



# Government Actuary's Department

## **Public Service (Civil Servants and Others) Pension Scheme (Northern Ireland) (Alpha Scheme)**

Factors for Cash equivalents for pension sharing on divorce

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## 1 Introduction

- 1.1 This note is addressed to Department of Finance and Personnel (DFP) as scheme manager of the alpha pension scheme (Public Service (Civil Servants and Others) Pension Scheme). The alpha scheme was established by The Public Service (Civil Servants and Others) Pensions Regulations (Northern Ireland) 2014 ("the Regulations") and came into force on 1 April 2015.
- 1.2 The purpose of this note is to provide DFP with factors to be used to calculate the cash equivalent of a member's benefits, and accompanying guidance to demonstrate how these factors should be applied, for pension sharing on divorce in respect of an **alpha** scheme member.
- 1.3 The guidance only relates to benefits in the **alpha** scheme. Benefits in the **classic**, **premium**, **nuvos** or **classic plus** schemes should be treated separately, in accordance with the relevant guidance for those schemes – that is, separate cash equivalents will be calculated for the member's alpha benefits and PCSPS(NI) benefits.
- 1.4 CETV factors are the responsibility of DFP under regulation 141.
- 1.5 The factors provided in this note have been prepared in light of our advice to DFP dated 3 October 2014 and subsequent correspondence following that advice.
- 1.6 This guidance should be used both when a member applies for a quotation of the value of the benefits during the divorce proceedings, and after a pension sharing order has been made. We understand that this paper will be shared with the scheme administrator.
- 1.7 Separate instructions cover the conversion of a pension credit to pension for the ex-partner.
- 1.8 The factors will come into force when the **alpha** pension scheme is introduced from 1 April 2015.
- 1.9 If there are special cases not covered by this guidance, please treat these on a case by case basis.
- 1.10 Please contact John Bayliss (020 7211 3454) for further information on this note.



## 2 Guidance on application of factors

- 2.1 In any divorce proceedings dealing with the division of matrimonial assets, the parties are required to disclose to each other and to the Court, all their financial interests. This will include details relating to pension benefits that are shareable regardless of whether a pension sharing order will eventually be made.
- 2.2 The calculations set out in this note determine the value of pension rights for a member of the alpha pension scheme required for the divorce proceedings. If the other party in the divorce proceedings is also a member of the **alpha** pension scheme, then a separate valuation is required of those pension rights.
- 2.3 The 2015 Scheme Regulations provide for a deferred pension to be payable without reduction for early payment from the higher of age 65 and the member's State Pension Age.
- DFP has confirmed that State Pension Age for the purpose of calculating transfer value factors should be as set out in DFP Directions made in exercise of the powers conferred on them by sections 11(2) and 12(3) of the Public Service Pensions Act (Northern Ireland) 2014<sup>1</sup>, and not legislation in force at the guarantee date. Factors are provided to accommodate the range of deferred pension ages members will have in relation to service on and after 1 April 2015 in accordance with the DFP Directions.
- 2.4 The calculations required and the factor tables used depend on the status of the member at the calculation date.
- 2.5 The date for the calculation will depend on the stage of the divorce:
- > If a quotation the date used should be consistent with the date used for normal transfer value calculations (ie the guarantee date).
  - > If the calculation is being done after a pension sharing order has been made, the calculation date should be the transfer date, during the implementation period following the pension sharing order.
- 2.6 Section 3 sets out the calculation of the value of pension rights for an **alpha** pension scheme member who is in receipt of scheme benefits at the date of calculation (ie the 'pensioner cash equivalent').
- 2.7 Section 4 sets out the calculation of the value of pension rights for an **alpha** pension scheme member who is active or deferred (and is not in receipt of scheme benefits) at the calculation date (ie the 'CETV' or 'cash equivalent transfer value').

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<sup>1</sup> The DFP Directions, is found in the following link; SPA assumptions are set out at direction 18  
<http://www.dfpni.gov.uk/psp-valuations-employer-cost-cap-2014.pdf>



- 2.8 For a divorcing member who has taken partial retirement, separate cash equivalents should be calculated at the calculation date for the pensions in payment (in line with Section 3) and the benefits relating to the benefit not taken at partial retirement plus any additional accrual (in line with Section 4). The resultant answers added together will give the total cash equivalent.
- 2.9 Similarly, separate cash equivalents should be calculated for a divorcing member with two or more separate **alpha** pension scheme employments that have not been aggregated. A cash equivalent should be calculated for each separate benefit and the resultant answered added together will give the total cash equivalent.
- 2.10 The cash equivalent of the PCSPS(NI) benefits of a divorcing **alpha** pension scheme member should be calculated in line with the PCSPS(NI) guidance note (as referred to in paragraph 1.3). Note that a final salary benefit arising from a club transfer payment is a PCSPS(NI) benefit.
- 2.11 Section 5 sets out some Worked Examples to cover a range of situations.

### 3 Members already in receipt of scheme benefits: Instructions

3.1 Those in receipt of scheme benefits do not have an entitlement to a CETV. The pensioner cash equivalent can be calculated using the method and factors in this section, but **should be used for divorce purposes only**.

3.2 There are two sets of tables also set out in Appendix A:

Factor table number	Description of factors
P2PENH1	Pensioners who retired not on ill health grounds
P2PEIH1	Pensioners who retired on ill health grounds

3.3 The age of the member should be calculated at the date of calculation (determined from paragraph 2.4 above). Benefits should also be taken at this date for the calculation, as described below.

3.4 The pensioner cash equivalent (CE) should be calculated as:

$$CE = P \times F_x^P + S \times F_x^S - (G^{pre} \times F_x^{Gpre} + G^{post} \times F_x^{Gpost})$$

where:

$P$	=	current member's annual pension at the calculation date
$S$	=	partner's annual pension at the calculation date
$G^{pre}$	=	annual pre-88 GMP at the calculation date
$G^{post}$	=	annual post-88 GMP at the calculation date
$F_x^P$	=	member's pension factor for a member aged x last birthday at the calculation date, taken from Table P2PENH1 or P2PENIH1 as appropriate.
$F_x^S$	=	partner's pension factor for a member aged x last birthday at the calculation date, taken from Table P2PENH1 or P2PENIH1 as appropriate
$F_x^{Gpre}$	=	pre-88 GMP factor for a member aged x last birthday at the calculation date, taken from table P2PENH1 or P2PEIH1 as appropriate
$F_x^{Gpost}$	=	post-88 GMP factor for a member aged x last birthday at the calculation date, taken from table P2PENH1 or P2PEIH1 as appropriate



- 3.5 The member's pension should be the current annual rate of pension payable and the partner's pension should be the annual rate which would be payable if the member died on the calculation date (for this purpose, it should be assumed that an eligible partner exists). The last increase should be that awarded up to and including the April increase immediately before the calculation date.
- 3.6 The cash equivalent must be adjusted to reflect increases on any Guaranteed Minimum Pension (GMP) held with the **alpha** pension scheme that are the responsibility of the State. Separate pre and post 1988 GMP figures need to be used.
- 3.7 Where the member is below GMP payment age, the GMP used should include revaluation up to and including the increase in the April immediately before the calculation date, using section 148 orders, in line with normal practice for cash equivalent transfer values.
- 3.8 Where the member has passed GMP payment age, the pre and post 1988 GMP amounts to use are the current annual amounts of GMP in payment at the calculation date.



## 4 Active or deferred member aged under NPA or over NPA: Instructions

- 4.1 Where the active or deferred member's benefits have not yet come into payment, the cash equivalent transfer value (CETV) should be quoted. This should be calculated using the same approach as would apply to a normal CETV (ie non-Club transfer out), even if the member is not normally entitled to a transfer value.
- 4.2 Please refer to the draft guidance note 'Factors for cash equivalent transfer values (CETVs) for **alpha** members' dated 9 April 2015 for the calculation formulae and the factor tables to use.
- 4.3 Separate calculations should be done where a member has benefits with different pension ages (eg, because the member has purchased an EPA (effective pension age) on some of their benefits) and the resultant answers added together to give the total cash equivalent.
- 4.4 Cash equivalents for divorce purposes involving active or deferred members over age 75 years should be treated on a case by case basis.





## 5 Worked Examples

In the examples below the age and NPA chosen are illustrative only.

### Example 1: Male pensioner (ill health)

Date of birth	18/08/1960
Sex	Male
Calculation date	15/04/2016
Age last birthday	55 years
Type of pension	ill health pensioner
Amount of current annual pension at calculation date	£5,600
Amount of annual partner pension at calculation date	£2,100
Amount of annual pre 88 GMP at calculation date	£150
Amount of annual post 88 GMP at calculation date	£350
Relevant table	P2CEIH1
Pension factor	18.17
Partner's pension factor	4.05
pre-88 GMP deduction factor	3.49
post-88 GMP deduction factor	0.52
CE	$= £5,600 \times 18.17 + 2,100 \times 4.05 - (150 \times 3.49 + 350 \times 0.52)$ $= \underline{\underline{£109,551.50}}$



### Example 2: Female pensioner (not on ill health)

Date of birth	18/08/1960
Sex	Female
Calculation date	15/04/2016
Age last birthday	55 years
Type of pensioner	Not ill health
Amount of current annual pension at calculation date	£5,600
Amount of annual partner pension at calculation date	£2,100
Amount of annual pre 88 GMP at calculation date	£150
Amount of annual post 88 GMP at calculation date	£350
Relevant table	P2CENH1
Pension factor	21.25
Partner's pension factor	0.95
pre-88 GMP deduction factor	2.92
pre-88 GMP deduction factor	0.44
CE	$= £5,600 \times 21.25 + 2,100 \times 0.95 - (150 \times 2.92 + 350 \times 0.44)$ $= \underline{\underline{£120,403.00}}$



### Example 3: Female pensioner (not on ill health)

The member has alpha pension in payment (benefit 1) and since retirement is also accruing alpha benefits (benefit 2). Cash equivalents are calculated for benefit 1 and benefit 2 and added together to give the total cash equivalent.

Date of birth	18/08/1948
Sex	Female
Calculation date	15/04/2016
Age last birthday	67 years

#### Benefit 1: Pensions in payment

Type of pension	Not ill health
Amount of current annual pension at calculation date	£5,600
Amount of annual partner pension at calculation date	£2,100
Amount of annual pre 88 GMP at calculation date	£150
Amount of annual post 88 GMP at calculation date	£350
Relevant table	P2CENH1
Pension factor	16.38
Partner's pension factor	0.92
pre-88 GMP deduction factor	3.12
pre-88 GMP deduction factor	0.47
Benefit 1: CE	$= £5,600 \times 16.38 + 2,100 \times 0.92 - (150 \times 3.12 + 350 \times 0.47)$ $= £93,027.50$

#### Benefit 2: Still accruing alpha benefits at calculation date

The cash equivalent should be calculated under Section 4 of this note. The pension benefits should include accrual up to the calculation date only.

Please refer to the draft guidance note '(Alpha Scheme) Factors for cash equivalent transfer values (CETVs)' dated 9 April 2015 for the tables and formulae to calculate the cash equivalent.




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Normal pension age	65 years
Amount of accrued annual pension at calculation date	£1,600
Amount of accrued annual partner pension at calculation date	£600
Amount of annual pre 88 GMP at calculation date	£10*
Amount of annual post 88 GMP at calculation date	£15*

\* The GMP calculation has been shown for illustrative purposes only.

Relevant table	P2CETV65
Pension factor	16.46
Partner's pension factor	0.94
pre-88 GMP deduction factor	3.12*
pre-88 GMP deduction factor	0.47*
Benefit 2: CE	$= £1,600 \times 16.46 + 600 \times 0.94 - (10 \times 3.12 + 15 \times 0.47)$ $= £26,861.75$
Total CE	$= £93,027.50 + £26,861.75$ $= \underline{\underline{£119,889.25}}$



## 6 Limitations of this guidance

- 6.1 This note is intended for the use of DFP and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. The information and advice in this note should not be relied upon, or assumed to be appropriate, for any other purpose or by any other person. GAD does not accept any liability to third parties, whether or not GAD has agreed to the disclosure of its advice to the third party.
- 6.2 The factors contained in this note are subject to regular review. Administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- 6.3 Advice provided by GAD must be taken in context and is intended to be read and used as a whole, not in parts. 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.
- 6.4 This note only covers the actuarial principles around the factors covered in this note. Administrators should satisfy themselves that any added pension complies with all legislative requirements including, but not limited to, tax and contracting-out requirements. Any legal advice in this area should be sought from an appropriately qualified person or source. In no circumstances should this guidance take precedence over the scheme rules. If users of this guidance believe it to contain any inconsistencies with the scheme rules, they should bring this to the attention of DFP and GAD.



## Appendix A: Factor tables

### List of Tables

Table P2CENH1: alpha – pensioner cash equivalents on divorce factors – pensioners not on ill health

Table P2CEIH: alpha - pensioner cash equivalents on divorce factors – pensioners on ill health



**Table P2CENH1: alpha – pensioner cash equivalents on divorce factors – pensioners not on ill health**

Age	Male				Female			
	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88
55	20.48	2.60	3.49	0.52	21.25	0.95	2.92	0.44
56	20.09	2.65	3.49	0.52	20.90	0.96	2.92	0.44
57	19.70	2.71	3.49	0.52	20.53	0.97	2.92	0.44
58	19.29	2.76	3.49	0.52	20.16	0.97	2.92	0.44
59	18.88	2.82	3.50	0.52	19.78	0.98	2.99	0.46
60	18.46	2.87	3.50	0.52	19.39	0.98	3.11	0.47
61	18.03	2.92	3.51	0.52	18.99	0.99	3.20	0.49
62	17.60	2.97	3.52	0.52	18.58	0.99	3.29	0.50
63	17.16	3.01	3.53	0.52	18.16	1.00	3.38	0.51
64	16.71	3.05	3.62	0.53	17.73	0.96	3.48	0.53
65	16.26	3.09	3.63	0.53	17.29	0.92	3.45	0.52
66	15.79	3.13	3.45	0.51	16.84	0.92	3.28	0.50
67	15.32	3.17	3.28	0.48	16.38	0.92	3.12	0.47
68	14.83	3.21	3.11	0.45	15.91	0.92	2.95	0.44
69	14.34	3.21	2.94	0.43	15.43	0.85	2.79	0.42
70	13.84	3.22	2.78	0.40	14.95	0.78	2.63	0.39
71	13.33	3.25	2.61	0.37	14.45	0.78	2.47	0.37
72	12.82	3.28	2.45	0.35	13.95	0.77	2.32	0.34
73	12.31	3.30	2.29	0.33	13.44	0.76	2.17	0.32
74	11.80	3.20	2.13	0.30	12.93	0.66	2.02	0.29
75	11.29	3.09	1.98	0.28	12.42	0.57	1.88	0.27
76	10.79	3.09	1.84	0.26	11.92	0.56	1.74	0.25
77	10.29	3.07	1.70	0.24	11.41	0.55	1.61	0.23
78	9.80	3.05	1.56	0.22	10.90	0.53	1.48	0.21
79	9.31	2.85	1.43	0.20	10.39	0.43	1.36	0.19
80	8.81	2.64	1.31	0.18	9.88	0.33	1.24	0.18
81	8.32	2.61	1.20	0.17	9.36	0.32	1.13	0.16
82	7.83	2.57	1.08	0.15	8.85	0.30	1.02	0.14
83	7.35	2.52	0.98	0.13	8.34	0.29	0.91	0.13
84	6.87	2.24	0.87	0.12	7.84	0.22	0.82	0.11
85	6.41	1.95	0.78	0.11	7.35	0.15	0.73	0.10
86	5.96	1.89	0.69	0.09	6.88	0.15	0.64	0.09
87	5.53	1.82	0.61	0.08	6.43	0.14	0.57	0.08
88	5.13	1.75	0.54	0.07	6.00	0.13	0.50	0.07
89	4.76	1.42	0.47	0.06	5.60	0.10	0.44	0.06
90	4.42	1.10	0.41	0.06	5.23	0.06	0.39	0.05
91	4.11	1.04	0.36	0.05	4.88	0.06	0.34	0.05
92	3.82	0.98	0.32	0.04	4.55	0.06	0.30	0.04
93	3.57	0.92	0.27	0.04	4.24	0.05	0.26	0.04
94	3.33	0.86	0.24	0.03	3.94	0.05	0.23	0.03
95	3.11	0.81	0.21	0.03	3.66	0.05	0.20	0.03
96	2.90	0.75	0.18	0.02	3.39	0.05	0.17	0.02
97	2.72	0.70	0.15	0.02	3.14	0.05	0.15	0.02
98	2.54	0.66	0.13	0.02	2.91	0.04	0.13	0.02



**Table P2CEIH1: alpha - pensioner cash equivalents on divorce factors – pensioners on ill health**

Age	Male				Female			
	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88
20	26.08	3.18	3.65	0.55	27.09	1.61	3.05	0.47
21	25.92	3.21	3.64	0.55	26.93	1.64	3.05	0.47
22	25.76	3.25	3.63	0.54	26.76	1.66	3.04	0.47
23	25.59	3.28	3.63	0.54	26.59	1.69	3.04	0.47
24	25.42	3.32	3.62	0.54	26.41	1.71	3.03	0.47
25	25.24	3.36	3.62	0.54	26.24	1.73	3.03	0.47
26	25.06	3.40	3.61	0.54	26.06	1.74	3.02	0.47
27	24.88	3.44	3.60	0.54	25.89	1.76	3.02	0.46
28	24.69	3.48	3.60	0.54	25.72	1.77	3.01	0.46
29	24.50	3.51	3.59	0.54	25.55	1.77	3.01	0.46
30	24.32	3.55	3.59	0.54	25.38	1.78	3.00	0.46
31	24.13	3.57	3.58	0.53	25.21	1.78	3.00	0.46
32	23.94	3.60	3.58	0.53	25.04	1.78	2.99	0.46
33	23.76	3.62	3.57	0.53	24.86	1.78	2.99	0.46
34	23.57	3.64	3.56	0.53	24.68	1.77	2.98	0.46
35	23.39	3.65	3.56	0.53	24.51	1.77	2.98	0.46
36	23.21	3.66	3.55	0.53	24.32	1.76	2.97	0.46
37	23.03	3.66	3.55	0.53	24.14	1.75	2.97	0.46
38	22.84	3.66	3.55	0.53	23.95	1.74	2.96	0.45
39	22.66	3.66	3.54	0.53	23.76	1.73	2.96	0.45
40	22.47	3.65	3.54	0.53	23.57	1.71	2.96	0.45
41	22.28	3.65	3.53	0.52	23.36	1.70	2.95	0.45
42	22.07	3.65	3.53	0.52	23.15	1.69	2.95	0.45
43	21.86	3.65	3.52	0.52	22.93	1.68	2.94	0.45
44	21.63	3.66	3.52	0.52	22.69	1.67	2.94	0.45
45	21.38	3.67	3.52	0.52	22.45	1.67	2.94	0.45
46	21.12	3.69	3.51	0.52	22.19	1.66	2.93	0.45
47	20.84	3.72	3.51	0.52	21.93	1.66	2.93	0.45
48	20.54	3.76	3.51	0.52	21.65	1.65	2.93	0.45
49	20.23	3.80	3.50	0.52	21.37	1.65	2.92	0.45
50	19.90	3.84	3.50	0.52	21.09	1.64	2.92	0.45
51	19.57	3.89	3.50	0.52	20.80	1.63	2.92	0.45
52	19.23	3.93	3.49	0.52	20.50	1.62	2.92	0.45
53	18.88	3.97	3.49	0.52	20.19	1.61	2.92	0.45
54	18.53	4.01	3.49	0.52	19.88	1.60	2.92	0.44
55	18.17	4.05	3.49	0.52	19.56	1.59	2.92	0.44
56	17.80	4.09	3.49	0.52	19.23	1.58	2.92	0.44
57	17.43	4.12	3.49	0.52	18.89	1.56	2.92	0.44
58	17.05	4.15	3.49	0.52	18.54	1.55	2.92	0.44
59	16.67	4.18	3.50	0.52	18.18	1.54	2.99	0.46
60	16.28	4.21	3.50	0.52	17.81	1.53	3.11	0.47
61	15.89	4.23	3.51	0.52	17.44	1.51	3.20	0.49
62	15.50	4.25	3.52	0.52	17.05	1.50	3.29	0.50
63	15.11	4.26	3.53	0.52	16.65	1.49	3.38	0.51
64	14.71	4.26	3.62	0.53	16.24	1.42	3.48	0.53





**Table P2CEIH1: alpha - pensioner cash equivalents on divorce factors –  
pensioners on ill health (continued)**

Age	Male				Female			
	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88	Gross pension of £1 a year	Partner's pension of £1 a year	Deduction for GMP of £1 a year Pre-88	Deduction for GMP of £1 a year Post-88
65	14.30	4.25	3.63	0.53	15.82	1.34	3.45	0.52
66	13.89	4.26	3.45	0.51	15.39	1.33	3.28	0.50
67	13.47	4.26	3.28	0.48	14.95	1.32	3.12	0.47
68	13.04	4.27	3.11	0.45	14.50	1.31	2.95	0.44
69	12.60	4.22	2.94	0.43	14.04	1.20	2.79	0.42
70	12.16	4.17	2.78	0.40	13.57	1.09	2.63	0.39
71	11.71	4.16	2.61	0.37	13.09	1.08	2.47	0.37
72	11.27	4.15	2.45	0.35	12.61	1.06	2.32	0.34
73	10.82	4.13	2.29	0.33	12.13	1.05	2.17	0.32
74	10.38	3.96	2.13	0.30	11.65	0.91	2.02	0.29
75	9.95	3.78	1.98	0.28	11.18	0.76	1.88	0.27
76	9.53	3.73	1.84	0.26	10.71	0.75	1.74	0.25
77	9.11	3.67	1.70	0.24	10.25	0.73	1.61	0.23
78	8.71	3.60	1.56	0.22	9.80	0.70	1.48	0.21
79	8.30	3.32	1.43	0.20	9.36	0.56	1.36	0.19
80	7.89	3.04	1.31	0.18	8.92	0.42	1.24	0.18
81	7.48	2.97	1.20	0.17	8.48	0.40	1.13	0.16
82	7.08	2.89	1.08	0.15	8.06	0.38	1.02	0.14
83	6.68	2.80	0.98	0.13	7.65	0.36	0.91	0.13
84	6.29	2.46	0.87	0.12	7.25	0.27	0.82	0.11
85	5.90	2.13	0.78	0.11	6.87	0.18	0.73	0.10
86	5.53	2.04	0.69	0.09	6.51	0.17	0.64	0.09
87	5.18	1.94	0.61	0.08	6.17	0.16	0.57	0.08
88	4.85	1.84	0.54	0.07	5.86	0.15	0.50	0.07
89	4.54	1.49	0.47	0.06	5.57	0.10	0.44	0.06
90	4.26	1.14	0.41	0.06	5.31	0.06	0.39	0.05
91	4.01	1.07	0.36	0.05	5.06	0.06	0.34	0.05
92	3.77	1.00	0.32	0.04	4.82	0.05	0.30	0.04
93	3.56	0.93	0.27	0.04	4.58	0.05	0.26	0.04
94	3.35	0.86	0.24	0.03	4.33	0.05	0.23	0.03
95	3.15	0.80	0.21	0.03	4.06	0.04	0.20	0.03
96	2.95	0.75	0.18	0.02	3.78	0.04	0.17	0.02
97	2.76	0.70	0.15	0.02	3.50	0.04	0.15	0.02
98	2.58	0.65	0.13	0.02	3.23	0.04	0.13	0.02