



Government Actuary's Department

The Local Government Pension Scheme (Northern Ireland)

**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 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.



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 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 | 4.62 | 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 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 | 0.25 | 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 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 | 4.38 | 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 (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 | 4.62 | 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 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 | 4.15 | 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 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 | 4.40 | 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 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 | 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 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 | 4.18 | 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 |



| 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 |
|---|--|---|---|--|
| 65 | 15.93 | 3.86 | 3.63 | 0.36 |
| 66 | 15.43 | 3.88 | 3.45 | 0.35 |
| 67 | 14.91 | 3.89 | 3.26 | 0.33 |
| 68 | 14.39 | 3.90 | 3.08 | 0.31 |
| 69 | 13.86 | 3.91 | 2.89 | 0.29 |
| 70 | 13.33 | 3.90 | 2.72 | 0.27 |
| 71 | 12.79 | 3.88 | 2.54 | 0.25 |
| 72 | 12.25 | 3.86 | 2.37 | 0.24 |
| 73 | 11.71 | 3.82 | 2.20 | 0.22 |
| 74 | 11.17 | 3.77 | 2.03 | 0.20 |



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 |



| 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 |
|---|--|---|---|--|
| 65 | 16.99 | 1.62 | 3.33 | 0.33 |
| 66 | 16.50 | 1.60 | 3.15 | 0.32 |
| 67 | 16.00 | 1.57 | 2.97 | 0.30 |
| 68 | 15.49 | 1.54 | 2.80 | 0.28 |
| 69 | 14.97 | 1.50 | 2.63 | 0.26 |
| 70 | 14.45 | 1.46 | 2.46 | 0.25 |
| 71 | 13.91 | 1.41 | 2.30 | 0.23 |
| 72 | 13.38 | 1.36 | 2.14 | 0.21 |
| 73 | 12.84 | 1.30 | 1.99 | 0.20 |
| 74 | 12.29 | 1.24 | 1.84 | 0.18 |



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 |



| 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 |
|---|--|---|---|--|
| 66 | 15.43 | 3.88 | 3.45 | 0.35 |
| 67 | 14.91 | 3.89 | 3.26 | 0.33 |
| 68 | 14.39 | 3.90 | 3.08 | 0.31 |
| 69 | 13.86 | 3.91 | 2.89 | 0.29 |
| 70 | 13.33 | 3.90 | 2.72 | 0.27 |
| 71 | 12.79 | 3.88 | 2.54 | 0.25 |
| 72 | 12.25 | 3.86 | 2.37 | 0.24 |
| 73 | 11.71 | 3.82 | 2.20 | 0.22 |
| 74 | 11.17 | 3.77 | 2.03 | 0.20 |



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 |



| 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 |
|---|--|---|---|--|
| 66 | 16.50 | 1.60 | 3.15 | 0.32 |
| 67 | 16.00 | 1.57 | 2.97 | 0.30 |
| 68 | 15.49 | 1.54 | 2.80 | 0.28 |
| 69 | 14.97 | 1.50 | 2.63 | 0.26 |
| 70 | 14.45 | 1.46 | 2.46 | 0.25 |
| 71 | 13.91 | 1.41 | 2.30 | 0.23 |
| 72 | 13.38 | 1.36 | 2.14 | 0.21 |
| 73 | 12.84 | 1.30 | 1.99 | 0.20 |
| 74 | 12.29 | 1.24 | 1.84 | 0.18 |



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 |



| 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 |
|---|--|---|---|--|
| 67 | 14.91 | 3.89 | 3.26 | 0.33 |
| 68 | 14.39 | 3.90 | 3.08 | 0.31 |
| 69 | 13.86 | 3.91 | 2.89 | 0.29 |
| 70 | 13.33 | 3.90 | 2.72 | 0.27 |
| 71 | 12.79 | 3.88 | 2.54 | 0.25 |
| 72 | 12.25 | 3.86 | 2.37 | 0.24 |
| 73 | 11.71 | 3.82 | 2.20 | 0.22 |
| 74 | 11.17 | 3.77 | 2.03 | 0.20 |



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 |



| 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 |
|---|--|---|---|--|
| 67 | 16.00 | 1.57 | 2.97 | 0.30 |
| 68 | 15.49 | 1.54 | 2.80 | 0.28 |
| 69 | 14.97 | 1.50 | 2.63 | 0.26 |
| 70 | 14.45 | 1.46 | 2.46 | 0.25 |
| 71 | 13.91 | 1.41 | 2.30 | 0.23 |
| 72 | 13.38 | 1.36 | 2.14 | 0.21 |
| 73 | 12.84 | 1.30 | 1.99 | 0.20 |
| 74 | 12.29 | 1.24 | 1.84 | 0.18 |



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 |



| 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 |
|---|--|---|---|--|
| 68 | 14.39 | 3.90 | 3.08 | 0.31 |
| 69 | 13.86 | 3.91 | 2.89 | 0.29 |
| 70 | 13.33 | 3.90 | 2.72 | 0.27 |
| 71 | 12.79 | 3.88 | 2.54 | 0.25 |
| 72 | 12.25 | 3.86 | 2.37 | 0.24 |
| 73 | 11.71 | 3.82 | 2.20 | 0.22 |
| 74 | 11.17 | 3.77 | 2.03 | 0.20 |



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 |



| 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 |
|---|--|---|---|--|
| 68 | 15.49 | 1.54 | 2.80 | 0.28 |
| 69 | 14.97 | 1.50 | 2.63 | 0.26 |
| 70 | 14.45 | 1.46 | 2.46 | 0.25 |
| 71 | 13.91 | 1.41 | 2.30 | 0.23 |
| 72 | 13.38 | 1.36 | 2.14 | 0.21 |
| 73 | 12.84 | 1.30 | 1.99 | 0.20 |
| 74 | 12.29 | 1.24 | 1.84 | 0.18 |
