



Firefighters' Pension Scheme 1992
Firefighters' Pension Scheme (Northern Ireland) 2007

Tax charge debits

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Firefighters Pension Scheme
Tax charge debits

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Table of Contents

1	Introduction	1
2	Annual allowance debits	3
3	Lifetime Allowance debits	6
4	Example calculations	7
5	Tables of factors	14

1 Introduction

Scope of this guidance note

- 1.1 This note relates to the Firefighters' Pension Schemes 1992 in respect of England, Wales, Scotland and the Firefighters' Pension Scheme (Northern Ireland) 2007. It sets out the general method for assessing the debits applying to the benefits of a member who elects for the scheme to pay tax charges on their behalf.
- 1.2 The tax charges covered by this guidance are in relation to the annual allowance and the Lifetime Allowance. Relevant legislation in respect of defined benefit arrangements is contained in Chapter 5 of Part 4 of the Finance Act 2004.
- 1.3 The Department for Communities & Local Government (DCLG), the Scottish Public Pensions Agency (SPPA), the Welsh Government (WG) and the Department of Health, Social Services and Public Safety Northern Ireland (DHSSPSNI) have requested that we produce a note detailing how the debits applying to member's benefits should be calculated. This note contains the tables and guidance required to implement the debits using the approach and assumptions determined by the scheme managers, acting on behalf of the Secretary of State (or equivalent for devolved administrations).
- 1.4 Section 2 of this guidance note covers the calculation and implementation of annual allowance debits and is effective immediately.
- 1.5 Section 3 of this guidance note covers the calculation and implementation of Lifetime Allowance debits and is effective immediately.
- 1.6 Separate guidance has been issued in respect of the New Firefighters' Pension Scheme 2007 (2006 in England).

Questions about this guidance

- 1.7 If administrators for authorities have any questions about how to use this guidance they should contact the Firefighters' Pensions Team at DCLG, SPPA, WG or the DHSSPSNI, as applicable.
- 1.8 The Firefighters' Pensions teams will seek input from the scheme actuary if necessary.
- 1.9 In carrying out this work I have followed our normal quality processes for work conducted on public service pension matters¹.

Implementation and Review

- 1.10 The factors contained in section 5 of this note are provided for convenience and relate to the factors currently in force at the time of issue. These factors are contained in existing guidance as below:

Table A1: 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values' dated 27 July 2012, tables A1 and A2

Table A2: 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values' (ages 60 and above) dated 27 July 2012, tables F1 and F2

Table B1: 'Firefighters' Pension Scheme: Adjustment factors for pension debits' dated 4 July 2011, table L1

Table B2: 'Firefighters' Pension Scheme: Adjustment factors for pension debits' dated 4 July 2011, table L2

Table C: 'Firefighters' Pension Scheme: Adjustment factors for pension debits' dated 4 July 2011, table M1

Table D: 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values' dated 27 July 2012, tables F1 and F2

Table E: 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values' dated 27 July 2012, tables G1 and G2

These factors are subject to regular review and could change in the future. If any of the factors in the guidance listed above change then administrators should use those updated factors, even if this guidance has not yet been updated. It is the responsibility of administrators to ensure that they are using the correct factors.

Limitations

- 1.11 This guidance note should not be used for any purpose other than to determine the reduction to benefits following either an election to utilise the Annual Allowance scheme pays mechanism or a Lifetime Allowance tax charge.
- 1.12 This guidance note should be considered in its entirety as individual sections, if considered in isolation, may be misleading and conclusions reached by a review of some sections on their own may be incorrect.
- 1.13 This guidance note is based on our understanding of the Finance Act 2004, however administrators should satisfy themselves that the pension offset resulting from a scheme pays election 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.
- 1.14 This guidance note does not cover the method for determining the amount of any Annual Allowance or Lifetime Allowance tax charge, Cash Equivalent Transfer Values (CETV), Club transfers involving the Firefighters Pension Scheme or the service credits on transfers-in (Club or CETV).

2 Annual allowance debits

Introduction

- 2.1 If a member becomes liable to pay the annual allowance charge in any tax year (and certain conditions are met) they can make an election requiring the scheme administrator to pay all or part of the charge on their behalf. This is commonly known as 'scheme pays'. It is the responsibility of administering authorities to ensure that members are eligible for the scheme pays mechanism.
- 2.2 Following an election to use scheme pays to meet the tax charge, a consequential adjustment ('annual allowance debit') must be made to the member's benefit entitlements from the scheme.
- 2.3 It is our understanding from HM Treasury's initial documentation prepared during the development of the revised Annual Allowance regime, that costs incurred by the authorities in relation to operating the scheme pays mechanism may not be recovered from the member concerned.
- 2.4 Annual allowance debits will need to be calculated in respect of each tax year in which a member elects to use scheme pays.
- 2.5 The scheme administrators are responsible for specifying the pension input period and the implementation date. DCLG have recommended that the Pension Input Period (PIP) runs from 1 April to 31 March and that implementation of the debit will be from the last day of the pension input period (ie 31 March). The rest of this guidance (and particularly the examples in section 4) is based on this PIP and implementation date.

Calculating annual allowance debits

- 2.6 Annual allowance debits will not be applied to the benefits payable to a future surviving spouse, civil partner or child on the member's death (including any lump sum on death before retirement).
- 2.7 Annual allowance debits do not affect GMPs.
- 2.8 The member's age (required to select the appropriate factors from Tables A1 and A2) should be calculated as at the implementation date.
- 2.9 The annual allowance pension debit ('AAPD') to apply to the pension entitlement is calculated as:

For members below age 60: $AAPD = AATC \div F_p$

For members aged 60 or above: $AAPD = AATC \div F_{pen}$

AATC	annual allowance tax charge payable by scheme administrator
F_p	the transfer value factor in force at the implementation date for deferred benefits payable from age 60 found in table A1 and A2 of the GAD guidance entitled 'Firefighters Pension Scheme 1992: Statutory Cash Equivalent Transfer Values'. At the time of writing the current guidance was released on 27 July 2012.

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

The relevant factors from this guidance can be found in **Table A1** of this guidance.

F_{pen} pensioner cash equivalent factors for divorce purposes that are in force at the implementation date are used, these are provided in tables F1 and F2 of the guidance 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values'. At the time of writing the current guidance was issued on 27 July 2012 and the relevant factors from this guidance are given in **Table A2** of this guidance.

- 2.10 Administrators should store the debit calculated above with the implementation date of these debits on the member's record. Where a member has multiple annual allowance debits, they should be recorded separately.

Implementing debits at retirement

- 2.11 This section sets out the method and instructions for calculating the debit to be applied at the point of retirement. In many cases this could be several years after the debit was initially calculated.
- 2.12 When the member retires, the total pension is initially calculated ignoring the debit. The pension is then reduced to allow for the debit. The debit should be revalued from the implementation date up to the April immediately before the date of retirement in line with the Pensions Increase Act (currently reflecting changes in CPI). If the pension is not drawn at age 60 then the debit will need to be adjusted to allow for the different period over which it will be deducted. The debit should be increased by a full year's PI in the year immediately following retirement (this may not be the same increase that applies to the member's pension).
- 2.13 Each pension debit must be adjusted separately as follows:

For debits where the member was age 60 or below at the implementation date:

Adjusted pension debit = AAPD x PI x RTF_{ret}

For debits where the member was above age 60 at the implementation date:

Adjusted pension debit = AAPD x PI x $RTF_{ret} \div RTF_{imp}$

AAPD	annual allowance pension debit as calculated in 2.9
PI	pension increase uprating factor applying between the implementation date and the April immediately before the date of retirement
RTF_{ret}	adjustment factors for pension debits in force at retirement depending on the age of the member at retirement . These adjustment factors are set out in tables L1, L2 and M1 of the GAD guidance entitled 'Firefighters' Pension Scheme: Adjustment factors for pension debits'. At the time of writing the current guidance was issued on 4 July 2011. The factors from

UNCLASSIFIED

the 4 July 2011 guidance are provided in **Tables B1, B2 and C** of this guidance.

RTF_{imp} adjustment factors for pension debits in force at retirement depending on the age of the member **at the implementation date**. These adjustment factors are set out in table L2 of the GAD guidance entitled 'Firefighters' Pension Scheme: Adjustment factors for pension debits'. At the time of writing the current guidance was issued on 4 July 2011. The factors from the 4 July 2011 guidance are provided in **Table B2** of this guidance.

Adjusting pension debit on leaving

- 2.14 If the member leaves the scheme prior to retirement then the pension debit should be treated in the same way as a pension debit following divorce. In particular if the member leaves with a club transfer the debit will be preserved in the receiving scheme as described in paragraph 7.16 of the Club Memorandum. This approach has been agreed with the Club Secretariat.

Multiple Annual Allowance debits

- 2.15 Some members may breach the Annual Allowance on more than one occasion during their careers. Since there is no limit on the number of times a member may opt to utilise scheme pays (subject to usual eligibility), a member may also have multiple Annual Allowance Scheme Pays offsets. In this circumstance each offset can be considered separately and treated in accordance with the guidance set out above.

Interaction between Annual Allowance debits and Pension debits following divorce

- 2.16 It is possible for members to have both Annual Allowance debits and pension debits resulting from Pension Sharing on Divorce ("PSOD"). In this case each instance of the Annual Allowance debit or the PSOD pension debits is treated in accordance with the relevant set of guidance.

Interaction between Annual Allowance debits and Lifetime Allowance ("LTA") debits

- 2.17 We understand that when calculating LTA debits the pension tested should be that which would come into payment after allowing for the impact of any Annual Allowance Scheme Pays offsets. The calculations set out in this document should therefore be carried out prior to any LTA test being applied to these members.

Members exercising options at the point of retirement

- 2.18 Some members are able to exercise options at the point of retirement such as commuting pension for lump sum. This guidance note does not attempt to illustrate the interaction between Annual Allowance scheme pays offsets and any of these member options.

3 Lifetime Allowance debits

Introduction

- 3.1 Under Regulation B11 of The Firefighters' Pension Scheme Order 1992 (SI 1992/129), as amended, and Regulation 22 of the Firefighters' Pension Scheme Order (Northern Ireland) 2007 (SR 2007/144) benefits are reduced in respect of any Lifetime Allowance charges to be recovered.
- 3.2 There will be a consequential adjustment ('Lifetime Allowance debit') made to the member's pension entitlement from the scheme in respect of the charges met by the scheme.

Calculating the Lifetime Allowance debit

- 3.3 This section sets out guidance for calculating the Lifetime Allowance debit which will be applied to the member's pension.
- 3.4 The Lifetime Allowance debit will not be applied to the benefits payable to a future surviving spouse, civil partner or children on the member's death, including any lump sum on death before retirement.
- 3.5 The member's age (required to select the appropriate factor from Table D or E) should be calculated as at the retirement date.

Calculations

- 3.6 The Lifetime Allowance pension debit ('LTAPD') to apply to the member's pension entitlement at retirement is calculated as:

$$\text{LTAPD} = \text{LTATC} \div F_{\text{LTA}}$$

LTATC	Lifetime Allowance tax charge payable by the scheme administrator
F_{LTA}	pensioner cash equivalent factors for divorce purposes that are in force at retirement are used, these are provided in tables F1, F2, G1 and G2 of the guidance 'Firefighters' Pension Scheme 1992: Statutory Cash Equivalent Transfer Values'. The most recent guidance was issued on 27 July 2012 and the relevant factors from this guidance are given in Table D or E of this guidance.

- 3.7 The debit should be revalued from the implementation date up to the April immediately before the date of retirement in line with the Pensions Increase Act (currently reflecting changes in CPI). The debit should be increased by a full year's PI in the year immediately following retirement (this may not be the same increase that applies to the member's pension).

4 Example calculations

Example 1: Calculation of annual allowance debit for a member below age 60

The following information is needed for this calculation:

A. Member date of birth	23 January 1977
B. Tax year annual allowance charge is incurred	2011/12
C. Implementation date	31 March 2012
D. Member age	35 years 2 months
E. Gender	Male
F. Tax charge	£4,000

From 2.9, the formula for calculating the annual allowance pension debit for a member below age 60 is:

$$\text{AAPD} = \text{AATC} \div F_p$$

We have:

$$\text{AATC} = £4,000 \text{ (from F.)}$$

$F_p = 9.34$ (the transfer value factor for deferred benefits payable from age 60 is used. At the time of writing this guidance the current factor is given in **Table A1** of this guidance)

Substituting these values into the formula we get:

$$\text{AAPD} = £4,000 \div 9.34 = £428.27 \text{ pa}$$

This debit is recorded on the member's record with implementation date 31 March 2012.

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Example 2: Calculation of annual allowance debit for a member aged 60 or above

The following information is needed for this calculation:

A. Member date of birth	23 February 1950
B. Tax year annual allowance charge is incurred	2011/12
C. Implementation date	31 March 2012
D. Member age	62 years 1 month
E. Gender	Male
F. Tax charge	£2,000

From 2.9, the formula for calculating the annual allowance pension debit for a member aged 60 or above is:

$$\text{AAPD} = \text{AATC} \div F_{\text{pen}}$$

We have:

AATC = £2,000 (from F.)

$F_{\text{pen}} = 17.71$ (pensioner cash equivalent factors for divorce purposes are used. At the time of writing this guidance the current factor is given in **Table A2** of this guidance).

Substituting these values into the formula we get:

$$\text{AAPD} = £2,000 \div 17.71 = £112.93 \text{ pa}$$

This debit is recorded on the member's record with implementation date 31 March 2012.

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Example 3: Member retiring at age 60 on ordinary grounds, with annual allowance debit

The following information is needed for this calculation:

A. Member date of birth	23 March 1954
B. Retirement date	23 March 2014
C. Member age	60
D. Gender	Male
E. Member's pension before debit	£30,000 pa
F. Annual allowance pension debit 2011/12 (at 60)	£450 pa
G. Pension increase uprating factor 2011/12	1.035
(from 2011/12 debit implementation date, 31 March 2012, to retirement)	

From 2.13, the formula for calculating the adjusted pension debit at retirement is:

$$\text{Adjusted pension debit} = \text{AAPD} \times \text{PI} \times \text{RTF}_{\text{ret}}$$

We have:

AAPD = £450 (from **F.**)

PI = 1.035 (from **G.**)

$\text{RTF}_{\text{ret}} = 1.000$ (adjustment factors for pension debits depending on the age of the member at retirement. At the time of writing this guidance the current factor is given in **Table B2** of this guidance - this is the same for AAPDs arising in all tax years)

Substituting these values into the formula we get:

$$\begin{aligned} \text{Adjusted pension debit} &= £450 \times 1.035 \times 1.000 \\ &= £465.75 \text{ pa} \end{aligned}$$

The pension to be implemented is the full pension (£30,000 pa from **E.**) less the member's adjusted pension debit. Therefore the pension to be implemented is:

$$\begin{aligned} &= £30,000 - £465.75 \\ &= \text{£29,534.25 pa} \end{aligned}$$

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Example 4: Member retiring at age 50 on ordinary grounds following a period of deferment, with annual allowance pension debit

The following information is needed for this calculation:

A. Member date of birth	1 October 1968
B. Date of exit	8 June 2014
C. Retirement date	1 October 2018
D. Member age	50
E. Gender	Female
F. Member's pension before debit	£45,000 pa
G. Annual allowance pension debit 2011/12 (at 60)	£250 pa
H. Annual allowance pension debit 2012/13 (at 60)	£300 pa
I. Pension increase uprating factor 2011/12 (from 2011/12 debit implementation date, 31 March 2012, to retirement)	1.194
J. Pension increase uprating from 2012/13 (from 2012/13 debit implementation date, 31 March 2013, to retirement)	1.159

Under 2.13 the annual allowance pension debits at retirement date are calculated as:

$$\text{Adjusted pension debit} = \text{AAPD} \times \text{PI} \times \text{RTF}_{\text{ret}}$$

2011/12 debit, we have:

AAPD = 250 (from **G.**)

PI = 1.194 (from **I.**)

$\text{RTF}_{\text{ret}} = 0.628$ (adjustment factors for pension debits depending on the age of the member at retirement. At the time of writing this guidance the current factor is given in **Table B1** of this guidance - this is the same for AAPDs arising in all tax years)

$$\begin{aligned} \text{Adjusted pension debit} &= £250 \times 1.194 \times 0.628 \\ &= £187.46 \text{ pa} \end{aligned}$$

2012/13 debit, we have:

AAPD = £300 (from **H.**)

PI = 1.159 (from **J.**)

$\text{RTF}_{\text{ret}} = 0.628$ (adjustment factors for pension debits depending on the age of the member at retirement. At the time of writing this guidance the current factor is given in **Table B1** of this guidance - this is the same for AAPDs arising in all tax years)

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

$$\begin{aligned}\text{Adjusted pension debit} &= £300 \times 1.159 \times 0.628 \\ &= £218.36 \text{ pa}\end{aligned}$$

The pension to be implemented is the full pension (£45,000 pa from **F.**) less the member's adjusted pension debits. Therefore the pension to be implemented is:

$$\begin{aligned}&= £45,000 - £187.46 - £218.36 \\ &= £44,594.18 \text{ pa}\end{aligned}$$

The pension to be implemented is **£44,594.18 pa.**

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Example 5: Member retiring at age 65 on ordinary grounds, with annual allowance debit where the member was above age 60 at the implementation date

The following information is needed for this calculation:

A. Member date of birth	23 March 1949
B. Retirement date	23 March 2014
C. Member age	65
D. Gender	Male
E. Member's pension before debit	£40,000 pa
F. Annual allowance pension debit 2011/12 (at age 62)	£500 pa
G. Pension increase uprating factor 2011/12	1.035
(from 2011/12 debit implementation date, 31 March 2012, to retirement)	

From 2.13, the formula for calculating the adjusted pension debit at retirement is:

$$\text{Adjusted pension debit} = \text{AAPD} \times \text{PI} \times \text{RTF}_{\text{ret}} \div \text{RTF}_{\text{imp}}$$

We have:

AAPD = 500 (from **F.**)

PI = 1.035 (from **G.**)

$\text{RTF}_{\text{ret}} = 1.317$ (adjustment factors for pension debits depending on the age of the member at retirement. At the time of writing this guidance the current factor is given in **Table B2** of this guidance)

$\text{RTF}_{\text{imp}} = 1.114$ (adjustment factors for pension debits depending on the age of the member at the implementation date. At the time of writing this guidance the current factor is given in **Table B2** of this guidance)

Substituting these values into the formula we get:

$$\begin{aligned} \text{Adjusted pension debit} &= £500 \times 1.035 \times 1.317 \div 1.114 \\ &= £611.80 \text{ pa} \end{aligned}$$

The pension to be implemented is the full pension (£40,000 pa from **E.**) less the member's adjusted pension debit. Therefore the pension to be implemented is:

$$\begin{aligned} &= £40,000 - 611.80 \\ &= \text{£39,388.20 pa} \end{aligned}$$

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Example 6: Member retiring at age 60 on ordinary grounds, with Lifetime Allowance charge

The following information is needed for this calculation:

A. Member date of birth	1 January 1954
B. Retirement date	1 January 2014
C. Member age	60
D. Gender	Male
E. Lifetime allowance tax charge	£30,000

Under 3.6, the Lifetime Allowance pension debit is calculated as:

$$\text{LTAPD} = \text{LTATC} \div F_{\text{LTA}}$$

We have:

LTATC = 30,000 (from **E.**)

$F_{\text{LTA}} = 18.56$ (pensioner cash equivalent factors for divorce purposes are used. At the time of writing this guidance the current factor is given in **Table D** of this guidance).

Substituting these values into the formula we get:

$$\begin{aligned} \text{LTAPD} &= £30,000 \div 18.56 \\ &= £1,616.38 \text{ pa} \end{aligned}$$

The current pension will be reduced by **£1,616.38** per annum.

5 Tables of factors

Table A1: Factors for calculating annual allowance pension debit for members below age 60

Table A2: Factors for calculating annual allowance pension debit for members aged 60 or above

Table B1: Retirement timing factor - annual allowance pension debit on normal retirement before age 60

Table B2: Retirement timing factor - annual allowance pension debit on normal retirement after age 60

Table C: Retirement timing factor - annual allowance pension debit on ill health retirement before age 60

Table D: Factors for calculating Lifetime Allowance debit

Table E: Factors for calculating Lifetime Allowance debit (retirement in ill health)

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table A1 – Factors for calculating annual allowance pension debit for members below age 60

Age last birthday at implementation date	Annual allowance debit factor per £1 of pension per annum F_p	
	Males	Females
18	5.87	6.16
19	6.03	6.33
20	6.20	6.51
21	6.37	6.69
22	6.54	6.87
23	6.73	7.07
24	6.91	7.26
25	7.10	7.46
26	7.30	7.67
27	7.50	7.89
28	7.71	8.11
29	7.92	8.33
30	8.14	8.57
31	8.37	8.81
32	8.60	9.05
33	8.84	9.31
34	9.09	9.57
35	9.34	9.83
36	9.61	10.11
37	9.88	10.40
38	10.16	10.69
39	10.44	10.99
40	10.74	11.30
41	11.04	11.62
42	11.36	11.95
43	11.68	12.29
44	12.01	12.64
45	12.35	13.00
46	12.71	13.38
47	13.07	13.76
48	13.44	14.16
49	13.83	14.57
50	14.23	14.99
51	14.64	15.43
52	15.06	15.88
53	15.50	16.35
54	15.96	16.84
55	16.43	17.35
56	16.93	17.87
57	17.44	18.42
58	17.97	18.99
59	18.53	19.58

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table A2 – Factors for calculating annual allowance pension debit for members aged 60 or above

Age last birthday at implementation date	Annual allowance debit factor per £1 of pension per annum F_{pen}	
	Males	Females
60	18.56	19.64
61	18.14	19.24
62	17.71	18.83
63	17.27	18.41
64	16.83	17.98
65	16.37	17.54
66	15.90	17.09
67	15.43	16.63
68	14.94	16.16
69	14.44	15.68
70	13.94	15.19
71	13.45	14.70
72	12.95	14.20
73	12.45	13.69
74	11.95	13.18

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table B1 – Retirement timing factor - annual allowance pension debit on normal retirement before age 60

Males and Females

Age of the member when benefits come into payment										
months	50	51	52	53	54	55	56	57	58	59
0	0.628	0.654	0.682	0.713	0.746	0.782	0.821	0.861	0.905	0.952
1	0.630	0.657	0.685	0.716	0.749	0.785	0.824	0.865	0.909	0.956
2	0.632	0.659	0.688	0.718	0.752	0.789	0.827	0.869	0.913	0.960
3	0.634	0.661	0.690	0.721	0.755	0.792	0.831	0.872	0.917	0.965
4	0.637	0.664	0.693	0.724	0.758	0.795	0.834	0.876	0.921	0.969
5	0.639	0.666	0.695	0.727	0.761	0.798	0.838	0.880	0.925	0.973
6	0.641	0.668	0.698	0.729	0.764	0.801	0.841	0.883	0.929	0.977
7	0.643	0.671	0.700	0.732	0.767	0.804	0.844	0.887	0.932	0.981
8	0.645	0.673	0.703	0.735	0.770	0.808	0.848	0.891	0.936	0.985
9	0.648	0.675	0.705	0.737	0.773	0.811	0.851	0.894	0.940	0.990
10	0.650	0.678	0.708	0.740	0.776	0.814	0.855	0.898	0.944	0.994
11	0.652	0.680	0.710	0.743	0.779	0.817	0.858	0.901	0.948	0.998

Table B2 – Retirement timing factor - annual allowance pension debit on normal retirement after age 60

Males and Females

Age of the member when benefits come into payment						
months	60*	61	62	63	64	65
0	1.002	1.056	1.114	1.177	1.244	1.317
1	1.007	1.061	1.119	1.182	1.250	1.324
2	1.011	1.066	1.125	1.188	1.256	1.331
3	1.016	1.071	1.130	1.193	1.262	1.337
4	1.020	1.075	1.135	1.199	1.268	1.344
5	1.025	1.080	1.140	1.205	1.275	1.350
6	1.029	1.085	1.145	1.210	1.281	1.357
7	1.034	1.090	1.150	1.216	1.287	1.363
8	1.038	1.095	1.156	1.222	1.293	1.370
9	1.043	1.099	1.161	1.227	1.299	1.377
10	1.047	1.104	1.166	1.233	1.305	1.383
11	1.051	1.109	1.171	1.238	1.311	1.390

* For retirements occurring on the same day that the member reaches age 60, the factor to use is **1.000**

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table C – Retirement timing factor - annual allowance pension debit on ill health retirement before age 60

Males and Females

Age of the member when benefits come into payment							
months	18	19	20	21	22	23	24
0	0.174	0.180	0.187	0.193	0.200	0.207	0.215
1	0.175	0.181	0.187	0.194	0.201	0.208	0.216
2	0.175	0.181	0.188	0.194	0.201	0.209	0.216
3	0.176	0.182	0.188	0.195	0.202	0.209	0.217
4	0.176	0.182	0.189	0.196	0.203	0.210	0.218
5	0.177	0.183	0.189	0.196	0.203	0.211	0.218
6	0.177	0.183	0.190	0.197	0.204	0.211	0.219
7	0.178	0.184	0.191	0.197	0.204	0.212	0.220
8	0.178	0.185	0.191	0.198	0.205	0.213	0.220
9	0.179	0.185	0.192	0.199	0.206	0.213	0.221
10	0.179	0.186	0.192	0.199	0.206	0.214	0.222
11	0.180	0.186	0.193	0.200	0.207	0.214	0.222

Age of the member when benefits come into payment										
months	25	26	27	28	29	30	31	32	33	34
0	0.223	0.231	0.240	0.249	0.258	0.268	0.278	0.288	0.300	0.311
1	0.224	0.232	0.240	0.249	0.259	0.268	0.279	0.289	0.301	0.312
2	0.224	0.232	0.241	0.250	0.259	0.269	0.280	0.290	0.302	0.313
3	0.225	0.233	0.242	0.251	0.260	0.270	0.280	0.291	0.302	0.314
4	0.226	0.234	0.243	0.252	0.261	0.271	0.281	0.292	0.303	0.315
5	0.226	0.235	0.243	0.252	0.262	0.272	0.282	0.293	0.304	0.316
6	0.227	0.235	0.244	0.253	0.263	0.273	0.283	0.294	0.305	0.317
7	0.228	0.236	0.245	0.254	0.264	0.274	0.284	0.295	0.306	0.318
8	0.228	0.237	0.246	0.255	0.264	0.274	0.285	0.296	0.307	0.319
9	0.229	0.237	0.246	0.256	0.265	0.275	0.286	0.297	0.308	0.320
10	0.230	0.238	0.247	0.256	0.266	0.276	0.287	0.298	0.309	0.321
11	0.230	0.239	0.248	0.257	0.267	0.277	0.288	0.299	0.310	0.322

Age of the member when benefits come into payment										
months	35	36	37	38	39	40	41	42	43	44
0	0.323	0.336	0.350	0.364	0.379	0.394	0.411	0.428	0.446	0.466
1	0.325	0.337	0.351	0.365	0.380	0.396	0.412	0.430	0.448	0.467
2	0.326	0.339	0.352	0.366	0.381	0.397	0.414	0.431	0.450	0.469
3	0.327	0.340	0.353	0.368	0.383	0.398	0.415	0.433	0.451	0.471
4	0.328	0.341	0.354	0.369	0.384	0.400	0.417	0.434	0.453	0.472
5	0.329	0.342	0.356	0.370	0.385	0.401	0.418	0.436	0.454	0.474
6	0.330	0.343	0.357	0.371	0.387	0.403	0.419	0.437	0.456	0.476
7	0.331	0.344	0.358	0.373	0.388	0.404	0.421	0.439	0.458	0.477
8	0.332	0.345	0.359	0.374	0.389	0.405	0.422	0.440	0.459	0.479
9	0.333	0.346	0.360	0.375	0.390	0.407	0.424	0.442	0.461	0.481
10	0.334	0.347	0.362	0.376	0.392	0.408	0.425	0.443	0.462	0.482
11	0.335	0.349	0.363	0.377	0.393	0.409	0.427	0.445	0.464	0.484

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table C – Retirement timing factor - annual allowance pension debit on ill health retirement before age 60 *continued*

Males and Females

Age of the member when benefits come into payment										
months	45	46	47	48	49	50	51	52	53	54
0	0.486	0.507	0.530	0.554	0.580	0.607	0.636	0.666	0.699	0.734
1	0.488	0.509	0.532	0.556	0.582	0.609	0.638	0.669	0.702	0.737
2	0.489	0.511	0.534	0.558	0.584	0.612	0.641	0.672	0.705	0.740
3	0.491	0.513	0.536	0.561	0.586	0.614	0.643	0.674	0.708	0.743
4	0.493	0.515	0.538	0.563	0.589	0.616	0.646	0.677	0.711	0.746
5	0.495	0.517	0.540	0.565	0.591	0.619	0.648	0.680	0.713	0.749
6	0.497	0.519	0.542	0.567	0.593	0.621	0.651	0.683	0.716	0.752
7	0.498	0.521	0.544	0.569	0.595	0.624	0.653	0.685	0.719	0.756
8	0.500	0.522	0.546	0.571	0.598	0.626	0.656	0.688	0.722	0.759
9	0.502	0.524	0.548	0.573	0.600	0.628	0.659	0.691	0.725	0.762
10	0.504	0.526	0.550	0.575	0.602	0.631	0.661	0.693	0.728	0.765
11	0.506	0.528	0.552	0.578	0.604	0.633	0.664	0.696	0.731	0.768

Age of member when benefits come into payment					
months	55	56	57	58	59
0	0.771	0.811	0.854	0.900	0.949
1	0.774	0.815	0.858	0.904	0.954
2	0.778	0.818	0.861	0.908	0.958
3	0.781	0.822	0.865	0.912	0.962
4	0.784	0.825	0.869	0.916	0.967
5	0.788	0.829	0.873	0.920	0.971
6	0.791	0.832	0.877	0.924	0.976
7	0.794	0.836	0.881	0.928	0.980
8	0.798	0.839	0.884	0.933	0.985
9	0.801	0.843	0.888	0.937	0.989
10	0.804	0.847	0.892	0.941	0.993
11	0.808	0.850	0.896	0.945	0.998

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

Table D – Factors for calculating Lifetime Allowance debit

Males and Females

Age last birthday at retirement	Gross Pension of £1 per annum F_{LTA}	
	Males	Females
50	22.22	22.99
51	21.93	22.73
52	21.63	22.46
53	21.30	22.16
54	20.95	21.84
55	20.57	21.50
56	20.18	21.14
57	19.79	20.78
58	19.38	20.41
59	18.97	20.03
60	18.56	19.64
61	18.14	19.24
62	17.71	18.83
63	17.27	18.41
64	16.83	17.98
65	16.37	17.54
66	15.90	17.09
67	15.43	16.63
68	14.94	16.16
69	14.44	15.68
70	13.94	15.19
71	13.45	14.70
72	12.95	14.20
73	12.45	13.69
74	11.95	13.18

Firefighters Pension Scheme
Tax charge debits

UNCLASSIFIED

**Table E – Factors for calculating Lifetime Allowance debit (retirement in ill health)
Males and Females**

Age last birthday at retirement	Gross Pension of £1 per annum F_{LTA}	
	Males	Females
18	29.14	29.51
19	28.99	29.37
20	28.83	29.22
21	28.67	29.07
22	28.50	28.91
23	28.33	28.75
24	28.15	28.59
25	27.97	28.42
26	27.78	28.24
27	27.59	28.06
28	27.39	27.87
29	27.19	27.68
30	26.98	27.49
31	26.76	27.28
32	26.55	27.07
33	26.32	26.86
34	26.09	26.64
35	25.85	26.41
36	25.61	26.18
37	25.36	25.94
38	25.10	25.69
39	24.83	25.44
40	24.56	25.18
41	24.27	24.92
42	23.98	24.64
43	23.68	24.36
44	23.37	24.07
45	23.06	23.78
46	22.73	23.47
47	22.39	23.16
48	22.04	22.84
49	21.69	22.52
50	21.32	22.18
51	20.95	21.84
52	20.57	21.50
53	20.18	21.14
54	19.79	20.78
55	19.38	20.41
56	18.97	20.03
57	18.56	19.64
58	18.14	19.24
59	17.71	18.83