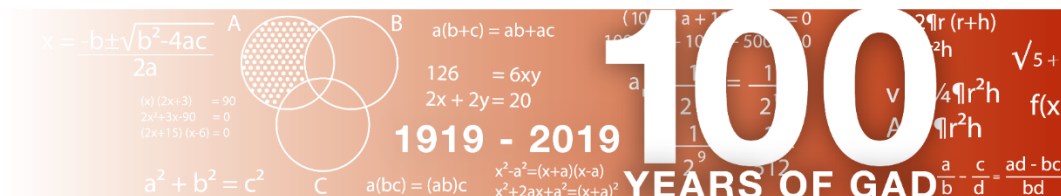




Government
Actuary's
Department



New Judicial Pension Scheme 2015

Allocation

Factors and Guidance

Date: 5 July 2019





Government Actuary's Department

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1 Introduction

- 1.1 This note is addressed to the Lord Chancellor in his capacity as the scheme manager of the New Judicial Pension Scheme 2015 (NJPS 2015), which came into force from 1st April 2015 by the Judicial Pension Regulations 2015 (“the Regulations”).
- 1.2 Allocation factors are the responsibility of the scheme manager of the NJPS, having consulted with the Scheme Actuary, under Regulation 81(b). This document forms GAD’s guidance to the scheme manager.
- 1.3 Regulation 81 relates to determining the amount of pension payable to a nominated beneficiary on the member’s death from the pension allocated under the election.
- 1.4 Regulation 81(b) states that the amount of pension payable to the nominated beneficiary should be determined having regard to the amount of pension allocated under the election and the beneficiary’s age and gender. We have also had regard to the member’s age and gender when calculating these factors.
- 1.5 This document sets out the actuarial guidance on the calculation of the additional dependant benefit which is created when members choose to allocate part of their annual pension to a dependant, under Regulation 78 of the Regulations.
- 1.6 The tables in Appendix B sets out the factors required for determining benefits when members choose to allocate part of their annual pension to a dependant.
- 1.7 We have assumed that the pension payable to the nominated beneficiary is calculated at date of allocation, not at the date of death – it appeared to us that either approach may be possible under the regulations.
- 1.8 The factors provided in this note have been prepared in light of the advice on assumptions in our letter dated 30 October 2018.
- 1.9 The scheme manager is responsible for these factors and should therefore determine the appropriate next steps including if and when any revised factors should be distributed to, and implemented by, the administrators.
- 1.10 This guidance is intended to supersede any factors or advice previously issued, for the purposes of allocation calculations, carried out from 01 April 2019. No advice or factors issued in the past should be used for cases after this date. In particular, this guidance supersedes:

“New Judicial Pension Scheme 2015: Allocation – Factors and guidance” dated 19 January 2016

and

“New Judicial Pension Scheme 2015: Allocation – Factors and guidance” dated 21 June 2016



1.11 The remainder of this introduction contains:

- details of the implementation and future review of this guidance,
- statements about third party reliance and liability

1.12 In the remainder of this note:

- the second section describes the allocation of pension calculation
- the third section provides an example calculation
- Appendix A sets out the assumptions underlying the factors contained in this guidance note
- Appendix B contains the relevant factors
- Appendix C sets out some important limitations

Exclusions and Scope

1.13 Allocation of a members' pension is permitted under Regulation 78 of the Regulations. After allocation occurs the member's retirement pension is reduced by the allocated amount, and an additional dependant pension is created as set out in Regulation 81.

1.14 This note covers allocations to adult dependants and children.

1.15 The following types of cases should be referred to GAD:

- Cases where a member has reached aged 75
- Cases where the member's benefits include a Guaranteed Minimum Pension as part of a transfer in pension to the NJPS (Regulation 78(5) of the Regulations provide a limit on the amount of pension that may be allocated in such cases)

Implementation and review

1.16 The factors and guidance contained in this note should be followed with effect from 01 April 2019.

1.17 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the New Judicial Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to the Ministry of Justice ("MoJ").

1.18 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.



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- 1.19 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

- 1.20 This guidance has been prepared for the use of MoJ 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 MoJ 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.
- 1.21 Other than MoJ 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.



2 Allocation

General information

- 2.1 Under the NJPS Regulations, a member may elect to allocate a part of their annual pension for the provision of pension after their death to a person who is their spouse, civil partner or other dependant, as set out in Regulation 78(3).
- 2.2 If the beneficiary survives the member, on the member's death the beneficiary becomes entitled to the payment of a pension for life, subject to Regulation 81(3) and Regulation 160 [General prohibition on unauthorised payments].
- 2.3 There are a number of conditions to be met before a member can choose to allocate a part of their pension. This includes but is not limited to the restriction that the member cannot be in receipt of their pension (other than due to partial retirement) at the date that allocation takes place.
- 2.4 Regulation 79 of the 2015 Regulations sets out a number of restrictions on how much pension a member can choose to allocate. Administrators should check that all relevant conditions to make an allocation have been met. This process is not covered in detail in this guidance.
- 2.5 An election to allocate may not be withdrawn, amended or revoked after it has taken effect, even if the beneficiary predeceases the member.
- 2.6 If the member wishes to allocate pension to more than one beneficiary, the member must make a separate allocation in respect of each beneficiary.
- 2.7 It is assumed that after calculations have been carried out, all relevant restrictions on the amount of pension that can be allocated will be checked. This process is not covered in detail in this guidance.
- 2.8 Regulation 101 provides that a surviving adult's pension on death of the member is reduced if the dependant is more than 12 years younger than the member. The factors in this note have been calculated on the basis that the allocated pension payable under regulation 81 to the beneficiary of an allocation election is not included within the definition of the surviving adult's pension, and so would not be reduced under regulation 101.

Calculations

- 2.9 The factors are intended to be used to identify the amount of pension the dependant will receive on the member's subsequent death should the member give up a fixed amount of pension.
- 2.10 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 tables in Appendix B.



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- 2.11 The appropriate factor for the member's age (down the side of the table) and the dependant's age (across the top of the table) should be used, where age in each case is taken as age in completed years at the date the member's pension is due to come into payment.

Pension increases

- 2.12 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.
- 2.13 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 Examples

- 3.1 This Section sets out a worked example to help illustrate how the factors should be applied.
- 3.2 The conditions for allocation and restrictions on amounts which can be allocated are not considered within these examples. These examples are only for illustration on how factors should be used and may not represent actual possible scenarios.

A. Member retiring in normal health allocating to an adult dependant

Member age:	55
Member's gender:	Male
Member's pension at retirement:	£25,000 pa
Pension member wishes to allocate:	£1,000 pa

Dependant age:	46
Dependant's gender:	Female
Appropriate allocation factor:	4.444

Member pension after allocation	£24,000 pa
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Additional dependant's pension on member's death
due to allocation only:

$$4.444. \times £1,000.00 = £4,444.00 \text{ pa}$$



Appendix A: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448%
Real discount rate (in excess of CPI)	2.40%

Mortality assumptions

Base mortality tables	S2NMA_L and S2NFA
Base table adjustment	Member and dependant: 92% of S2NMA_L (M) and 80% of S2NFA (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
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Appendix B: Allocation Factors

The factors provided in Appendix B are suitable for use for calculating additional dependants' pension due to allocation:

Table 718 in consolidated factors spreadsheet

NEW JUDICIAL PENSION SCHEME 2015: ACTUARIAL FACTORS
ALLOCATION FACTORS – MALE MEMBER AND FEMALE BENEFICIARY
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age of Beneficiary																			
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Age of Member	50	2.054	2.074	2.095	2.117	2.140	2.163	2.188	2.215	2.242	2.271	2.302	2.334	2.367	2.403	2.440	2.479	2.528	2.572
	51	1.955	1.973	1.993	2.013	2.034	2.056	2.078	2.102	2.128	2.154	2.182	2.212	2.243	2.275	2.309	2.345	2.390	2.430
	52	1.859	1.876	1.894	1.913	1.932	1.952	1.974	1.996	2.019	2.043	2.069	2.096	2.124	2.154	2.185	2.218	2.259	2.295
	53	1.768	1.784	1.800	1.818	1.835	1.854	1.873	1.894	1.915	1.937	1.961	1.985	2.011	2.038	2.067	2.097	2.135	2.168
	54	1.680	1.695	1.710	1.726	1.743	1.760	1.778	1.797	1.816	1.836	1.858	1.880	1.904	1.929	1.955	1.983	2.018	2.048
	55	1.597	1.610	1.624	1.639	1.654	1.670	1.687	1.704	1.722	1.741	1.760	1.781	1.802	1.825	1.849	1.875	1.907	1.935
	56	1.516	1.529	1.542	1.555	1.569	1.584	1.600	1.615	1.632	1.649	1.667	1.686	1.706	1.727	1.749	1.772	1.802	1.827
	57	1.440	1.451	1.463	1.476	1.489	1.502	1.516	1.531	1.546	1.562	1.579	1.596	1.614	1.633	1.653	1.674	1.702	1.725
	58	1.366	1.377	1.388	1.400	1.411	1.424	1.437	1.450	1.465	1.479	1.494	1.510	1.527	1.544	1.563	1.582	1.608	1.629
	59	1.296	1.306	1.316	1.327	1.338	1.349	1.361	1.374	1.387	1.400	1.414	1.429	1.444	1.460	1.477	1.494	1.519	1.538

60	1.229	1.238	1.247	1.257	1.267	1.278	1.289	1.300	1.312	1.325	1.338	1.351	1.365	1.380	1.395	1.411	1.434	1.451
61	1.164	1.173	1.181	1.190	1.200	1.209	1.219	1.230	1.241	1.252	1.264	1.277	1.290	1.303	1.317	1.332	1.353	1.369
62	1.102	1.110	1.118	1.126	1.135	1.144	1.153	1.163	1.173	1.183	1.194	1.206	1.218	1.230	1.243	1.256	1.276	1.291
63	1.043	1.050	1.057	1.065	1.073	1.081	1.090	1.098	1.108	1.117	1.127	1.138	1.149	1.160	1.172	1.185	1.203	1.216
64	0.986	0.992	0.999	1.006	1.013	1.021	1.029	1.037	1.045	1.054	1.064	1.073	1.083	1.094	1.105	1.116	1.133	1.145
65	0.931	0.937	0.943	0.950	0.957	0.963	0.971	0.978	0.986	0.994	1.003	1.011	1.021	1.030	1.040	1.051	1.066	1.077
66	0.879	0.884	0.890	0.896	0.902	0.908	0.915	0.922	0.929	0.936	0.944	0.952	0.961	0.969	0.979	0.988	1.003	1.013
67	0.828	0.834	0.839	0.844	0.850	0.856	0.862	0.868	0.874	0.881	0.888	0.896	0.903	0.911	0.920	0.929	0.942	0.952
68	0.780	0.785	0.790	0.795	0.800	0.805	0.811	0.816	0.822	0.829	0.835	0.842	0.849	0.856	0.864	0.872	0.885	0.893
69	0.734	0.738	0.743	0.747	0.752	0.757	0.762	0.767	0.773	0.778	0.784	0.790	0.797	0.804	0.811	0.818	0.830	0.838
70	0.690	0.694	0.698	0.702	0.706	0.711	0.715	0.720	0.725	0.730	0.736	0.741	0.747	0.753	0.760	0.766	0.778	0.785
71	0.648	0.651	0.655	0.659	0.662	0.667	0.671	0.675	0.680	0.684	0.689	0.695	0.700	0.705	0.711	0.717	0.728	0.735
72	0.608	0.611	0.614	0.617	0.621	0.624	0.628	0.632	0.636	0.641	0.645	0.650	0.655	0.660	0.665	0.671	0.681	0.687
73	0.569	0.572	0.575	0.578	0.581	0.584	0.588	0.591	0.595	0.599	0.603	0.607	0.612	0.616	0.621	0.626	0.636	0.641
74	0.533	0.535	0.537	0.540	0.543	0.546	0.549	0.552	0.556	0.559	0.563	0.567	0.571	0.575	0.580	0.584	0.593	0.598
75	0.498	0.500	0.502	0.504	0.507	0.510	0.512	0.515	0.519	0.522	0.525	0.529	0.532	0.536	0.540	0.544	0.553	0.557

Age of Beneficiary		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Age of Member	50	2.618	2.667	2.719	2.775	2.834	2.897	2.964	3.035	3.112	3.194	3.282	3.377	3.479	3.589	3.708	3.837	3.976	4.128
	51	2.472	2.517	2.564	2.614	2.668	2.725	2.785	2.850	2.919	2.993	3.072	3.157	3.248	3.347	3.453	3.568	3.692	3.827
	52	2.334	2.374	2.418	2.463	2.512	2.563	2.618	2.676	2.739	2.805	2.876	2.953	3.035	3.123	3.218	3.320	3.431	3.551
	53	2.203	2.240	2.280	2.321	2.365	2.412	2.461	2.514	2.570	2.630	2.694	2.763	2.837	2.915	3.000	3.092	3.191	3.297
	54	2.080	2.114	2.150	2.187	2.227	2.269	2.314	2.362	2.413	2.467	2.525	2.586	2.653	2.723	2.799	2.881	2.969	3.064
	55	1.964	1.995	2.027	2.061	2.097	2.136	2.177	2.220	2.266	2.315	2.367	2.422	2.482	2.545	2.613	2.686	2.765	2.850
	56	1.854	1.882	1.911	1.942	1.975	2.010	2.047	2.086	2.128	2.172	2.219	2.269	2.322	2.379	2.441	2.506	2.577	2.652
	57	1.750	1.775	1.802	1.830	1.860	1.892	1.926	1.961	1.999	2.038	2.081	2.126	2.174	2.226	2.280	2.339	2.402	2.470
	58	1.651	1.675	1.699	1.725	1.752	1.781	1.811	1.843	1.877	1.914	1.952	1.993	2.036	2.082	2.132	2.184	2.241	2.302
	59	1.558	1.579	1.602	1.625	1.650	1.676	1.704	1.733	1.764	1.796	1.831	1.868	1.907	1.949	1.993	2.041	2.091	2.146
	60	1.470	1.489	1.509	1.531	1.553	1.577	1.602	1.629	1.657	1.687	1.718	1.751	1.787	1.824	1.864	1.907	1.952	2.001
	61	1.386	1.403	1.422	1.442	1.462	1.484	1.507	1.531	1.556	1.583	1.611	1.641	1.673	1.707	1.743	1.782	1.823	1.866
	62	1.306	1.322	1.339	1.357	1.376	1.395	1.416	1.438	1.461	1.485	1.511	1.538	1.567	1.598	1.630	1.665	1.701	1.741
	63	1.230	1.245	1.260	1.276	1.294	1.311	1.330	1.350	1.371	1.393	1.416	1.441	1.467	1.495	1.524	1.555	1.588	1.624
	64	1.158	1.171	1.185	1.200	1.216	1.232	1.249	1.267	1.286	1.306	1.327	1.350	1.373	1.398	1.425	1.453	1.482	1.514

	65	1.089	1.101	1.114	1.128	1.142	1.157	1.172	1.189	1.206	1.224	1.243	1.263	1.285	1.307	1.331	1.356	1.383	1.412
	66	1.024	1.035	1.047	1.059	1.072	1.085	1.099	1.114	1.130	1.146	1.164	1.182	1.201	1.222	1.243	1.266	1.290	1.316
	67	0.962	0.972	0.982	0.994	1.005	1.017	1.030	1.044	1.058	1.073	1.089	1.105	1.123	1.141	1.160	1.181	1.203	1.226
	68	0.902	0.912	0.921	0.931	0.942	0.953	0.965	0.977	0.990	1.004	1.018	1.033	1.049	1.065	1.083	1.101	1.121	1.142
	69	0.846	0.854	0.863	0.873	0.882	0.892	0.903	0.914	0.926	0.938	0.951	0.964	0.979	0.994	1.010	1.026	1.044	1.063
	70	0.792	0.800	0.808	0.817	0.825	0.835	0.844	0.854	0.865	0.876	0.888	0.900	0.913	0.926	0.941	0.956	0.972	0.988
	71	0.741	0.748	0.756	0.763	0.771	0.780	0.788	0.798	0.807	0.817	0.828	0.839	0.851	0.863	0.876	0.889	0.904	0.919
	72	0.693	0.699	0.706	0.713	0.720	0.728	0.736	0.744	0.753	0.762	0.771	0.781	0.792	0.803	0.815	0.827	0.840	0.853
	73	0.647	0.653	0.659	0.665	0.672	0.678	0.686	0.693	0.701	0.709	0.718	0.727	0.736	0.746	0.757	0.768	0.780	0.792
	74	0.603	0.608	0.614	0.620	0.626	0.632	0.638	0.645	0.652	0.660	0.668	0.676	0.684	0.693	0.703	0.713	0.723	0.734
	75	0.562	0.567	0.572	0.577	0.582	0.588	0.594	0.600	0.606	0.613	0.620	0.628	0.635	0.644	0.652	0.661	0.670	0.680

Age of Beneficiary																			
		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
Age of Member	50	4.293	4.473	4.670	4.885	5.121	5.380	5.665	5.980	6.326	6.710	7.134	7.605	8.127	8.707	9.352	10.070	10.869	11.758
	51	3.973	4.133	4.307	4.497	4.705	4.933	5.184	5.460	5.764	6.100	6.472	6.884	7.340	7.848	8.412	9.039	9.738	10.516
	52	3.681	3.822	3.976	4.144	4.327	4.528	4.749	4.992	5.259	5.553	5.879	6.239	6.638	7.081	7.574	8.122	8.732	9.412
	53	3.413	3.538	3.675	3.823	3.985	4.162	4.357	4.570	4.804	5.062	5.347	5.662	6.011	6.399	6.829	7.307	7.839	8.432

54	3.167	3.278	3.399	3.531	3.674	3.830	4.001	4.189	4.395	4.621	4.871	5.147	5.452	5.790	6.165	6.582	7.046	7.563
55	2.942	3.041	3.148	3.264	3.391	3.529	3.680	3.845	4.026	4.225	4.444	4.685	4.952	5.247	5.574	5.937	6.342	6.792
56	2.734	2.822	2.917	3.021	3.133	3.255	3.388	3.534	3.693	3.867	4.059	4.271	4.504	4.762	5.047	5.364	5.716	6.108
57	2.543	2.621	2.706	2.798	2.898	3.006	3.123	3.252	3.392	3.545	3.714	3.899	4.103	4.329	4.578	4.854	5.161	5.502
58	2.367	2.437	2.512	2.594	2.682	2.778	2.882	2.995	3.119	3.254	3.402	3.565	3.744	3.941	4.159	4.400	4.667	4.964
59	2.204	2.266	2.334	2.407	2.485	2.570	2.662	2.762	2.872	2.991	3.121	3.264	3.421	3.593	3.784	3.994	4.227	4.486
60	2.053	2.109	2.169	2.234	2.304	2.379	2.461	2.550	2.646	2.751	2.866	2.992	3.129	3.281	3.447	3.631	3.835	4.060
61	1.913	1.963	2.017	2.075	2.137	2.204	2.277	2.355	2.440	2.533	2.634	2.745	2.866	2.999	3.145	3.305	3.483	3.679
62	1.783	1.827	1.875	1.927	1.982	2.042	2.107	2.176	2.252	2.334	2.423	2.520	2.627	2.743	2.871	3.012	3.167	3.338
63	1.661	1.701	1.744	1.790	1.840	1.893	1.950	2.012	2.079	2.152	2.230	2.316	2.410	2.512	2.624	2.747	2.883	3.032
64	1.548	1.584	1.622	1.663	1.708	1.755	1.806	1.861	1.920	1.984	2.054	2.130	2.212	2.302	2.400	2.508	2.626	2.757
65	1.442	1.474	1.509	1.546	1.585	1.627	1.673	1.721	1.774	1.831	1.892	1.959	2.032	2.111	2.197	2.292	2.395	2.509
66	1.343	1.372	1.403	1.436	1.471	1.509	1.549	1.592	1.639	1.690	1.744	1.803	1.867	1.936	2.012	2.095	2.186	2.285
67	1.250	1.276	1.304	1.333	1.365	1.399	1.435	1.473	1.515	1.559	1.608	1.660	1.716	1.777	1.844	1.917	1.996	2.083
68	1.164	1.187	1.212	1.238	1.266	1.296	1.328	1.363	1.400	1.439	1.482	1.528	1.578	1.632	1.691	1.755	1.824	1.900
69	1.082	1.103	1.126	1.149	1.174	1.201	1.230	1.261	1.293	1.329	1.366	1.407	1.451	1.499	1.551	1.607	1.668	1.735
70	1.006	1.025	1.045	1.066	1.089	1.113	1.138	1.166	1.195	1.226	1.260	1.296	1.335	1.377	1.422	1.472	1.525	1.584
71	0.935	0.952	0.970	0.988	1.009	1.030	1.053	1.077	1.103	1.131	1.161	1.193	1.227	1.265	1.305	1.348	1.395	1.447

	72	0.868	0.883	0.899	0.916	0.934	0.953	0.973	0.995	1.018	1.043	1.070	1.098	1.128	1.161	1.197	1.235	1.276	1.321
	73	0.805	0.818	0.833	0.848	0.864	0.881	0.900	0.919	0.939	0.962	0.985	1.010	1.037	1.066	1.098	1.131	1.168	1.207
	74	0.746	0.758	0.771	0.785	0.799	0.814	0.831	0.848	0.866	0.886	0.907	0.929	0.953	0.979	1.006	1.036	1.068	1.103
	75	0.691	0.702	0.713	0.726	0.739	0.752	0.767	0.782	0.799	0.816	0.835	0.854	0.876	0.898	0.923	0.949	0.977	1.008

Age of Beneficiary		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
Age of Member	50	12.749	13.854	15.085	16.457	17.987	19.694	21.597	23.722	26.096	28.746	31.706	35.016	38.724	42.879	47.542	52.784	58.691	65.361
	51	11.384	12.352	13.433	14.638	15.984	17.487	19.167	21.046	23.147	25.498	28.128	31.074	34.379	38.088	42.256	46.949	52.243	58.226
	52	10.171	11.017	11.962	13.019	14.199	15.519	16.996	18.651	20.505	22.581	24.909	27.520	30.454	33.751	37.462	41.645	46.370	51.716
	53	9.094	9.832	10.658	11.581	12.613	13.769	15.065	16.517	18.147	19.976	22.028	24.334	26.930	29.850	33.141	36.857	41.058	45.817
	54	8.139	8.783	9.502	10.307	11.209	12.218	13.351	14.623	16.052	17.657	19.461	21.491	23.779	26.358	29.268	32.556	36.280	40.503
	55	7.294	7.854	8.480	9.181	9.967	10.847	11.835	12.946	14.196	15.601	17.183	18.965	20.977	23.247	25.812	28.715	32.005	35.742
	56	6.545	7.032	7.577	8.187	8.870	9.636	10.497	11.465	12.555	13.783	15.166	16.727	18.490	20.483	22.738	25.293	28.194	31.491
	57	5.882	6.306	6.779	7.309	7.903	8.569	9.317	10.160	11.110	12.179	13.387	14.750	16.293	18.038	20.016	22.261	24.811	27.715
	58	5.295	5.663	6.074	6.535	7.050	7.629	8.279	9.012	9.838	10.769	11.821	13.010	14.357	15.883	17.614	19.581	21.820	24.372
	59	4.774	5.094	5.452	5.851	6.299	6.801	7.366	8.002	8.719	9.528	10.443	11.478	12.652	13.984	15.496	17.217	19.179	21.417
	60	4.311	4.589	4.900	5.247	5.635	6.071	6.561	7.112	7.734	8.437	9.231	10.131	11.152	12.311	13.629	15.131	16.845	18.804
	61	3.897	4.140	4.409	4.710	5.047	5.425	5.849	6.326	6.865	7.474	8.162	8.942	9.827	10.834	11.979	13.285	14.778	16.486

62	3.528	3.738	3.972	4.233	4.525	4.852	5.219	5.632	6.098	6.624	7.219	7.893	8.659	9.530	10.522	11.654	12.949	14.432
63	3.197	3.380	3.584	3.810	4.063	4.346	4.663	5.020	5.422	5.877	6.390	6.972	7.633	8.386	9.243	10.222	11.342	12.627
64	2.901	3.060	3.237	3.433	3.652	3.897	4.171	4.479	4.826	5.218	5.660	6.162	6.732	7.380	8.118	8.962	9.929	11.037
65	2.635	2.773	2.927	3.097	3.287	3.498	3.735	4.001	4.300	4.638	5.019	5.450	5.940	6.498	7.133	7.859	8.690	9.644
66	2.395	2.515	2.649	2.797	2.961	3.144	3.348	3.578	3.836	4.126	4.454	4.824	5.245	5.724	6.269	6.891	7.605	8.423
67	2.179	2.284	2.400	2.528	2.670	2.829	3.005	3.203	3.426	3.675	3.957	4.275	4.636	5.046	5.514	6.047	6.658	7.358
68	1.984	2.075	2.176	2.288	2.411	2.548	2.701	2.872	3.063	3.278	3.520	3.793	4.103	4.454	4.854	5.310	5.832	6.432
69	1.807	1.887	1.975	2.072	2.179	2.298	2.430	2.577	2.742	2.927	3.135	3.369	3.635	3.936	4.278	4.668	5.114	5.625
70	1.648	1.717	1.794	1.878	1.971	2.074	2.188	2.315	2.458	2.617	2.795	2.997	3.224	3.481	3.774	4.107	4.487	4.923
71	1.502	1.563	1.630	1.703	1.784	1.873	1.972	2.082	2.205	2.342	2.495	2.668	2.862	3.082	3.332	3.616	3.941	4.312
72	1.370	1.424	1.482	1.546	1.616	1.693	1.779	1.874	1.979	2.097	2.229	2.377	2.544	2.733	2.946	3.188	3.464	3.780
73	1.250	1.297	1.348	1.403	1.464	1.531	1.606	1.688	1.779	1.881	1.994	2.121	2.264	2.425	2.608	2.814	3.049	3.318
74	1.141	1.181	1.226	1.275	1.328	1.386	1.450	1.521	1.600	1.688	1.786	1.895	2.018	2.155	2.311	2.487	2.688	2.916
75	1.041	1.077	1.116	1.158	1.205	1.255	1.311	1.373	1.441	1.517	1.601	1.695	1.800	1.918	2.052	2.202	2.373	2.567

Age of Beneficiary																		
		72	73	74	75	76	77	78	79	80	81	82	83	84	85			
	50	72.910	81.478	91.218	102.318	115.000	129.525	146.220	165.496	187.851	213.880	244.314	280.008	321.963	371.334			

Age of Member	51	65.006	72.708	81.470	91.464	102.889	115.982	131.038	148.429	168.606	192.108	219.596	251.847	289.770	334.417
	52	57.779	64.673	72.523	81.481	91.729	103.478	116.996	132.615	150.740	171.857	196.559	225.546	259.636	299.776
	53	51.220	57.368	64.375	72.377	81.536	92.042	104.133	118.109	134.331	153.232	175.345	201.292	231.806	267.734
	54	45.302	50.768	57.002	64.128	72.288	81.654	92.437	104.905	119.379	136.246	155.979	179.133	206.357	238.405
	55	39.993	44.840	50.373	56.702	63.955	72.284	81.880	92.978	105.866	120.887	138.461	159.081	183.323	211.854
	56	35.247	39.533	44.432	50.039	56.471	63.863	72.383	82.242	93.695	107.048	122.672	141.006	162.558	187.919
	57	31.026	34.810	39.139	44.099	49.794	56.344	63.900	72.649	82.819	94.680	108.565	124.862	144.022	166.568
	58	27.286	30.621	34.440	38.822	43.858	49.656	56.352	64.111	73.138	83.674	96.016	110.509	127.557	147.626
	59	23.977	26.910	30.274	34.139	38.586	43.713	49.640	56.517	64.525	73.882	84.852	97.747	112.927	130.811
	60	21.047	23.621	26.577	29.977	33.896	38.420	43.656	49.739	56.832	65.130	74.870	86.332	99.842	115.775
	61	18.444	20.693	23.281	26.261	29.700	33.674	38.281	43.640	49.896	57.224	65.836	75.983	87.958	102.097
	62	16.134	18.092	20.347	22.947	25.950	29.426	33.460	38.157	43.647	50.085	57.660	66.596	77.153	89.633
	63	14.102	15.801	17.759	20.020	22.634	25.663	29.181	33.283	38.082	43.715	50.350	58.184	67.449	78.414
	64	12.312	13.780	15.474	17.431	19.696	22.323	25.377	28.940	33.113	38.015	43.794	50.623	58.706	68.279
	65	10.741	12.006	13.466	15.154	17.110	19.379	22.019	25.101	28.714	32.961	37.970	43.894	50.909	59.223
	66	9.365	10.451	11.705	13.155	14.836	16.788	19.060	21.715	24.828	28.489	32.811	37.923	43.981	51.163
	67	8.165	9.095	10.169	11.412	12.853	14.527	16.476	18.754	21.427	24.572	28.285	32.680	37.889	44.067
	68	7.121	7.916	8.833	9.896	11.128	12.559	14.226	16.175	18.462	21.155	24.335	28.099	32.562	37.856

69	6.213	6.891	7.674	8.580	9.631	10.851	12.273	13.936	15.889	18.187	20.902	24.117	27.929	32.451
70	5.424	6.001	6.668	7.439	8.333	9.371	10.581	11.996	13.658	15.614	17.925	20.663	23.909	27.760
71	4.738	5.229	5.795	6.450	7.208	8.090	9.116	10.317	11.727	13.387	15.348	17.671	20.426	23.695
72	4.142	4.559	5.040	5.595	6.238	6.985	7.854	8.871	10.064	11.470	13.130	15.097	17.429	20.197
73	3.626	3.980	4.387	4.857	5.401	6.033	6.768	7.628	8.636	9.823	11.226	12.887	14.858	17.196
74	3.178	3.478	3.823	4.221	4.681	5.215	5.835	6.561	7.411	8.412	9.595	10.995	12.656	14.626
75	2.789	3.044	3.336	3.673	4.062	4.513	5.037	5.648	6.364	7.207	8.203	9.381	10.778	12.435

Table 719 in consolidated factors spreadsheet

NEW JUDICIAL PENSION SCHEME 2015: ACTUARIAL FACTORS
ALLOCATION FACTORS – FEMALE MEMBER AND MALE BENEFICIARY
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age of Beneficiary		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Age of Member	50	2.234	2.258	2.282	2.308	2.336	2.364	2.394	2.425	2.458	2.493	2.530	2.569	2.610	2.654	2.700	2.748	2.810	2.865
	51	2.127	2.149	2.172	2.196	2.221	2.248	2.275	2.304	2.334	2.366	2.400	2.435	2.473	2.513	2.555	2.599	2.656	2.706
	52	2.025	2.046	2.067	2.089	2.112	2.137	2.162	2.189	2.216	2.246	2.276	2.309	2.343	2.380	2.418	2.458	2.511	2.557
	53	1.928	1.947	1.967	1.987	2.009	2.031	2.054	2.079	2.104	2.131	2.159	2.189	2.221	2.254	2.289	2.326	2.375	2.416
	54	1.835	1.853	1.871	1.890	1.910	1.930	1.952	1.974	1.998	2.023	2.048	2.076	2.104	2.135	2.167	2.201	2.246	2.283
	55	1.746	1.762	1.779	1.797	1.815	1.834	1.854	1.875	1.897	1.919	1.943	1.968	1.994	2.022	2.051	2.082	2.124	2.158
	56	1.661	1.676	1.692	1.708	1.725	1.742	1.761	1.780	1.800	1.821	1.843	1.866	1.890	1.915	1.942	1.970	2.009	2.040
	57	1.580	1.594	1.608	1.623	1.638	1.655	1.672	1.690	1.708	1.727	1.747	1.769	1.791	1.814	1.838	1.864	1.899	1.928
	58	1.502	1.514	1.528	1.542	1.556	1.571	1.587	1.603	1.620	1.638	1.656	1.676	1.696	1.717	1.740	1.763	1.796	1.822
	59	1.427	1.439	1.451	1.464	1.477	1.491	1.505	1.520	1.536	1.552	1.570	1.587	1.606	1.626	1.646	1.668	1.698	1.722
	60	1.355	1.366	1.377	1.389	1.401	1.414	1.427	1.441	1.455	1.471	1.486	1.503	1.520	1.538	1.557	1.577	1.604	1.626
	61	1.285	1.295	1.306	1.317	1.328	1.340	1.352	1.365	1.378	1.392	1.407	1.422	1.438	1.454	1.472	1.490	1.515	1.535

62	1.219	1.228	1.238	1.248	1.258	1.269	1.280	1.292	1.304	1.317	1.330	1.344	1.359	1.374	1.390	1.407	1.430	1.448
63	1.155	1.163	1.172	1.181	1.191	1.201	1.211	1.222	1.233	1.245	1.257	1.270	1.284	1.298	1.312	1.327	1.349	1.366
64	1.093	1.101	1.109	1.118	1.126	1.136	1.145	1.155	1.165	1.176	1.187	1.199	1.212	1.224	1.238	1.252	1.272	1.287
65	1.034	1.041	1.049	1.057	1.065	1.073	1.082	1.091	1.101	1.110	1.121	1.132	1.143	1.155	1.167	1.180	1.199	1.212
66	0.977	0.984	0.991	0.998	1.005	1.013	1.021	1.029	1.038	1.047	1.057	1.067	1.077	1.088	1.099	1.111	1.128	1.141
67	0.922	0.929	0.935	0.942	0.948	0.955	0.963	0.971	0.979	0.987	0.996	1.005	1.014	1.024	1.034	1.045	1.062	1.073
68	0.870	0.876	0.882	0.888	0.894	0.900	0.907	0.914	0.922	0.929	0.937	0.946	0.954	0.963	0.973	0.983	0.998	1.008
69	0.820	0.825	0.830	0.836	0.842	0.848	0.854	0.860	0.867	0.874	0.881	0.889	0.897	0.905	0.914	0.923	0.937	0.947
70	0.772	0.777	0.782	0.787	0.792	0.797	0.803	0.809	0.815	0.821	0.828	0.835	0.842	0.850	0.858	0.866	0.880	0.888
71	0.726	0.730	0.735	0.739	0.744	0.749	0.754	0.760	0.765	0.771	0.777	0.784	0.790	0.797	0.804	0.812	0.825	0.833
72	0.682	0.686	0.690	0.694	0.699	0.703	0.708	0.713	0.718	0.723	0.729	0.735	0.741	0.747	0.754	0.760	0.772	0.780
73	0.640	0.644	0.647	0.651	0.655	0.659	0.664	0.668	0.673	0.678	0.683	0.688	0.693	0.699	0.705	0.711	0.723	0.729
74	0.601	0.604	0.607	0.610	0.614	0.617	0.621	0.625	0.630	0.634	0.639	0.644	0.649	0.654	0.659	0.665	0.676	0.682
75	0.563	0.565	0.568	0.571	0.574	0.578	0.581	0.585	0.589	0.593	0.597	0.602	0.606	0.611	0.616	0.621	0.631	0.637

Age of Beneficiary																		
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
50	2.923	2.985	3.051	3.121	3.196	3.276	3.362	3.454	3.553	3.659	3.774	3.898	4.033	4.178	4.336	4.508	4.695	4.900

Age of Member

51	2.759	2.815	2.874	2.938	3.006	3.078	3.156	3.239	3.328	3.423	3.527	3.638	3.758	3.888	4.029	4.182	4.349	4.530
52	2.604	2.655	2.710	2.767	2.829	2.894	2.964	3.039	3.119	3.205	3.298	3.398	3.505	3.622	3.747	3.884	4.032	4.194
53	2.459	2.506	2.555	2.607	2.663	2.722	2.785	2.853	2.925	3.003	3.086	3.176	3.272	3.376	3.489	3.610	3.743	3.886
54	2.323	2.365	2.410	2.457	2.508	2.561	2.619	2.680	2.745	2.815	2.890	2.970	3.057	3.150	3.251	3.360	3.478	3.606
55	2.194	2.233	2.273	2.317	2.362	2.411	2.463	2.518	2.577	2.640	2.708	2.780	2.858	2.942	3.032	3.129	3.234	3.348
56	2.073	2.108	2.145	2.184	2.226	2.270	2.317	2.367	2.420	2.477	2.538	2.603	2.673	2.748	2.829	2.916	3.010	3.112
57	1.958	1.990	2.024	2.060	2.097	2.137	2.180	2.225	2.274	2.325	2.380	2.439	2.502	2.569	2.642	2.720	2.804	2.895
58	1.850	1.879	1.910	1.942	1.976	2.013	2.051	2.093	2.136	2.183	2.232	2.285	2.342	2.403	2.468	2.538	2.613	2.694
59	1.747	1.773	1.801	1.831	1.862	1.895	1.930	1.968	2.007	2.049	2.094	2.142	2.193	2.248	2.306	2.369	2.436	2.509
60	1.649	1.673	1.699	1.726	1.754	1.784	1.816	1.850	1.886	1.924	1.964	2.007	2.054	2.103	2.155	2.212	2.272	2.337
61	1.556	1.578	1.601	1.626	1.652	1.679	1.708	1.739	1.771	1.806	1.842	1.881	1.923	1.967	2.014	2.065	2.119	2.178
62	1.467	1.488	1.509	1.531	1.555	1.580	1.606	1.634	1.663	1.694	1.727	1.762	1.800	1.840	1.882	1.928	1.977	2.029
63	1.383	1.402	1.421	1.441	1.463	1.485	1.509	1.534	1.561	1.589	1.619	1.651	1.685	1.721	1.759	1.800	1.844	1.890
64	1.303	1.320	1.338	1.356	1.376	1.396	1.418	1.441	1.465	1.490	1.517	1.546	1.577	1.609	1.643	1.680	1.719	1.761
65	1.227	1.242	1.258	1.275	1.293	1.311	1.331	1.352	1.374	1.397	1.421	1.447	1.475	1.504	1.535	1.568	1.603	1.641
66	1.154	1.168	1.183	1.198	1.214	1.231	1.249	1.268	1.288	1.309	1.331	1.354	1.379	1.405	1.433	1.463	1.495	1.528
67	1.085	1.098	1.111	1.125	1.140	1.155	1.171	1.188	1.206	1.225	1.245	1.267	1.289	1.313	1.338	1.365	1.393	1.423
68	1.019	1.031	1.043	1.056	1.069	1.083	1.098	1.113	1.130	1.147	1.165	1.184	1.204	1.226	1.248	1.272	1.298	1.325

	69	0.957	0.967	0.978	0.990	1.002	1.015	1.028	1.042	1.057	1.072	1.089	1.106	1.124	1.144	1.164	1.186	1.209	1.233
	70	0.897	0.907	0.917	0.927	0.938	0.950	0.962	0.975	0.988	1.002	1.017	1.033	1.049	1.067	1.085	1.104	1.125	1.147
	71	0.841	0.850	0.859	0.868	0.878	0.889	0.900	0.911	0.923	0.936	0.949	0.964	0.978	0.994	1.011	1.028	1.047	1.066
	72	0.787	0.795	0.803	0.812	0.821	0.831	0.841	0.851	0.862	0.873	0.886	0.898	0.912	0.926	0.941	0.957	0.973	0.991
	73	0.736	0.743	0.751	0.759	0.767	0.776	0.785	0.794	0.804	0.814	0.825	0.837	0.849	0.862	0.875	0.889	0.904	0.920
	74	0.688	0.694	0.701	0.708	0.716	0.724	0.732	0.740	0.749	0.759	0.769	0.779	0.790	0.802	0.814	0.827	0.840	0.854
	75	0.642	0.648	0.654	0.661	0.668	0.675	0.682	0.690	0.698	0.707	0.715	0.725	0.735	0.745	0.756	0.768	0.780	0.793

Age of Beneficiary		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
Age of Member	50	5.123	5.367	5.635	5.929	6.252	6.608	7.001	7.434	7.913	8.442	9.027	9.676	10.394	11.190	12.071	13.048	14.131	15.329
	51	4.728	4.945	5.182	5.442	5.727	6.042	6.388	6.770	7.192	7.659	8.175	8.748	9.382	10.086	10.866	11.732	12.693	13.759
	52	4.369	4.561	4.771	5.001	5.254	5.531	5.837	6.174	6.546	6.958	7.413	7.918	8.477	9.099	9.788	10.554	11.406	12.352
	53	4.042	4.213	4.399	4.603	4.826	5.071	5.341	5.638	5.966	6.328	6.729	7.174	7.667	8.214	8.822	9.499	10.251	11.088
	54	3.745	3.896	4.061	4.241	4.439	4.656	4.894	5.156	5.445	5.764	6.117	6.509	6.943	7.424	7.960	8.556	9.219	9.958
	55	3.472	3.607	3.753	3.913	4.088	4.280	4.490	4.721	4.976	5.257	5.568	5.912	6.294	6.718	7.189	7.713	8.297	8.949
	56	3.222	3.342	3.472	3.614	3.769	3.939	4.124	4.328	4.553	4.801	5.074	5.377	5.713	6.085	6.499	6.960	7.473	8.046
	57	2.993	3.100	3.216	3.342	3.479	3.629	3.793	3.973	4.171	4.390	4.630	4.896	5.191	5.518	5.882	6.286	6.737	7.239

58	2.782	2.877	2.980	3.092	3.214	3.347	3.492	3.651	3.826	4.018	4.230	4.464	4.723	5.010	5.329	5.684	6.079	6.519
59	2.588	2.672	2.764	2.864	2.972	3.090	3.218	3.359	3.513	3.682	3.869	4.075	4.302	4.554	4.833	5.144	5.490	5.875
60	2.408	2.483	2.565	2.653	2.750	2.854	2.968	3.092	3.228	3.377	3.542	3.722	3.922	4.143	4.388	4.659	4.962	5.299
61	2.240	2.308	2.381	2.460	2.545	2.638	2.738	2.848	2.968	3.100	3.244	3.403	3.578	3.772	3.986	4.224	4.488	4.783
62	2.085	2.145	2.210	2.280	2.356	2.438	2.528	2.625	2.731	2.847	2.974	3.114	3.267	3.437	3.624	3.832	4.063	4.319
63	1.941	1.994	2.052	2.115	2.182	2.255	2.335	2.421	2.514	2.616	2.728	2.851	2.986	3.134	3.298	3.480	3.681	3.905
64	1.806	1.854	1.906	1.962	2.022	2.087	2.157	2.233	2.316	2.406	2.505	2.613	2.731	2.861	3.005	3.163	3.339	3.534
65	1.681	1.724	1.771	1.820	1.874	1.931	1.994	2.061	2.134	2.214	2.301	2.396	2.500	2.614	2.739	2.878	3.031	3.201
66	1.565	1.603	1.644	1.689	1.736	1.787	1.843	1.902	1.967	2.038	2.114	2.198	2.289	2.389	2.499	2.620	2.754	2.902
67	1.456	1.490	1.527	1.567	1.609	1.654	1.704	1.757	1.814	1.876	1.944	2.017	2.098	2.185	2.282	2.388	2.504	2.633
68	1.354	1.385	1.418	1.453	1.491	1.532	1.575	1.622	1.673	1.728	1.788	1.852	1.923	2.000	2.085	2.177	2.279	2.392
69	1.259	1.287	1.316	1.348	1.381	1.418	1.456	1.498	1.543	1.592	1.644	1.702	1.764	1.832	1.906	1.987	2.076	2.174
70	1.170	1.195	1.222	1.250	1.280	1.312	1.346	1.384	1.423	1.467	1.513	1.564	1.618	1.678	1.743	1.814	1.892	1.978
71	1.087	1.110	1.133	1.158	1.185	1.214	1.245	1.278	1.313	1.351	1.392	1.437	1.485	1.538	1.595	1.657	1.725	1.800
72	1.010	1.030	1.051	1.073	1.097	1.123	1.150	1.180	1.211	1.245	1.281	1.321	1.363	1.410	1.460	1.515	1.574	1.640
73	0.937	0.955	0.974	0.994	1.015	1.038	1.063	1.089	1.117	1.147	1.179	1.214	1.252	1.292	1.336	1.385	1.437	1.494
74	0.869	0.885	0.902	0.920	0.940	0.960	0.982	1.005	1.030	1.056	1.085	1.116	1.149	1.185	1.224	1.266	1.312	1.362
75	0.806	0.821	0.836	0.852	0.869	0.887	0.907	0.927	0.949	0.973	0.998	1.026	1.055	1.087	1.121	1.159	1.199	1.243

Age of Beneficiary		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
Age of Member	50	16.656	18.124	19.747	21.542	23.523	25.712	28.129	30.799	33.753	37.017	40.632	44.639	49.090	54.041	59.559	65.729	72.651	80.449
	51	14.942	16.253	17.706	19.316	21.099	23.073	25.257	27.677	30.359	33.331	36.627	40.288	44.360	48.896	53.958	59.622	65.983	73.151
	52	13.403	14.570	15.868	17.308	18.907	20.681	22.649	24.836	27.264	29.961	32.960	36.297	40.016	44.164	48.801	53.997	59.837	66.424
	53	12.019	13.056	14.209	15.493	16.921	18.509	20.276	22.243	24.434	26.872	29.589	32.619	36.003	39.785	44.020	48.771	54.119	60.158
	54	10.782	11.700	12.723	13.864	15.136	16.554	18.135	19.900	21.869	24.067	26.523	29.267	32.339	35.780	39.639	43.979	48.870	54.402
	55	9.675	10.486	11.391	12.402	13.531	14.792	16.201	17.778	19.542	21.516	23.726	26.202	28.980	32.100	35.606	39.556	44.018	49.072
	56	8.685	9.399	10.197	11.090	12.089	13.207	14.459	15.862	17.436	19.200	21.181	23.406	25.909	28.726	31.899	35.482	39.537	44.140
	57	7.801	8.429	9.131	9.917	10.798	11.786	12.894	14.138	15.536	17.108	18.877	20.868	23.113	25.645	28.506	31.743	35.415	39.592
	58	7.012	7.562	8.179	8.870	9.644	10.514	11.491	12.590	13.828	15.222	16.794	18.568	20.573	22.840	25.407	28.319	31.630	35.405
	59	6.306	6.788	7.328	7.934	8.613	9.376	10.235	11.202	12.293	13.524	14.915	16.488	18.269	20.289	22.580	25.186	28.156	31.550
	60	5.676	6.097	6.568	7.097	7.691	8.359	9.111	9.959	10.916	11.998	13.223	14.610	16.185	17.973	20.007	22.325	24.972	28.005
	61	5.111	5.478	5.889	6.350	6.868	7.450	8.106	8.846	9.683	10.630	11.703	12.920	14.304	15.878	17.672	19.721	22.065	24.756
	62	4.605	4.925	5.283	5.683	6.133	6.640	7.210	7.854	8.582	9.406	10.341	11.404	12.613	13.991	15.563	17.361	19.423	21.794
	63	4.154	4.432	4.743	5.091	5.482	5.921	6.415	6.974	7.606	8.322	9.135	10.058	11.111	12.311	13.683	15.255	17.059	19.137
	64	3.750	3.992	4.262	4.564	4.902	5.283	5.711	6.195	6.742	7.361	8.065	8.865	9.778	10.820	12.011	13.377	14.948	16.759
	65	3.390	3.599	3.834	4.095	4.388	4.718	5.088	5.506	5.979	6.514	7.122	7.813	8.602	9.502	10.533	11.717	13.078	14.650

	66	3.066	3.248	3.451	3.678	3.931	4.215	4.535	4.895	5.303	5.764	6.288	6.883	7.562	8.338	9.226	10.246	11.421	12.777
	67	2.776	2.934	3.110	3.306	3.526	3.771	4.047	4.357	4.708	5.105	5.555	6.067	6.650	7.317	8.081	8.957	9.967	11.134
	68	2.516	2.653	2.806	2.976	3.165	3.377	3.615	3.883	4.184	4.525	4.912	5.351	5.852	6.424	7.078	7.830	8.696	9.697
	69	2.282	2.402	2.534	2.681	2.845	3.028	3.233	3.463	3.723	4.016	4.347	4.724	5.153	5.642	6.202	6.845	7.586	8.442
	70	2.072	2.176	2.291	2.418	2.560	2.718	2.895	3.093	3.316	3.567	3.852	4.174	4.541	4.960	5.438	5.987	6.620	7.350
	71	1.882	1.973	2.073	2.183	2.306	2.442	2.595	2.765	2.957	3.173	3.417	3.693	4.007	4.364	4.773	5.241	5.780	6.403
	72	1.711	1.790	1.877	1.973	2.079	2.197	2.329	2.476	2.641	2.826	3.035	3.271	3.539	3.845	4.193	4.592	5.051	5.581
	73	1.557	1.625	1.701	1.784	1.877	1.979	2.092	2.219	2.361	2.520	2.699	2.901	3.130	3.391	3.688	4.028	4.418	4.869
	74	1.417	1.477	1.543	1.615	1.695	1.784	1.882	1.991	2.113	2.250	2.404	2.577	2.773	2.996	3.249	3.538	3.870	4.253
	75	1.291	1.343	1.401	1.464	1.533	1.610	1.695	1.789	1.895	2.012	2.144	2.293	2.461	2.651	2.867	3.113	3.396	3.721

Age of Beneficiary		72	73	74	75	76	77	78	79	80	81	82	83	84	85
Age of Member	50	89.263	99.261	110.645	123.648	138.549	155.689	175.508	198.525	225.400	256.965	294.208	338.340	390.890	453.739
	51	81.255	90.450	100.919	112.874	126.569	142.315	160.509	181.626	206.264	235.178	269.265	309.626	357.648	415.041
	52	73.876	82.335	91.969	102.971	115.574	130.062	146.796	166.209	188.846	215.394	246.671	283.678	327.677	380.227
	53	66.996	74.763	83.613	93.724	105.308	118.624	134.001	151.835	172.619	196.980	225.659	259.566	299.846	347.911
	54	60.674	67.806	75.940	85.240	95.900	108.159	122.320	138.743	157.882	180.308	206.700	237.888	274.917	319.075

55	54.812	61.347	68.810	77.352	87.153	98.432	111.468	126.592	144.221	164.879	189.189	217.909	251.996	292.628
56	49.376	55.349	62.180	70.009	79.003	89.365	101.351	115.269	131.500	150.530	172.927	199.391	230.798	268.228
57	44.354	49.796	56.032	63.190	71.427	80.931	91.939	104.734	119.673	137.200	157.845	182.251	211.228	245.769
58	39.718	44.657	50.329	56.853	64.373	73.065	83.150	94.891	108.617	124.743	143.758	166.262	193.003	224.903
59	35.436	39.897	45.031	50.948	57.783	65.699	74.900	85.631	98.199	112.989	130.455	151.156	175.788	205.207
60	31.485	35.489	40.106	45.439	51.613	58.777	67.122	76.873	88.314	101.802	117.759	136.703	159.282	186.291
61	27.851	31.419	35.541	40.313	45.848	52.284	59.793	68.586	78.921	91.128	105.595	122.800	143.342	167.957
62	24.525	27.680	31.332	35.566	40.486	46.217	52.916	60.772	70.021	80.964	93.953	109.425	127.927	150.131
63	21.535	24.309	27.525	31.261	35.608	40.680	46.617	53.591	61.815	71.557	83.138	96.952	113.494	133.373
64	18.852	21.277	24.092	27.367	31.183	35.641	40.867	47.014	54.271	62.878	73.123	85.358	100.027	117.674
65	16.468	18.577	21.029	23.884	27.216	31.113	35.687	41.072	47.438	54.996	64.002	74.769	87.690	103.251
66	14.348	16.172	18.294	20.768	23.657	27.040	31.014	35.698	41.240	47.826	55.679	65.075	76.361	89.962
67	12.487	14.058	15.887	18.021	20.516	23.439	26.877	30.931	35.731	41.440	48.253	56.409	66.212	78.033
68	10.858	12.206	13.777	15.612	17.757	20.273	23.233	26.727	30.867	35.793	41.675	48.722	57.194	67.417
69	9.435	10.589	11.934	13.505	15.343	17.499	20.038	23.036	26.589	30.821	35.875	41.933	49.220	58.015
70	8.197	9.182	10.330	11.671	13.240	15.082	17.252	19.814	22.854	26.474	30.801	35.988	42.230	49.766
71	7.124	7.963	8.941	10.082	11.419	12.988	14.837	17.022	19.614	22.703	26.396	30.825	36.156	42.594
72	6.195	6.908	7.738	8.708	9.844	11.178	12.748	14.605	16.809	19.436	22.577	26.346	30.885	36.367

	73	5.390	5.995	6.700	7.522	8.485	9.615	10.946	12.520	14.388	16.615	19.278	22.475	26.325	30.976
	74	4.695	5.209	5.806	6.503	7.318	8.274	9.401	10.732	12.312	14.196	16.450	19.155	22.413	26.351
	75	4.097	4.532	5.038	5.627	6.317	7.125	8.077	9.201	10.536	12.126	14.029	16.313	19.064	22.389

Table 720 in consolidated factors spreadsheet

NEW JUDICIAL PENSION SCHEME 2015: ACTUARIAL FACTORS
ALLOCATION FACTORS – MALE MEMBER AND MALE BENEFICIARY
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age of Beneficiary		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Age of Member	50	2.084	2.105	2.127	2.151	2.175	2.200	2.227	2.255	2.285	2.316	2.349	2.384	2.420	2.458	2.499	2.542	2.594	2.642
	51	1.982	2.002	2.022	2.044	2.066	2.089	2.114	2.140	2.167	2.195	2.225	2.257	2.290	2.325	2.362	2.401	2.450	2.493
	52	1.884	1.902	1.921	1.941	1.962	1.983	2.006	2.030	2.054	2.080	2.108	2.137	2.168	2.200	2.233	2.269	2.314	2.353
	53	1.791	1.808	1.825	1.844	1.863	1.882	1.903	1.925	1.948	1.971	1.997	2.023	2.051	2.080	2.111	2.144	2.185	2.221
	54	1.701	1.717	1.733	1.750	1.768	1.786	1.805	1.825	1.846	1.868	1.891	1.915	1.940	1.967	1.995	2.025	2.063	2.096
	55	1.616	1.630	1.645	1.661	1.677	1.694	1.712	1.730	1.749	1.769	1.790	1.812	1.835	1.860	1.886	1.913	1.948	1.978
	56	1.534	1.548	1.561	1.576	1.591	1.606	1.622	1.639	1.657	1.675	1.695	1.715	1.736	1.758	1.782	1.807	1.839	1.866
	57	1.456	1.468	1.481	1.494	1.508	1.522	1.537	1.553	1.569	1.586	1.604	1.622	1.642	1.662	1.683	1.706	1.736	1.761
	58	1.381	1.393	1.404	1.417	1.429	1.442	1.456	1.471	1.485	1.501	1.517	1.534	1.552	1.571	1.590	1.611	1.639	1.661
	59	1.310	1.320	1.331	1.342	1.354	1.366	1.379	1.392	1.406	1.420	1.435	1.451	1.467	1.484	1.502	1.521	1.547	1.567
	60	1.242	1.251	1.261	1.271	1.282	1.293	1.305	1.317	1.330	1.343	1.357	1.371	1.386	1.402	1.418	1.435	1.459	1.478
	61	1.176	1.185	1.194	1.203	1.213	1.224	1.234	1.245	1.257	1.269	1.282	1.295	1.309	1.323	1.338	1.354	1.376	1.393

	62	1.113	1.121	1.130	1.138	1.147	1.157	1.167	1.177	1.188	1.199	1.210	1.223	1.235	1.248	1.262	1.276	1.297	1.313
	63	1.053	1.060	1.068	1.076	1.084	1.093	1.102	1.111	1.121	1.131	1.142	1.153	1.165	1.177	1.190	1.203	1.222	1.236
	64	0.995	1.002	1.009	1.016	1.024	1.032	1.040	1.049	1.058	1.067	1.077	1.087	1.098	1.109	1.121	1.133	1.150	1.163
	65	0.940	0.946	0.952	0.959	0.966	0.973	0.981	0.989	0.997	1.006	1.015	1.024	1.034	1.044	1.055	1.066	1.082	1.094
	66	0.886	0.892	0.898	0.904	0.911	0.918	0.924	0.932	0.939	0.947	0.955	0.964	0.973	0.982	0.992	1.002	1.017	1.028
	67	0.836	0.841	0.846	0.852	0.858	0.864	0.870	0.877	0.884	0.891	0.899	0.906	0.915	0.923	0.932	0.941	0.956	0.966
	68	0.787	0.792	0.797	0.802	0.807	0.813	0.819	0.825	0.831	0.838	0.844	0.852	0.859	0.867	0.875	0.883	0.897	0.906
	69	0.740	0.745	0.749	0.754	0.759	0.764	0.769	0.775	0.781	0.787	0.793	0.799	0.806	0.813	0.821	0.828	0.841	0.849
	70	0.696	0.700	0.704	0.708	0.712	0.717	0.722	0.727	0.732	0.738	0.744	0.749	0.756	0.762	0.769	0.776	0.788	0.796
	71	0.653	0.656	0.660	0.664	0.668	0.672	0.677	0.681	0.686	0.691	0.696	0.702	0.708	0.713	0.720	0.726	0.737	0.744
	72	0.612	0.615	0.619	0.622	0.626	0.630	0.634	0.638	0.642	0.647	0.652	0.657	0.662	0.667	0.673	0.679	0.689	0.695
	73	0.573	0.576	0.579	0.582	0.586	0.589	0.593	0.597	0.601	0.605	0.609	0.613	0.618	0.623	0.628	0.633	0.644	0.649
	74	0.536	0.539	0.542	0.544	0.547	0.550	0.554	0.557	0.561	0.565	0.568	0.572	0.577	0.581	0.586	0.591	0.600	0.605
	75	0.501	0.503	0.506	0.508	0.511	0.514	0.517	0.520	0.523	0.526	0.530	0.534	0.538	0.542	0.546	0.550	0.559	0.564

Age of Beneficiary		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
	50	2.693	2.747	2.804	2.865	2.931	3.000	3.075	3.155	3.240	3.332	3.432	3.539	3.654	3.779	3.915	4.063	4.223	4.399

Age of Member

51	2.540	2.588	2.640	2.696	2.755	2.817	2.885	2.956	3.033	3.116	3.205	3.301	3.404	3.515	3.636	3.767	3.910	4.065
52	2.395	2.439	2.487	2.537	2.590	2.647	2.707	2.772	2.841	2.915	2.995	3.081	3.173	3.272	3.380	3.496	3.623	3.760
53	2.259	2.299	2.342	2.387	2.435	2.487	2.541	2.600	2.662	2.729	2.800	2.877	2.959	3.048	3.144	3.248	3.360	3.482
54	2.130	2.167	2.206	2.247	2.291	2.337	2.386	2.439	2.495	2.555	2.619	2.688	2.762	2.841	2.927	3.019	3.119	3.228
55	2.009	2.043	2.078	2.115	2.155	2.197	2.241	2.289	2.339	2.393	2.451	2.513	2.579	2.650	2.726	2.809	2.898	2.994
56	1.895	1.925	1.957	1.991	2.027	2.065	2.105	2.148	2.194	2.242	2.294	2.350	2.409	2.473	2.541	2.615	2.694	2.780
57	1.787	1.815	1.844	1.874	1.907	1.941	1.978	2.017	2.058	2.102	2.148	2.198	2.252	2.309	2.370	2.436	2.507	2.583
58	1.685	1.710	1.737	1.765	1.794	1.825	1.858	1.894	1.931	1.970	2.012	2.057	2.105	2.157	2.212	2.270	2.334	2.402
59	1.589	1.612	1.636	1.661	1.688	1.716	1.746	1.778	1.812	1.847	1.886	1.926	1.969	2.015	2.064	2.117	2.174	2.235
60	1.498	1.519	1.541	1.564	1.588	1.614	1.641	1.670	1.700	1.732	1.767	1.803	1.842	1.883	1.928	1.975	2.026	2.080
61	1.411	1.430	1.450	1.471	1.493	1.517	1.541	1.567	1.595	1.624	1.655	1.688	1.723	1.760	1.800	1.843	1.888	1.937
62	1.329	1.346	1.365	1.384	1.404	1.425	1.447	1.471	1.496	1.522	1.550	1.580	1.612	1.645	1.681	1.719	1.760	1.803
63	1.251	1.267	1.283	1.301	1.319	1.338	1.359	1.380	1.403	1.427	1.452	1.479	1.507	1.537	1.570	1.604	1.640	1.679
64	1.177	1.191	1.206	1.222	1.239	1.256	1.275	1.294	1.315	1.336	1.359	1.383	1.409	1.436	1.465	1.496	1.529	1.564
65	1.107	1.120	1.133	1.148	1.163	1.179	1.195	1.213	1.232	1.251	1.272	1.294	1.317	1.341	1.368	1.395	1.425	1.456
66	1.040	1.052	1.064	1.077	1.091	1.105	1.120	1.136	1.153	1.171	1.190	1.209	1.230	1.252	1.276	1.301	1.327	1.355
67	0.976	0.987	0.998	1.010	1.022	1.036	1.049	1.064	1.079	1.095	1.112	1.130	1.149	1.169	1.190	1.212	1.236	1.261
68	0.915	0.925	0.936	0.946	0.958	0.970	0.982	0.995	1.009	1.024	1.039	1.055	1.072	1.090	1.109	1.129	1.150	1.173

	69	0.858	0.867	0.876	0.886	0.896	0.907	0.918	0.930	0.943	0.956	0.970	0.984	1.000	1.016	1.033	1.051	1.070	1.091
	70	0.803	0.811	0.820	0.829	0.838	0.848	0.858	0.869	0.880	0.892	0.905	0.918	0.932	0.946	0.962	0.978	0.995	1.014
	71	0.751	0.759	0.766	0.775	0.783	0.792	0.801	0.811	0.821	0.832	0.843	0.855	0.868	0.881	0.895	0.909	0.925	0.941
	72	0.702	0.709	0.716	0.723	0.731	0.739	0.747	0.756	0.765	0.775	0.785	0.796	0.807	0.819	0.832	0.845	0.859	0.873
	73	0.655	0.661	0.668	0.674	0.681	0.688	0.696	0.704	0.712	0.721	0.730	0.740	0.750	0.761	0.772	0.784	0.797	0.810
	74	0.611	0.616	0.622	0.628	0.634	0.641	0.648	0.655	0.663	0.670	0.679	0.688	0.697	0.706	0.716	0.727	0.738	0.750
	75	0.569	0.574	0.579	0.584	0.590	0.596	0.602	0.609	0.616	0.623	0.630	0.638	0.646	0.655	0.664	0.674	0.684	0.695

Age of Beneficiary		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
Age of Member	50	4.590	4.800	5.030	5.282	5.561	5.867	6.206	6.581	6.997	7.458	7.971	8.541	9.176	9.884	10.673	11.553	12.534	13.630
	51	4.234	4.419	4.622	4.844	5.088	5.358	5.655	5.983	6.347	6.750	7.198	7.696	8.251	8.869	9.558	10.327	11.186	12.146
	52	3.910	4.073	4.252	4.448	4.663	4.899	5.159	5.447	5.765	6.117	6.508	6.943	7.427	7.966	8.567	9.239	9.989	10.827
	53	3.615	3.759	3.917	4.089	4.278	4.486	4.714	4.966	5.244	5.552	5.893	6.273	6.694	7.164	7.688	8.273	8.927	9.658
	54	3.345	3.473	3.612	3.764	3.930	4.113	4.313	4.534	4.777	5.047	5.345	5.675	6.043	6.452	6.909	7.418	7.987	8.623
	55	3.098	3.212	3.335	3.469	3.616	3.776	3.952	4.146	4.359	4.594	4.855	5.143	5.464	5.820	6.217	6.660	7.155	7.708
	56	2.873	2.973	3.082	3.201	3.330	3.471	3.626	3.796	3.983	4.189	4.416	4.668	4.948	5.258	5.603	5.989	6.419	6.899
	57	2.665	2.755	2.851	2.956	3.071	3.195	3.331	3.481	3.645	3.825	4.024	4.244	4.488	4.758	5.059	5.394	5.767	6.185

58	2.475	2.555	2.640	2.733	2.834	2.944	3.065	3.196	3.340	3.498	3.672	3.865	4.077	4.313	4.575	4.866	5.191	5.554
59	2.300	2.371	2.447	2.530	2.619	2.716	2.822	2.938	3.065	3.204	3.356	3.525	3.710	3.916	4.144	4.398	4.680	4.995
60	2.139	2.202	2.269	2.343	2.422	2.508	2.602	2.704	2.815	2.938	3.072	3.219	3.382	3.561	3.760	3.981	4.227	4.500
61	1.989	2.045	2.106	2.171	2.241	2.317	2.400	2.490	2.589	2.696	2.814	2.943	3.085	3.242	3.416	3.608	3.822	4.060
62	1.850	1.900	1.954	2.012	2.075	2.142	2.216	2.295	2.382	2.476	2.580	2.693	2.818	2.955	3.106	3.274	3.460	3.666
63	1.721	1.766	1.814	1.866	1.921	1.981	2.046	2.117	2.193	2.277	2.368	2.467	2.576	2.696	2.829	2.975	3.137	3.316
64	1.601	1.641	1.684	1.730	1.780	1.833	1.891	1.953	2.020	2.094	2.174	2.262	2.357	2.462	2.578	2.706	2.847	3.003
65	1.490	1.525	1.564	1.605	1.649	1.696	1.747	1.802	1.862	1.927	1.998	2.075	2.159	2.251	2.352	2.463	2.586	2.722
66	1.385	1.417	1.451	1.488	1.527	1.569	1.615	1.664	1.717	1.774	1.836	1.904	1.978	2.059	2.147	2.244	2.352	2.470
67	1.288	1.317	1.347	1.380	1.415	1.452	1.493	1.536	1.583	1.634	1.689	1.748	1.813	1.884	1.962	2.047	2.140	2.243
68	1.197	1.223	1.250	1.279	1.311	1.344	1.380	1.418	1.460	1.505	1.553	1.606	1.663	1.725	1.793	1.868	1.949	2.039
69	1.112	1.135	1.160	1.186	1.214	1.244	1.275	1.310	1.347	1.386	1.429	1.476	1.526	1.581	1.640	1.706	1.777	1.855
70	1.033	1.054	1.076	1.099	1.124	1.150	1.179	1.209	1.242	1.277	1.315	1.356	1.400	1.448	1.501	1.558	1.620	1.689
71	0.959	0.977	0.997	1.018	1.040	1.063	1.089	1.116	1.145	1.176	1.209	1.246	1.285	1.327	1.373	1.424	1.478	1.538
72	0.889	0.906	0.923	0.942	0.961	0.983	1.005	1.029	1.055	1.083	1.112	1.144	1.179	1.216	1.257	1.301	1.349	1.401
73	0.824	0.839	0.854	0.871	0.889	0.907	0.928	0.949	0.972	0.996	1.023	1.051	1.082	1.115	1.150	1.189	1.231	1.277
74	0.763	0.776	0.790	0.805	0.821	0.838	0.856	0.875	0.895	0.917	0.940	0.965	0.992	1.021	1.053	1.087	1.124	1.164
75	0.706	0.718	0.730	0.744	0.758	0.773	0.789	0.806	0.824	0.843	0.864	0.886	0.910	0.936	0.963	0.993	1.026	1.061

Age of Beneficiary		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
Age of Member	50	14.852	16.216	17.737	19.434	21.326	23.436	25.789	28.416	31.351	34.628	38.295	42.401	47.008	52.183	58.008	64.581	72.024	80.479
	51	13.217	14.415	15.753	17.248	18.917	20.782	22.866	25.197	27.805	30.722	33.992	37.658	41.779	46.413	51.635	57.535	64.222	71.826
	52	11.764	12.813	13.986	15.298	16.766	18.408	20.246	22.306	24.614	27.201	30.104	33.365	37.034	41.166	45.829	51.103	57.085	63.894
	53	10.476	11.391	12.417	13.565	14.852	16.294	17.910	19.723	21.759	24.044	26.612	29.501	32.757	36.428	40.576	45.273	50.606	56.681
	54	9.335	10.133	11.028	12.031	13.155	14.417	15.833	17.425	19.214	21.226	23.491	26.042	28.921	32.172	35.850	40.018	44.757	50.160
	55	8.328	9.022	9.801	10.675	11.655	12.757	13.995	15.388	16.956	18.723	20.714	22.960	25.498	28.369	31.620	35.310	39.509	44.302
	56	7.438	8.041	8.718	9.478	10.331	11.291	12.371	13.587	14.958	16.504	18.250	20.222	22.454	24.981	27.847	31.104	34.815	39.056
	57	6.653	7.176	7.764	8.424	9.166	10.000	10.940	12.000	13.196	14.546	16.073	17.800	19.758	21.978	24.499	27.368	30.640	34.385
	58	5.960	6.414	6.924	7.497	8.141	8.866	9.682	10.604	11.645	12.823	14.155	15.665	17.378	19.324	21.537	24.059	26.940	30.240
	59	5.348	5.742	6.184	6.681	7.239	7.868	8.577	9.377	10.283	11.307	12.468	13.785	15.281	16.983	18.922	21.134	23.665	26.569
	60	4.806	5.148	5.532	5.962	6.446	6.990	7.605	8.299	9.084	9.974	10.983	12.129	13.433	14.918	16.611	18.547	20.765	23.313
	61	4.325	4.622	4.954	5.326	5.745	6.216	6.747	7.348	8.028	8.798	9.673	10.667	11.799	13.090	14.565	16.252	18.188	20.416
	62	3.897	4.154	4.441	4.763	5.125	5.532	5.991	6.510	7.097	7.762	8.518	9.378	10.358	11.476	12.755	14.220	15.903	17.841
	63	3.516	3.739	3.988	4.266	4.579	4.930	5.326	5.773	6.280	6.853	7.505	8.247	9.094	10.060	11.166	12.434	13.892	15.574
	64	3.176	3.369	3.585	3.825	4.095	4.398	4.740	5.125	5.561	6.055	6.616	7.254	7.983	8.815	9.768	10.862	12.121	13.574
	65	2.873	3.040	3.226	3.435	3.668	3.929	4.223	4.554	4.929	5.354	5.836	6.384	7.010	7.726	8.545	9.486	10.569	11.820

	66	2.601	2.746	2.907	3.087	3.288	3.513	3.766	4.051	4.373	4.738	5.151	5.622	6.158	6.771	7.473	8.280	9.209	10.282
	67	2.357	2.483	2.623	2.778	2.952	3.146	3.364	3.609	3.885	4.198	4.552	4.955	5.414	5.939	6.539	7.229	8.024	8.943
	68	2.138	2.248	2.369	2.504	2.653	2.821	3.008	3.219	3.456	3.724	4.028	4.372	4.765	5.213	5.726	6.315	6.994	7.778
	69	1.942	2.037	2.142	2.258	2.388	2.532	2.694	2.875	3.078	3.308	3.568	3.863	4.198	4.581	5.019	5.521	6.099	6.768
	70	1.764	1.847	1.938	2.039	2.151	2.276	2.415	2.570	2.745	2.942	3.165	3.416	3.703	4.029	4.402	4.830	5.322	5.891
	71	1.604	1.676	1.755	1.843	1.939	2.047	2.167	2.301	2.451	2.620	2.810	3.025	3.269	3.548	3.865	4.229	4.647	5.130
	72	1.458	1.521	1.590	1.666	1.750	1.843	1.946	2.062	2.191	2.335	2.498	2.682	2.890	3.127	3.397	3.706	4.061	4.471
	73	1.327	1.382	1.442	1.508	1.580	1.661	1.750	1.849	1.960	2.084	2.224	2.381	2.559	2.761	2.990	3.253	3.554	3.901
	74	1.208	1.255	1.308	1.365	1.428	1.498	1.575	1.660	1.756	1.862	1.982	2.116	2.268	2.440	2.636	2.859	3.114	3.408
	75	1.099	1.141	1.187	1.237	1.292	1.352	1.419	1.493	1.575	1.666	1.769	1.884	2.014	2.161	2.327	2.517	2.734	2.983

Age of Beneficiary																			
		72	73	74	75	76	77	78	79	80	81	82	83	84	85				
Age of Member	50	90.115	101.132	113.769	128.304	145.071	164.475	187.036	213.374	244.268	280.705	323.855	375.157	436.419	509.864				
	51	80.498	90.420	101.808	114.914	130.038	147.550	167.917	191.702	219.611	252.537	291.547	337.948	393.388	459.897				
	52	71.666	80.564	90.783	102.548	116.130	131.861	150.162	171.536	196.621	226.218	261.287	303.007	352.865	412.694				
	53	63.621	71.572	80.708	91.232	103.386	117.466	133.849	152.985	175.443	201.940	233.332	270.675	315.298	368.842				
	54	56.338	63.421	71.564	80.949	91.792	104.357	118.980	136.061	156.106	179.753	207.764	241.074	280.867	328.601				

55	49.786	56.080	63.321	71.671	81.323	92.512	105.536	120.753	138.610	159.674	184.619	214.276	249.690	292.153
56	43.913	49.491	55.915	63.328	71.901	81.845	93.424	106.956	122.837	141.570	163.752	190.117	221.588	259.303
57	38.678	43.615	49.304	55.875	63.482	72.310	82.596	94.621	108.740	125.398	145.125	168.570	196.550	230.073
58	34.030	38.392	43.425	49.244	55.987	63.820	72.954	83.641	96.197	111.018	128.578	149.454	174.374	204.230
59	29.908	33.756	38.202	43.349	49.320	56.265	64.372	73.867	85.034	98.228	113.872	132.485	154.718	181.370
60	26.248	29.635	33.554	38.096	43.374	49.520	56.703	65.128	75.048	86.782	100.713	117.306	137.148	160.958
61	22.984	25.953	29.393	33.386	38.030	43.446	49.784	57.228	66.003	76.397	88.751	103.486	121.126	142.320
62	20.079	22.670	25.675	29.167	33.234	37.983	43.548	50.089	57.811	66.968	77.866	90.878	106.476	125.240
63	17.518	19.770	22.386	25.429	28.978	33.125	37.991	43.716	50.482	58.514	68.082	79.519	93.243	109.770
64	15.255	17.205	19.471	22.111	25.192	28.796	33.027	38.011	43.906	50.909	59.259	69.248	81.245	95.703
65	13.268	14.950	16.906	19.186	21.850	24.968	28.632	32.950	38.061	44.137	51.386	60.063	70.491	83.066
66	11.526	12.970	14.652	16.613	18.905	21.591	24.748	28.472	32.881	38.126	44.386	51.884	60.898	71.775
67	10.007	11.244	12.685	14.367	16.333	18.637	21.348	24.547	28.336	32.844	38.228	44.678	52.435	61.797
68	8.688	9.744	10.975	12.413	14.094	16.065	18.385	21.123	24.368	28.230	32.843	38.370	45.019	53.044
69	7.543	8.443	9.493	10.718	12.151	13.833	15.812	18.149	20.919	24.218	28.158	32.880	38.560	45.418
70	6.550	7.315	8.208	9.250	10.469	11.899	13.583	15.572	17.929	20.737	24.092	28.114	32.952	38.793
71	5.689	6.339	7.096	7.979	9.013	10.226	11.654	13.341	15.341	17.724	20.571	23.983	28.090	33.047
72	4.945	5.495	6.136	6.884	7.759	8.785	9.994	11.421	13.114	15.130	17.540	20.429	23.906	28.104

	73	4.303	4.768	5.310	5.942	6.681	7.548	8.568	9.773	11.203	12.905	14.940	17.380	20.317	23.863
	74	3.748	4.142	4.599	5.133	5.756	6.487	7.347	8.362	9.566	11.000	12.714	14.770	17.243	20.231
	75	3.270	3.603	3.989	4.439	4.965	5.580	6.304	7.158	8.171	9.377	10.818	12.546	14.625	17.136

Table 721 in consolidated factors spreadsheet

NEW JUDICIAL PENSION SCHEME 2015: ACTUARIAL FACTORS
ALLOCATION FACTORS – FEMALE MEMBER AND FEMALE BENEFICIARY
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age of Member		Age of Beneficiary																	
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	50	2.201	2.223	2.246	2.270	2.296	2.322	2.350	2.379	2.410	2.442	2.476	2.512	2.550	2.590	2.632	2.677	2.734	2.784
	51	2.097	2.117	2.139	2.161	2.185	2.209	2.235	2.262	2.290	2.319	2.351	2.384	2.418	2.455	2.493	2.534	2.587	2.633
	52	1.997	2.016	2.036	2.057	2.079	2.102	2.125	2.150	2.176	2.203	2.232	2.262	2.294	2.327	2.362	2.400	2.448	2.490
	53	1.902	1.920	1.938	1.958	1.978	1.999	2.021	2.043	2.067	2.092	2.118	2.146	2.175	2.206	2.238	2.272	2.317	2.355
	54	1.811	1.828	1.845	1.863	1.881	1.901	1.921	1.942	1.964	1.987	2.011	2.036	2.063	2.091	2.121	2.152	2.194	2.228
	55	1.724	1.739	1.755	1.772	1.789	1.807	1.826	1.845	1.865	1.887	1.909	1.932	1.956	1.982	2.009	2.038	2.077	2.108
	56	1.641	1.655	1.670	1.685	1.701	1.717	1.735	1.753	1.771	1.791	1.811	1.833	1.855	1.879	1.904	1.930	1.966	1.994
	57	1.561	1.574	1.588	1.602	1.616	1.632	1.648	1.664	1.682	1.700	1.719	1.738	1.759	1.781	1.803	1.827	1.860	1.887
	58	1.484	1.497	1.509	1.522	1.536	1.550	1.565	1.580	1.596	1.613	1.630	1.648	1.667	1.687	1.708	1.730	1.760	1.785
	59	1.411	1.422	1.434	1.446	1.458	1.471	1.485	1.499	1.514	1.529	1.545	1.562	1.580	1.598	1.617	1.637	1.665	1.687
	60	1.340	1.350	1.361	1.372	1.384	1.396	1.408	1.421	1.435	1.449	1.464	1.480	1.496	1.513	1.530	1.549	1.575	1.595
	61	1.272	1.281	1.291	1.302	1.312	1.323	1.335	1.347	1.360	1.373	1.386	1.401	1.416	1.431	1.447	1.464	1.488	1.507
	62	1.206	1.215	1.224	1.234	1.244	1.254	1.264	1.276	1.287	1.299	1.312	1.325	1.339	1.353	1.368	1.383	1.405	1.422
	63	1.143	1.151	1.160	1.168	1.178	1.187	1.197	1.207	1.218	1.229	1.240	1.252	1.265	1.278	1.292	1.306	1.327	1.342

	64	1.082	1.090	1.098	1.106	1.114	1.123	1.132	1.141	1.151	1.161	1.172	1.183	1.195	1.207	1.219	1.232	1.251	1.266
	65	1.024	1.031	1.038	1.046	1.053	1.061	1.070	1.078	1.087	1.097	1.107	1.117	1.127	1.138	1.150	1.162	1.180	1.193
	66	0.968	0.974	0.981	0.988	0.995	1.002	1.010	1.018	1.026	1.035	1.044	1.053	1.063	1.073	1.084	1.095	1.111	1.123
	67	0.914	0.920	0.926	0.932	0.939	0.946	0.953	0.960	0.968	0.976	0.984	0.992	1.001	1.011	1.020	1.030	1.046	1.057
	68	0.863	0.868	0.874	0.879	0.885	0.891	0.898	0.905	0.912	0.919	0.926	0.934	0.942	0.951	0.960	0.969	0.984	0.994
	69	0.813	0.818	0.823	0.828	0.834	0.840	0.845	0.852	0.858	0.865	0.872	0.879	0.886	0.894	0.902	0.911	0.924	0.933
	70	0.766	0.770	0.775	0.780	0.785	0.790	0.795	0.801	0.807	0.813	0.819	0.826	0.833	0.840	0.847	0.855	0.868	0.876
	71	0.720	0.724	0.729	0.733	0.737	0.742	0.747	0.752	0.758	0.763	0.769	0.775	0.781	0.788	0.795	0.802	0.814	0.821
	72	0.677	0.681	0.684	0.688	0.692	0.697	0.701	0.706	0.711	0.716	0.721	0.727	0.733	0.739	0.745	0.751	0.763	0.769
	73	0.635	0.639	0.642	0.646	0.650	0.653	0.658	0.662	0.666	0.671	0.676	0.681	0.686	0.691	0.697	0.703	0.714	0.720
	74	0.596	0.599	0.602	0.605	0.609	0.612	0.616	0.620	0.624	0.628	0.633	0.637	0.642	0.647	0.652	0.657	0.668	0.673
	75	0.559	0.561	0.564	0.567	0.570	0.573	0.576	0.580	0.584	0.587	0.591	0.596	0.600	0.604	0.609	0.614	0.624	0.629

Age of Beneficiary		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Age of Member	50	2.837	2.893	2.952	3.016	3.083	3.156	3.233	3.315	3.403	3.498	3.600	3.709	3.827	3.955	4.093	4.243	4.405	4.581
	51	2.681	2.732	2.786	2.843	2.905	2.970	3.040	3.114	3.194	3.279	3.371	3.469	3.575	3.690	3.813	3.947	4.092	4.249
	52	2.534	2.580	2.630	2.682	2.738	2.797	2.860	2.927	2.999	3.076	3.159	3.247	3.343	3.445	3.556	3.675	3.805	3.945
	53	2.395	2.438	2.483	2.530	2.581	2.635	2.692	2.753	2.818	2.887	2.962	3.042	3.127	3.219	3.318	3.425	3.541	3.666
	54	2.265	2.304	2.344	2.388	2.434	2.483	2.534	2.590	2.649	2.711	2.779	2.851	2.928	3.010	3.099	3.195	3.299	3.411

55	2.142	2.177	2.214	2.254	2.296	2.340	2.387	2.437	2.490	2.547	2.608	2.673	2.742	2.817	2.897	2.983	3.076	3.176
56	2.025	2.057	2.091	2.127	2.165	2.206	2.249	2.294	2.342	2.394	2.449	2.507	2.570	2.637	2.709	2.786	2.869	2.959
57	1.915	1.944	1.975	2.008	2.043	2.079	2.118	2.160	2.204	2.250	2.300	2.353	2.409	2.470	2.534	2.604	2.679	2.759
58	1.810	1.837	1.865	1.895	1.927	1.960	1.996	2.033	2.073	2.115	2.160	2.208	2.259	2.314	2.372	2.435	2.502	2.574
59	1.711	1.735	1.761	1.789	1.817	1.848	1.880	1.914	1.950	1.989	2.029	2.073	2.119	2.168	2.221	2.277	2.337	2.402
60	1.616	1.639	1.662	1.687	1.714	1.741	1.771	1.802	1.835	1.869	1.906	1.945	1.987	2.032	2.079	2.130	2.184	2.242
61	1.526	1.547	1.568	1.591	1.615	1.640	1.667	1.695	1.725	1.757	1.790	1.826	1.863	1.903	1.946	1.992	2.040	2.092
62	1.440	1.459	1.479	1.500	1.521	1.544	1.569	1.594	1.621	1.650	1.680	1.712	1.746	1.783	1.821	1.862	1.906	1.953
63	1.359	1.376	1.394	1.413	1.433	1.454	1.476	1.499	1.523	1.549	1.577	1.606	1.637	1.670	1.704	1.741	1.781	1.823
64	1.281	1.296	1.313	1.330	1.348	1.367	1.387	1.408	1.431	1.454	1.479	1.506	1.533	1.563	1.594	1.628	1.663	1.701
65	1.206	1.221	1.236	1.252	1.268	1.285	1.304	1.323	1.343	1.365	1.387	1.411	1.436	1.463	1.491	1.521	1.553	1.587
66	1.136	1.149	1.162	1.177	1.192	1.208	1.224	1.242	1.260	1.279	1.300	1.322	1.344	1.368	1.394	1.421	1.450	1.481
67	1.068	1.080	1.093	1.106	1.119	1.134	1.149	1.165	1.181	1.199	1.218	1.237	1.258	1.280	1.303	1.327	1.353	1.381
68	1.004	1.015	1.026	1.038	1.051	1.064	1.077	1.092	1.107	1.123	1.140	1.157	1.176	1.196	1.217	1.239	1.262	1.287
69	0.943	0.953	0.963	0.974	0.985	0.997	1.010	1.023	1.037	1.051	1.066	1.082	1.099	1.117	1.136	1.156	1.177	1.199
70	0.885	0.894	0.903	0.913	0.923	0.934	0.945	0.957	0.970	0.983	0.997	1.011	1.027	1.043	1.060	1.078	1.097	1.117
71	0.829	0.838	0.846	0.855	0.864	0.874	0.885	0.895	0.907	0.919	0.931	0.944	0.958	0.973	0.988	1.004	1.021	1.039
72	0.777	0.784	0.792	0.800	0.809	0.818	0.827	0.837	0.847	0.858	0.869	0.881	0.893	0.907	0.920	0.935	0.950	0.967
73	0.727	0.733	0.741	0.748	0.756	0.764	0.772	0.781	0.791	0.800	0.811	0.821	0.833	0.844	0.857	0.870	0.884	0.899

74	0.679	0.685	0.692	0.699	0.706	0.713	0.721	0.729	0.737	0.746	0.755	0.765	0.775	0.786	0.797	0.809	0.822	0.835
75	0.634	0.640	0.646	0.652	0.658	0.665	0.672	0.679	0.687	0.695	0.703	0.712	0.721	0.731	0.741	0.752	0.763	0.775

Age of Beneficiary		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
Age of Member	50	4.773	4.983	5.212	5.462	5.736	6.037	6.368	6.732	7.132	7.574	8.062	8.601	9.196	9.855	10.583	11.389	12.281	13.268
	51	4.420	4.606	4.809	5.031	5.274	5.541	5.833	6.155	6.509	6.899	7.329	7.805	8.331	8.913	9.557	10.270	11.060	11.936
	52	4.097	4.263	4.443	4.640	4.856	5.092	5.351	5.635	5.948	6.292	6.672	7.092	7.556	8.070	8.639	9.269	9.968	10.743
	53	3.802	3.950	4.110	4.285	4.476	4.685	4.914	5.165	5.442	5.746	6.081	6.451	6.861	7.313	7.815	8.371	8.988	9.672
	54	3.532	3.663	3.806	3.962	4.131	4.317	4.519	4.742	4.986	5.254	5.550	5.877	6.237	6.636	7.078	7.568	8.112	8.716
	55	3.284	3.401	3.528	3.667	3.817	3.982	4.161	4.358	4.574	4.811	5.072	5.360	5.678	6.029	6.418	6.850	7.328	7.860
	56	3.056	3.160	3.274	3.397	3.531	3.677	3.836	4.010	4.201	4.410	4.641	4.894	5.174	5.484	5.826	6.206	6.627	7.095
	57	2.845	2.939	3.040	3.150	3.269	3.398	3.540	3.694	3.863	4.048	4.251	4.475	4.721	4.994	5.295	5.628	5.998	6.409
	58	2.651	2.735	2.825	2.923	3.029	3.144	3.269	3.406	3.556	3.719	3.899	4.096	4.313	4.552	4.817	5.110	5.435	5.796
	59	2.471	2.546	2.627	2.714	2.808	2.911	3.022	3.143	3.276	3.420	3.579	3.753	3.944	4.155	4.387	4.645	4.930	5.246
	60	2.304	2.371	2.443	2.521	2.605	2.696	2.795	2.903	3.020	3.148	3.288	3.441	3.609	3.795	3.999	4.225	4.475	4.752
	61	2.148	2.208	2.273	2.342	2.417	2.498	2.586	2.682	2.786	2.899	3.022	3.157	3.306	3.469	3.648	3.846	4.065	4.308
	62	2.003	2.057	2.115	2.177	2.243	2.316	2.394	2.478	2.570	2.670	2.780	2.899	3.029	3.173	3.330	3.504	3.695	3.907
	63	1.868	1.916	1.968	2.023	2.083	2.147	2.217	2.292	2.373	2.462	2.558	2.663	2.778	2.904	3.043	3.195	3.363	3.548
	64	1.742	1.785	1.831	1.880	1.934	1.991	2.053	2.120	2.192	2.270	2.356	2.448	2.550	2.660	2.782	2.915	3.062	3.224

	65	1.624	1.662	1.704	1.748	1.796	1.847	1.902	1.961	2.025	2.095	2.170	2.252	2.341	2.439	2.545	2.663	2.791	2.933
	66	1.513	1.548	1.585	1.625	1.667	1.713	1.762	1.814	1.871	1.933	2.000	2.072	2.151	2.236	2.330	2.433	2.545	2.669
	67	1.410	1.441	1.474	1.510	1.548	1.588	1.632	1.679	1.730	1.784	1.843	1.907	1.976	2.052	2.134	2.224	2.323	2.431
	68	1.313	1.341	1.371	1.403	1.437	1.473	1.512	1.554	1.599	1.647	1.699	1.756	1.817	1.884	1.956	2.035	2.122	2.216
	69	1.223	1.248	1.275	1.303	1.333	1.366	1.400	1.438	1.478	1.521	1.567	1.617	1.671	1.730	1.794	1.863	1.939	2.022
	70	1.138	1.160	1.184	1.210	1.237	1.266	1.297	1.330	1.366	1.404	1.445	1.489	1.537	1.589	1.645	1.706	1.773	1.845
	71	1.058	1.079	1.100	1.123	1.147	1.173	1.201	1.230	1.262	1.296	1.332	1.372	1.414	1.460	1.509	1.563	1.621	1.685
	72	0.984	1.002	1.021	1.042	1.064	1.087	1.111	1.138	1.166	1.196	1.228	1.263	1.301	1.341	1.385	1.432	1.483	1.539
	73	0.914	0.930	0.948	0.966	0.986	1.006	1.028	1.052	1.077	1.104	1.132	1.163	1.196	1.232	1.271	1.312	1.358	1.407
	74	0.849	0.863	0.879	0.895	0.913	0.931	0.951	0.972	0.994	1.018	1.044	1.071	1.101	1.132	1.166	1.203	1.243	1.286
	75	0.788	0.801	0.815	0.830	0.845	0.862	0.879	0.898	0.918	0.939	0.962	0.986	1.013	1.041	1.071	1.103	1.138	1.176

Age of Beneficiary		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
Age of Member	50	14.359	15.567	16.903	18.379	20.011	21.815	23.809	26.014	28.453	31.149	34.131	37.432	41.092	45.153	49.665	54.690	60.298	66.571
	51	12.906	13.980	15.171	16.490	17.952	19.571	21.364	23.352	25.556	27.998	30.705	33.707	37.044	40.751	44.877	49.477	54.618	60.374
	52	11.602	12.557	13.616	14.791	16.096	17.544	19.153	20.940	22.926	25.131	27.581	30.305	33.339	36.716	40.481	44.687	49.393	54.669
	53	10.433	11.277	12.216	13.260	14.421	15.713	17.150	18.750	20.532	22.516	24.725	27.187	29.934	33.000	36.424	40.256	44.551	49.373
	54	9.387	10.134	10.965	11.890	12.920	14.068	15.349	16.777	18.372	20.152	22.138	24.357	26.838	29.614	32.721	36.205	40.118	44.519
	55	8.452	9.110	9.844	10.661	11.573	12.591	13.728	14.999	16.421	18.011	19.791	21.783	24.016	26.519	29.328	32.485	36.038	40.042

56	7.615	8.195	8.841	9.561	10.366	11.266	12.272	13.400	14.663	16.079	17.666	19.447	21.449	23.698	26.227	29.076	32.290	35.920
57	6.867	7.376	7.944	8.578	9.287	10.080	10.968	11.964	13.083	14.339	15.750	17.336	19.123	21.136	23.404	25.966	28.861	32.139
58	6.197	6.644	7.143	7.699	8.322	9.019	9.801	10.679	11.666	12.776	14.026	15.433	17.022	18.815	20.840	23.133	25.731	28.679
59	5.598	5.989	6.426	6.914	7.460	8.071	8.757	9.528	10.397	11.374	12.476	13.719	15.125	16.715	18.516	20.557	22.876	25.513
60	5.060	5.403	5.785	6.211	6.688	7.223	7.823	8.499	9.260	10.117	11.085	12.178	13.417	14.820	16.411	18.220	20.278	22.623
61	4.577	4.876	5.210	5.582	5.998	6.465	6.989	7.578	8.243	8.992	9.838	10.796	11.881	13.113	14.512	16.104	17.920	19.993
62	4.142	4.404	4.694	5.019	5.381	5.787	6.243	6.756	7.334	7.986	8.724	9.558	10.505	11.580	12.804	14.198	15.789	17.609
63	3.753	3.981	4.234	4.517	4.832	5.185	5.581	6.026	6.528	7.095	7.735	8.460	9.284	10.220	11.285	12.501	13.890	15.481
64	3.403	3.602	3.822	4.068	4.342	4.648	4.992	5.378	5.813	6.304	6.859	7.487	8.201	9.013	9.937	10.992	12.199	13.583
65	3.089	3.262	3.454	3.668	3.905	4.171	4.469	4.803	5.180	5.605	6.085	6.628	7.245	7.947	8.746	9.659	10.705	11.904
66	2.806	2.956	3.123	3.309	3.515	3.746	4.003	4.292	4.618	4.984	5.398	5.867	6.399	7.004	7.693	8.480	9.382	10.416
67	2.551	2.682	2.827	2.988	3.167	3.367	3.590	3.840	4.121	4.437	4.794	5.197	5.655	6.176	6.769	7.446	8.221	9.111
68	2.321	2.435	2.562	2.702	2.857	3.030	3.223	3.439	3.681	3.954	4.261	4.608	5.002	5.449	5.958	6.540	7.205	7.969
69	2.113	2.213	2.323	2.445	2.579	2.729	2.896	3.083	3.292	3.527	3.791	4.090	4.428	4.811	5.248	5.746	6.316	6.970
70	1.925	2.012	2.108	2.214	2.331	2.461	2.605	2.766	2.947	3.149	3.377	3.633	3.923	4.252	4.626	5.053	5.540	6.099
71	1.755	1.831	1.914	2.007	2.108	2.221	2.346	2.485	2.641	2.815	3.011	3.231	3.480	3.762	4.083	4.447	4.864	5.341
72	1.600	1.667	1.740	1.820	1.908	2.006	2.114	2.235	2.369	2.520	2.688	2.877	3.091	3.333	3.607	3.918	4.274	4.681
73	1.460	1.518	1.582	1.652	1.729	1.814	1.908	2.012	2.128	2.258	2.403	2.565	2.749	2.956	3.190	3.456	3.760	4.107
74	1.333	1.384	1.440	1.501	1.568	1.641	1.723	1.813	1.914	2.025	2.150	2.290	2.448	2.625	2.826	3.054	3.313	3.609

	75	1.217	1.262	1.311	1.364	1.423	1.487	1.558	1.636	1.723	1.819	1.927	2.048	2.183	2.335	2.507	2.702	2.923	3.176
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Age of Beneficiary		72	73	74	75	76	77	78	79	80	81	82	83	84	85
Age of Member	50	73.610	81.531	90.462	100.563	112.018	125.048	139.929	157.010	176.710	199.534	226.099	257.122	293.446	336.038
	51	66.838	74.114	82.323	91.607	102.137	114.112	127.784	143.471	161.555	182.493	206.846	235.267	268.519	307.482
	52	60.600	67.283	74.826	83.362	93.047	104.063	116.640	131.068	147.696	166.941	189.313	215.409	245.921	281.651
	53	54.800	60.923	67.840	75.673	84.565	94.683	106.237	119.492	134.767	152.440	172.977	196.919	224.897	257.637
	54	49.480	55.085	61.425	68.613	76.781	86.081	96.708	108.905	122.963	139.231	158.135	180.169	205.911	236.022
	55	44.564	49.682	55.480	62.064	69.553	78.090	87.854	99.068	112.001	126.974	144.377	164.666	188.367	216.090
	56	40.028	44.686	49.973	55.985	62.835	70.655	79.609	89.904	101.789	115.557	131.571	150.248	172.075	197.608
	57	35.858	40.082	44.887	50.362	56.611	63.757	71.952	81.387	92.293	104.942	119.669	136.860	156.965	180.499
	58	32.029	35.845	40.195	45.162	50.842	57.350	64.827	73.451	83.435	95.032	108.552	124.355	142.858	164.541
	59	28.518	31.947	35.865	40.349	45.487	51.386	58.178	66.025	75.127	85.719	98.088	112.568	129.549	149.478
	60	25.301	28.364	31.872	35.893	40.513	45.827	51.958	59.056	67.304	76.920	88.171	101.365	116.865	135.086
	61	22.364	25.082	28.200	31.782	35.905	40.658	46.151	52.523	59.942	68.607	78.762	90.693	104.734	121.267
	62	19.695	22.089	24.841	28.007	31.658	35.874	40.755	46.426	53.040	60.777	69.860	80.547	93.144	108.002
	63	17.306	19.405	21.820	24.604	27.819	31.537	35.848	40.865	46.724	53.589	61.659	71.169	82.392	95.648
	64	15.173	17.002	19.111	21.544	24.358	27.616	31.399	35.808	40.963	47.010	54.128	62.526	72.450	84.183
	65	13.282	14.871	16.703	18.819	21.270	24.110	27.412	31.265	35.775	41.071	47.312	54.684	63.403	73.724

66	11.606	12.977	14.561	16.392	18.512	20.974	23.837	27.181	31.099	35.704	41.136	47.556	55.157	64.160
67	10.135	11.315	12.679	14.257	16.085	18.209	20.682	23.571	26.959	30.945	35.649	41.213	47.804	55.617
68	8.847	9.861	11.031	12.386	13.958	15.783	17.910	20.397	23.315	26.750	30.805	35.606	41.296	48.044
69	7.722	8.590	9.592	10.752	12.098	13.662	15.484	17.616	20.119	23.066	26.547	30.670	35.559	41.360
70	6.742	7.483	8.339	9.330	10.479	11.814	13.371	15.193	17.332	19.851	22.830	26.357	30.542	35.508
71	5.890	6.522	7.252	8.096	9.075	10.214	11.540	13.093	14.916	17.065	19.605	22.615	26.187	30.427
72	5.149	5.687	6.309	7.027	7.860	8.828	9.956	11.276	12.826	14.653	16.813	19.373	22.412	26.021
73	4.505	4.964	5.492	6.102	6.809	7.631	8.587	9.707	11.021	12.571	14.402	16.574	19.151	22.212
74	3.948	4.338	4.786	5.305	5.905	6.601	7.412	8.360	9.473	10.784	12.335	14.173	16.354	18.945
75	3.465	3.796	4.177	4.617	5.126	5.716	6.402	7.205	8.146	9.254	10.564	12.117	13.960	16.148

Appendix C: Limitations

- C.1 This guidance should not be used for any purpose other than those set out in this guidance.
- C.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.
- C.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.
- C.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.
- C.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.
- C.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 MoJ and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.