



Addendum to GAD Factors and Example Calculations for Service Credits for non-Club Incoming Transfers

1 Introduction

- 1.1 This note is addressed to the Scottish Public Pensions Agency as administrators of the Firefighters' Pension Scheme (Scotland) Order 2007 (SSI 2007 No 199) ("2006 Scheme"). The purpose of this note is to:
 - 1.1.1 Provide an update to the guidance note "New Firefighters' Pension Scheme 2006/New Firefighters' Pension Scheme (Northern Ireland) 2007/Firefighters' Pension Scheme (Scotland) 2007/ Firefighters' Pension Scheme (Wales) 2007 : Factors and Example Calculations for Service Credits for non-Club Incoming Transfers" dated 12 December 2012 in respect of the amendments to the 2006 Scheme introduced by The Firefighters' Pension Scheme (Scotland) Amendment (No 2) Order 2014 (SSI 2014 No. 110), which came into force on 23 May 2014, and
 - 1.1.2 Provide new tables of factors for calculating service credits for non-Club incoming transfers into the 2006 Scheme.
- 1.2 The guidance referred to in 1.1.1 applies to all 4 schemes in the United Kingdom. For the avoidance of doubt, this Addendum is only to be applied in respect of the 2006 Scheme in Scotland, and not in respect of the corresponding schemes in England, Wales and Northern Ireland.

Update to GAD Factors and Example Calculations for Service Credits for non-Club incoming Transfers Guidance

- 1.3 The Firefighters' Pension Scheme (Scotland) Amendment (No 2) Order 2014 (SSI 2014 No. 110), which came into force on 23 May 2014, amended the Firefighters' Pension Scheme (Scotland) Order 2007 (SSI 2007 No 199) ("2006 Scheme") to provide those employees who were employed in Scotland as retained firefighters during the period from 1 July 2000 to 5 April 2006 with pension benefits in respect of that period.
- 1.4 Such members are known as Special members in the 2006 Scheme, and have a different benefit structure to other members of the 2006 Scheme. In particular, Special members:
 - > accrue benefits at a rate of 1/45ths of Final Pensionable Pay for each year and part year of Pensionable Service
 - > have a normal retirement age of 55 and a normal benefit age of 60.
- 1.5 An addendum is required to the guidance note referred to in 1.1.1 above accordingly.



Revised factors

- 1.6 The revised factors are all effective immediately, until such time as a further review of the factors occurs, and are set out in the attached Annex. These are required under the following rules of the 2006 scheme:
- > Part 12, Rule 10 and Rule 11 of the Firefighters' Pensions Scheme (Scotland) 2007 (SSI 2007 No 199)
- 1.7 Revised factors replace those in the GAD guidance note referred to in section 1.1.1 above. They are in the same format as those in the guidance notes, and should be used in the same way as set out in that guidance. Additional factors in Tables E1 and E2 apply to Special members only and should be used as described in 2.2 below.



2 Revisions to guidance note : “New Firefighters’ Pension Scheme 2006/New Firefighters’ Pension Scheme (Northern Ireland) 2007/Firefighters’ Pension Scheme (Scotland) 2007/ Firefighters’ Pension Scheme (Wales) 2007 : Factors and Example Calculations for Service Credits for non-Club Incoming Transfers”

2.1 Revisions are required to sections 3. and 4. of the “New Firefighters’ Pension Scheme 2006/New Firefighters’ Pension Scheme (Northern Ireland) 2007/Firefighters’ Pension Scheme (Scotland) 2007/ Firefighters’ Pension Scheme (Wales) 2007 : Factors and Example Calculations for Service Credits for non-Club Incoming Transfers” guidance note dated 12 December 2012.

Section 3.1

2.2 Additional factors tables are required for Special members to calculate service credits in respect of non-club incoming transfers (see Tables E1 and E2 in the attached Annex). Consequently, the factors referred to in section 3.1 of the guidance note are either taken from Tables C1 or C2 (as applicable) if the member in question is a standard member, or from Tables E1 or E2 (as applicable) if the member in question is a Special member.

2.3 Replace 3.1.3 with the following

3.1.3 Replacing the formula provided in section 3.2.12 of the 2009 guidance, the cost of one year’s accrual is calculated as

$$[F_p + 0.5 \times F_{sur}] \times PAY \div \text{accrual rate}$$

| | |
|--------------|---|
| F_p | factor for member’s pension – Table C1 or C2 (for standard members), Table E1 or E2 (for Special members) |
| F_{sur} | factor for survivor’s pension – Table C1 or C2 (for standard members), Table E1 or E2 (for Special members) |
| PAY | member’s pensionable pay in NFPS, see sections 3.2.8 and 3.2.9 of the 2009 guidance |
| accrual rate | 60 for standard members, 45 for Special members |

Section 4.

2.4 All the examples in section 4. relate to standard members.

2.5 For calculations involving Special members, the same methodology is used but the 1/60 accrual rate is replaced by 1/45 and the factors are taken from Tables E1 or E2 as applicable.

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Annex

Section 5 of the GAD guidance note “New Firefighters’ Pension Scheme 2006/New Firefighters’ Pension Scheme (Northern Ireland) 2007/Firefighters’ Pension Scheme (Scotland) 2007/ Firefighters’ Pension Scheme (Wales) 2007 : Factors and Example Calculations for Service Credits for non-Club Incoming Transfers” dated 12 December 2012 is replaced with the following:

Table C1: Statutory CETV incoming transfer service credit factors normal pension age 60 (males)

Table C2: Statutory CETV incoming transfer service credit factors normal pension age 60 (females)

Table D2: Adjustment for market conditions

Table E1: Statutory CETV incoming transfer service credit factors normal pension age 55 (males)

Table E2: Statutory CETV incoming transfer service credit factors normal pension age 55 (females)



This table replaces "Table C1: Statutory CETV incoming service credit factors - Males" in the GAD Guidance "*New Firefighters' Pension Scheme (2006)/ New Firefighters' Pension Scheme (Northern Ireland) 2007/Firefighters' Pension Scheme (Scotland) 2007/ Firefighters' Pension Scheme (Wales) 2007 – Factors and Example Calculations for Service Credits for non-Club Incoming Transfers*" dated 12 December 2012 as it relates to the Scottish Fire and Rescue Service.

Table C1: Statutory CETV incoming transfer service credit factors

Males

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 18 | 29.03 | 4.96 | 4.96 | 3.23 |
| 19 | 28.99 | 4.97 | 4.97 | 3.22 |
| 20 | 28.94 | 4.98 | 4.98 | 3.22 |
| 21 | 28.90 | 4.98 | 4.98 | 3.21 |
| 22 | 28.85 | 4.99 | 4.99 | 3.20 |
| 23 | 28.80 | 4.99 | 4.99 | 3.20 |
| 24 | 28.73 | 4.99 | 4.99 | 3.19 |
| 25 | 28.60 | 4.98 | 4.98 | 3.18 |
| 26 | 28.42 | 4.96 | 4.96 | 3.17 |
| 27 | 28.22 | 4.94 | 4.94 | 3.17 |
| 28 | 28.02 | 4.92 | 4.92 | 3.16 |
| 29 | 27.79 | 4.89 | 4.89 | 3.15 |
| 30 | 27.46 | 4.85 | 4.85 | 3.15 |
| 31 | 27.06 | 4.80 | 4.80 | 3.14 |
| 32 | 26.73 | 4.75 | 4.75 | 3.13 |
| 33 | 26.45 | 4.71 | 4.71 | 3.13 |
| 34 | 26.18 | 4.68 | 4.68 | 3.12 |
| 35 | 25.92 | 4.64 | 4.64 | 3.11 |
| 36 | 25.66 | 4.61 | 4.61 | 3.11 |
| 37 | 25.39 | 4.57 | 4.57 | 3.10 |
| 38 | 24.18 | 4.37 | 4.37 | 3.10 |
| 39 | 23.93 | 4.33 | 4.33 | 3.09 |
| 40 | 23.68 | 4.30 | 4.30 | 3.09 |
| 41 | 23.43 | 4.26 | 4.26 | 3.08 |
| 42 | 23.19 | 4.22 | 4.22 | 3.08 |
| 43 | 22.94 | 4.19 | 4.19 | 3.07 |
| 44 | 22.69 | 4.15 | 4.15 | 3.07 |
| 45 | 22.44 | 4.11 | 4.11 | 3.07 |
| 46 | 22.20 | 4.08 | 4.08 | 3.06 |
| 47 | 21.99 | 4.04 | 4.04 | 3.06 |
| 48 | 21.81 | 4.01 | 4.01 | 3.05 |
| 49 | 21.64 | 3.99 | 3.99 | 3.05 |



Table C1: Statutory CETV incoming transfer service credit factors
continued

Males

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 50 | 21.49 | 3.96 | 3.96 | 3.05 |
| 51 | 21.34 | 3.93 | 3.93 | 3.04 |
| 52 | 21.20 | 3.90 | 3.90 | 3.04 |
| 53 | 21.06 | 3.88 | 3.88 | 3.04 |
| 54 | 20.92 | 3.85 | 3.85 | 3.04 |
| 55 | 20.75 | 3.81 | 3.81 | 3.04 |
| 56 | 20.33 | 3.72 | 3.72 | 3.04 |
| 57 | 19.66 | 3.59 | 3.59 | 3.04 |
| 58 | 18.78 | 3.41 | 3.41 | 3.04 |
| 59 | 17.79 | 3.22 | 3.22 | 3.05 |



This table replaces "Table C2: Statutory CETV incoming service credit factors - Females" in the GAD Guidance "*New Firefighters' Pension Scheme (2006)/ New Firefighters' Pension Scheme (Northern Ireland) 2007/Firefighters' Pension Scheme (Scotland) 2007/ Firefighters' Pension Scheme (Wales) 2007 – Factors and Example Calculations for Service Credits for non-Club Incoming Transfers*" dated 12 December 2012 as it relates to the Scottish Fire and Rescue Service.

C2: Statutory CETV incoming transfer service credit factors

Females

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|---------------------------------------|----------------------------|------------------------------------|-----------|---|
| | | Married | Unmarried | |
| 18 | 30.56 | 3.70 | 3.70 | 2.74 |
| 19 | 30.52 | 3.70 | 3.70 | 2.74 |
| 20 | 30.48 | 3.70 | 3.70 | 2.73 |
| 21 | 30.44 | 3.70 | 3.70 | 2.72 |
| 22 | 30.40 | 3.71 | 3.71 | 2.72 |
| 23 | 30.35 | 3.71 | 3.71 | 2.71 |
| 24 | 30.29 | 3.70 | 3.70 | 2.71 |
| 25 | 30.16 | 3.69 | 3.69 | 2.70 |
| 26 | 29.97 | 3.68 | 3.68 | 2.69 |
| 27 | 29.77 | 3.66 | 3.66 | 2.69 |
| 28 | 29.57 | 3.64 | 3.64 | 2.68 |
| 29 | 29.34 | 3.62 | 3.62 | 2.67 |
| 30 | 28.99 | 3.59 | 3.59 | 2.67 |
| 31 | 28.58 | 3.55 | 3.55 | 2.66 |
| 32 | 28.23 | 3.51 | 3.51 | 2.66 |
| 33 | 27.94 | 3.48 | 3.48 | 2.65 |
| 34 | 27.67 | 3.45 | 3.45 | 2.65 |
| 35 | 27.40 | 3.43 | 3.43 | 2.64 |
| 36 | 27.13 | 3.40 | 3.40 | 2.63 |
| 37 | 26.85 | 3.37 | 3.37 | 2.63 |
| 38 | 25.58 | 3.21 | 3.21 | 2.62 |
| 39 | 25.32 | 3.19 | 3.19 | 2.62 |
| 40 | 25.06 | 3.16 | 3.16 | 2.61 |
| 41 | 24.81 | 3.13 | 3.13 | 2.61 |
| 42 | 24.55 | 3.10 | 3.10 | 2.61 |
| 43 | 24.29 | 3.07 | 3.07 | 2.60 |
| 44 | 24.03 | 3.04 | 3.04 | 2.60 |
| 45 | 23.78 | 3.01 | 3.01 | 2.59 |
| 46 | 23.53 | 2.98 | 2.98 | 2.59 |



Table C2: Statutory CETV incoming transfer service credit factors
continued

Females

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|---------------------------------------|----------------------------|------------------------------------|-----------|---|
| | | Married | Unmarried | |
| 47 | 23.31 | 2.95 | 2.95 | 2.59 |
| 48 | 23.13 | 2.93 | 2.93 | 2.58 |
| 49 | 22.96 | 2.90 | 2.90 | 2.58 |
| 50 | 22.80 | 2.88 | 2.88 | 2.58 |
| 51 | 22.65 | 2.85 | 2.85 | 2.58 |
| 52 | 22.50 | 2.83 | 2.83 | 2.57 |
| 53 | 22.36 | 2.80 | 2.80 | 2.57 |
| 54 | 22.22 | 2.78 | 2.78 | 2.57 |
| 55 | 22.04 | 2.74 | 2.74 | 2.57 |
| 56 | 21.60 | 2.67 | 2.67 | 2.58 |
| 57 | 20.89 | 2.57 | 2.57 | 2.58 |
| 58 | 19.96 | 2.44 | 2.44 | 2.58 |
| 59 | 18.91 | 2.29 | 2.29 | 2.65 |



This table replaces “Table D2: Adjustment for market conditions – Males and Females” in the GAD Guidance “*New Firefighters’ Pension Scheme (2006)/ New Firefighters’ Pension Scheme (Northern Ireland) 2007/Firefighters’ Pension Scheme (Scotland) 2007/ Firefighters’ Pension Scheme (Wales) 2007 – Factors and Example Calculations for Service Credits for non-Club Incoming Transfers*” dated 12 December 2012 as it relates to the Scottish Fire and Rescue Service.

Table D2: Adjustment for market conditions
Males and Females

| Age last birthday at relevant date | Yield on index-linked stocks at relevant date | | | | |
|------------------------------------|---|------|------|------|------|
| | 0% | 1% | 2% | 3% | 4% |
| 16-25 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 26-28 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 29-31 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 32-33 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 34-35 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 36-37 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 38 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 39 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 40 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 41 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 42 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 43 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 44 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 45 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 46 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 47 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 48 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 49 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 51 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 52 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 53 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 54 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 55 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 56 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 57 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 58 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 59 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 60 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 61 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 62 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 63 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 64 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

The AMC table is not required but is included for ease of implementing the new factors.



New table "Table E1: Statutory CETV incoming service credit factors – Males Special" in the GAD Guidance "*New Firefighters' Pension Scheme (2006)/ New Firefighters' Pension Scheme (Northern Ireland) 2007/Firefighters' Pension Scheme (Scotland) 2007/ Firefighters' Pension Scheme (Wales) 2007 – Factors and Example Calculations for Service Credits for non-Club Incoming Transfers*" dated 12 December 2012 as it relates to the Scottish Fire and Rescue Service.

**Table E1: Statutory CETV incoming transfer service credit factors
Males Special**

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 18 | 25.21 | 3.54 | 3.54 | 3.23 |
| 19 | 24.96 | 3.51 | 3.51 | 3.22 |
| 20 | 24.73 | 3.49 | 3.49 | 3.22 |
| 21 | 24.49 | 3.47 | 3.47 | 3.21 |
| 22 | 24.26 | 3.44 | 3.44 | 3.20 |
| 23 | 24.04 | 3.42 | 3.42 | 3.20 |
| 24 | 23.82 | 3.40 | 3.40 | 3.19 |
| 25 | 23.60 | 3.38 | 3.38 | 3.18 |
| 26 | 23.39 | 3.36 | 3.36 | 3.17 |
| 27 | 23.19 | 3.34 | 3.34 | 3.17 |
| 28 | 22.98 | 3.32 | 3.32 | 3.16 |
| 29 | 22.78 | 3.30 | 3.30 | 3.15 |
| 30 | 22.59 | 3.28 | 3.28 | 3.15 |
| 31 | 22.40 | 3.26 | 3.26 | 3.14 |
| 32 | 22.21 | 3.24 | 3.24 | 3.13 |
| 33 | 22.02 | 3.22 | 3.22 | 3.13 |
| 34 | 21.84 | 3.20 | 3.20 | 3.12 |
| 35 | 21.67 | 3.18 | 3.18 | 3.11 |
| 36 | 21.49 | 3.17 | 3.17 | 3.11 |
| 37 | 21.32 | 3.15 | 3.15 | 3.10 |
| 38 | 21.15 | 3.13 | 3.13 | 3.10 |
| 39 | 20.98 | 3.11 | 3.11 | 3.09 |
| 40 | 20.82 | 3.09 | 3.09 | 3.09 |
| 41 | 20.66 | 3.07 | 3.07 | 3.08 |
| 42 | 20.50 | 3.05 | 3.05 | 3.08 |
| 43 | 20.34 | 3.03 | 3.03 | 3.07 |
| 44 | 20.19 | 3.01 | 3.01 | 3.07 |
| 45 | 20.04 | 2.99 | 2.99 | 3.07 |
| 46 | 19.89 | 2.97 | 2.97 | 3.06 |
| 47 | 19.74 | 2.95 | 2.95 | 3.06 |
| 48 | 19.60 | 2.93 | 2.93 | 3.05 |
| 49 | 19.45 | 2.91 | 2.91 | 3.05 |



Table E1: Statutory CETV incoming transfer service credit factors

continued

Males Special

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 50 | 19.35 | 2.89 | 2.89 | 3.05 |
| 51 | 19.30 | 2.88 | 2.88 | 3.04 |
| 52 | 19.25 | 2.87 | 2.87 | 3.04 |
| 53 | 19.20 | 2.85 | 2.85 | 3.04 |
| 54 | 19.15 | 2.84 | 2.84 | 3.04 |



New table "Table E2: Statutory CETV incoming service credit factors – Females Special" in the GAD Guidance "*New Firefighters' Pension Scheme (2006)/ New Firefighters' Pension Scheme (Northern Ireland) 2007/Firefighters' Pension Scheme (Scotland) 2007/ Firefighters' Pension Scheme (Wales) 2007 – Factors and Example Calculations for Service Credits for non-Club Incoming Transfers*" dated 12 December 2012 as it relates to the Scottish Fire and Rescue Service.

**Table E2: Statutory CETV incoming transfer service credit factors
Females Special**

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 18 | 26.23 | 2.69 | 2.69 | 2.74 |
| 19 | 25.99 | 2.67 | 2.67 | 2.74 |
| 20 | 25.74 | 2.65 | 2.65 | 2.73 |
| 21 | 25.50 | 2.63 | 2.63 | 2.72 |
| 22 | 25.27 | 2.62 | 2.62 | 2.72 |
| 23 | 25.04 | 2.60 | 2.60 | 2.71 |
| 24 | 24.81 | 2.58 | 2.58 | 2.71 |
| 25 | 24.59 | 2.57 | 2.57 | 2.70 |
| 26 | 24.38 | 2.55 | 2.55 | 2.69 |
| 27 | 24.17 | 2.53 | 2.53 | 2.69 |
| 28 | 23.96 | 2.52 | 2.52 | 2.68 |
| 29 | 23.75 | 2.50 | 2.50 | 2.67 |
| 30 | 23.55 | 2.49 | 2.49 | 2.67 |
| 31 | 23.36 | 2.47 | 2.47 | 2.66 |
| 32 | 23.17 | 2.45 | 2.45 | 2.66 |
| 33 | 22.98 | 2.44 | 2.44 | 2.65 |
| 34 | 22.79 | 2.42 | 2.42 | 2.65 |
| 35 | 22.61 | 2.41 | 2.41 | 2.64 |
| 36 | 22.43 | 2.39 | 2.39 | 2.63 |
| 37 | 22.25 | 2.38 | 2.38 | 2.63 |
| 38 | 22.08 | 2.36 | 2.36 | 2.62 |
| 39 | 21.91 | 2.35 | 2.35 | 2.62 |
| 40 | 21.74 | 2.33 | 2.33 | 2.61 |
| 41 | 21.58 | 2.32 | 2.32 | 2.61 |
| 42 | 21.42 | 2.30 | 2.30 | 2.61 |
| 43 | 21.26 | 2.28 | 2.28 | 2.60 |
| 44 | 21.10 | 2.27 | 2.27 | 2.60 |
| 45 | 20.95 | 2.25 | 2.25 | 2.59 |
| 46 | 20.79 | 2.23 | 2.23 | 2.59 |
| 47 | 20.64 | 2.22 | 2.22 | 2.59 |
| 48 | 20.49 | 2.20 | 2.20 | 2.58 |
| 49 | 20.35 | 2.18 | 2.18 | 2.58 |



Table E2: Statutory CETV incoming transfer service credit factors

continued

Females Special

| Age last birthday at relevant date | Pension of £1 per annum | Survivor's Pension of £1 per annum | | Deduction for GMP of £1 per annum |
|------------------------------------|-------------------------|------------------------------------|-----------|-----------------------------------|
| | | Married | Unmarried | |
| 50 | 20.25 | 2.16 | 2.16 | 2.58 |
| 51 | 20.19 | 2.15 | 2.15 | 2.58 |
| 52 | 20.14 | 2.14 | 2.14 | 2.57 |
| 53 | 20.09 | 2.12 | 2.12 | 2.57 |
| 54 | 20.04 | 2.11 | 2.11 | 2.57 |