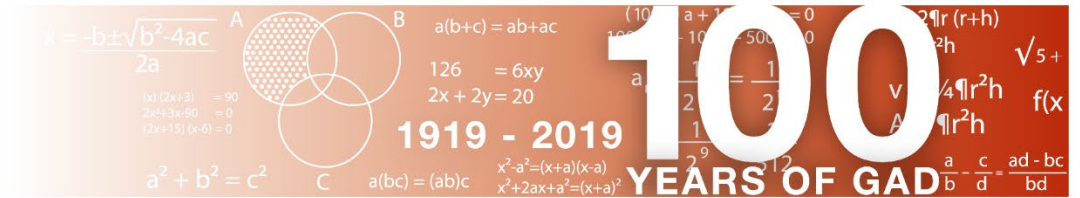# Principal Civil Service Pension Scheme (PCSPS)

Allocation of Pension

Factors and guidance

Date: 01 August 2019

Contents

1   Introduction

1.1   This note is addressed to the Cabinet Office as scheme manager of the Principal Civil Service Pension Scheme (PCSPS).

1.2   The purpose of this note is to provide Cabinet Office with factors to determine the additional dependant pension when a member chooses to allocate part of their annual pension in the PCSPS to a dependant.

1.3   This guidance is intended to supersede any factors or advice previously issued, for the purposes of allocation calculations, carried out from 1 April 2019. No advice or factors issued in the past should be used for cases after this date. In particular, this guidance supersedes:

"Principal Civil Service Pension Scheme (PCSPS): Factors for allocation of pension" dated 22 June 2015

Relevant scheme rules

1.4   A member may allocate part of their retirement pension to a dependant calculated in accordance with the following scheme rules:

- Section II: 5.4 for **classic** members;
- Section I: D.14 1(b) for **premium** and **classic plus** members; and
- Section III: E.22.1(b) for **nuvos** members.

Assumptions

1.5   The factors provided in this Note have been prepared in light of our advice to the Cabinet Office dated 30 October 2018 and its instructions following that advice.

1.6   Appendix B contains the assumptions underlying the factors contained in this guidance note.

Implementation and review

1.7   We understand allocation factors for **classic** members are the responsibility of the scheme actuary of the PCSPS. The remaining factors (for **classic plus**, **premium** and **nuvos** sections) are the responsibility of the Minister, after consultation with the scheme actuary.

1.8   We recommended that the new factors be adopted as soon as possible, noting that factors that are the responsibility of the scheme actuary are effective immediately upon receipt of the respective factor. Cabinet Office have confirmed that the revised PCSPS factors have been implemented from 1 April 2019 and are aware of any risks in selecting this implementation date.

1.9   This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the PCSPS Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to the Cabinet Office.

1.10   In line with best practice and in order to make sure that factors are being used as intended and the instructions are fit for purpose, we suggest that some example calculations are sent to GAD for review.

1.11   The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.

Third party reliance

1.12   This guidance has been prepared for the use of the Cabinet Office and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on the Cabinet Office and the scheme administrator's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.

1.13   Other than the Cabinet Office and the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party.

Cases not covered by this note

1.14   We do not anticipate any special cases not covered by this note. However, if any do occur they should be referred to GAD.

1.15   This guidance only relates to benefits in the PCSPS – i.e. **classic**, **classic plus**, **premium** and **nuvos**. Benefits in the **alpha** scheme should be treated separately, in accordance with the relevant guidance for that scheme.

2 Instructions

2.1 A member may elect to allocate a part of their annual pension for the provision of pension after their death to one or more individuals, each of whom is their spouse or civil partner or otherwise is financially dependent on, or interdependent with the member.

2.2 The rules specify a number of requirements to be met before an allocation can be put into effect. These include but are not limited to conditions relating to:

- the nature and timing of an election

- the eligibility of a potential beneficiary

- the total amount of pension which may be allocated

  It is assumed that all relevant conditions and restrictions are satisfied before a calculation made in accordance with this note is put into effect. Procedures for checking relevant conditions are outside the scope of this note.

2.3 The factors are intended to be used as required under the rules to identify the amount of pension the beneficiary will receive after the member's subsequent death should the member give up a fixed amount of pension.

2.4 Allocation of pension does not affect an automatic surviving adult or eligible child pension payable on the member's death. If a person to whom an allocation is made is also a person who becomes entitled to an automatic pension on the member's death, the pension secured by allocation is payable in addition to the surviving adult or child's pension payable on death.

2.5 The amount of dependant's pension secured is calculated by multiplying the amount of pension that the member wishes to give up (allocate) by the relevant factor given in the table in Appendix A.

2.6 The appropriate factor for the member's age last birthday (across the top of the table) and the dependant's age last birthday (down the side of the table) should be used, where age in each case is taken as age in completed years at the date of allocation.

2.7 The following formula should be used to calculate the amount of pension payable to a beneficiary if the beneficiary survives the member:

$$AlP = P \times F_{xy}$$

where:

AlP = annual pension payable to the beneficiary following the member's death

P = annual member's pension to be given up at the date of election

F_{xy} = relevant allocation factor for a member aged 'x' and dependant aged 'y'

Pension increases

2.8 Pension increases are payable on the amount of pension actually in payment and so the part of pension surrendered on allocation will not qualify for such increases as part of the member's pension.

2.9 The pension secured for the beneficiary as a result of the allocation will, however, be subject to increases in its own right, and it will attract pension increases appropriate to a pension beginning on the same date as the allocation was made.

3 Example

Example 1: Male member with female dependant

- Date of birth   18/08/1964
- Member Sex   Male
- Date of birth of dependant   18/07/1974
- Dependant Sex   Female
- Amount of pension to allocate   £5,600
- Calculation date   15/04/2020

- Member's age last birthday   55
- Dependant's age last birthday   45
- Allocation Pension factor   3.862

$$AlP = £5,600.00 \times 3.862 = £21,627.20$$

The allocated pension payable to the beneficiary following the member's death is £21,627.20 per annum.

4 Limitations of this guidance

4.1 This guidance should not be used for any purpose other than those set out in this guidance.

4.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.

4.3 Advice provided by GAD must be taken in context and is intended to be considered in its entirety. Individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. GAD does not accept responsibility for advice that is altered or used selectively. Clarification should be sought if there is any doubt about the intention or scope of advice provided by GAD.

4.4 This guidance only covers the actuarial principles around the calculation and application of allocation factors. Any legal advice in this area should be sought from an appropriately qualified person or source.

4.5 Scheme managers and administrators should satisfy themselves that allocation calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.

4.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of the Cabinet Office and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.

Appendix A: Factor tables

List of Tables

- Table P1ALC1 **(Table 805 in the consolidated factors spreadsheet)**: Pension Allocation factors for male member in favour of his wife or other female dependant.

- Table P1ALC2 **(Table 806 in the consolidated factors spreadsheet)**: Pension Allocation factors for female member in favour of her husband or other male dependant.

- Table P1ALC3 **(Table 807 in the consolidated factors spreadsheet)**: Pension Allocation factors for male member in favour of a male dependant.

- Table P1ALC4 **(Table 808 in the consolidated factors spreadsheet)**: Pension Allocation factors for female member in favour of a female dependant.

Table P1ALC1 *(Table 805 in the consolidated factors spreadsheet)*: Pension Allocation factors for male member in favour of his wife or other female dependant

Age of beneficiary	Age of officer									
	50	51	52	53	54	55	56	57	58	59
20	2.532	2.384	2.245	2.114	1.991	1.874	1.765	1.662	1.564	1.472
21	2.584	2.432	2.288	2.153	2.027	1.907	1.795	1.689	1.589	1.495
22	2.640	2.482	2.334	2.195	2.064	1.942	1.826	1.717	1.615	1.519
23	2.699	2.536	2.383	2.239	2.104	1.978	1.859	1.747	1.642	1.543
24	2.763	2.593	2.435	2.286	2.147	2.016	1.894	1.779	1.671	1.570
25	2.830	2.654	2.490	2.336	2.192	2.057	1.931	1.812	1.701	1.597
26	2.902	2.719	2.548	2.389	2.240	2.101	1.970	1.848	1.734	1.626
27	2.979	2.788	2.611	2.445	2.291	2.146	2.012	1.886	1.768	1.657
28	3.061	2.862	2.677	2.505	2.345	2.195	2.056	1.925	1.804	1.690
29	3.149	2.941	2.748	2.569	2.402	2.247	2.102	1.968	1.842	1.724
30	3.243	3.026	2.824	2.637	2.464	2.302	2.152	2.012	1.882	1.761
31	3.345	3.117	2.906	2.710	2.529	2.361	2.205	2.060	1.925	1.800
32	3.454	3.214	2.993	2.789	2.599	2.424	2.262	2.111	1.971	1.841
33	3.571	3.319	3.087	2.872	2.674	2.491	2.322	2.165	2.019	1.884
34	3.698	3.432	3.188	2.962	2.755	2.563	2.386	2.223	2.071	1.931
35	3.836	3.554	3.296	3.059	2.841	2.640	2.455	2.284	2.127	1.980
36	3.984	3.687	3.414	3.164	2.934	2.723	2.529	2.350	2.186	2.033
37	4.146	3.830	3.541	3.277	3.035	2.813	2.609	2.421	2.249	2.090
38	4.321	3.985	3.679	3.399	3.143	2.909	2.694	2.498	2.317	2.151
39	4.513	4.154	3.828	3.531	3.260	3.013	2.787	2.580	2.390	2.216
40	4.722	4.339	3.991	3.675	3.388	3.126	2.887	2.669	2.469	2.286
41	4.950	4.541	4.169	3.832	3.527	3.249	2.995	2.765	2.554	2.362
42	5.201	4.762	4.364	4.004	3.678	3.382	3.113	2.869	2.647	2.444
43	5.477	5.004	4.577	4.192	3.843	3.528	3.242	2.983	2.747	2.533
44	5.780	5.271	4.811	4.398	4.024	3.687	3.382	3.106	2.856	2.629
45	6.115	5.564	5.069	4.624	4.223	3.862	3.536	3.242	2.976	2.735
46	6.485	5.889	5.354	4.874	4.442	4.054	3.705	3.390	3.106	2.850
47	6.894	6.247	5.668	5.149	4.684	4.266	3.891	3.553	3.250	2.976
48	7.346	6.644	6.016	5.454	4.950	4.499	4.095	3.733	3.407	3.115
49	7.848	7.084	6.401	5.791	5.245	4.758	4.321	3.931	3.581	3.267
50	8.405	7.572	6.828	6.164	5.572	5.043	4.571	4.149	3.772	3.434
51	9.023	8.114	7.302	6.579	5.934	5.360	4.848	4.391	3.984	3.620
52	9.709	8.715	7.828	7.039	6.336	5.711	5.154	4.659	4.217	3.824
53	10.471	9.384	8.414	7.551	6.783	6.101	5.494	4.956	4.477	4.050
54	11.319	10.127	9.065	8.120	7.280	6.535	5.873	5.286	4.765	4.302

55	12.260	10.954	9.789	8.754	7.834	7.018	6.294	5.653	5.085	4.581
56	13.308	11.875	10.597	9.460	8.451	7.556	6.763	6.062	5.441	4.891
57	14.474	12.900	11.496	10.248	9.139	8.157	7.287	6.518	5.839	5.238
58	15.771	14.043	12.499	11.126	9.908	8.828	7.872	7.028	6.283	5.624
59	17.216	15.316	13.619	12.108	10.766	9.578	8.527	7.598	6.779	6.057
60	18.826	16.737	14.869	13.205	11.727	10.417	9.259	8.237	7.336	6.541
61	20.622	18.323	16.266	14.432	12.802	11.358	10.080	8.953	7.960	7.084
62	22.628	20.097	17.830	15.806	14.008	12.413	11.002	9.758	8.661	7.695
63	24.867	22.080	19.579	17.346	15.359	13.597	12.037	10.661	9.449	8.382
64	27.372	24.299	21.539	19.072	16.875	14.926	13.201	11.678	10.336	9.155
65	30.176	26.787	23.738	21.010	18.579	16.421	14.510	12.822	11.336	10.027
66	33.326	29.583	26.213	23.193	20.500	18.108	15.988	14.116	12.466	11.014
67	36.866	32.729	28.998	25.652	22.665	20.011	17.656	15.577	13.744	12.131
68	40.851	36.273	32.139	28.427	25.111	22.161	19.543	17.230	15.192	13.396
69	45.351	40.279	35.691	31.567	27.880	24.597	21.683	19.107	16.836	14.835
70	50.445	44.816	39.717	35.129	31.022	27.364	24.114	21.240	18.706	16.473
71	56.225	49.968	44.292	39.178	34.597	30.512	26.882	23.671	20.838	18.341
72	62.804	55.837	49.507	43.796	38.675	34.107	30.044	26.449	23.277	20.480
73	70.316	62.543	55.468	49.078	43.341	38.221	33.665	29.632	26.073	22.934
74	78.910	70.219	62.296	55.130	48.691	42.940	37.819	33.285	29.284	25.754
75	88.770	79.032	70.138	62.084	54.840	48.366	42.598	37.490	32.981	29.004
76	100.118	89.180	79.173	70.098	61.929	54.623	48.110	42.342	37.250	32.758
77	113.215	100.899	89.611	79.360	70.123	61.857	54.485	47.955	42.192	37.107
78	128.398	114.492	101.721	90.108	79.634	70.256	61.888	54.476	47.935	42.164
79	146.096	130.343	115.848	102.649	90.733	80.058	70.529	62.090	54.644	48.075
80	166.836	148.928	132.416	117.359	103.752	91.557	80.668	71.025	62.519	55.018
81	191.260	170.824	151.940	134.696	119.097	105.109	92.616	81.556	71.806	63.211
82	220.174	196.759	175.072	155.236	137.275	121.163	106.770	94.033	82.811	72.924
83	254.547	227.606	202.592	179.673	158.899	140.257	123.601	108.869	95.901	84.484
84	295.542	264.420	235.444	208.845	184.709	163.042	143.680	126.566	111.517	98.282
85	344.556	308.466	274.763	243.760	215.593	190.297	167.689	147.723	130.189	114.788

Table P1ALC1 *(Table 805 in the consolidated factors spreadsheet)*: Pension Allocation factors for male member in favour of his wife or other female dependant (continued)

Age of beneficiary	Age of officer									
	60	61	62	63	64	65	66	67	68	69
20	1.386	1.304	1.226	1.152	1.082	1.016	0.953	0.894	0.838	0.784
21	1.406	1.322	1.243	1.168	1.096	1.029	0.965	0.905	0.847	0.793
22	1.428	1.342	1.261	1.184	1.111	1.043	0.977	0.916	0.858	0.802
23	1.450	1.362	1.279	1.201	1.127	1.057	0.990	0.928	0.868	0.812
24	1.474	1.384	1.299	1.219	1.143	1.072	1.004	0.940	0.880	0.822
25	1.499	1.407	1.320	1.238	1.160	1.087	1.018	0.953	0.891	0.833
26	1.526	1.431	1.342	1.258	1.178	1.104	1.033	0.966	0.904	0.844
27	1.554	1.456	1.365	1.279	1.197	1.121	1.049	0.981	0.916	0.856
28	1.583	1.483	1.389	1.301	1.217	1.139	1.065	0.996	0.930	0.868
29	1.615	1.511	1.415	1.324	1.238	1.158	1.082	1.011	0.944	0.881
30	1.647	1.541	1.441	1.348	1.260	1.178	1.100	1.028	0.959	0.895
31	1.682	1.573	1.470	1.374	1.284	1.199	1.119	1.045	0.975	0.909
32	1.719	1.606	1.500	1.401	1.308	1.221	1.140	1.063	0.991	0.923
33	1.759	1.642	1.532	1.430	1.334	1.245	1.161	1.082	1.008	0.939
34	1.801	1.679	1.566	1.460	1.362	1.269	1.183	1.102	1.026	0.955
35	1.845	1.719	1.602	1.493	1.391	1.296	1.206	1.123	1.045	0.973
36	1.893	1.762	1.640	1.527	1.421	1.323	1.231	1.146	1.066	0.991
37	1.943	1.807	1.681	1.563	1.454	1.353	1.258	1.169	1.087	1.010
38	1.997	1.855	1.724	1.602	1.489	1.384	1.286	1.194	1.109	1.030
39	2.056	1.907	1.770	1.644	1.526	1.417	1.315	1.221	1.133	1.051
40	2.118	1.963	1.820	1.688	1.566	1.452	1.347	1.249	1.159	1.074
41	2.185	2.023	1.873	1.736	1.608	1.490	1.381	1.280	1.186	1.098
42	2.258	2.088	1.931	1.787	1.654	1.531	1.417	1.312	1.215	1.124
43	2.337	2.158	1.993	1.842	1.703	1.575	1.456	1.347	1.245	1.152
44	2.422	2.233	2.060	1.901	1.756	1.622	1.498	1.384	1.279	1.181
45	2.516	2.316	2.133	1.966	1.813	1.672	1.543	1.424	1.314	1.213
46	2.617	2.405	2.212	2.036	1.875	1.728	1.592	1.467	1.353	1.247
47	2.728	2.503	2.299	2.113	1.943	1.787	1.645	1.514	1.394	1.284
48	2.850	2.611	2.393	2.196	2.016	1.852	1.702	1.565	1.439	1.324
49	2.984	2.728	2.497	2.287	2.096	1.923	1.765	1.620	1.488	1.367
50	3.131	2.857	2.610	2.387	2.184	2.000	1.833	1.680	1.541	1.414
51	3.293	2.999	2.735	2.496	2.280	2.085	1.907	1.746	1.599	1.465
52	3.472	3.156	2.872	2.616	2.386	2.177	1.988	1.817	1.662	1.520
53	3.670	3.329	3.023	2.749	2.502	2.279	2.077	1.895	1.730	1.581
54	3.889	3.520	3.190	2.895	2.629	2.391	2.175	1.981	1.806	1.647
55	4.133	3.733	3.375	3.056	2.770	2.514	2.283	2.075	1.888	1.719

56	4.403	3.969	3.581	3.235	2.926	2.650	2.402	2.179	1.979	1.798
57	4.705	4.231	3.809	3.434	3.100	2.801	2.533	2.294	2.079	1.886
58	5.041	4.524	4.064	3.656	3.292	2.968	2.679	2.420	2.189	1.982
59	5.418	4.851	4.348	3.903	3.507	3.155	2.841	2.561	2.311	2.088
60	5.839	5.217	4.666	4.179	3.746	3.363	3.021	2.718	2.447	2.207
61	6.312	5.628	5.022	4.488	4.014	3.595	3.222	2.892	2.599	2.338
62	6.843	6.090	5.423	4.836	4.316	3.856	3.448	3.088	2.768	2.485
63	7.441	6.609	5.874	5.226	4.654	4.149	3.701	3.307	2.957	2.648
64	8.114	7.194	6.381	5.666	5.035	4.478	3.986	3.553	3.170	2.832
65	8.874	7.855	6.955	6.163	5.465	4.850	4.307	3.830	3.409	3.038
66	9.734	8.603	7.604	6.726	5.952	5.271	4.671	4.143	3.679	3.271
67	10.708	9.451	8.340	7.365	6.505	5.749	5.083	4.498	3.985	3.534
68	11.813	10.413	9.176	8.090	7.133	6.291	5.551	4.901	4.332	3.833
69	13.070	11.508	10.128	8.916	7.848	6.909	6.084	5.360	4.727	4.172
70	14.502	12.757	11.214	9.859	8.665	7.615	6.692	5.885	5.178	4.560
71	16.137	14.184	12.456	10.938	9.600	8.424	7.390	6.485	5.694	5.003
72	18.010	15.820	13.881	12.177	10.673	9.352	8.190	7.174	6.287	5.512
73	20.160	17.699	15.519	13.602	11.909	10.421	9.113	7.968	6.970	6.098
74	22.634	19.862	17.405	15.243	13.333	11.654	10.176	8.885	7.757	6.774
75	25.486	22.359	19.583	17.140	14.980	13.079	11.407	9.944	8.668	7.556
76	28.783	25.246	22.105	19.337	16.888	14.732	12.833	11.173	9.725	8.463
77	32.605	28.596	25.031	21.888	19.104	16.652	14.491	12.602	10.953	9.517
78	37.053	32.497	28.441	24.862	21.688	18.891	16.426	14.268	12.386	10.747
79	42.256	37.062	32.434	28.347	24.718	21.518	18.694	16.224	14.067	12.190
80	48.371	42.433	37.135	32.451	28.288	24.612	21.368	18.528	16.049	13.891
81	55.592	48.779	42.693	37.307	32.512	28.275	24.533	21.255	18.394	15.904
82	64.161	56.315	49.297	43.079	37.535	32.632	28.298	24.500	21.184	18.299
83	74.366	65.297	57.175	49.969	43.533	37.835	32.794	28.375	24.516	21.157
84	86.556	76.035	66.600	58.216	50.716	44.066	38.180	33.016	28.505	24.580
85	101.148	88.900	77.901	68.111	59.337	51.547	44.646	38.588	33.293	28.688

Table P1ALC1 *(Table 805 in the consolidated factors spreadsheet)*: **Pension Allocation factors for male member in favour of his wife or other female dependant (continued)**

Age of beneficiary	Age of officer									
	70	71	72	73	74	75	76	77	78	79
20	0.734	0.686	0.640	0.597	0.557	0.518	0.482	0.449	0.417	0.388
21	0.742	0.693	0.647	0.603	0.562	0.523	0.487	0.453	0.421	0.391
22	0.750	0.701	0.654	0.610	0.568	0.529	0.492	0.457	0.425	0.395
23	0.759	0.709	0.661	0.616	0.574	0.534	0.497	0.462	0.429	0.399
24	0.768	0.717	0.669	0.623	0.580	0.540	0.502	0.467	0.434	0.403
25	0.778	0.726	0.677	0.631	0.587	0.546	0.508	0.472	0.438	0.407
26	0.788	0.735	0.685	0.638	0.594	0.552	0.513	0.477	0.443	0.411
27	0.799	0.745	0.694	0.646	0.601	0.559	0.519	0.482	0.448	0.416
28	0.810	0.755	0.703	0.655	0.609	0.566	0.525	0.488	0.453	0.420
29	0.822	0.766	0.713	0.663	0.617	0.573	0.532	0.494	0.458	0.425
30	0.834	0.777	0.723	0.672	0.625	0.580	0.539	0.500	0.464	0.430
31	0.847	0.788	0.733	0.682	0.633	0.588	0.546	0.506	0.469	0.435
32	0.860	0.800	0.744	0.692	0.642	0.596	0.553	0.513	0.475	0.441
33	0.874	0.813	0.756	0.702	0.652	0.605	0.561	0.520	0.482	0.446
34	0.889	0.826	0.768	0.713	0.661	0.613	0.569	0.527	0.488	0.452
35	0.904	0.840	0.780	0.724	0.672	0.623	0.577	0.534	0.495	0.458
36	0.921	0.855	0.794	0.736	0.682	0.632	0.586	0.542	0.502	0.465
37	0.938	0.870	0.807	0.749	0.694	0.642	0.595	0.551	0.510	0.472
38	0.956	0.887	0.822	0.762	0.705	0.653	0.604	0.559	0.517	0.479
39	0.975	0.904	0.838	0.776	0.718	0.664	0.614	0.568	0.526	0.486
40	0.996	0.922	0.854	0.790	0.731	0.676	0.625	0.578	0.534	0.494
41	1.017	0.942	0.871	0.806	0.745	0.689	0.636	0.588	0.543	0.502
42	1.040	0.962	0.890	0.822	0.760	0.702	0.648	0.599	0.553	0.510
43	1.065	0.984	0.909	0.840	0.776	0.716	0.661	0.610	0.563	0.519
44	1.091	1.008	0.930	0.859	0.792	0.731	0.674	0.622	0.574	0.529
45	1.120	1.033	0.953	0.879	0.810	0.747	0.688	0.635	0.585	0.539
46	1.150	1.060	0.977	0.900	0.829	0.764	0.704	0.648	0.597	0.550
47	1.183	1.089	1.003	0.923	0.850	0.782	0.720	0.663	0.610	0.562
48	1.218	1.121	1.031	0.948	0.872	0.802	0.737	0.678	0.624	0.574
49	1.256	1.155	1.061	0.975	0.896	0.823	0.756	0.695	0.639	0.588
50	1.298	1.191	1.093	1.003	0.921	0.846	0.776	0.713	0.655	0.602
51	1.343	1.231	1.128	1.035	0.949	0.870	0.798	0.732	0.672	0.617
52	1.392	1.274	1.166	1.068	0.978	0.896	0.821	0.753	0.691	0.634
53	1.445	1.321	1.208	1.105	1.010	0.925	0.846	0.775	0.710	0.651
54	1.503	1.372	1.253	1.144	1.045	0.955	0.874	0.799	0.732	0.670
55	1.566	1.427	1.301	1.187	1.083	0.989	0.903	0.825	0.755	0.691

56	1.636	1.488	1.355	1.234	1.124	1.025	0.935	0.854	0.780	0.713
57	1.712	1.555	1.413	1.285	1.169	1.064	0.970	0.884	0.807	0.737
58	1.796	1.628	1.477	1.341	1.218	1.107	1.007	0.917	0.836	0.763
59	1.889	1.709	1.548	1.402	1.272	1.154	1.049	0.954	0.868	0.791
60	1.991	1.798	1.625	1.470	1.331	1.206	1.094	0.993	0.903	0.821
61	2.105	1.897	1.711	1.545	1.396	1.263	1.143	1.037	0.941	0.855
62	2.232	2.007	1.807	1.628	1.468	1.326	1.198	1.084	0.983	0.891
63	2.374	2.130	1.913	1.720	1.548	1.395	1.259	1.137	1.029	0.932
64	2.533	2.267	2.031	1.822	1.637	1.472	1.325	1.195	1.079	0.976
65	2.710	2.420	2.164	1.937	1.736	1.557	1.400	1.260	1.135	1.025
66	2.911	2.593	2.313	2.065	1.846	1.653	1.482	1.332	1.198	1.079
67	3.138	2.788	2.481	2.210	1.971	1.760	1.575	1.412	1.267	1.140
68	3.394	3.009	2.670	2.373	2.111	1.881	1.679	1.502	1.345	1.207
69	3.686	3.259	2.885	2.557	2.269	2.017	1.796	1.603	1.432	1.282
70	4.019	3.545	3.130	2.767	2.449	2.171	1.929	1.717	1.531	1.367
71	4.399	3.871	3.409	3.006	2.654	2.347	2.079	1.846	1.642	1.463
72	4.836	4.244	3.729	3.279	2.888	2.547	2.251	1.993	1.768	1.572
73	5.338	4.674	4.096	3.594	3.156	2.777	2.447	2.161	1.912	1.695
74	5.917	5.170	4.520	3.955	3.465	3.040	2.672	2.353	2.077	1.837
75	6.587	5.743	5.009	4.373	3.821	3.344	2.931	2.575	2.266	1.998
76	7.364	6.407	5.576	4.856	4.233	3.695	3.230	2.830	2.483	2.184
77	8.267	7.179	6.235	5.418	4.711	4.102	3.577	3.125	2.735	2.398
78	9.321	8.079	7.003	6.073	5.269	4.576	3.980	3.468	3.026	2.647
79	10.557	9.135	7.905	6.841	5.922	5.131	4.452	3.869	3.367	2.937
80	12.014	10.380	8.967	7.746	6.691	5.785	5.007	4.341	3.768	3.277
81	13.738	11.854	10.224	8.816	7.602	6.559	5.664	4.898	4.240	3.678
82	15.789	13.606	11.719	10.090	8.685	7.478	6.444	5.560	4.801	4.153
83	18.237	15.698	13.503	11.610	9.977	8.575	7.375	6.349	5.470	4.719
84	21.169	18.202	15.639	13.429	11.523	9.888	8.489	7.292	6.268	5.394
85	24.685	21.205	18.200	15.610	13.377	11.461	9.823	8.423	7.224	6.202

Table P1ALC2 *(Table 806 in the consolidated factors spreadsheet)*: **Pension Allocation factors for female member in favour of her husband or other male dependant**

Age of beneficiary	Age of officer									
	50	51	52	53	54	55	56	57	58	59
20	2.853	2.685	2.528	2.381	2.244	2.114	1.992	1.877	1.769	1.667
21	2.921	2.747	2.585	2.432	2.290	2.156	2.030	1.912	1.801	1.695
22	2.994	2.813	2.644	2.487	2.339	2.201	2.071	1.949	1.834	1.726
23	3.073	2.884	2.708	2.544	2.391	2.248	2.114	1.988	1.870	1.758
24	3.157	2.960	2.777	2.606	2.447	2.299	2.160	2.030	1.907	1.792
25	3.247	3.041	2.850	2.672	2.507	2.353	2.209	2.074	1.948	1.829
26	3.343	3.128	2.928	2.743	2.571	2.411	2.261	2.121	1.990	1.867
27	3.448	3.222	3.013	2.819	2.639	2.472	2.317	2.172	2.036	1.909
28	3.560	3.323	3.104	2.901	2.713	2.539	2.376	2.225	2.084	1.952
29	3.682	3.432	3.201	2.989	2.792	2.610	2.440	2.283	2.136	1.999
30	3.814	3.550	3.307	3.083	2.877	2.686	2.509	2.345	2.192	2.049
31	3.957	3.677	3.421	3.185	2.969	2.768	2.583	2.411	2.252	2.103
32	4.112	3.816	3.545	3.296	3.068	2.857	2.662	2.483	2.316	2.161
33	4.281	3.966	3.679	3.416	3.175	2.953	2.748	2.559	2.385	2.223
34	4.465	4.130	3.825	3.546	3.291	3.057	2.841	2.642	2.459	2.289
35	4.666	4.309	3.984	3.688	3.417	3.169	2.942	2.732	2.539	2.361
36	4.885	4.504	4.157	3.842	3.554	3.291	3.050	2.829	2.626	2.439
37	5.126	4.717	4.347	4.010	3.704	3.424	3.169	2.935	2.720	2.522
38	5.390	4.951	4.554	4.194	3.867	3.569	3.298	3.050	2.822	2.613
39	5.679	5.207	4.781	4.395	4.045	3.728	3.438	3.174	2.933	2.712
40	5.998	5.489	5.031	4.616	4.241	3.901	3.592	3.311	3.054	2.819
41	6.349	5.800	5.305	4.858	4.456	4.091	3.760	3.460	3.186	2.936
42	6.736	6.142	5.608	5.126	4.692	4.300	3.945	3.623	3.331	3.064
43	7.163	6.519	5.941	5.420	4.952	4.529	4.147	3.802	3.489	3.204
44	7.635	6.937	6.310	5.746	5.239	4.783	4.371	4.000	3.663	3.358
45	8.157	7.398	6.717	6.105	5.556	5.063	4.618	4.217	3.855	3.527
46	8.735	7.909	7.169	6.504	5.908	5.373	4.891	4.458	4.067	3.714
47	9.374	8.475	7.669	6.946	6.298	5.716	5.194	4.724	4.301	3.920
48	10.083	9.103	8.225	7.436	6.730	6.097	5.529	5.019	4.561	4.148
49	10.867	9.799	8.841	7.981	7.211	6.521	5.902	5.348	4.850	4.402
50	11.736	10.571	9.526	8.586	7.746	6.993	6.318	5.713	5.170	4.683
51	12.698	11.427	10.286	9.260	8.341	7.518	6.780	6.120	5.528	4.997
52	13.763	12.377	11.131	10.009	9.005	8.104	7.297	6.574	5.927	5.347
53	14.942	13.431	12.070	10.843	9.744	8.758	7.873	7.081	6.372	5.737
54	16.247	14.599	13.113	11.772	10.568	9.487	8.517	7.649	6.871	6.175

55	17.689	15.894	14.272	12.805	11.487	10.302	9.237	8.284	7.430	6.665
56	19.283	17.328	15.559	13.955	12.512	11.212	10.043	8.995	8.056	7.214
57	21.045	18.917	16.987	15.234	13.654	12.229	10.945	9.792	8.758	7.832
58	22.990	20.675	18.572	16.657	14.928	13.365	11.954	10.686	9.547	8.525
59	25.138	22.622	20.331	18.239	16.348	14.634	13.084	11.689	10.433	9.306
60	27.513	24.778	22.283	20.000	17.932	16.053	14.351	12.814	11.430	10.185
61	30.139	27.168	24.453	21.962	19.700	17.641	15.771	14.080	12.553	11.177
62	33.049	29.821	26.866	24.148	21.675	19.419	17.365	15.503	13.819	12.297
63	36.271	32.763	29.547	26.582	23.880	21.409	19.153	17.104	15.245	13.562
64	39.848	36.034	32.533	29.299	26.347	23.640	21.163	18.907	16.856	14.994
65	43.824	39.676	35.863	32.334	29.107	26.142	23.422	20.939	18.675	16.614
66	48.260	43.741	39.585	35.732	32.204	28.955	25.968	23.234	20.735	18.453
67	53.213	48.286	43.751	39.540	35.680	32.119	28.838	25.827	23.067	20.541
68	58.759	53.378	48.424	43.816	39.591	35.685	32.079	28.761	25.713	22.914
69	64.994	59.104	53.682	48.634	44.002	39.715	35.748	32.091	28.722	25.619
70	72.030	65.569	59.622	54.081	48.996	44.283	39.914	35.879	32.154	28.711
71	80.009	72.900	66.361	60.264	54.670	49.480	44.663	40.205	36.080	32.257
72	89.090	81.242	74.031	67.305	61.137	55.411	50.089	45.157	40.583	36.333
73	99.464	90.770	82.792	75.349	68.530	62.198	56.307	50.842	45.763	41.030
74	111.362	101.694	92.835	84.571	77.011	69.990	63.455	57.385	51.736	46.458
75	125.051	114.254	104.380	95.172	86.763	78.956	71.687	64.932	58.637	52.742
76	140.850	128.742	117.691	107.391	98.006	89.299	81.192	73.657	66.628	60.032
77	159.157	145.518	133.097	121.528	111.013	101.268	92.199	83.773	75.907	68.512
78	180.491	165.053	151.025	137.970	126.140	115.190	105.009	95.557	86.731	78.421
79	205.468	187.903	171.981	157.178	143.805	131.449	119.975	109.335	99.403	90.040
80	234.875	214.784	196.616	179.740	164.546	150.537	137.548	125.524	114.310	103.729
81	269.720	246.609	225.761	206.409	189.051	173.080	158.304	144.654	131.941	119.944
82	311.199	284.462	260.399	238.077	218.130	199.823	182.922	167.352	152.879	139.225
83	360.788	329.682	301.747	275.845	252.787	231.678	212.240	194.388	177.837	162.236
84	420.377	383.983	351.364	321.121	294.304	269.816	247.327	226.745	207.724	189.821
85	492.315	449.496	411.188	375.660	344.277	315.690	289.511	265.644	243.668	223.030

Table P1ALC2 *(Table 806 in the consolidated factors spreadsheet)*: **Pension Allocation factors for female member in favour of her husband or other male dependant (continued)**

Age of beneficiary	Age of officer									
	60	61	62	63	64	65	66	67	68	69
20	1.570	1.477	1.390	1.307	1.228	1.153	1.082	1.014	0.950	0.889
21	1.596	1.501	1.411	1.326	1.246	1.169	1.096	1.027	0.962	0.900
22	1.623	1.526	1.434	1.347	1.264	1.186	1.112	1.041	0.975	0.912
23	1.653	1.553	1.458	1.369	1.284	1.204	1.128	1.056	0.988	0.924
24	1.684	1.581	1.484	1.392	1.305	1.223	1.146	1.072	1.003	0.937
25	1.717	1.611	1.511	1.417	1.328	1.244	1.164	1.089	1.017	0.950
26	1.752	1.643	1.540	1.443	1.351	1.265	1.183	1.106	1.033	0.965
27	1.789	1.676	1.570	1.470	1.376	1.287	1.203	1.124	1.050	0.980
28	1.829	1.712	1.603	1.500	1.402	1.311	1.225	1.144	1.067	0.995
29	1.871	1.750	1.637	1.531	1.431	1.337	1.248	1.164	1.086	1.012
30	1.916	1.791	1.674	1.564	1.460	1.363	1.272	1.186	1.106	1.030
31	1.964	1.835	1.713	1.599	1.492	1.392	1.298	1.209	1.127	1.049
32	2.016	1.881	1.755	1.637	1.526	1.422	1.325	1.234	1.149	1.069
33	2.072	1.931	1.799	1.677	1.562	1.455	1.354	1.260	1.172	1.090
34	2.131	1.985	1.847	1.720	1.601	1.489	1.385	1.288	1.197	1.112
35	2.196	2.042	1.899	1.766	1.642	1.526	1.418	1.318	1.224	1.136
36	2.265	2.104	1.954	1.815	1.686	1.566	1.454	1.349	1.252	1.161
37	2.340	2.171	2.014	1.869	1.734	1.609	1.492	1.383	1.283	1.189
38	2.421	2.243	2.078	1.926	1.785	1.654	1.533	1.420	1.315	1.218
39	2.509	2.321	2.148	1.988	1.840	1.703	1.576	1.459	1.350	1.248
40	2.604	2.406	2.223	2.055	1.899	1.756	1.623	1.500	1.387	1.282
41	2.708	2.498	2.304	2.127	1.964	1.813	1.674	1.546	1.427	1.317
42	2.821	2.598	2.393	2.206	2.033	1.875	1.729	1.594	1.470	1.356
43	2.945	2.708	2.490	2.291	2.109	1.942	1.788	1.647	1.517	1.397
44	3.081	2.827	2.596	2.385	2.192	2.015	1.852	1.704	1.567	1.441
45	3.230	2.959	2.712	2.487	2.282	2.094	1.923	1.765	1.622	1.490
46	3.394	3.103	2.839	2.599	2.380	2.181	1.999	1.833	1.681	1.542
47	3.575	3.263	2.979	2.722	2.488	2.276	2.082	1.906	1.746	1.599
48	3.776	3.439	3.133	2.857	2.607	2.380	2.174	1.987	1.816	1.661
49	3.998	3.634	3.304	3.007	2.738	2.495	2.275	2.075	1.894	1.729
50	4.245	3.850	3.493	3.172	2.883	2.622	2.385	2.172	1.978	1.803
51	4.520	4.090	3.703	3.356	3.043	2.762	2.507	2.278	2.072	1.885
52	4.826	4.358	3.937	3.559	3.221	2.917	2.642	2.396	2.174	1.974
53	5.168	4.657	4.197	3.787	3.418	3.089	2.792	2.527	2.288	2.073
54	5.551	4.991	4.488	4.040	3.639	3.281	2.959	2.671	2.414	2.183
55	5.979	5.365	4.814	4.324	3.885	3.494	3.145	2.832	2.554	2.304

56	6.461	5.785	5.180	4.641	4.161	3.734	3.352	3.012	2.709	2.439
57	7.001	6.257	5.591	4.998	4.471	4.002	3.584	3.213	2.883	2.589
58	7.609	6.788	6.052	5.399	4.818	4.303	3.844	3.437	3.077	2.756
59	8.294	7.386	6.573	5.851	5.210	4.642	4.136	3.689	3.294	2.944
60	9.066	8.061	7.161	6.362	5.652	5.024	4.466	3.973	3.539	3.154
61	9.938	8.824	7.826	6.939	6.152	5.456	4.839	4.294	3.815	3.392
62	10.925	9.689	8.580	7.594	6.720	5.946	5.261	4.658	4.127	3.660
63	12.041	10.668	9.434	8.338	7.364	6.503	5.740	5.070	4.481	3.963
64	13.306	11.780	10.406	9.183	8.097	7.136	6.285	5.538	4.883	4.307
65	14.741	13.044	11.511	10.146	8.932	7.858	6.907	6.073	5.341	4.700
66	16.373	14.483	12.773	11.247	9.887	8.685	7.619	6.684	5.865	5.148
67	18.230	16.124	14.213	12.504	10.980	9.631	8.434	7.384	6.465	5.661
68	20.346	17.997	15.860	13.945	12.233	10.716	9.370	8.188	7.153	6.249
69	22.763	20.142	17.748	15.599	13.674	11.966	10.447	9.114	7.947	6.928
70	25.532	22.603	19.920	17.504	15.336	13.408	11.692	10.184	8.865	7.712
71	28.714	25.438	22.425	19.706	17.259	15.079	13.135	11.426	9.930	8.622
72	32.379	28.710	25.322	22.256	19.490	17.020	14.813	12.871	11.169	9.681
73	36.612	32.497	28.681	25.217	22.083	19.279	16.768	14.555	12.614	10.917
74	41.514	36.890	32.584	28.664	25.106	21.916	19.052	16.525	14.306	12.364
75	47.200	41.997	37.129	32.684	28.637	24.999	21.725	18.832	16.288	14.060
76	53.810	47.944	42.431	37.381	32.767	28.610	24.859	21.538	18.616	16.053
77	61.514	54.888	48.633	42.883	37.612	32.851	28.543	24.722	21.355	18.400
78	70.533	63.033	55.919	49.356	43.320	37.852	32.891	28.484	24.594	21.175
79	81.128	72.619	64.508	56.998	50.066	43.770	38.041	32.941	28.434	24.468
80	93.632	83.953	74.679	66.060	58.075	50.803	44.166	38.247	33.007	28.391
81	108.468	97.424	86.787	76.864	67.636	59.207	51.490	44.595	38.483	33.089
82	126.139	113.496	101.257	89.791	79.089	69.285	60.280	52.218	45.061	38.736
83	147.261	132.741	118.608	105.316	92.858	81.413	70.867	61.405	52.991	45.546
84	172.620	155.884	139.507	124.040	109.484	96.072	83.671	72.522	62.593	53.794
85	203.191	183.829	164.781	146.712	129.638	113.860	99.221	86.030	74.264	63.820

Table P1ALC2 *(Table 806 in the consolidated factors spreadsheet)*: Pension Allocation factors for female member in favour of her husband or other male dependant (continued)

Age of beneficiary	Age of officer									
	70	71	72	73	74	75	76	77	78	79
20	0.831	0.777	0.725	0.676	0.629	0.586	0.545	0.506	0.470	0.437
21	0.841	0.786	0.733	0.683	0.636	0.592	0.550	0.511	0.475	0.441
22	0.852	0.795	0.742	0.691	0.643	0.598	0.556	0.517	0.480	0.445
23	0.863	0.805	0.751	0.699	0.651	0.605	0.562	0.522	0.485	0.450
24	0.875	0.816	0.760	0.708	0.659	0.612	0.569	0.528	0.490	0.454
25	0.887	0.827	0.770	0.717	0.667	0.620	0.576	0.534	0.495	0.459
26	0.900	0.839	0.781	0.727	0.675	0.627	0.583	0.540	0.501	0.464
27	0.913	0.851	0.792	0.737	0.684	0.636	0.590	0.547	0.507	0.470
28	0.928	0.864	0.804	0.747	0.694	0.644	0.598	0.554	0.514	0.476
29	0.943	0.877	0.816	0.758	0.704	0.653	0.606	0.561	0.520	0.482
30	0.959	0.892	0.829	0.770	0.715	0.663	0.614	0.569	0.527	0.488
31	0.976	0.907	0.843	0.782	0.726	0.673	0.623	0.577	0.534	0.494
32	0.994	0.923	0.857	0.795	0.737	0.683	0.633	0.586	0.542	0.501
33	1.013	0.940	0.872	0.809	0.750	0.694	0.643	0.595	0.550	0.509
34	1.033	0.958	0.889	0.824	0.763	0.706	0.653	0.604	0.559	0.516
35	1.054	0.977	0.906	0.839	0.777	0.719	0.665	0.614	0.568	0.524
36	1.077	0.998	0.924	0.855	0.791	0.732	0.676	0.625	0.577	0.533
37	1.101	1.019	0.944	0.873	0.807	0.746	0.689	0.636	0.587	0.542
38	1.127	1.043	0.964	0.891	0.823	0.760	0.702	0.648	0.598	0.551
39	1.154	1.067	0.986	0.911	0.841	0.776	0.716	0.660	0.609	0.562
40	1.184	1.094	1.010	0.932	0.859	0.793	0.731	0.674	0.621	0.572
41	1.216	1.122	1.035	0.954	0.879	0.810	0.747	0.688	0.634	0.583
42	1.250	1.152	1.062	0.978	0.901	0.829	0.764	0.703	0.647	0.595
43	1.286	1.184	1.090	1.003	0.923	0.850	0.782	0.719	0.661	0.608
44	1.326	1.219	1.121	1.031	0.948	0.871	0.801	0.736	0.677	0.622
45	1.368	1.257	1.155	1.061	0.974	0.894	0.821	0.754	0.693	0.636
46	1.415	1.298	1.191	1.092	1.002	0.919	0.844	0.774	0.710	0.652
47	1.465	1.342	1.230	1.127	1.033	0.946	0.867	0.795	0.729	0.669
48	1.519	1.390	1.272	1.164	1.066	0.976	0.893	0.818	0.749	0.687
49	1.579	1.443	1.318	1.205	1.101	1.007	0.921	0.843	0.771	0.706
50	1.644	1.500	1.368	1.249	1.140	1.041	0.951	0.869	0.795	0.727
51	1.715	1.562	1.423	1.297	1.182	1.078	0.984	0.898	0.820	0.749
52	1.794	1.631	1.483	1.349	1.228	1.118	1.019	0.929	0.847	0.773
53	1.880	1.706	1.549	1.407	1.278	1.162	1.058	0.963	0.877	0.799
54	1.975	1.789	1.621	1.470	1.333	1.210	1.100	1.000	0.910	0.828
55	2.081	1.880	1.700	1.539	1.394	1.263	1.146	1.040	0.945	0.859

56	2.197	1.982	1.788	1.615	1.460	1.321	1.196	1.084	0.984	0.893
57	2.327	2.094	1.886	1.700	1.533	1.385	1.252	1.133	1.026	0.930
58	2.472	2.219	1.994	1.793	1.614	1.455	1.313	1.186	1.072	0.970
59	2.634	2.358	2.114	1.897	1.704	1.533	1.380	1.244	1.123	1.015
60	2.815	2.514	2.249	2.013	1.804	1.619	1.455	1.309	1.179	1.064
61	3.019	2.690	2.399	2.142	1.916	1.715	1.538	1.381	1.242	1.118
62	3.249	2.887	2.569	2.288	2.041	1.823	1.631	1.461	1.311	1.178
63	3.508	3.110	2.759	2.451	2.181	1.943	1.734	1.550	1.388	1.244
64	3.803	3.362	2.975	2.636	2.339	2.079	1.850	1.650	1.474	1.318
65	4.139	3.648	3.220	2.845	2.517	2.231	1.981	1.762	1.570	1.401
66	4.521	3.975	3.499	3.083	2.720	2.405	2.129	1.889	1.679	1.495
67	4.959	4.349	3.817	3.354	2.951	2.601	2.297	2.032	1.802	1.600
68	5.462	4.777	4.181	3.663	3.215	2.826	2.488	2.195	1.941	1.719
69	6.040	5.269	4.600	4.019	3.517	3.082	2.706	2.381	2.099	1.854
70	6.708	5.838	5.083	4.429	3.865	3.378	2.957	2.594	2.280	2.008
71	7.484	6.498	5.643	4.904	4.268	3.719	3.246	2.840	2.489	2.186
72	8.387	7.266	6.295	5.457	4.735	4.115	3.581	3.123	2.730	2.390
73	9.440	8.162	7.056	6.101	5.280	4.576	3.971	3.453	3.008	2.626
74	10.674	9.211	7.946	6.854	5.917	5.114	4.425	3.837	3.333	2.900
75	12.121	10.441	8.990	7.737	6.664	5.744	4.957	4.285	3.711	3.220
76	13.820	11.887	10.216	8.775	7.540	6.484	5.580	4.811	4.154	3.593
77	15.823	13.591	11.662	9.998	8.573	7.354	6.314	5.428	4.674	4.030
78	18.192	15.608	13.373	11.446	9.795	8.384	7.181	6.158	5.287	4.546
79	21.004	18.002	15.405	13.165	11.247	9.607	8.210	7.022	6.014	5.155
80	24.356	20.857	17.829	15.216	12.978	11.066	9.436	8.053	6.879	5.881
81	28.371	24.279	20.735	17.674	15.054	12.815	10.907	9.288	7.915	6.748
82	33.199	28.394	24.230	20.633	17.553	14.920	12.676	10.773	9.160	7.790
83	39.022	33.359	28.449	24.205	20.569	17.461	14.812	12.566	10.662	9.047
84	46.076	39.375	33.562	28.534	24.227	20.543	17.402	14.739	12.483	10.568
85	54.653	46.692	39.782	33.802	28.677	24.293	20.553	17.383	14.697	12.418

Table P1ALC3 *(Table 807 in the consolidated factors spreadsheet)*: **Pension Allocation factors for male member in favour of a male dependant**

Age of beneficiary	Age of officer									
	50	51	52	53	54	55	56	57	58	59
20	2.613	2.456	2.309	2.171	2.041	1.919	1.804	1.697	1.595	1.500
21	2.672	2.510	2.357	2.215	2.081	1.955	1.837	1.726	1.622	1.524
22	2.736	2.567	2.409	2.261	2.123	1.993	1.872	1.758	1.651	1.550
23	2.803	2.628	2.464	2.311	2.168	2.034	1.908	1.791	1.681	1.577
24	2.875	2.693	2.522	2.364	2.215	2.077	1.947	1.826	1.712	1.606
25	2.953	2.762	2.585	2.420	2.266	2.123	1.988	1.863	1.746	1.637
26	3.036	2.837	2.652	2.480	2.320	2.171	2.033	1.903	1.782	1.669
27	3.125	2.917	2.724	2.545	2.378	2.224	2.080	1.945	1.820	1.704
28	3.221	3.003	2.801	2.614	2.441	2.280	2.130	1.991	1.861	1.741
29	3.325	3.096	2.884	2.689	2.507	2.339	2.184	2.039	1.905	1.780
30	3.437	3.196	2.974	2.768	2.579	2.403	2.241	2.091	1.951	1.821
31	3.558	3.304	3.070	2.855	2.656	2.472	2.303	2.146	2.001	1.866
32	3.690	3.421	3.174	2.948	2.739	2.546	2.369	2.205	2.054	1.914
33	3.832	3.548	3.287	3.048	2.828	2.626	2.440	2.269	2.111	1.965
34	3.988	3.686	3.410	3.157	2.925	2.713	2.517	2.337	2.172	2.019
35	4.157	3.836	3.543	3.275	3.030	2.806	2.600	2.411	2.238	2.078
36	4.341	3.999	3.687	3.403	3.144	2.907	2.690	2.491	2.309	2.142
37	4.543	4.177	3.845	3.543	3.267	3.016	2.787	2.578	2.386	2.210
38	4.764	4.372	4.017	3.695	3.402	3.135	2.893	2.671	2.469	2.284
39	5.006	4.586	4.205	3.861	3.548	3.265	3.007	2.773	2.559	2.364
40	5.272	4.820	4.412	4.043	3.709	3.406	3.132	2.883	2.657	2.451
41	5.565	5.078	4.638	4.242	3.884	3.561	3.269	3.004	2.763	2.545
42	5.888	5.361	4.888	4.461	4.077	3.731	3.418	3.135	2.879	2.648
43	6.244	5.674	5.162	4.702	4.289	3.917	3.581	3.279	3.006	2.760
44	6.638	6.020	5.465	4.968	4.522	4.121	3.761	3.437	3.145	2.882
45	7.074	6.402	5.800	5.262	4.779	4.347	3.959	3.611	3.298	3.016
46	7.557	6.825	6.171	5.586	5.063	4.596	4.177	3.802	3.466	3.164
47	8.093	7.295	6.582	5.946	5.378	4.871	4.418	4.013	3.651	3.326
48	8.687	7.816	7.039	6.346	5.728	5.177	4.685	4.247	3.855	3.505
49	9.348	8.396	7.546	6.789	6.115	5.515	4.981	4.505	4.081	3.703
50	10.083	9.041	8.111	7.283	6.547	5.892	5.310	4.792	4.332	3.922
51	10.901	9.758	8.739	7.832	7.027	6.311	5.676	5.112	4.611	4.165
52	11.811	10.557	9.439	8.445	7.562	6.778	6.083	5.467	4.921	4.436
53	12.825	11.448	10.220	9.129	8.159	7.300	6.538	5.863	5.266	4.737
54	13.955	12.442	11.092	9.892	8.826	7.882	7.046	6.306	5.652	5.074
55	15.214	13.550	12.065	10.744	9.571	8.533	7.613	6.801	6.083	5.449

56	16.618	14.787	13.152	11.697	10.405	9.261	8.249	7.355	6.566	5.870
57	18.183	16.168	14.367	12.763	11.338	10.077	8.961	7.975	7.107	6.340
58	19.930	17.711	15.725	13.955	12.383	10.991	9.758	8.671	7.713	6.869
59	21.881	19.435	17.245	15.291	13.554	12.015	10.654	9.453	8.394	7.462
60	24.061	21.365	18.947	16.788	14.868	13.166	11.660	10.331	9.160	8.130
61	26.502	23.527	20.857	18.470	16.345	14.461	12.792	11.320	10.024	8.882
62	29.240	25.955	23.002	20.361	18.007	15.919	14.069	12.436	10.998	9.732
63	32.310	28.680	25.413	22.486	19.877	17.560	15.507	13.695	12.098	10.692
64	35.762	31.747	28.128	24.883	21.987	19.414	17.132	15.118	13.342	11.779
65	39.649	35.203	31.190	27.588	24.370	21.509	18.971	16.728	14.752	13.011
66	44.040	39.111	34.654	30.650	27.070	23.884	21.056	18.556	16.353	14.412
67	49.006	43.533	38.578	34.120	30.131	26.578	23.423	20.633	18.174	16.006
68	54.635	48.550	43.032	38.062	33.610	29.643	26.117	22.998	20.248	17.824
69	61.038	54.261	48.105	42.554	37.577	33.138	29.191	25.699	22.618	19.902
70	68.349	60.785	53.904	47.691	42.115	37.139	32.712	28.793	25.336	22.287
71	76.729	68.269	60.560	53.590	47.329	41.737	36.759	32.353	28.464	25.033
72	86.365	76.879	68.221	60.383	53.335	47.036	41.426	36.458	32.073	28.205
73	97.481	86.819	77.069	68.230	60.275	53.162	46.822	41.207	36.252	31.879
74	110.350	98.331	87.320	77.326	68.322	60.265	53.081	46.719	41.102	36.147
75	125.281	111.695	99.226	87.892	77.671	68.521	60.357	53.127	46.746	41.116
76	142.652	127.252	113.089	100.197	88.561	78.138	68.835	60.596	53.326	46.912
77	162.927	145.418	129.282	114.573	101.284	89.375	78.743	69.327	61.021	53.695
78	186.709	166.737	148.291	131.451	116.222	102.568	90.374	79.578	70.060	61.668
79	214.714	191.855	170.693	151.344	133.827	118.116	104.081	91.660	80.716	71.072
80	247.859	221.599	197.229	174.908	154.680	136.529	120.312	105.967	93.337	82.217
81	287.311	257.026	228.844	202.982	179.520	158.458	139.637	123.000	108.367	95.495
82	334.460	299.393	266.665	236.571	209.234	184.682	162.741	143.359	126.333	111.375
83	391.025	350.260	312.092	276.916	244.918	216.166	190.466	167.783	147.887	130.432
84	459.195	411.615	366.911	325.609	287.978	254.143	223.892	197.219	173.861	153.405
85	541.691	485.934	433.351	384.634	340.167	300.152	264.366	232.843	205.288	181.207

Table P1ALC3 *(Table 807 in the consolidated factors spreadsheet)*: **Pension Allocation factors for male member in favour of a male dependant (continued)**

Age of beneficiary	Age of officer									
	60	61	62	63	64	65	66	67	68	69
20	1.410	1.325	1.245	1.169	1.098	1.030	0.965	0.905	0.847	0.793
21	1.432	1.345	1.263	1.186	1.113	1.044	0.978	0.916	0.858	0.802
22	1.456	1.367	1.283	1.203	1.129	1.058	0.991	0.928	0.868	0.812
23	1.480	1.389	1.303	1.222	1.145	1.073	1.005	0.941	0.880	0.822
24	1.507	1.413	1.324	1.241	1.163	1.089	1.019	0.954	0.892	0.833
25	1.534	1.438	1.347	1.262	1.182	1.106	1.035	0.968	0.904	0.845
26	1.564	1.464	1.371	1.284	1.201	1.124	1.051	0.982	0.918	0.857
27	1.595	1.493	1.397	1.307	1.222	1.143	1.068	0.998	0.932	0.869
28	1.628	1.522	1.424	1.331	1.244	1.163	1.086	1.014	0.946	0.883
29	1.663	1.554	1.452	1.357	1.268	1.184	1.105	1.031	0.962	0.897
30	1.701	1.588	1.483	1.384	1.292	1.206	1.125	1.049	0.978	0.912
31	1.741	1.624	1.515	1.414	1.319	1.230	1.147	1.069	0.996	0.927
32	1.784	1.663	1.550	1.445	1.347	1.255	1.169	1.089	1.014	0.944
33	1.829	1.704	1.587	1.478	1.376	1.282	1.193	1.111	1.034	0.961
34	1.878	1.748	1.626	1.513	1.408	1.310	1.219	1.134	1.054	0.980
35	1.931	1.795	1.668	1.551	1.442	1.341	1.246	1.158	1.076	1.000
36	1.988	1.845	1.713	1.592	1.478	1.373	1.275	1.184	1.100	1.021
37	2.049	1.900	1.762	1.635	1.517	1.408	1.307	1.212	1.125	1.043
38	2.115	1.958	1.814	1.682	1.559	1.445	1.340	1.242	1.151	1.067
39	2.186	2.022	1.871	1.732	1.604	1.485	1.375	1.274	1.180	1.093
40	2.262	2.090	1.931	1.786	1.652	1.528	1.414	1.308	1.210	1.120
41	2.346	2.164	1.997	1.844	1.704	1.574	1.455	1.345	1.243	1.149
42	2.437	2.244	2.068	1.907	1.760	1.624	1.499	1.384	1.278	1.180
43	2.536	2.332	2.145	1.976	1.820	1.678	1.547	1.426	1.316	1.214
44	2.644	2.427	2.230	2.050	1.886	1.736	1.598	1.472	1.356	1.250
45	2.762	2.531	2.321	2.131	1.958	1.799	1.654	1.522	1.400	1.289
46	2.891	2.645	2.422	2.220	2.036	1.868	1.715	1.576	1.448	1.331
47	3.034	2.770	2.532	2.317	2.121	1.944	1.782	1.634	1.500	1.377
48	3.191	2.908	2.653	2.423	2.214	2.026	1.854	1.698	1.556	1.426
49	3.364	3.060	2.786	2.540	2.317	2.116	1.933	1.768	1.617	1.481
50	3.556	3.228	2.933	2.668	2.430	2.215	2.020	1.844	1.684	1.540
51	3.769	3.413	3.095	2.810	2.554	2.324	2.115	1.928	1.758	1.604
52	4.005	3.620	3.275	2.967	2.691	2.444	2.220	2.020	1.839	1.675
53	4.268	3.849	3.475	3.142	2.844	2.577	2.337	2.121	1.927	1.753
54	4.560	4.104	3.697	3.336	3.012	2.724	2.465	2.233	2.025	1.838
55	4.888	4.389	3.945	3.551	3.200	2.887	2.607	2.357	2.133	1.933
56	5.254	4.707	4.222	3.792	3.410	3.069	2.766	2.495	2.253	2.037

57	5.663	5.064	4.532	4.061	3.643	3.272	2.942	2.648	2.386	2.153
58	6.123	5.463	4.879	4.362	3.905	3.499	3.139	2.819	2.535	2.282
59	6.640	5.912	5.268	4.701	4.198	3.753	3.359	3.010	2.700	2.425
60	7.221	6.417	5.707	5.081	4.527	4.039	3.606	3.223	2.885	2.585
61	7.876	6.987	6.201	5.510	4.899	4.360	3.884	3.463	3.093	2.765
62	8.617	7.631	6.760	5.994	5.318	4.723	4.197	3.734	3.326	2.967
63	9.453	8.358	7.392	6.542	5.793	5.133	4.551	4.040	3.590	3.194
64	10.401	9.183	8.108	7.163	6.331	5.598	4.953	4.386	3.888	3.451
65	11.477	10.120	8.921	7.869	6.942	6.126	5.408	4.779	4.227	3.742
66	12.700	11.186	9.848	8.673	7.638	6.728	5.928	5.226	4.612	4.073
67	14.094	12.401	10.905	9.591	8.432	7.415	6.520	5.736	5.051	4.451
68	15.684	13.788	12.112	10.639	9.341	8.200	7.197	6.320	5.553	4.882
69	17.503	15.377	13.495	11.842	10.383	9.102	7.975	6.989	6.128	5.377
70	19.593	17.203	15.086	13.225	11.583	10.140	8.870	7.760	6.791	5.946
71	22.001	19.309	16.922	14.823	12.969	11.339	9.905	8.652	7.558	6.604
72	24.784	21.744	19.047	16.673	14.575	12.729	11.105	9.685	8.446	7.366
73	28.010	24.569	21.513	18.822	16.440	14.345	12.500	10.886	9.479	8.253
74	31.761	27.856	24.384	21.324	18.614	16.227	14.125	12.287	10.683	9.287
75	36.130	31.686	27.732	24.244	21.151	18.426	16.024	13.924	12.090	10.494
76	41.231	36.163	31.647	27.660	24.121	21.000	18.248	15.839	13.738	11.908
77	47.205	41.408	36.237	31.667	27.605	24.021	20.857	18.088	15.672	13.568
78	54.231	47.582	41.643	36.389	31.713	27.583	23.935	20.741	17.952	15.526
79	62.525	54.875	48.034	41.975	36.574	31.798	27.578	23.880	20.651	17.842
80	72.362	63.532	55.625	48.613	42.352	36.810	31.909	27.613	23.860	20.595
81	84.091	73.861	64.690	56.544	49.259	42.802	37.088	32.075	27.696	23.887
82	98.127	86.233	75.557	66.057	57.546	49.993	43.303	37.431	32.299	27.835
83	114.985	101.105	88.628	77.508	67.526	58.655	50.791	43.882	37.842	32.589
84	135.320	119.057	104.423	91.354	79.599	69.134	59.851	51.687	44.547	38.338
85	159.945	140.815	123.582	108.162	94.260	81.864	70.859	61.171	52.692	45.319

Table P1ALC3 _(Table 807 in the consolidated factors spreadsheet)_: Pension Allocation factors for male member in favour of a male dependant (continued)

Age of beneficiary	Age of officer									
	70	71	72	73	74	75	76	77	78	79
20	0.741	0.692	0.646	0.603	0.561	0.523	0.486	0.452	0.421	0.391
21	0.750	0.700	0.653	0.609	0.567	0.528	0.491	0.457	0.424	0.394
22	0.759	0.708	0.661	0.616	0.573	0.534	0.496	0.461	0.429	0.398
23	0.768	0.717	0.668	0.623	0.580	0.539	0.501	0.466	0.433	0.402
24	0.778	0.726	0.677	0.630	0.586	0.545	0.507	0.471	0.437	0.406
25	0.788	0.735	0.685	0.638	0.593	0.552	0.513	0.476	0.442	0.410
26	0.799	0.745	0.694	0.646	0.601	0.558	0.519	0.482	0.447	0.415
27	0.811	0.755	0.703	0.654	0.608	0.565	0.525	0.487	0.452	0.420
28	0.823	0.766	0.713	0.663	0.616	0.573	0.532	0.493	0.458	0.424
29	0.835	0.778	0.724	0.673	0.625	0.580	0.538	0.500	0.463	0.430
30	0.849	0.790	0.735	0.683	0.634	0.588	0.546	0.506	0.469	0.435
31	0.863	0.803	0.746	0.693	0.643	0.597	0.553	0.513	0.476	0.441
32	0.878	0.816	0.758	0.704	0.653	0.606	0.561	0.520	0.482	0.447
33	0.894	0.830	0.771	0.715	0.664	0.615	0.570	0.528	0.489	0.453
34	0.911	0.846	0.785	0.728	0.675	0.625	0.579	0.536	0.496	0.459
35	0.928	0.862	0.799	0.741	0.686	0.635	0.588	0.545	0.504	0.466
36	0.947	0.878	0.814	0.754	0.699	0.647	0.598	0.554	0.512	0.474
37	0.967	0.896	0.830	0.769	0.712	0.658	0.609	0.563	0.521	0.481
38	0.989	0.916	0.848	0.784	0.725	0.671	0.620	0.573	0.530	0.489
39	1.011	0.936	0.866	0.801	0.740	0.684	0.632	0.584	0.539	0.498
40	1.036	0.958	0.885	0.818	0.756	0.698	0.644	0.595	0.549	0.507
41	1.062	0.981	0.906	0.836	0.772	0.712	0.657	0.607	0.560	0.517
42	1.090	1.006	0.928	0.856	0.790	0.728	0.672	0.619	0.571	0.527
43	1.119	1.032	0.952	0.877	0.809	0.745	0.687	0.633	0.583	0.538
44	1.152	1.061	0.977	0.900	0.829	0.763	0.703	0.647	0.596	0.549
45	1.186	1.092	1.005	0.924	0.850	0.782	0.720	0.662	0.610	0.561
46	1.224	1.125	1.034	0.950	0.874	0.803	0.738	0.679	0.624	0.574
47	1.264	1.161	1.066	0.979	0.899	0.825	0.758	0.697	0.640	0.589
48	1.308	1.200	1.100	1.009	0.926	0.849	0.779	0.715	0.657	0.604
49	1.356	1.242	1.137	1.042	0.955	0.875	0.802	0.736	0.675	0.620
50	1.408	1.287	1.178	1.078	0.986	0.903	0.827	0.758	0.695	0.637
51	1.464	1.337	1.222	1.116	1.020	0.933	0.854	0.781	0.716	0.656
52	1.527	1.392	1.270	1.159	1.058	0.966	0.883	0.807	0.738	0.676
53	1.595	1.452	1.322	1.205	1.098	1.002	0.914	0.835	0.763	0.698
54	1.670	1.517	1.380	1.255	1.142	1.040	0.948	0.865	0.790	0.721
55	1.752	1.589	1.443	1.310	1.191	1.083	0.986	0.898	0.819	0.747
56	1.843	1.669	1.512	1.371	1.244	1.129	1.027	0.934	0.850	0.775

57	1.944	1.757	1.589	1.438	1.302	1.180	1.071	0.973	0.885	0.805
58	2.056	1.854	1.673	1.511	1.366	1.236	1.120	1.016	0.922	0.838
59	2.180	1.962	1.767	1.593	1.437	1.298	1.174	1.063	0.964	0.875
60	2.319	2.082	1.871	1.683	1.516	1.366	1.234	1.115	1.009	0.914
61	2.474	2.216	1.987	1.784	1.603	1.442	1.299	1.172	1.059	0.958
62	2.649	2.367	2.117	1.896	1.700	1.527	1.373	1.236	1.115	1.007
63	2.845	2.536	2.263	2.022	1.809	1.621	1.454	1.307	1.176	1.060
64	3.066	2.726	2.427	2.164	1.931	1.726	1.545	1.386	1.245	1.120
65	3.317	2.942	2.613	2.323	2.068	1.844	1.647	1.474	1.321	1.186
66	3.601	3.187	2.823	2.504	2.223	1.978	1.762	1.573	1.407	1.260
67	3.925	3.465	3.061	2.708	2.399	2.129	1.892	1.685	1.503	1.344
68	4.296	3.782	3.333	2.941	2.599	2.300	2.039	1.812	1.612	1.438
69	4.720	4.146	3.645	3.208	2.827	2.495	2.207	1.955	1.736	1.544
70	5.208	4.563	4.002	3.513	3.088	2.719	2.398	2.119	1.876	1.665
71	5.772	5.046	4.415	3.866	3.389	2.976	2.618	2.307	2.038	1.803
72	6.425	5.605	4.892	4.274	3.737	3.273	2.871	2.524	2.223	1.962
73	7.185	6.255	5.447	4.747	4.141	3.617	3.164	2.774	2.436	2.144
74	8.071	7.012	6.094	5.298	4.610	4.017	3.505	3.065	2.684	2.356
75	9.105	7.896	6.848	5.942	5.158	4.483	3.902	3.402	2.971	2.601
76	10.316	8.931	7.732	6.694	5.799	5.027	4.365	3.796	3.306	2.885
77	11.738	10.146	8.768	7.577	6.550	5.666	4.907	4.257	3.697	3.218
78	13.415	11.579	9.990	8.618	7.435	6.418	5.546	4.799	4.157	3.608
79	15.398	13.273	11.436	9.850	8.482	7.307	6.300	5.439	4.700	4.068
80	17.757	15.288	13.154	11.313	9.726	8.363	7.196	6.198	5.343	4.612
81	20.575	17.695	15.207	13.061	11.211	9.624	8.266	7.105	6.110	5.261
82	23.955	20.582	17.669	15.157	12.993	11.136	9.548	8.191	7.029	6.038
83	28.024	24.056	20.631	17.679	15.136	12.955	11.090	9.496	8.132	6.970
84	32.943	28.255	24.211	20.727	17.726	15.152	12.952	11.073	9.465	8.095
85	38.916	33.351	28.554	24.425	20.867	17.817	15.211	12.986	11.080	9.458

Table P1ALC4 *(Table 808 in the consolidated factors spreadsheet)*: Pension Allocation factors for female member in favour of a female dependant

Age of beneficiary	Age of officer									
	50	51	52	53	54	55	56	57	58	59
20	2.756	2.599	2.452	2.313	2.183	2.060	1.944	1.835	1.731	1.633
21	2.816	2.654	2.502	2.359	2.225	2.098	1.979	1.866	1.760	1.659
22	2.880	2.712	2.555	2.407	2.268	2.138	2.015	1.900	1.790	1.687
23	2.949	2.774	2.611	2.458	2.315	2.181	2.054	1.935	1.822	1.716
24	3.022	2.840	2.671	2.513	2.364	2.225	2.095	1.972	1.856	1.747
25	3.099	2.911	2.735	2.570	2.417	2.273	2.138	2.011	1.892	1.780
26	3.183	2.986	2.803	2.632	2.473	2.324	2.184	2.053	1.930	1.814
27	3.272	3.066	2.876	2.698	2.532	2.378	2.233	2.098	1.970	1.851
28	3.367	3.153	2.953	2.768	2.596	2.435	2.285	2.145	2.013	1.890
29	3.470	3.245	3.037	2.843	2.664	2.496	2.340	2.195	2.058	1.931
30	3.580	3.344	3.126	2.923	2.736	2.562	2.399	2.248	2.107	1.974
31	3.699	3.450	3.221	3.009	2.813	2.631	2.462	2.305	2.158	2.020
32	3.827	3.565	3.324	3.102	2.896	2.706	2.530	2.365	2.213	2.070
33	3.965	3.689	3.435	3.201	2.986	2.786	2.602	2.430	2.271	2.122
34	4.115	3.822	3.555	3.308	3.081	2.872	2.679	2.500	2.333	2.178
35	4.277	3.967	3.684	3.423	3.185	2.965	2.762	2.574	2.400	2.238
36	4.453	4.124	3.824	3.548	3.296	3.064	2.851	2.654	2.472	2.303
37	4.645	4.294	3.975	3.683	3.417	3.172	2.947	2.740	2.548	2.371
38	4.853	4.480	4.140	3.830	3.547	3.288	3.051	2.832	2.631	2.445
39	5.081	4.682	4.320	3.990	3.689	3.415	3.163	2.933	2.721	2.525
40	5.331	4.903	4.516	4.164	3.844	3.552	3.285	3.041	2.817	2.611
41	5.604	5.145	4.730	4.354	4.012	3.701	3.418	3.159	2.922	2.705
42	5.905	5.411	4.965	4.562	4.196	3.865	3.563	3.288	3.036	2.806
43	6.235	5.703	5.224	4.790	4.398	4.044	3.721	3.428	3.161	2.916
44	6.599	6.025	5.508	5.041	4.620	4.240	3.895	3.582	3.297	3.037
45	7.000	6.379	5.821	5.318	4.865	4.455	4.085	3.750	3.446	3.168
46	7.444	6.771	6.167	5.623	5.134	4.693	4.295	3.935	3.609	3.313
47	7.934	7.204	6.550	5.960	5.432	4.956	4.527	4.139	3.789	3.472
48	8.477	7.684	6.973	6.334	5.761	5.246	4.782	4.365	3.988	3.647
49	9.077	8.215	7.442	6.748	6.126	5.568	5.066	4.614	4.207	3.840
50	9.741	8.803	7.962	7.207	6.531	5.924	5.379	4.890	4.450	4.053
51	10.477	9.455	8.539	7.716	6.980	6.320	5.728	5.196	4.719	4.290
52	11.290	10.177	9.178	8.281	7.479	6.759	6.115	5.536	5.018	4.552
53	12.190	10.977	9.888	8.909	8.033	7.248	6.545	5.915	5.350	4.843
54	13.186	11.863	10.675	9.607	8.650	7.793	7.024	6.336	5.720	5.167
55	14.286	12.845	11.549	10.382	9.336	8.399	7.558	6.806	6.132	5.529

56	15.502	13.932	12.519	11.243	10.100	9.074	8.154	7.330	6.593	5.932
57	16.845	15.136	13.594	12.201	10.951	9.827	8.819	7.916	7.108	6.384
58	18.327	16.467	14.787	13.265	11.898	10.667	9.562	8.571	7.684	6.889
59	19.963	17.941	16.109	14.448	12.952	11.604	10.392	9.304	8.329	7.455
60	21.769	19.570	17.576	15.762	14.127	12.650	11.320	10.125	9.052	8.091
61	23.762	21.373	19.202	17.223	15.436	13.818	12.358	11.045	9.865	8.806
62	25.963	23.370	21.007	18.849	16.895	15.124	13.522	12.077	10.778	9.610
63	28.392	25.577	23.008	20.655	18.521	16.581	14.823	13.235	11.804	10.515
64	31.077	28.022	25.228	22.664	20.333	18.210	16.281	14.535	12.958	11.535
65	34.045	30.729	27.692	24.898	22.354	20.031	17.915	15.995	14.257	12.685
66	37.337	33.737	30.436	27.390	24.613	22.071	19.750	17.638	15.722	13.986
67	40.989	37.079	33.488	30.169	27.137	24.356	21.810	19.488	17.376	15.456
68	45.048	40.798	36.890	33.271	29.961	26.918	24.125	21.572	19.243	17.121
69	49.574	44.948	40.692	36.744	33.128	29.796	26.731	23.923	21.355	19.008
70	54.633	49.591	44.950	40.638	36.685	33.036	29.672	26.582	23.748	21.152
71	60.304	54.798	49.730	45.015	40.689	36.690	32.994	29.593	26.465	23.590
72	66.683	60.659	55.113	49.948	45.209	40.820	36.758	33.010	29.556	26.371
73	73.885	67.276	61.195	55.527	50.325	45.503	41.031	36.898	33.080	29.549
74	82.036	74.766	68.081	61.846	56.127	50.819	45.891	41.328	37.103	33.185
75	91.294	83.271	75.901	69.027	62.724	56.872	51.432	46.388	41.707	37.355
76	101.846	92.963	84.813	77.211	70.248	63.782	57.765	52.180	46.989	42.148
77	113.918	104.045	95.002	86.568	78.855	71.692	65.023	58.829	53.061	47.669
78	127.797	116.779	106.707	97.315	88.743	80.786	73.376	66.490	60.070	54.055
79	143.856	131.503	120.234	109.733	100.170	91.299	83.040	75.364	68.202	61.476
80	162.549	148.630	135.960	124.162	113.446	103.517	94.278	85.695	77.681	70.144
81	184.428	168.659	154.338	141.016	128.950	117.787	107.410	97.777	88.783	80.311
82	210.189	192.221	175.944	160.815	147.158	134.545	122.836	111.981	101.850	92.295
83	240.662	220.069	201.459	184.178	168.633	154.306	141.030	128.743	117.287	106.476
84	276.847	253.108	231.708	211.851	194.055	177.692	162.560	148.589	135.581	123.305
85	319.940	292.424	267.675	244.724	224.234	205.442	188.104	172.142	157.311	143.321

Table P1ALC4 *(Table 808 in the consolidated factors spreadsheet)*: **Pension Allocation factors for female member in favour of a female dependant (continued)**

Age of beneficiary	Age of officer									
	60	61	62	63	64	65	66	67	68	69
20	1.540	1.451	1.366	1.285	1.209	1.136	1.067	1.001	0.938	0.878
21	1.564	1.473	1.386	1.304	1.226	1.151	1.081	1.013	0.950	0.889
22	1.589	1.496	1.407	1.323	1.243	1.167	1.095	1.027	0.962	0.900
23	1.616	1.520	1.429	1.343	1.261	1.184	1.110	1.040	0.974	0.911
24	1.644	1.546	1.453	1.364	1.281	1.202	1.126	1.055	0.987	0.923
25	1.673	1.573	1.477	1.387	1.301	1.220	1.143	1.070	1.001	0.936
26	1.705	1.601	1.503	1.410	1.323	1.240	1.161	1.086	1.016	0.949
27	1.738	1.631	1.530	1.435	1.345	1.260	1.179	1.103	1.031	0.963
28	1.773	1.663	1.559	1.461	1.369	1.282	1.199	1.121	1.047	0.978
29	1.810	1.697	1.590	1.489	1.394	1.304	1.219	1.139	1.064	0.993
30	1.850	1.733	1.622	1.518	1.420	1.328	1.241	1.159	1.082	1.009
31	1.892	1.770	1.656	1.549	1.448	1.353	1.264	1.180	1.100	1.026
32	1.936	1.811	1.692	1.582	1.478	1.380	1.288	1.201	1.120	1.043
33	1.983	1.853	1.731	1.616	1.509	1.408	1.313	1.224	1.141	1.062
34	2.034	1.899	1.772	1.653	1.542	1.438	1.340	1.248	1.162	1.081
35	2.088	1.947	1.815	1.692	1.577	1.470	1.368	1.274	1.185	1.102
36	2.145	1.999	1.862	1.734	1.615	1.503	1.399	1.301	1.209	1.124
37	2.207	2.054	1.911	1.778	1.654	1.539	1.431	1.330	1.235	1.147
38	2.273	2.113	1.964	1.826	1.697	1.577	1.465	1.360	1.262	1.171
39	2.344	2.177	2.021	1.876	1.742	1.617	1.501	1.392	1.291	1.197
40	2.421	2.245	2.082	1.931	1.791	1.661	1.540	1.427	1.322	1.225
41	2.504	2.319	2.148	1.990	1.843	1.707	1.581	1.464	1.355	1.254
42	2.594	2.399	2.219	2.053	1.899	1.757	1.626	1.504	1.391	1.286
43	2.692	2.486	2.296	2.121	1.960	1.811	1.674	1.546	1.429	1.319
44	2.799	2.581	2.380	2.195	2.026	1.870	1.725	1.592	1.469	1.356
45	2.915	2.684	2.471	2.276	2.097	1.933	1.781	1.642	1.513	1.395
46	3.043	2.796	2.570	2.364	2.175	2.002	1.842	1.696	1.561	1.437
47	3.183	2.920	2.679	2.460	2.260	2.076	1.908	1.754	1.612	1.482
48	3.337	3.055	2.799	2.565	2.352	2.158	1.980	1.817	1.668	1.532
49	3.507	3.205	2.930	2.681	2.454	2.247	2.059	1.886	1.729	1.586
50	3.694	3.369	3.074	2.807	2.565	2.345	2.144	1.962	1.796	1.644
51	3.902	3.551	3.234	2.947	2.688	2.453	2.239	2.045	1.868	1.708
52	4.132	3.753	3.410	3.101	2.822	2.571	2.342	2.135	1.948	1.777
53	4.387	3.976	3.605	3.272	2.972	2.701	2.456	2.235	2.035	1.853
54	4.671	4.224	3.822	3.461	3.137	2.845	2.581	2.344	2.130	1.937
55	4.987	4.501	4.063	3.671	3.320	3.004	2.720	2.465	2.236	2.029

56	5.340	4.809	4.332	3.905	3.523	3.181	2.874	2.599	2.352	2.130
57	5.735	5.153	4.631	4.166	3.750	3.378	3.045	2.747	2.481	2.242
58	6.177	5.539	4.967	4.458	4.003	3.598	3.235	2.912	2.624	2.366
59	6.673	5.971	5.343	4.784	4.286	3.843	3.448	3.096	2.783	2.503
60	7.229	6.457	5.766	5.151	4.604	4.119	3.686	3.302	2.960	2.657
61	7.855	7.004	6.241	5.564	4.962	4.428	3.953	3.532	3.159	2.828
62	8.561	7.620	6.778	6.030	5.365	4.776	4.253	3.791	3.382	3.021
63	9.356	8.315	7.383	6.555	5.820	5.169	4.592	4.083	3.633	3.236
64	10.253	9.101	8.067	7.149	6.334	5.614	4.975	4.412	3.916	3.479
65	11.267	9.989	8.842	7.822	6.917	6.117	5.408	4.785	4.236	3.754
66	12.415	10.997	9.721	8.588	7.580	6.690	5.901	5.208	4.600	4.065
67	13.715	12.140	10.721	9.457	8.334	7.341	6.462	5.690	5.013	4.419
68	15.190	13.439	11.858	10.448	9.194	8.085	7.102	6.240	5.484	4.822
69	16.866	14.919	13.155	11.580	10.176	8.934	7.834	6.868	6.022	5.282
70	18.775	16.606	14.636	12.874	11.302	9.909	8.673	7.589	6.640	5.810
71	20.950	18.534	16.332	14.358	12.593	11.027	9.637	8.417	7.350	6.417
72	23.436	20.741	18.277	16.063	14.078	12.316	10.749	9.373	8.168	7.116
73	26.284	23.274	20.513	18.026	15.791	13.803	12.033	10.477	9.115	7.925
74	29.549	26.185	23.087	20.289	17.769	15.523	13.518	11.755	10.211	8.861
75	33.302	29.537	26.057	22.904	20.057	17.514	15.241	13.239	11.483	9.949
76	37.624	33.406	29.490	25.933	22.711	19.827	17.242	14.964	12.964	11.215
77	42.614	37.881	33.468	29.447	25.795	22.517	19.574	16.974	14.691	12.693
78	48.396	43.075	38.094	33.540	29.391	25.659	22.298	19.326	16.713	14.423
79	55.128	49.136	43.499	38.331	33.605	29.345	25.498	22.090	19.090	16.459
80	63.006	56.240	49.847	43.964	38.567	33.689	29.273	25.354	21.899	18.865
81	72.263	64.604	57.331	50.616	44.434	38.831	33.744	29.223	25.231	21.721
82	83.195	74.499	66.199	58.508	51.403	44.946	39.067	33.831	29.201	25.126
83	96.153	86.247	76.746	67.908	59.713	52.245	45.424	39.338	33.950	29.200
84	111.556	100.238	89.325	79.134	69.650	60.982	53.040	45.940	39.644	34.087
85	129.906	116.934	104.360	92.572	81.557	71.462	62.182	53.870	46.488	39.963

Table P1ALC4 *(Table 808 in the consolidated factors spreadsheet)*: **Pension Allocation factors for female member in favour of a female dependant (continued)**

Age of beneficiary	Age of officer									
	70	71	72	73	74	75	76	77	78	79
20	0.822	0.768	0.717	0.669	0.624	0.581	0.540	0.502	0.467	0.433
21	0.831	0.777	0.725	0.676	0.630	0.587	0.546	0.507	0.471	0.437
22	0.841	0.786	0.733	0.684	0.637	0.593	0.551	0.512	0.476	0.441
23	0.852	0.795	0.742	0.692	0.644	0.599	0.557	0.517	0.480	0.446
24	0.863	0.805	0.751	0.700	0.651	0.606	0.563	0.523	0.485	0.450
25	0.874	0.816	0.761	0.708	0.659	0.613	0.569	0.529	0.491	0.455
26	0.886	0.827	0.770	0.717	0.667	0.620	0.576	0.535	0.496	0.460
27	0.899	0.838	0.781	0.727	0.676	0.628	0.583	0.541	0.502	0.465
28	0.912	0.850	0.792	0.736	0.685	0.636	0.590	0.548	0.508	0.471
29	0.926	0.862	0.803	0.747	0.694	0.644	0.598	0.554	0.514	0.476
30	0.940	0.876	0.815	0.757	0.703	0.653	0.606	0.562	0.520	0.482
31	0.955	0.889	0.827	0.768	0.714	0.662	0.614	0.569	0.527	0.488
32	0.971	0.904	0.840	0.780	0.724	0.672	0.623	0.577	0.534	0.494
33	0.988	0.919	0.854	0.792	0.735	0.682	0.631	0.585	0.541	0.501
34	1.006	0.935	0.868	0.805	0.747	0.692	0.641	0.593	0.549	0.508
35	1.024	0.951	0.883	0.819	0.759	0.703	0.651	0.602	0.557	0.515
36	1.044	0.969	0.899	0.833	0.772	0.714	0.661	0.611	0.565	0.522
37	1.064	0.987	0.915	0.848	0.785	0.726	0.672	0.621	0.574	0.530
38	1.086	1.007	0.933	0.864	0.799	0.739	0.683	0.631	0.583	0.538
39	1.110	1.028	0.951	0.880	0.814	0.752	0.695	0.642	0.593	0.547
40	1.134	1.050	0.971	0.898	0.830	0.766	0.708	0.653	0.603	0.556
41	1.160	1.073	0.992	0.916	0.846	0.781	0.721	0.665	0.614	0.566
42	1.188	1.098	1.014	0.936	0.864	0.797	0.735	0.678	0.625	0.576
43	1.218	1.125	1.038	0.957	0.883	0.814	0.750	0.691	0.637	0.587
44	1.251	1.153	1.063	0.980	0.903	0.832	0.766	0.706	0.650	0.598
45	1.285	1.184	1.091	1.004	0.925	0.851	0.783	0.721	0.663	0.610
46	1.323	1.217	1.120	1.030	0.948	0.872	0.801	0.737	0.678	0.623
47	1.363	1.253	1.152	1.058	0.973	0.894	0.821	0.754	0.693	0.637
48	1.407	1.292	1.186	1.089	0.999	0.917	0.842	0.773	0.710	0.652
49	1.454	1.333	1.223	1.121	1.028	0.943	0.865	0.793	0.728	0.667
50	1.505	1.379	1.263	1.156	1.059	0.970	0.889	0.815	0.747	0.684
51	1.561	1.428	1.306	1.195	1.093	1.000	0.915	0.838	0.767	0.703
52	1.622	1.481	1.353	1.236	1.129	1.032	0.944	0.863	0.789	0.722
53	1.689	1.540	1.404	1.281	1.169	1.067	0.974	0.890	0.813	0.743
54	1.762	1.604	1.460	1.330	1.212	1.105	1.007	0.919	0.839	0.766
55	1.842	1.674	1.521	1.383	1.259	1.146	1.043	0.951	0.867	0.791

56	1.930	1.751	1.588	1.442	1.310	1.190	1.083	0.985	0.897	0.817
57	2.028	1.835	1.662	1.506	1.366	1.239	1.125	1.023	0.930	0.846
58	2.135	1.928	1.743	1.576	1.427	1.293	1.172	1.063	0.966	0.878
59	2.254	2.032	1.832	1.654	1.494	1.351	1.223	1.108	1.005	0.912
60	2.387	2.146	1.932	1.740	1.569	1.416	1.279	1.157	1.047	0.949
61	2.535	2.274	2.042	1.835	1.651	1.487	1.341	1.211	1.094	0.990
62	2.700	2.416	2.165	1.941	1.743	1.567	1.410	1.270	1.146	1.035
63	2.886	2.576	2.302	2.059	1.845	1.654	1.486	1.336	1.203	1.084
64	3.094	2.755	2.456	2.191	1.958	1.752	1.570	1.409	1.266	1.139
65	3.330	2.957	2.629	2.340	2.085	1.862	1.664	1.490	1.336	1.200
66	3.596	3.185	2.824	2.507	2.229	1.984	1.770	1.581	1.415	1.267
67	3.899	3.444	3.045	2.696	2.390	2.123	1.888	1.683	1.502	1.343
68	4.243	3.737	3.296	2.910	2.573	2.279	2.022	1.797	1.600	1.427
69	4.636	4.073	3.582	3.153	2.780	2.456	2.173	1.926	1.711	1.522
70	5.086	4.457	3.908	3.431	3.017	2.657	2.345	2.073	1.836	1.630
71	5.604	4.897	4.283	3.750	3.288	2.887	2.540	2.240	1.979	1.751
72	6.200	5.404	4.714	4.116	3.599	3.151	2.765	2.430	2.141	1.890
73	6.889	5.991	5.212	4.538	3.957	3.455	3.022	2.649	2.327	2.048
74	7.687	6.670	5.789	5.027	4.371	3.806	3.319	2.901	2.540	2.229
75	8.614	7.458	6.458	5.594	4.850	4.211	3.662	3.191	2.786	2.437
76	9.694	8.376	7.236	6.253	5.408	4.682	4.060	3.528	3.071	2.678
77	10.953	9.447	8.145	7.021	6.057	5.231	4.523	3.919	3.401	2.957
78	12.429	10.702	9.209	7.922	6.818	5.873	5.065	4.375	3.786	3.282
79	14.166	12.180	10.463	8.982	7.714	6.628	5.701	4.911	4.238	3.662
80	16.219	13.928	11.946	10.237	8.773	7.521	6.453	5.544	4.770	4.110
81	18.658	16.004	13.708	11.727	10.032	8.582	7.346	6.295	5.401	4.640
82	21.567	18.481	15.811	13.507	11.534	9.848	8.411	7.190	6.153	5.271
83	25.048	21.447	18.329	15.638	13.334	11.365	9.686	8.262	7.053	6.025
84	29.225	25.007	21.353	18.198	15.496	13.186	11.218	9.548	8.132	6.929
85	34.249	29.290	24.992	21.278	18.097	15.378	13.061	11.095	9.429	8.014

Appendix B: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448%
Real discount rate (in excess of CPI)	2.40%
Real discount rate (in excess of RPI)	1.25%
Real discount rate (in excess of general earnings growth)	0.24%

Mortality assumptions

Base mortality tables and adjustments	Member: 104% of S2NMA (M) and 104% of S2NFA (F) Dependants: 117% of S2NMA (M) and 100% of S2DFA (F) (as per 2016 valuation)
Future mortality improvement	Based on ONS principal UK population projections 2016
Year of use	2020

Other assumptions

Allowance for commutation	Nil