.31	0.85	-1.44	-2.88	5.85
26	5.71	0.32	0.88	-1.47	-2.94	6.01
27	5.87	0.33	0.90	-1.49	-2.98	6.18
28	6.03	0.34	0.93	-1.51	-3.02	6.35
29	6.19	0.35	0.95	-1.53	-3.06	6.52
30	6.36	0.36	0.98	-1.56	-3.12	6.70
31	6.53	0.37	1.01	-1.58	-3.16	6.88
32	6.71	0.38	1.03	-1.60	-3.20	7.07
33	6.90	0.39	1.06	-1.63	-3.26	7.26
34	7.08	0.40	1.09	-1.65	-3.30	7.46
35	7.28	0.41	1.11	-1.68	-3.36	7.67
36	7.48	0.43	1.14	-1.70	-3.40	7.88
37	7.68	0.44	1.17	-1.73	-3.46	8.10
38	7.89	0.45	1.19	-1.75	-3.50	8.32
39	8.11	0.46	1.22	-1.78	-3.56	8.55
40	8.34	0.48	1.24	-1.80	-3.60	8.79
41	8.57	0.49	1.27	-1.83	-3.66	9.03
42	8.80	0.51	1.30	-1.86	-3.72	9.29
43	9.05	0.52	1.32	-1.89	-3.78	9.54
44	9.30	0.54	1.35	-1.91	-3.82	9.81
45	9.56	0.55	1.37	-1.94	-3.88	10.09
46	9.82	0.57	1.40	-1.97	-3.94	10.37
47	10.10	0.59	1.42	-2.00	-4.00	10.66
48	10.38	0.60	1.44	-2.03	-4.06	10.96
49	10.68	0.62	1.46	-2.06	-4.12	11.27
50	10.98	0.64	1.49	-2.09	-4.18	11.59
51	11.29	0.66	1.50	-2.13	-4.26	11.92
52	11.62	0.68	1.52	-2.16	-4.32	12.27
53	11.95	0.70	1.54	-2.19	-4.38	12.62
54	12.30	0.72	1.55	-2.23	-4.46	12.99
55	12.66	0.74	1.56	-2.26	-4.52	13.37
56	13.03	0.76	1.57	-2.30	-4.60	13.77
57	13.42	0.78	1.58	-2.34	-4.68	14.18
58	13.82	0.80	1.58	-2.38	-4.76	14.61
59	14.24	0.83	1.58	-2.47	-4.94	15.05
60	14.67	0.85	1.58	-2.09	-4.56	15.52
61	15.12	0.88	1.58	-1.16	-3.70	16.00
62	15.59	0.90	1.58	-0.20	-2.81	16.49
63	16.08	0.93	1.58	0.80	-1.89	17.01
64	16.59	0.96	1.57	1.82	-0.94	17.55
65	17.12	0.99	1.56	2.89	0.04	17.61



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	17.09	1.00	1.54	3.34	0.50	17.17
67	16.63	1.00	1.53	3.18	0.48	16.71
68	16.16	1.00	1.51	3.01	0.45	16.25
69	15.68	1.00	1.48	2.85	0.43	15.78
70	15.19	1.00	1.46	2.68	0.40	15.30
71	14.70	1.00	1.42	2.53	0.38	14.82
72	14.20	1.00	1.39	2.37	0.36	14.34
73	13.69	1.00	1.34	2.22	0.33	13.85
74	13.18	1.00	1.29	2.07	0.31	13.36



5 Club transfer factors based on NPA67

Table 7 – Males (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	3.88	0.23	1.28	1.50	-1.20	4.32
17	3.99	0.24	1.32	1.50	-1.20	4.44
18	4.10	0.25	1.36	1.50	-1.20	4.56
19	4.21	0.25	1.40	1.50	-1.20	4.69
20	4.32	0.26	1.44	1.50	-1.20	4.81
21	4.44	0.27	1.49	1.49	-1.19	4.94
22	4.56	0.28	1.53	1.49	-1.19	5.08
23	4.68	0.29	1.58	1.49	-1.19	5.22
24	4.80	0.29	1.63	1.49	-1.19	5.36
25	4.93	0.30	1.67	1.49	-1.19	5.50
26	5.06	0.31	1.72	1.48	-1.18	5.65
27	5.20	0.32	1.77	1.48	-1.18	5.80
28	5.34	0.33	1.82	1.48	-1.18	5.96
29	5.48	0.34	1.88	1.48	-1.18	6.12
30	5.63	0.35	1.93	1.48	-1.18	6.29
31	5.78	0.36	1.98	1.47	-1.18	6.46
32	5.94	0.37	2.04	1.47	-1.18	6.64
33	6.10	0.38	2.09	1.47	-1.18	6.82
34	6.26	0.39	2.15	1.47	-1.18	7.00
35	6.43	0.40	2.20	1.46	-1.17	7.19
36	6.61	0.42	2.26	1.46	-1.17	7.39
37	6.78	0.43	2.31	1.46	-1.17	7.59
38	6.97	0.44	2.37	1.46	-1.17	7.80
39	7.16	0.45	2.42	1.46	-1.17	8.02
40	7.35	0.47	2.48	1.45	-1.16	8.24
41	7.56	0.48	2.54	1.45	-1.16	8.47
42	7.76	0.49	2.60	1.45	-1.16	8.70
43	7.98	0.51	2.66	1.45	-1.16	8.94
44	8.19	0.52	2.72	1.44	-1.15	9.19
45	8.42	0.54	2.79	1.44	-1.15	9.45
46	8.65	0.55	2.85	1.44	-1.15	9.71
47	8.89	0.57	2.92	1.43	-1.14	9.98
48	9.13	0.59	2.99	1.43	-1.14	10.26
49	9.39	0.60	3.06	1.43	-1.14	10.55
50	9.65	0.62	3.13	1.43	-1.14	10.84
51	9.91	0.64	3.20	1.42	-1.14	11.15
52	10.19	0.66	3.27	1.42	-1.14	11.46
53	10.48	0.68	3.34	1.42	-1.14	11.79
54	10.77	0.70	3.40	1.41	-1.13	12.13
55	11.08	0.72	3.47	1.41	-1.13	12.48
56	11.40	0.74	3.53	1.41	-1.13	12.84
57	11.73	0.76	3.60	1.41	-1.13	13.22
58	12.08	0.78	3.65	1.41	-1.13	13.62
59	12.44	0.80	3.71	1.41	-1.13	14.03
60	12.82	0.83	3.76	1.40	-1.12	14.46
61	13.22	0.85	3.81	1.40	-1.12	14.92
62	13.63	0.88	3.85	1.41	-1.13	15.39
63	14.07	0.90	3.89	1.41	-1.13	15.89
64	14.53	0.93	3.92	1.44	-1.15	16.42
65	15.01	0.96	3.96	1.98	-0.95	16.46
66	15.51	0.99	3.99	3.03	0.03	16.00



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Surviving Partner's Pension of £1 pa	Adjustment for GMP of £1 pa*		Deduction f NI Modificatio of £1 pa
				Pre-88	Post-88	
67	15.43	1.00	4.02	3.48	0.52	15.54
68	14.94	1.00	4.04	3.33	0.50	15.06
69	14.44	1.00	4.06	3.17	0.48	14.58
70	13.94	1.00	4.06	3.02	0.45	14.10
71	13.45	1.00	4.06	2.87	0.43	13.62
72	12.95	1.00	4.04	2.73	0.41	13.14
73	12.45	1.00	4.01	2.59	0.39	12.66
74	11.95	1.00	3.96	2.46	0.37	12.19



Table 8 – Females (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.14	0.24	0.66	-1.97	-3.35	4.60
17	4.26	0.24	0.68	-1.99	-3.38	4.72
18	4.38	0.24	0.70	-2.01	-3.42	4.84
19	4.49	0.25	0.72	-2.04	-3.47	4.98
20	4.62	0.26	0.74	-2.06	-3.50	5.11
21	4.74	0.27	0.76	-2.09	-3.55	5.25
22	4.87	0.28	0.78	-2.12	-3.60	5.40
23	5.00	0.28	0.81	-2.14	-3.64	5.54
24	5.14	0.29	0.83	-2.17	-3.69	5.70
25	5.28	0.30	0.85	-2.20	-3.74	5.85
26	5.42	0.31	0.88	-2.22	-3.77	6.01
27	5.57	0.32	0.90	-2.25	-3.83	6.18
28	5.72	0.33	0.93	-2.28	-3.88	6.35
29	5.87	0.34	0.95	-2.30	-3.91	6.52
30	6.03	0.35	0.98	-2.33	-3.96	6.70
31	6.20	0.36	1.01	-2.36	-4.01	6.88
32	6.36	0.37	1.03	-2.39	-4.06	7.07
33	6.54	0.38	1.06	-2.42	-4.11	7.26
34	6.72	0.39	1.09	-2.45	-4.17	7.46
35	6.90	0.40	1.11	-2.48	-4.22	7.67
36	7.09	0.41	1.14	-2.51	-4.27	7.88
37	7.28	0.43	1.17	-2.54	-4.32	8.10
38	7.48	0.44	1.19	-2.57	-4.37	8.32
39	7.69	0.45	1.22	-2.60	-4.42	8.55
40	7.90	0.47	1.24	-2.64	-4.49	8.79
41	8.11	0.48	1.27	-2.67	-4.54	9.03
42	8.34	0.49	1.30	-2.70	-4.59	9.29
43	8.57	0.51	1.32	-2.74	-4.66	9.54
44	8.80	0.52	1.35	-2.77	-4.71	9.81
45	9.05	0.54	1.37	-2.80	-4.76	10.09
46	9.30	0.55	1.40	-2.84	-4.83	10.37
47	9.56	0.57	1.42	-2.88	-4.90	10.66
48	9.83	0.59	1.44	-2.91	-4.95	10.96
49	10.10	0.60	1.46	-2.95	-5.02	11.27
50	10.39	0.62	1.49	-2.99	-5.08	11.59
51	10.68	0.64	1.50	-3.03	-5.15	11.92
52	10.98	0.66	1.52	-3.07	-5.22	12.27
53	11.30	0.68	1.54	-3.11	-5.29	12.62
54	11.63	0.70	1.55	-3.16	-5.37	12.99
55	11.96	0.72	1.56	-3.20	-5.44	13.37
56	12.32	0.74	1.57	-3.25	-5.53	13.77
57	12.68	0.76	1.58	-3.29	-5.59	14.18
58	13.06	0.78	1.58	-3.34	-5.68	14.61
59	13.45	0.80	1.58	-3.47	-5.90	15.05
60	13.86	0.83	1.58	-3.12	-5.41	15.52
61	14.28	0.85	1.58	-2.23	-4.57	16.00
62	14.72	0.88	1.58	-1.30	-3.72	16.49
63	15.18	0.90	1.58	-0.35	-2.83	17.01
64	15.66	0.93	1.57	0.64	-1.91	17.55
65	16.16	0.96	1.56	1.66	-0.96	17.61
66	16.68	0.99	1.54	2.72	0.01	17.17



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	16.63	1.00	1.53	3.18	0.48	16.71
68	16.16	1.00	1.51	3.01	0.45	16.25
69	15.68	1.00	1.48	2.85	0.43	15.78
70	15.19	1.00	1.46	2.68	0.40	15.30
71	14.70	1.00	1.42	2.53	0.38	14.82
72	14.20	1.00	1.39	2.37	0.36	14.34
73	13.69	1.00	1.34	2.22	0.33	13.85
74	13.18	1.00	1.29	2.07	0.31	13.36



6 Club transfer factors based on NPA68

Table 9 – Males (NPA68)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	3.68	0.22	1.28	0.76	-3.42	4.32
17	3.78	0.23	1.32	0.75	-3.38	4.44
18	3.88	0.24	1.36	0.74	-3.33	4.56
19	3.98	0.25	1.40	0.74	-3.33	4.69
20	4.09	0.25	1.44	0.73	-3.29	4.81
21	4.20	0.26	1.49	0.72	-3.24	4.94
22	4.31	0.27	1.53	0.72	-3.24	5.08
23	4.42	0.28	1.58	0.71	-3.20	5.22
24	4.54	0.29	1.63	0.70	-3.15	5.36
25	4.66	0.29	1.67	0.70	-3.15	5.50
26	4.79	0.30	1.72	0.69	-3.11	5.65
27	4.91	0.31	1.77	0.68	-3.06	5.80
28	5.04	0.32	1.82	0.67	-3.02	5.96
29	5.18	0.33	1.88	0.67	-3.02	6.12
30	5.32	0.34	1.93	0.66	-2.97	6.29
31	5.46	0.35	1.98	0.65	-2.93	6.46
32	5.60	0.36	2.04	0.64	-2.88	6.64
33	5.75	0.37	2.09	0.63	-2.84	6.82
34	5.91	0.38	2.15	0.63	-2.84	7.00
35	6.07	0.39	2.20	0.62	-2.79	7.19
36	6.23	0.40	2.26	0.61	-2.75	7.39
37	6.40	0.42	2.31	0.60	-2.70	7.59
38	6.57	0.43	2.37	0.59	-2.66	7.80
39	6.75	0.44	2.42	0.58	-2.61	8.02
40	6.93	0.45	2.48	0.58	-2.61	8.24
41	7.12	0.47	2.54	0.57	-2.57	8.47
42	7.32	0.48	2.60	0.56	-2.52	8.70
43	7.52	0.49	2.66	0.55	-2.48	8.94
44	7.72	0.51	2.72	0.54	-2.43	9.19
45	7.93	0.52	2.79	0.53	-2.39	9.45
46	8.15	0.54	2.85	0.52	-2.34	9.71
47	8.37	0.55	2.92	0.51	-2.30	9.98
48	8.60	0.57	2.99	0.50	-2.25	10.26
49	8.84	0.59	3.06	0.49	-2.21	10.55
50	9.08	0.60	3.13	0.48	-2.16	10.84
51	9.33	0.62	3.20	0.47	-2.12	11.15
52	9.59	0.64	3.27	0.46	-2.07	11.46
53	9.86	0.66	3.34	0.45	-2.03	11.79
54	10.13	0.68	3.40	0.44	-1.98	12.13
55	10.42	0.70	3.47	0.43	-1.94	12.48
56	10.72	0.72	3.53	0.42	-1.89	12.84
57	11.03	0.74	3.60	0.41	-1.85	13.22
58	11.35	0.76	3.65	0.40	-1.80	13.62
59	11.69	0.78	3.71	0.38	-1.71	14.03
60	12.04	0.80	3.76	0.37	-1.67	14.46
61	12.41	0.83	3.81	0.36	-1.62	14.92
62	12.80	0.85	3.85	0.35	-1.58	15.39
63	13.21	0.88	3.89	0.34	-1.53	15.89
64	13.64	0.90	3.92	0.33	-1.49	16.42
65	14.09	0.93	3.96	0.83	-1.91	16.46
66	14.56	0.96	3.99	1.83	-0.97	16.00
67	15.05	0.99	4.02	2.87	0.00	15.54



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	14.94	1.00	4.04	3.33	0.50	15.06
69	14.44	1.00	4.06	3.17	0.48	14.58
70	13.94	1.00	4.06	3.02	0.45	14.10
71	13.45	1.00	4.06	2.87	0.43	13.62
72	12.95	1.00	4.04	2.73	0.41	13.14
73	12.45	1.00	4.01	2.59	0.39	12.66
74	11.95	1.00	3.96	2.46	0.37	12.19



Table 10 – Females (NPA 68)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	3.93	0.22	0.66	-2.66	-3.99	4.60
17	4.04	0.23	0.68	-2.68	-4.02	4.72
18	4.15	0.24	0.70	-2.70	-4.05	4.84
19	4.26	0.25	0.72	-2.73	-4.10	4.98
20	4.38	0.25	0.74	-2.76	-4.14	5.11
21	4.50	0.26	0.76	-2.79	-4.19	5.25
22	4.62	0.27	0.78	-2.82	-4.23	5.40
23	4.74	0.28	0.81	-2.86	-4.29	5.54
24	4.87	0.28	0.83	-2.89	-4.34	5.70
25	5.00	0.29	0.85	-2.92	-4.38	5.85
26	5.14	0.30	0.88	-2.95	-4.43	6.01
27	5.28	0.31	0.90	-2.98	-4.47	6.18
28	5.42	0.32	0.93	-3.01	-4.52	6.35
29	5.57	0.33	0.95	-3.05	-4.58	6.52
30	5.72	0.34	0.98	-3.08	-4.62	6.70
31	5.87	0.35	1.01	-3.11	-4.67	6.88
32	6.03	0.36	1.03	-3.15	-4.73	7.07
33	6.19	0.37	1.06	-3.18	-4.77	7.26
34	6.36	0.38	1.09	-3.22	-4.83	7.46
35	6.53	0.39	1.11	-3.25	-4.88	7.67
36	6.71	0.40	1.14	-3.29	-4.94	7.88
37	6.89	0.42	1.17	-3.33	-5.00	8.10
38	7.08	0.43	1.19	-3.36	-5.04	8.32
39	7.27	0.44	1.22	-3.40	-5.10	8.55
40	7.47	0.45	1.24	-3.44	-5.16	8.79
41	7.68	0.47	1.27	-3.48	-5.22	9.03
42	7.89	0.48	1.30	-3.51	-5.27	9.29
43	8.10	0.49	1.32	-3.55	-5.33	9.54
44	8.33	0.51	1.35	-3.59	-5.39	9.81
45	8.56	0.52	1.37	-3.64	-5.46	10.09
46	8.79	0.54	1.40	-3.68	-5.52	10.37
47	9.04	0.55	1.42	-3.72	-5.58	10.66
48	9.29	0.57	1.44	-3.76	-5.64	10.96
49	9.55	0.59	1.46	-3.81	-5.72	11.27
50	9.81	0.60	1.49	-3.85	-5.78	11.59
51	10.09	0.62	1.50	-3.90	-5.85	11.92
52	10.38	0.64	1.52	-3.95	-5.93	12.27
53	10.67	0.66	1.54	-4.00	-6.00	12.62
54	10.98	0.68	1.55	-4.05	-6.08	12.99
55	11.30	0.70	1.56	-4.10	-6.15	13.37
56	11.62	0.72	1.57	-4.15	-6.23	13.77
57	11.97	0.74	1.58	-4.21	-6.32	14.18
58	12.32	0.76	1.58	-4.27	-6.41	14.61
59	12.69	0.78	1.58	-4.42	-6.63	15.05
60	13.07	0.80	1.58	-4.12	-6.23	15.52
61	13.47	0.83	1.58	-3.26	-5.42	16.00
62	13.89	0.85	1.58	-2.36	-4.59	16.49
63	14.32	0.88	1.58	-1.44	-3.73	17.01
64	14.76	0.90	1.57	-0.49	-2.85	17.55
65	15.23	0.93	1.56	0.49	-1.93	17.61
66	15.71	0.96	1.54	1.50	-0.99	17.17
67	16.22	0.99	1.53	2.56	-0.01	16.71



Factors for valuing immediate benefit payment:

Age last birthday at relevant date	Gross Pension of £1 per annum	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	16.16	1.00	1.51	3.01	0.45	16.25
69	15.68	1.00	1.48	2.85	0.43	15.78
70	15.19	1.00	1.46	2.68	0.40	15.30
71	14.70	1.00	1.42	2.53	0.38	14.82
72	14.20	1.00	1.39	2.37	0.36	14.34
73	13.69	1.00	1.34	2.22	0.33	13.85
74	13.18	1.00	1.29	2.07	0.31	13.36



7 Non-Club transfer factors based on NPA65

Table NC3 – Males (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.62	0.26	1.37	2.96	0.44	4.15
17	4.74	0.26	1.41	2.97	0.44	4.26
18	4.86	0.27	1.45	2.98	0.45	4.38
19	4.99	0.28	1.49	2.99	0.45	4.50
20	5.10	0.29	1.53	2.99	0.45	4.62
21	5.23	0.29	1.58	3.00	0.45	4.74
22	5.37	0.30	1.62	3.00	0.45	4.88
23	5.51	0.31	1.67	3.01	0.45	5.01
24	5.64	0.32	1.72	3.02	0.45	5.15
25	5.78	0.33	1.76	3.03	0.45	5.28
26	5.93	0.34	1.80	3.04	0.46	5.42
27	6.07	0.35	1.85	3.05	0.46	5.57
28	6.23	0.36	1.90	3.06	0.46	5.72
29	6.38	0.37	1.96	3.07	0.46	5.88
30	6.55	0.38	2.01	3.08	0.46	6.04
31	6.71	0.39	2.06	3.09	0.46	6.20
32	6.88	0.40	2.12	3.10	0.46	6.37
33	7.06	0.41	2.16	3.11	0.47	6.55
34	7.23	0.42	2.22	3.12	0.47	6.72
35	7.41	0.44	2.27	3.13	0.47	6.90
36	7.60	0.45	2.33	3.14	0.47	7.09
37	7.79	0.46	2.37	3.15	0.47	7.29
38	7.99	0.48	2.43	3.16	0.47	7.49
39	8.20	0.48	2.48	3.17	0.48	7.70
40	8.41	0.49	2.53	3.18	0.48	7.91
41	8.63	0.51	2.59	3.19	0.48	8.13
42	8.85	0.52	2.64	3.20	0.48	8.35
43	9.07	0.54	2.70	3.22	0.48	8.58
44	9.31	0.55	2.76	3.23	0.48	8.82
45	9.55	0.57	2.82	3.24	0.49	9.07
46	9.80	0.59	2.88	3.24	0.49	9.32
47	10.05	0.60	2.94	3.25	0.49	9.58
48	10.31	0.61	3.01	3.27	0.49	9.85
49	10.58	0.63	3.07	3.28	0.49	10.13
50	10.85	0.65	3.13	3.29	0.49	10.41
51	11.14	0.67	3.20	3.30	0.50	10.70
52	11.43	0.69	3.26	3.32	0.50	11.00
53	11.74	0.71	3.32	3.33	0.50	11.32
54	12.05	0.73	3.38	3.35	0.50	11.64
55	12.37	0.74	3.44	3.36	0.51	11.98
56	12.71	0.76	3.49	3.38	0.51	12.33
57	13.06	0.78	3.56	3.40	0.51	12.69
58	13.43	0.81	3.60	3.42	0.51	13.08
59	13.80	0.82	3.65	3.44	0.52	13.47
60	14.20	0.85	3.69	3.46	0.52	13.88
61	14.62	0.87	3.73	3.48	0.52	14.32
62	15.05	0.90	3.77	3.50	0.53	14.77
63	15.51	0.92	3.80	3.53	0.53	15.25
64	16.00	0.95	3.82	3.64	0.55	15.76



Table NC4 – Females (NPA 65)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	0.25	0.70	-0.51	-1.79	4.41
17	5.01	0.26	0.72	-0.52	-1.81	4.53
18	5.12	0.27	0.74	-0.54	-1.88	4.65
19	5.26	0.28	0.76	-0.55	-1.92	4.78
20	5.39	0.28	0.78	-0.57	-1.99	4.91
21	5.52	0.29	0.80	-0.58	-2.02	5.04
22	5.67	0.30	0.82	-0.60	-2.08	5.18
23	5.81	0.31	0.85	-0.60	-2.12	5.32
24	5.96	0.32	0.87	-0.62	-2.19	5.47
25	6.11	0.33	0.89	-0.64	-2.26	5.62
26	6.26	0.34	0.92	-0.65	-2.28	5.77
27	6.43	0.35	0.94	-0.67	-2.35	5.93
28	6.59	0.36	0.97	-0.69	-2.42	6.10
29	6.76	0.37	0.98	-0.71	-2.49	6.26
30	6.93	0.38	1.01	-0.72	-2.52	6.43
31	7.10	0.39	1.04	-0.74	-2.59	6.60
32	7.28	0.40	1.06	-0.76	-2.66	6.79
33	7.46	0.41	1.09	-0.78	-2.73	6.97
34	7.65	0.42	1.12	-0.80	-2.79	7.16
35	7.85	0.44	1.14	-0.81	-2.82	7.36
36	8.05	0.45	1.17	-0.83	-2.89	7.56
37	8.26	0.46	1.19	-0.84	-2.96	7.78
38	8.47	0.46	1.21	-0.86	-3.02	7.99
39	8.69	0.48	1.24	-0.88	-3.09	8.21
40	8.91	0.49	1.26	-0.90	-3.16	8.44
41	9.14	0.51	1.29	-0.92	-3.23	8.67
42	9.39	0.52	1.31	-0.94	-3.29	8.92
43	9.62	0.54	1.33	-0.96	-3.36	9.16
44	9.87	0.55	1.36	-0.99	-3.47	9.42
45	10.13	0.57	1.38	-1.01	-3.53	9.69
46	10.40	0.59	1.40	-1.03	-3.60	9.96
47	10.66	0.60	1.42	-1.05	-3.67	10.23
48	10.94	0.61	1.44	-1.07	-3.73	10.52
49	11.23	0.63	1.46	-1.09	-3.83	10.82
50	11.53	0.65	1.48	-1.11	-3.90	11.13
51	11.83	0.67	1.49	-1.14	-4.00	11.44
52	12.16	0.69	1.51	-1.16	-4.07	11.78
53	12.48	0.71	1.52	-1.19	-4.17	12.12
54	12.82	0.73	1.53	-1.22	-4.27	12.47
55	13.17	0.74	1.54	-1.24	-4.34	12.84
56	13.54	0.76	1.54	-1.27	-4.44	13.22
57	13.91	0.78	1.55	-1.30	-4.54	13.61
58	14.31	0.81	1.55	-1.32	-4.64	14.03
59	14.71	0.82	1.54	-1.38	-4.84	14.45
60	15.14	0.85	1.54	-0.97	-3.53	14.90
61	15.58	0.87	1.54	-0.05	-2.68	15.36
62	16.02	0.90	1.54	0.91	-1.80	15.83
63	16.50	0.92	1.53	1.90	-0.88	16.33
64	16.99	0.95	1.52	2.93	0.07	16.85



8 Non-Club transfer factors based on NPA66

Table NC5 – Males (NPA 66)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.38	0.26	1.37	2.19	-0.22	4.15
17	4.50	0.26	1.41	2.19	-0.22	4.26
18	4.61	0.26	1.45	2.19	-0.22	4.38
19	4.72	0.27	1.49	2.20	-0.22	4.50
20	4.84	0.28	1.53	2.20	-0.22	4.62
21	4.97	0.29	1.58	2.20	-0.22	4.74
22	5.09	0.29	1.62	2.21	-0.22	4.88
23	5.21	0.30	1.67	2.21	-0.22	5.01
24	5.35	0.31	1.72	2.21	-0.22	5.15
25	5.48	0.32	1.76	2.22	-0.22	5.28
26	5.61	0.33	1.80	2.22	-0.22	5.42
27	5.76	0.34	1.85	2.22	-0.22	5.57
28	5.89	0.35	1.90	2.23	-0.22	5.72
29	6.05	0.36	1.96	2.23	-0.22	5.88
30	6.19	0.37	2.01	2.24	-0.22	6.04
31	6.35	0.38	2.06	2.24	-0.22	6.20
32	6.51	0.39	2.12	2.24	-0.22	6.37
33	6.68	0.40	2.16	2.25	-0.22	6.55
34	6.85	0.41	2.22	2.25	-0.22	6.72
35	7.02	0.43	2.27	2.25	-0.22	6.90
36	7.19	0.44	2.33	2.26	-0.23	7.09
37	7.37	0.45	2.37	2.26	-0.23	7.29
38	7.56	0.46	2.43	2.27	-0.23	7.49
39	7.75	0.48	2.48	2.27	-0.23	7.70
40	7.95	0.48	2.53	2.27	-0.23	7.91
41	8.15	0.49	2.59	2.28	-0.23	8.13
42	8.36	0.51	2.64	2.28	-0.23	8.35
43	8.58	0.52	2.70	2.28	-0.23	8.58
44	8.79	0.54	2.76	2.28	-0.23	8.82
45	9.02	0.55	2.82	2.29	-0.23	9.07
46	9.25	0.57	2.88	2.29	-0.23	9.32
47	9.50	0.59	2.94	2.29	-0.23	9.58
48	9.74	0.60	3.01	2.30	-0.23	9.85
49	9.99	0.61	3.07	2.30	-0.23	10.13
50	10.24	0.63	3.13	2.31	-0.23	10.41
51	10.51	0.65	3.20	2.31	-0.23	10.70
52	10.78	0.67	3.26	2.32	-0.23	11.00
53	11.07	0.69	3.33	2.32	-0.23	11.32
54	11.37	0.71	3.38	2.33	-0.23	11.64
55	11.67	0.73	3.44	2.34	-0.23	11.98
56	11.99	0.74	3.49	2.34	-0.23	12.33
57	12.31	0.76	3.56	2.35	-0.24	12.69
58	12.65	0.78	3.60	2.36	-0.24	13.08
59	13.01	0.81	3.65	2.37	-0.24	13.47
60	13.38	0.82	3.69	2.38	-0.24	13.88
61	13.77	0.85	3.73	2.39	-0.24	14.32
62	14.19	0.87	3.77	2.41	-0.24	14.77
63	14.62	0.90	3.80	2.42	-0.24	15.25
64	15.07	0.92	3.82	2.49	-0.25	15.76
65	15.53	0.95	3.85	3.06	0.05	15.80



Table NC6 – Females (NPA66)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.62	0.24	0.70	-1.21	-2.42	4.42
17	4.75	0.25	0.72	-1.23	-2.46	4.53
18	4.88	0.26	0.74	-1.25	-2.50	4.65
19	5.00	0.27	0.76	-1.27	-2.53	4.78
20	5.13	0.28	0.78	-1.29	-2.57	4.91
21	5.25	0.28	0.80	-1.31	-2.61	5.04
22	5.39	0.29	0.82	-1.32	-2.65	5.18
23	5.53	0.30	0.85	-1.34	-2.69	5.32
24	5.66	0.31	0.87	-1.36	-2.73	5.47
25	5.81	0.32	0.89	-1.38	-2.76	5.62
26	5.95	0.33	0.92	-1.41	-2.82	5.77
27	6.11	0.34	0.94	-1.43	-2.86	5.93
28	6.26	0.35	0.97	-1.45	-2.90	6.10
29	6.41	0.36	0.98	-1.47	-2.94	6.26
30	6.58	0.37	1.01	-1.50	-3.00	6.43
31	6.74	0.38	1.04	-1.52	-3.03	6.60
32	6.91	0.39	1.06	-1.54	-3.07	6.79
33	7.09	0.40	1.09	-1.56	-3.13	6.97
34	7.27	0.41	1.12	-1.58	-3.17	7.16
35	7.46	0.42	1.14	-1.61	-3.23	7.36
36	7.65	0.44	1.17	-1.63	-3.26	7.56
37	7.84	0.45	1.19	-1.66	-3.32	7.78
38	8.03	0.46	1.21	-1.68	-3.36	7.99
39	8.24	0.46	1.24	-1.71	-3.42	8.21
40	8.46	0.48	1.26	-1.73	-3.46	8.44
41	8.68	0.49	1.29	-1.76	-3.51	8.67
42	8.89	0.51	1.31	-1.79	-3.57	8.92
43	9.13	0.52	1.33	-1.81	-3.63	9.16
44	9.36	0.54	1.36	-1.83	-3.67	9.42
45	9.60	0.55	1.38	-1.86	-3.72	9.69
46	9.85	0.57	1.40	-1.89	-3.78	9.96
47	10.11	0.59	1.42	-1.92	-3.84	10.23
48	10.37	0.60	1.44	-1.95	-3.90	10.52
49	10.65	0.61	1.46	-1.98	-3.96	10.82
50	10.92	0.63	1.48	-2.01	-4.01	11.13
51	11.21	0.65	1.49	-2.04	-4.09	11.44
52	11.51	0.67	1.51	-2.07	-4.15	11.78
53	11.82	0.69	1.52	-2.10	-4.20	12.12
54	12.14	0.71	1.53	-2.14	-4.28	12.47
55	12.47	0.73	1.54	-2.17	-4.34	12.84
56	12.81	0.74	1.54	-2.21	-4.42	13.22
57	13.17	0.76	1.55	-2.25	-4.49	13.61
58	13.54	0.78	1.55	-2.28	-4.57	14.03
59	13.92	0.81	1.54	-2.37	-4.74	14.45
60	14.31	0.82	1.54	-2.01	-4.38	14.90
61	14.72	0.85	1.54	-1.11	-3.55	15.36
62	15.15	0.87	1.54	-0.19	-2.70	15.83
63	15.60	0.90	1.53	0.77	-1.81	16.33
64	16.06	0.92	1.52	1.75	-0.90	16.85
65	16.54	0.95	1.51	2.77	0.04	16.91



9 Non-Club transfer factors based on NPA67

Table NC7 – Males (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.15	0.24	1.37	1.44	-1.15	4.15
17	4.26	0.25	1.41	1.44	-1.15	4.26
18	4.37	0.26	1.45	1.44	-1.15	4.38
19	4.48	0.26	1.49	1.44	-1.15	4.50
20	4.59	0.27	1.53	1.44	-1.15	4.62
21	4.71	0.28	1.58	1.43	-1.14	4.74
22	4.82	0.29	1.62	1.43	-1.14	4.88
23	4.94	0.30	1.67	1.43	-1.14	5.01
24	5.06	0.30	1.72	1.43	-1.14	5.15
25	5.18	0.31	1.76	1.43	-1.14	5.28
26	5.31	0.32	1.81	1.42	-1.13	5.42
27	5.45	0.33	1.85	1.42	-1.13	5.57
28	5.58	0.34	1.90	1.42	-1.13	5.72
29	5.72	0.35	1.96	1.42	-1.13	5.88
30	5.86	0.36	2.01	1.42	-1.13	6.04
31	6.01	0.37	2.06	1.41	-1.13	6.20
32	6.16	0.38	2.12	1.41	-1.13	6.37
33	6.32	0.39	2.16	1.41	-1.13	6.55
34	6.47	0.40	2.22	1.41	-1.13	6.72
35	6.63	0.41	2.27	1.40	-1.12	6.90
36	6.80	0.43	2.33	1.40	-1.12	7.09
37	6.97	0.44	2.37	1.40	-1.12	7.29
38	7.15	0.45	2.43	1.40	-1.12	7.49
39	7.33	0.46	2.48	1.40	-1.12	7.70
40	7.51	0.48	2.53	1.39	-1.11	7.91
41	7.71	0.48	2.59	1.39	-1.11	8.13
42	7.89	0.49	2.65	1.39	-1.11	8.35
43	8.10	0.51	2.70	1.39	-1.11	8.58
44	8.30	0.52	2.76	1.38	-1.10	8.82
45	8.52	0.54	2.82	1.38	-1.10	9.07
46	8.73	0.55	2.88	1.38	-1.10	9.32
47	8.96	0.57	2.94	1.37	-1.09	9.58
48	9.18	0.59	3.01	1.37	-1.09	9.85
49	9.42	0.60	3.07	1.37	-1.09	10.13
50	9.67	0.61	3.14	1.37	-1.09	10.41
51	9.91	0.63	3.20	1.36	-1.09	10.70
52	10.17	0.65	3.26	1.36	-1.09	11.00
53	10.44	0.67	3.33	1.36	-1.09	11.32
54	10.70	0.69	3.38	1.35	-1.08	11.64
55	10.99	0.71	3.44	1.35	-1.08	11.98
56	11.29	0.73	3.49	1.35	-1.08	12.33
57	11.59	0.74	3.56	1.35	-1.08	12.69
58	11.91	0.76	3.60	1.35	-1.08	13.08
59	12.24	0.78	3.65	1.35	-1.08	13.47
60	12.59	0.81	3.69	1.34	-1.08	13.88
61	12.96	0.82	3.74	1.34	-1.08	14.32
62	13.34	0.85	3.77	1.35	-1.08	14.77
63	13.74	0.87	3.80	1.35	-1.08	15.25
64	14.16	0.90	3.82	1.38	-1.10	15.76
65	14.60	0.92	3.85	1.90	-0.91	15.80
66	15.06	0.95	3.87	2.91	0.03	15.36



Table NC8 – Females (NPA 67)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.40	0.25	0.70	-1.89	-3.22	4.42
17	4.52	0.25	0.72	-1.91	-3.24	4.53
18	4.64	0.25	0.74	-1.93	-3.28	4.65
19	4.74	0.26	0.76	-1.96	-3.33	4.78
20	4.87	0.27	0.78	-1.98	-3.36	4.91
21	4.99	0.28	0.80	-2.01	-3.41	5.04
22	5.12	0.29	0.82	-2.04	-3.46	5.18
23	5.24	0.29	0.85	-2.05	-3.49	5.32
24	5.38	0.30	0.87	-2.08	-3.54	5.47
25	5.51	0.31	0.89	-2.11	-3.59	5.62
26	5.65	0.32	0.92	-2.13	-3.62	5.77
27	5.79	0.33	0.94	-2.16	-3.68	5.93
28	5.94	0.34	0.97	-2.19	-3.72	6.10
29	6.08	0.35	0.98	-2.21	-3.75	6.26
30	6.24	0.36	1.01	-2.24	-3.80	6.43
31	6.40	0.37	1.04	-2.27	-3.85	6.60
32	6.55	0.38	1.06	-2.29	-3.90	6.79
33	6.72	0.39	1.09	-2.32	-3.95	6.97
34	6.90	0.40	1.12	-2.35	-4.00	7.16
35	7.07	0.41	1.14	-2.38	-4.05	7.36
36	7.25	0.42	1.17	-2.41	-4.10	7.56
37	7.43	0.44	1.19	-2.44	-4.15	7.78
38	7.62	0.45	1.21	-2.47	-4.20	7.99
39	7.82	0.46	1.24	-2.50	-4.24	8.21
40	8.01	0.48	1.26	-2.53	-4.31	8.44
41	8.21	0.48	1.29	-2.56	-4.36	8.67
42	8.43	0.49	1.31	-2.59	-4.41	8.92
43	8.64	0.51	1.33	-2.63	-4.47	9.16
44	8.86	0.52	1.36	-2.66	-4.52	9.42
45	9.09	0.54	1.38	-2.69	-4.57	9.69
46	9.32	0.55	1.40	-2.73	-4.64	9.96
47	9.57	0.57	1.42	-2.76	-4.70	10.23
48	9.82	0.59	1.44	-2.79	-4.75	10.52
49	10.07	0.60	1.46	-2.83	-4.82	10.82
50	10.34	0.61	1.48	-2.87	-4.88	11.13
51	10.60	0.63	1.49	-2.91	-4.94	11.44
52	10.88	0.65	1.51	-2.95	-5.01	11.78
53	11.18	0.67	1.52	-2.99	-5.08	12.12
54	11.48	0.69	1.53	-3.03	-5.16	12.47
55	11.78	0.71	1.54	-3.07	-5.22	12.84
56	12.11	0.73	1.54	-3.12	-5.31	13.22
57	12.44	0.74	1.55	-3.16	-5.37	13.61
58	12.79	0.76	1.55	-3.21	-5.45	14.03
59	13.15	0.78	1.54	-3.33	-5.66	14.45
60	13.52	0.81	1.54	-3.00	-5.19	14.90
61	13.91	0.82	1.54	-2.14	-4.39	15.36
62	14.31	0.85	1.54	-1.25	-3.57	15.83
63	14.73	0.87	1.53	-0.34	-2.72	16.33
64	15.16	0.90	1.52	0.61	-1.83	16.85
65	15.61	0.92	1.51	1.59	-0.92	16.91
66	16.09	0.95	1.49	2.61	0.01	16.48



10 Non-Club transfer factors based on NPA68

Table NC9 – Males (NPA68)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	3.94	0.23	1.37	0.73	-3.28	4.15
17	4.04	0.24	1.41	0.72	-3.24	4.26
18	4.14	0.25	1.45	0.71	-3.20	4.38
19	4.24	0.26	1.49	0.71	-3.20	4.50
20	4.34	0.26	1.53	0.70	-3.16	4.62
21	4.45	0.27	1.58	0.69	-3.11	4.74
22	4.56	0.28	1.62	0.69	-3.11	4.88
23	4.67	0.29	1.67	0.68	-3.07	5.01
24	4.78	0.30	1.72	0.67	-3.02	5.15
25	4.90	0.30	1.76	0.67	-3.02	5.28
26	5.03	0.31	1.81	0.66	-2.99	5.42
27	5.14	0.32	1.85	0.65	-2.94	5.57
28	5.27	0.33	1.90	0.64	-2.90	5.72
29	5.41	0.34	1.96	0.64	-2.90	5.88
30	5.54	0.35	2.01	0.63	-2.85	6.04
31	5.68	0.36	2.06	0.62	-2.81	6.20
32	5.81	0.37	2.12	0.61	-2.76	6.37
33	5.95	0.38	2.16	0.60	-2.73	6.55
34	6.11	0.39	2.22	0.60	-2.73	6.72
35	6.26	0.40	2.27	0.60	-2.68	6.90
36	6.41	0.41	2.33	0.59	-2.64	7.09
37	6.58	0.43	2.37	0.58	-2.59	7.29
38	6.74	0.44	2.43	0.57	-2.55	7.49
39	6.91	0.45	2.48	0.56	-2.51	7.70
40	7.08	0.46	2.53	0.56	-2.51	7.91
41	7.26	0.48	2.59	0.55	-2.47	8.13
42	7.45	0.48	2.65	0.54	-2.42	8.35
43	7.64	0.49	2.70	0.53	-2.38	8.58
44	7.83	0.51	2.76	0.52	-2.33	8.82
45	8.02	0.52	2.82	0.51	-2.29	9.07
46	8.23	0.54	2.88	0.50	-2.25	9.32
47	8.43	0.55	2.94	0.49	-2.21	9.58
48	8.65	0.57	3.01	0.48	-2.16	9.85
49	8.87	0.59	3.07	0.47	-2.12	10.13
50	9.10	0.60	3.14	0.46	-2.07	10.41
51	9.33	0.61	3.20	0.45	-2.04	10.70
52	9.57	0.63	3.26	0.44	-1.99	11.00
53	9.82	0.65	3.33	0.43	-1.95	11.32
54	10.07	0.67	3.38	0.42	-1.90	11.64
55	10.34	0.69	3.44	0.41	-1.86	11.98
56	10.62	0.71	3.50	0.40	-1.81	12.33
57	10.90	0.73	3.56	0.39	-1.78	12.69
58	11.20	0.74	3.60	0.38	-1.73	13.08
59	11.51	0.76	3.65	0.36	-1.64	13.47
60	11.83	0.78	3.69	0.36	-1.60	13.88
61	12.17	0.81	3.74	0.35	-1.56	14.32
62	12.53	0.82	3.77	0.34	-1.52	14.77
63	12.90	0.85	3.80	0.33	-1.47	15.25
64	13.30	0.87	3.82	0.32	-1.43	15.76
65	13.71	0.90	3.85	0.80	-1.83	15.80
66	14.14	0.92	3.88	1.76	-0.93	15.36
67	14.59	0.95	3.90	2.76	0.00	14.92



Table NC10 – Females (NPA 68)

Age last birthday at relevant date	Gross Pension of £1 per annum	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	4.18	0.23	0.70	-2.55	-3.83	4.42
17	4.29	0.24	0.72	-2.57	-3.86	4.53
18	4.39	0.25	0.74	-2.59	-3.89	4.65
19	4.50	0.26	0.76	-2.62	-3.94	4.78
20	4.62	0.26	0.78	-2.65	-3.97	4.91
21	4.74	0.27	0.80	-2.68	-4.02	5.04
22	4.85	0.28	0.82	-2.71	-4.06	5.18
23	4.97	0.29	0.85	-2.75	-4.12	5.32
24	5.10	0.29	0.87	-2.77	-4.17	5.47
25	5.22	0.30	0.89	-2.80	-4.20	5.62
26	5.36	0.31	0.92	-2.83	-4.25	5.77
27	5.49	0.32	0.94	-2.86	-4.29	5.93
28	5.63	0.33	0.97	-2.89	-4.34	6.10
29	5.77	0.34	0.98	-2.93	-4.40	6.26
30	5.92	0.35	1.01	-2.96	-4.44	6.43
31	6.06	0.36	1.04	-2.99	-4.48	6.60
32	6.21	0.37	1.06	-3.02	-4.54	6.79
33	6.37	0.38	1.09	-3.05	-4.58	6.97
34	6.53	0.39	1.12	-3.09	-4.64	7.16
35	6.69	0.40	1.14	-3.12	-4.68	7.36
36	6.86	0.41	1.17	-3.16	-4.74	7.56
37	7.03	0.43	1.19	-3.20	-4.80	7.78
38	7.21	0.44	1.21	-3.23	-4.84	7.99
39	7.39	0.45	1.24	-3.26	-4.90	8.21
40	7.58	0.46	1.26	-3.30	-4.95	8.44
41	7.78	0.48	1.29	-3.34	-5.01	8.67
42	7.97	0.48	1.31	-3.37	-5.06	8.92
43	8.17	0.49	1.33	-3.41	-5.12	9.16
44	8.38	0.51	1.36	-3.45	-5.17	9.42
45	8.60	0.52	1.38	-3.49	-5.24	9.69
46	8.81	0.54	1.40	-3.53	-5.30	9.96
47	9.05	0.55	1.42	-3.57	-5.36	10.23
48	9.28	0.57	1.44	-3.61	-5.41	10.52
49	9.52	0.59	1.46	-3.66	-5.49	10.82
50	9.76	0.60	1.48	-3.70	-5.55	11.13
51	10.02	0.61	1.49	-3.74	-5.62	11.44
52	10.29	0.63	1.51	-3.79	-5.69	11.78
53	10.55	0.65	1.52	-3.84	-5.76	12.12
54	10.84	0.67	1.53	-3.89	-5.84	12.47
55	11.13	0.69	1.54	-3.94	-5.90	12.84
56	11.43	0.71	1.54	-3.98	-5.98	13.22
57	11.75	0.73	1.55	-4.04	-6.07	13.61
58	12.07	0.74	1.55	-4.10	-6.15	14.03
59	12.41	0.76	1.54	-4.24	-6.36	14.45
60	12.75	0.78	1.54	-3.96	-5.98	14.90
61	13.12	0.81	1.54	-3.13	-5.20	15.36
62	13.50	0.82	1.54	-2.27	-4.41	15.83
63	13.89	0.85	1.53	-1.38	-3.58	16.33
64	14.29	0.87	1.52	-0.47	-2.74	16.85
65	14.72	0.90	1.51	0.47	-1.85	16.91
66	15.15	0.92	1.49	1.44	-0.95	16.48
67	15.61	0.95	1.47	2.46	-0.01	16.04



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 (NPA65)

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	5.14	1.40	3.08	0.46
17	5.26	1.45	3.09	0.46
18	5.40	1.49	3.10	0.47
19	5.54	1.53	3.11	0.47
20	5.68	1.57	3.11	0.47
21	5.83	1.61	3.12	0.47
22	5.97	1.65	3.13	0.47
23	6.12	1.69	3.14	0.47
24	6.27	1.73	3.15	0.47
25	6.43	1.78	3.16	0.47
26	6.58	1.82	3.17	0.48
27	6.74	1.88	3.18	0.48
28	6.91	1.93	3.19	0.48
29	7.07	1.98	3.20	0.48
30	7.25	2.03	3.21	0.48
31	7.42	2.08	3.22	0.48
32	7.60	2.13	3.23	0.48
33	7.78	2.18	3.24	0.49
34	7.97	2.23	3.25	0.49
35	8.16	2.29	3.26	0.49
36	8.36	2.34	3.27	0.49
37	8.56	2.40	3.28	0.49
38	8.76	2.44	3.29	0.49
39	8.97	2.50	3.30	0.50
40	9.19	2.56	3.31	0.50
41	9.40	2.61	3.32	0.50
42	9.63	2.67	3.33	0.50
43	9.85	2.73	3.35	0.50
44	10.09	2.79	3.36	0.50
45	10.33	2.85	3.37	0.51
46	10.56	2.91	3.38	0.51
47	10.81	2.97	3.39	0.51
48	11.06	3.04	3.41	0.51
49	11.31	3.10	3.42	0.51
50	11.56	3.16	3.43	0.51
51	11.81	3.23	3.44	0.52
52	12.07	3.29	3.46	0.52
53	12.32	3.35	3.47	0.52
54	12.57	3.40	3.49	0.52
55	12.84	3.47	3.50	0.53
56	13.10	3.51	3.52	0.53
57	13.37	3.57	3.54	0.53
58	13.67	3.61	3.56	0.53
59	13.96	3.66	3.58	0.54
60	14.28	3.70	3.60	0.54
61	14.63	3.74	3.63	0.54
62	15.01	3.77	3.65	0.55
63	15.42	3.80	3.68	0.55
64	15.87	3.84	3.79	0.57



Table NF65 – Females (NPA65)

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	5.36	0.94	-0.53	-1.86
17	5.50	0.96	-0.54	-1.89
18	5.65	0.98	-0.56	-1.96
19	5.79	1.01	-0.57	-2.00
20	5.94	1.03	-0.59	-2.07
21	6.09	1.05	-0.60	-2.10
22	6.25	1.08	-0.62	-2.17
23	6.40	1.10	-0.63	-2.21
24	6.56	1.12	-0.65	-2.28
25	6.73	1.14	-0.67	-2.35
26	6.89	1.17	-0.68	-2.38
27	7.07	1.19	-0.70	-2.45
28	7.25	1.21	-0.72	-2.52
29	7.43	1.23	-0.74	-2.59
30	7.62	1.25	-0.75	-2.63
31	7.81	1.27	-0.77	-2.70
32	7.99	1.29	-0.79	-2.77
33	8.19	1.31	-0.81	-2.84
34	8.40	1.33	-0.83	-2.91
35	8.60	1.34	-0.84	-2.94
36	8.82	1.36	-0.86	-3.01
37	9.03	1.38	-0.88	-3.08
38	9.25	1.39	-0.90	-3.15
39	9.48	1.41	-0.92	-3.22
40	9.71	1.43	-0.94	-3.29
41	9.95	1.43	-0.96	-3.36
42	10.20	1.45	-0.98	-3.43
43	10.45	1.47	-1.00	-3.50
44	10.70	1.49	-1.03	-3.61
45	10.96	1.51	-1.05	-3.68
46	11.22	1.52	-1.07	-3.75
47	11.48	1.54	-1.09	-3.82
48	11.75	1.55	-1.11	-3.89
49	12.03	1.57	-1.14	-3.99
50	12.31	1.59	-1.16	-4.06
51	12.58	1.60	-1.19	-4.17
52	12.87	1.61	-1.21	-4.24
53	13.14	1.63	-1.24	-4.34
54	13.43	1.63	-1.27	-4.45
55	13.72	1.64	-1.29	-4.52
56	14.01	1.65	-1.32	-4.62
57	14.30	1.65	-1.35	-4.73
58	14.61	1.65	-1.38	-4.83
59	14.93	1.65	-1.44	-5.04
60	15.26	1.65	-1.01	-3.68
61	15.63	1.63	-0.05	-2.79
62	16.02	1.63	0.95	-1.87
63	16.46	1.62	1.98	-0.92
64	16.92	1.60	3.05	0.07



13 Factors for non-Club transfers-in based on NPA66

Table NM66 – Males (NPA66)

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	4.95	1.42	2.28	-0.23
17	5.07	1.46	2.28	-0.23
18	5.20	1.49	2.28	-0.23
19	5.33	1.53	2.29	-0.23
20	5.46	1.57	2.29	-0.23
21	5.61	1.61	2.29	-0.23
22	5.75	1.65	2.30	-0.23
23	5.89	1.70	2.30	-0.23
24	6.03	1.74	2.30	-0.23
25	6.19	1.79	2.31	-0.23
26	6.33	1.84	2.31	-0.23
27	6.49	1.89	2.31	-0.23
28	6.64	1.93	2.32	-0.23
29	6.80	1.98	2.32	-0.23
30	6.97	2.03	2.33	-0.23
31	7.14	2.08	2.33	-0.23
32	7.31	2.14	2.33	-0.23
33	7.48	2.19	2.34	-0.23
34	7.66	2.24	2.34	-0.23
35	7.84	2.29	2.34	-0.23
36	8.03	2.35	2.35	-0.24
37	8.22	2.40	2.35	-0.24
38	8.41	2.46	2.36	-0.24
39	8.61	2.52	2.36	-0.24
40	8.82	2.56	2.36	-0.24
41	9.02	2.62	2.37	-0.24
42	9.24	2.68	2.37	-0.24
43	9.45	2.74	2.38	-0.24
44	9.68	2.80	2.38	-0.24
45	9.90	2.85	2.39	-0.24
46	10.13	2.92	2.39	-0.24
47	10.36	2.98	2.39	-0.24
48	10.59	3.05	2.40	-0.24
49	10.83	3.11	2.40	-0.24
50	11.07	3.17	2.41	-0.24
51	11.31	3.24	2.41	-0.24
52	11.53	3.30	2.42	-0.24
53	11.77	3.36	2.42	-0.24
54	12.01	3.42	2.43	-0.24
55	12.24	3.47	2.44	-0.24
56	12.49	3.53	2.44	-0.24
57	12.74	3.58	2.45	-0.25
58	12.99	3.63	2.46	-0.25
59	13.25	3.67	2.47	-0.25
60	13.54	3.70	2.48	-0.25
61	13.85	3.75	2.49	-0.25
62	14.18	3.78	2.51	-0.25
63	14.54	3.81	2.52	-0.25
64	14.95	3.85	2.59	-0.26
65	15.39	3.88	3.19	0.05



Table NF66 – Females (NPA66)

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	5.17	0.94	-1.26	-2.52
17	5.30	0.97	-1.28	-2.56
18	5.45	0.99	-1.30	-2.60
19	5.58	1.01	-1.32	-2.64
20	5.73	1.04	-1.34	-2.68
21	5.88	1.06	-1.36	-2.72
22	6.03	1.08	-1.38	-2.76
23	6.18	1.11	-1.40	-2.80
24	6.33	1.13	-1.42	-2.84
25	6.49	1.15	-1.44	-2.88
26	6.66	1.17	-1.47	-2.94
27	6.82	1.20	-1.49	-2.98
28	6.99	1.22	-1.51	-3.02
29	7.16	1.24	-1.53	-3.06
30	7.34	1.26	-1.56	-3.12
31	7.53	1.28	-1.58	-3.16
32	7.71	1.30	-1.60	-3.20
33	7.89	1.32	-1.63	-3.26
34	8.09	1.34	-1.65	-3.30
35	8.29	1.35	-1.68	-3.36
36	8.49	1.37	-1.70	-3.40
37	8.69	1.39	-1.73	-3.46
38	8.91	1.40	-1.75	-3.50
39	9.13	1.42	-1.78	-3.56
40	9.35	1.44	-1.80	-3.60
41	9.58	1.44	-1.83	-3.66
42	9.81	1.46	-1.86	-3.72
43	10.04	1.48	-1.89	-3.78
44	10.28	1.50	-1.91	-3.82
45	10.54	1.52	-1.94	-3.88
46	10.79	1.54	-1.97	-3.94
47	11.04	1.54	-2.00	-4.00
48	11.30	1.56	-2.03	-4.06
49	11.56	1.58	-2.06	-4.12
50	11.81	1.60	-2.09	-4.18
51	12.08	1.61	-2.13	-4.26
52	12.34	1.62	-2.16	-4.32
53	12.60	1.64	-2.19	-4.38
54	12.85	1.65	-2.23	-4.46
55	13.12	1.65	-2.26	-4.52
56	13.39	1.66	-2.30	-4.60
57	13.66	1.66	-2.34	-4.68
58	13.93	1.66	-2.38	-4.76
59	14.22	1.66	-2.47	-4.94
60	14.51	1.66	-2.09	-4.56
61	14.84	1.64	-1.16	-3.70
62	15.19	1.64	-0.20	-2.81
63	15.57	1.63	0.80	-1.89
64	15.99	1.61	1.82	-0.94
65	16.45	1.60	2.89	0.04



14 Factors for non-Club transfers-in based on NPA67

Table NM67 – Males (NPA67)

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	4.77	1.43	1.50	-1.20
17	4.88	1.46	1.50	-1.20
18	5.01	1.50	1.50	-1.20
19	5.14	1.54	1.50	-1.20
20	5.26	1.58	1.50	-1.20
21	5.40	1.62	1.49	-1.19
22	5.53	1.66	1.49	-1.19
23	5.67	1.70	1.49	-1.19
24	5.82	1.76	1.49	-1.19
25	5.96	1.80	1.49	-1.19
26	6.10	1.85	1.48	-1.18
27	6.25	1.89	1.48	-1.18
28	6.40	1.94	1.48	-1.18
29	6.55	1.99	1.48	-1.18
30	6.71	2.04	1.48	-1.18
31	6.88	2.09	1.47	-1.18
32	7.03	2.14	1.47	-1.18
33	7.20	2.20	1.47	-1.18
34	7.37	2.25	1.47	-1.18
35	7.54	2.30	1.46	-1.17
36	7.72	2.36	1.46	-1.17
37	7.90	2.41	1.46	-1.17
38	8.09	2.47	1.46	-1.17
39	8.27	2.52	1.46	-1.17
40	8.47	2.57	1.45	-1.16
41	8.66	2.63	1.45	-1.16
42	8.87	2.69	1.45	-1.16
43	9.08	2.75	1.45	-1.16
44	9.29	2.81	1.44	-1.15
45	9.50	2.87	1.44	-1.15
46	9.72	2.93	1.44	-1.15
47	9.94	2.99	1.43	-1.14
48	10.15	3.06	1.43	-1.14
49	10.37	3.12	1.43	-1.14
50	10.60	3.18	1.43	-1.14
51	10.82	3.25	1.42	-1.14
52	11.04	3.31	1.42	-1.14
53	11.26	3.37	1.42	-1.14
54	11.47	3.43	1.41	-1.13
55	11.69	3.48	1.41	-1.13
56	11.91	3.54	1.41	-1.13
57	12.13	3.58	1.41	-1.13
58	12.35	3.64	1.41	-1.13
59	12.59	3.67	1.41	-1.13
60	12.83	3.71	1.40	-1.12
61	13.10	3.75	1.40	-1.12
62	13.39	3.78	1.41	-1.13
63	13.72	3.82	1.41	-1.13
64	14.08	3.85	1.44	-1.15
65	14.47	3.88	1.98	-0.95
66	14.90	3.91	3.03	0.03



Table NF67 – Females (NPA67)

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	4.99	0.95	-1.97	-3.35
17	5.13	0.97	-1.99	-3.38
18	5.26	0.99	-2.01	-3.42
19	5.39	1.02	-2.04	-3.47
20	5.53	1.04	-2.06	-3.50
21	5.67	1.06	-2.09	-3.55
22	5.82	1.09	-2.12	-3.60
23	5.96	1.11	-2.14	-3.64
24	6.12	1.14	-2.17	-3.69
25	6.27	1.16	-2.20	-3.74
26	6.42	1.18	-2.22	-3.77
27	6.58	1.20	-2.25	-3.83
28	6.74	1.23	-2.28	-3.88
29	6.91	1.25	-2.30	-3.91
30	7.08	1.27	-2.33	-3.96
31	7.26	1.29	-2.36	-4.01
32	7.44	1.31	-2.39	-4.06
33	7.62	1.33	-2.42	-4.11
34	7.79	1.35	-2.45	-4.17
35	7.99	1.37	-2.48	-4.22
36	8.18	1.38	-2.51	-4.27
37	8.38	1.39	-2.54	-4.32
38	8.58	1.41	-2.57	-4.37
39	8.79	1.43	-2.60	-4.42
40	9.00	1.45	-2.64	-4.49
41	9.22	1.46	-2.67	-4.54
42	9.44	1.47	-2.70	-4.59
43	9.66	1.49	-2.74	-4.66
44	9.90	1.51	-2.77	-4.71
45	10.14	1.53	-2.80	-4.76
46	10.37	1.54	-2.84	-4.83
47	10.61	1.55	-2.88	-4.90
48	10.85	1.57	-2.91	-4.95
49	11.10	1.59	-2.95	-5.02
50	11.35	1.61	-2.99	-5.08
51	11.59	1.62	-3.03	-5.15
52	11.84	1.63	-3.07	-5.22
53	12.07	1.65	-3.11	-5.29
54	12.32	1.66	-3.16	-5.37
55	12.56	1.66	-3.20	-5.44
56	12.80	1.67	-3.25	-5.53
57	13.04	1.67	-3.29	-5.59
58	13.28	1.67	-3.34	-5.68
59	13.54	1.67	-3.47	-5.90
60	13.80	1.67	-3.12	-5.41
61	14.09	1.65	-2.23	-4.57
62	14.40	1.65	-1.30	-3.72
63	14.74	1.64	-0.35	-2.83
64	15.12	1.62	0.64	-1.91
65	15.52	1.61	1.66	-0.96
66	15.97	1.60	2.72	0.01



15 Factors for non-Club transfers-in based on NPA68

Table NM68 – Males (NPA68)

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	4.59	1.43	0.76	-3.42
17	4.72	1.47	0.75	-3.38
18	4.83	1.51	0.74	-3.33
19	4.95	1.55	0.74	-3.33
20	5.08	1.58	0.73	-3.29
21	5.21	1.63	0.72	-3.24
22	5.33	1.67	0.72	-3.24
23	5.47	1.72	0.71	-3.20
24	5.60	1.76	0.70	-3.15
25	5.74	1.81	0.70	-3.15
26	5.88	1.85	0.69	-3.11
27	6.02	1.90	0.68	-3.06
28	6.16	1.95	0.67	-3.02
29	6.32	2.00	0.67	-3.02
30	6.47	2.05	0.66	-2.97
31	6.62	2.10	0.65	-2.93
32	6.78	2.15	0.64	-2.88
33	6.94	2.20	0.63	-2.84
34	7.09	2.26	0.63	-2.84
35	7.26	2.31	0.62	-2.79
36	7.43	2.36	0.61	-2.75
37	7.60	2.42	0.60	-2.70
38	7.78	2.47	0.59	-2.66
39	7.96	2.53	0.58	-2.61
40	8.14	2.59	0.58	-2.61
41	8.34	2.64	0.57	-2.57
42	8.52	2.70	0.56	-2.52
43	8.72	2.76	0.55	-2.48
44	8.92	2.82	0.54	-2.43
45	9.13	2.88	0.53	-2.39
46	9.33	2.93	0.52	-2.34
47	9.53	3.00	0.51	-2.30
48	9.74	3.06	0.50	-2.25
49	9.95	3.13	0.49	-2.21
50	10.15	3.19	0.48	-2.16
51	10.36	3.26	0.47	-2.12
52	10.57	3.32	0.46	-2.07
53	10.77	3.38	0.45	-2.03
54	10.97	3.44	0.44	-1.98
55	11.16	3.49	0.43	-1.94
56	11.36	3.54	0.42	-1.89
57	11.56	3.59	0.41	-1.85
58	11.75	3.64	0.40	-1.80
59	11.96	3.68	0.38	-1.71
60	12.17	3.72	0.37	-1.67
61	12.40	3.76	0.36	-1.62
62	12.66	3.79	0.35	-1.58
63	12.95	3.83	0.34	-1.53
64	13.26	3.86	0.33	-1.49
65	13.61	3.88	0.83	-1.91
66	13.99	3.92	1.83	-0.97
67	14.41	3.95	2.87	0.00



Table NF68 – Females (NPA68)

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	4.83	0.95	-2.66	-3.99
17	4.95	0.98	-2.68	-4.02
18	5.08	1.00	-2.70	-4.05
19	5.21	1.02	-2.73	-4.10
20	5.34	1.05	-2.76	-4.14
21	5.48	1.07	-2.79	-4.19
22	5.61	1.09	-2.82	-4.23
23	5.76	1.12	-2.86	-4.29
24	5.91	1.14	-2.89	-4.34
25	6.05	1.17	-2.92	-4.38
26	6.20	1.19	-2.95	-4.43
27	6.35	1.21	-2.98	-4.47
28	6.51	1.23	-3.01	-4.52
29	6.67	1.26	-3.05	-4.58
30	6.83	1.28	-3.08	-4.62
31	7.00	1.30	-3.11	-4.67
32	7.17	1.32	-3.15	-4.73
33	7.35	1.34	-3.18	-4.77
34	7.53	1.36	-3.22	-4.83
35	7.70	1.38	-3.25	-4.88
36	7.89	1.38	-3.29	-4.94
37	8.08	1.40	-3.33	-5.00
38	8.27	1.42	-3.36	-5.04
39	8.47	1.44	-3.40	-5.10
40	8.68	1.45	-3.44	-5.16
41	8.88	1.47	-3.48	-5.22
42	9.09	1.48	-3.51	-5.27
43	9.31	1.50	-3.55	-5.33
44	9.53	1.52	-3.59	-5.39
45	9.75	1.53	-3.64	-5.46
46	9.98	1.55	-3.68	-5.52
47	10.22	1.56	-3.72	-5.58
48	10.44	1.58	-3.76	-5.64
49	10.67	1.60	-3.81	-5.72
50	10.90	1.62	-3.85	-5.78
51	11.14	1.63	-3.90	-5.85
52	11.37	1.64	-3.95	-5.93
53	11.58	1.66	-4.00	-6.00
54	11.81	1.67	-4.05	-6.08
55	12.03	1.67	-4.10	-6.15
56	12.25	1.68	-4.15	-6.23
57	12.46	1.69	-4.21	-6.32
58	12.68	1.68	-4.27	-6.41
59	12.90	1.68	-4.42	-6.63
60	13.14	1.68	-4.12	-6.23
61	13.38	1.67	-3.26	-5.42
62	13.66	1.66	-2.36	-4.59
63	13.96	1.66	-1.44	-3.73
64	14.29	1.64	-0.49	-2.85
65	14.65	1.62	0.49	-1.93
66	15.05	1.61	1.50	-0.99
67	15.48	1.58	2.56	-0.01