



Government Actuary's Department

HSC Pension Scheme 2015

Purchase of Additional Pension

Factors and guidance

Version 1.0

Date: 31 March 2015

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1 Introduction

- 1.1 This Note is addressed to the HSC as administrator of the Health and Social Care Pension Scheme 2015 ('HSCPS 2015' or the 'Scheme'). It sets out the method and factors required to determine the amount payable by a member electing to secure Additional Pension (AP). It also provides calculation guidance for the purchase of AP benefits when a member who had a monthly contribution election does not make contributions during the whole of their payment period and how the revised AP credit should be calculated in this situation.
- 1.2 This Note covers the SR 2015/120 Regulations 54 to 70.
- 1.3 There will be a cap on the amount of Additional Pension that can be purchased (SR 2015/120 (60)). This cap is set at £6,500 pa for 2015/16 and will be uprated in line with a DFP Order (expected to be CPI in the same way that additional pension is uprated). Where members have chosen to enter into Early Retirement Reduction Buy-Out (ERRBO) agreements, the value of this will count towards the cap (Regulation 60(4)). This is covered in more detail in Section 3.
- 1.4 The factors provided in this Note have been prepared in light of our advice to the Department of Health, Social Services and Public Safety dated 27 March 2015 and its instructions following that advice.
- 1.5 No advice or factors issued for the Health and Social Care Pension Scheme ('HSCPS') should be used for any calculations relating to AP from the HSCPS 2015. There is no interaction between the limits applied on AP purchase in the HSCPS or HSCPS 2015.
- 1.6 A summary of the assumptions underlying the factors is listed in Appendix A. The factors are provided in Appendices B and C.
- 1.7 The additional contribution rate payable by a member on election to secure AP is determined based on a member's age (in complete years) at the start of the AP agreement. All rates are reassessed regularly (see next paragraph) and the revised payment amounts following each revision of factors should be based on the member's age (in complete years) at the date of the initial election.

Implementation and review

- 1.8 The effective date for this guidance is 1 April 2015. The version number for this guidance is 1.0.
- 1.9 Factors provided in this Note are subject to review following any review of the SCAPE basis (due every 4 years). The factors should also be reconsidered following each actuarial valuation where mortality and other recent experience is reviewed or if other credible and material information comes to light. There may also be other reasons (such as changes in Government stated policy around SPAs) which will trigger a review of factors.
- 1.10 The remainder of this Note contains the factor tables, guidance on their use and a number of worked examples. The new factors can be found in Appendices B and C.



- 1.11 In line with best practice, GAD should review a number of sample cases to ensure factors are used as intended.



2 Purchase of Additional Pension

- 2.1 AP can be purchased either by payment of a lump sum or by regular monthly contributions over a pre-specified term¹. AP may be secured by payment by either the member or his employer, where the employer pays the cost must be met by a lump sum payment². More than one election to secure AP may be accepted³. Where a member elects to purchase AP by way of regular contributions this period must be a period of whole years between 1 and 20 and must not extend beyond NPA⁴.
- 2.2 Members can purchase AP which provides only for additional member's pension or which provides for both additional member's pension and additional survivor's pension⁵. If additional survivor pension is secured the amount payable is 37.5%⁶ of the member's AP. If the member dies, becomes eligible for an ill-health pension or otherwise leaves pensionable service without entitlement to a deferred or immediate pension entitlement within one year of election to secure AP, all AP contributions linked to that election paid must be refunded and the entitlement to AP lapses.
- 2.3 The amount of Additional Pension available to purchase is subject to a maximum of £6,500 pa at 1 April 2015 (expected to be CPI in the same way that additional pension is uprated). Any ERRBO agreements entered into will count towards this maximum⁷. This is covered in more detail in paragraph 2.13. AP secured in the HSCPS does not count towards the maximum.
- 2.4 This guidance should be used for all requests for AP agreements. The earliest date for commencement of an agreement is 1 April 2015.
- 2.5 AP (member only) may be purchased in multiples of £250 pa⁸. The costs shown in this note are per £250 pa of AP purchased. AP is payable from a member's NPA as set out in legislation at the date of the member's retirement. If the member chooses to retire early or late, AP will be subject to an early or late retirement adjustment. See 'HSCPS 2015; Voluntary early and late retirement in normal health; Factors and guidance' for more detail.
- 2.6 The AP costs have been provided by reference to the member's age last birthday at the date of election. The single premium costs are rounded to the nearest £10 and the monthly contributions to the nearest £0.10.
- 2.7 Generally, factors for calculating the cost to a member of AP should be selected with reference to the
- > age (last birthday) at date of start of agreement;

¹ Regulation 56(2)

² Regulation 56(1)

³ Regulation 54(4)

⁴ Regulation 63(3)

⁵ Regulation 54(3)

⁶ Regulations 114(4), 115(4)(b), 116(3)(b)

⁷ Regulation 60(4)

⁸ Regulations 55 and 59



- > type of AP (member-only or with attaching survivor's benefits);
 - > Prospective Normal Pension Age (PNPA, minimum age 65) as specified in stated Government policy at date of election (see Schedule 13 of SR 2015/120). Factors for members with non-integer PNPA should be obtained by interpolation of the factors for the higher and lower PNPAs, and
 - > chosen form of payment (either lump sum or regular contributions).
- 2.8 Where the AP is not purchased by a lump sum, factors must additionally be chosen with reference to the period of contributions as at the election date (between 1 year and 20 years).
- 2.9 AP will increase in line with Consumer Prices Index (CPI) before and after coming into payment.
- 2.10 Factors for lump sum elections, shown in Appendix B, are as follows:
- > **Table S** – single premium costs for AP of £250 pa
- 2.11 Factors for regular contribution elections, shown in Appendix C, are as follows:
- > **Table P65** – regular contributions for personal AP of £250 pa, PNPA 65
 - > **Table P66** – regular contributions for personal AP of £250 pa, PNPA 66
 - > **Table P67** – regular contributions for personal AP of £250 pa, PNPA 67
 - > **Table P68** – regular contributions for personal AP of £250 pa, PNPA 68
 - > **Table D65** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 65
 - > **Table D66** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 66
 - > **Table D67** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 67
 - > **Table D68** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 68
- 2.12 Illustrative example calculations of the lump sums or monthly contributions payable to purchase AP can be found in Section 4.



Limits on purchase of Additional Pension

- 2.13 No election to secure AP may be accepted if it would result in the aggregate of all AP and any existing ERRBO agreement exceeding £6,500 pa (set for 2015/16 and expected to be adjusted annually by Department of Finance and Personnel (DFP). In the absence of a DFP published limit PI Act (NI) increases will be applied to the prior year limit). Note the value of an ERRBO agreement may exceed £6,500 pa in which case there is no scope for AP.
- 2.14 Calculating the headroom for purchase of AP is given in Section 3. Worked examples are given in Section 4.

Changing SPAs

- 2.15 AP is priced based on stated Government policy on SPA (i.e. PNPA). AP is available unreduced from the member's actual NPA which may differ from PNPA. Both NPA and PNPA may change between an AP election and the benefit coming into payment. Changes in PNPA are likely to result in a reassessment of contribution required. This will affect outstanding periodic payments only. No adjustments will be made to prior contributions to reflect any changes in assumed NPA. Periodic payments cease at the agreed end date.



3 Limits on the purchase of Additional Pension

- 3.1 No election to secure AP may be accepted if it would result in the aggregate of all AP⁹ and any existing ERRBO agreement exceeding £6,500 pa (set for 2015/16 and expected to be adjusted annually by DFP. In the absence of a DFP published limit PI Act (NI) increases will be applied to the prior year limit). Note the value of an ERRBO agreement may exceed £6,500 pa in which case there is no scope for AP.
- 3.2 Where there are no ERRBO agreements in place the limit applicable to purchasing any AP is £6,500 pa (set for 2015/16 and indexed in line with DFP Orders) less any AP already secured (uprated to its current value with PI (NI) increases).

Calculating AP limits where there are existing ERRBO agreements

- 3.3 The available headroom for AP is calculated as:

$$A - (B + C)$$

Where:

A = The maximum available for extra funded pension = £6,500 pa (set for 2015/16 and expected to be adjusted annually by DFP) less any AP already secured (uprated to its current value with PI (NI) increases).

B = Value of existing ERRBO election
= accrued pension x $1.015^{\text{future service}}$ x (1 – ERF)

C = Amount of future EERBO value
= [Future service x pay x $1.015^{\text{future service}}$ x (1 – ERF)] / 54

Where

- > Accrued pension = pension accrued during period of ERRBO contribution payments including revaluation to immediately preceding 1 April
- > Future service = service in years and days from previous 1 April to selected reduced retirement age (RRA) linked to ERRBO election (i.e. age at which no early retirement reduction will apply)
- > ERF applicable for period PNPA - RRA selected by ERRBO election
- > Pay is full time equivalent pensionable pay

⁹ In the HSCPS 2015. AP secured by payments to the HSCPS is disregarded for the purposes of the limit.



3.4 Points to note in calculating limits:

- > Where a member has varied an ERRBO election B and C above will need to be calculated for each effective RRA
- > Where an ERRBO election has been revoked $C = 0$
- > Where an ERRBO election is in a suspension period it should be assumed that it will recommence from the relevant 1 April (ie to allow for a 1 year suspension period)
- > If accrued pension and/or pay at the relevant election date is not available amounts for the preceding year may be used in conjunction with future service being assumed to start at the same date and with both pension and pay being adjusted by the PI (NI) increase over the year .



4 Examples: Determining contributions to purchase AP

Example 1: Lump sum payment

Member details

Date of Birth 1 February 1975

Additional pension contract

Date of election 1 June 2015
Amount of AP purchased £2,000 pa
Form of AP Member only
Form of payment Lump sum

Cost of AP contract

Relevant table **S**
Age at start of agreement 40
Cost of £250 pa of AP £2,080
Lump sum required to purchase the full AP $= 2,000/250 \times 2,080 = £16,640$

Example 2: Regular contributions

Member details

Date of Birth 14 June 1983
Prospective Normal Pension Age 68

Additional pension contract

Date of election 12 June 2015
Amount of AP purchased £1,750 pa
Form of AP Member and Dependant
Form of payment Regular contributions over 10 yrs

Cost of AP contract

Relevant table **D68**
Age at start of agreement 31
Cost of £250 pa of AP £18.40 (per month)
Contribution required to purchase the full AP $= 1,750/250 \times 18.40 = £128.80 \text{ pcm}$



Example 3: Regular contributions

Member details

Date of Birth	14 March 1984
Prospective Normal Pension Age	68

Additional pension contract

Date of election	6 April 2016
Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular contributions over 10 yrs

Cost of AP contract

Relevant table	D68
Age at start of agreement	32
Cost of £250 pa of AP	£18.90 (per month)
Contribution required to purchase the full AP	$= 1,750/250 \times 18.90 = £132.30 \text{ pcm}$

Example 4: Regular contributions, non integer SPA

Member details

Date of Birth	7 August 1960
Prospective Normal pension age	66 5/12

Additional pension contract

Date of election	1 April 2015
Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular contributions over 10 yrs

Cost of AP contract

Relevant tables	D66 and D67
Age at start of agreement	54
Cost of £250 pa of AP assuming PNPA is 66	£37.20
Cost of £250 pa of AP assuming PNPA is 67	£35.60
Interpolate amounts for PNPA of 66 5/12	$= (£35.60 - £37.20) \times 5/12 + £37.20$ $= -£0.67 + £37.20$ $= £36.53$
Contribution required to purchase the full AP	$= 1,750/250 \times 36.53 = £255.71 \text{ pcm}$



Example 5: Purchase of AP following existing ERRBO agreement

Member details

Date of AP election	1 June 2016
PNPA	67
Existing ERRBO election	RRA of 65 from 1 April 2015
ERF applicable to PNPA 67 and RRA 65	0.896
Current full time equivalent pay (at 1 June 2016)	£30,000 pa
Age at date of request to purchase AP	50
PI (NI) increase 2015 (assumed = DFP Order)	1.2%
Existing AP contracts	Nil

Pension accrued from 1 April 2015 to 31 March 2016, as at 1 April 2016 = £285 pa

The available headroom for AP is calculated as:

$$A - (B + C)$$

Where:

- A = The maximum available for extra funded pension = £6,500 pa (set for 2015/16 and adjusted for future years) less any AP already secured (uprated to its current value with PI (NI) increases).
- B = Amount of existing ERRBO election
= accrued pension x $1.015^{\text{future service}}$ x (1 – ERF)
- C = Amount of future EERBO value
= [Future service x pay x $1.015^{\text{(future service)}}$ x (1 – ERF)] / 54

Calculations

- A = Maximum available
= £6,500 x 1.012 (updated) = £6,578 pa
- B = Amount of existing ERRBO election
= (285 x $1.015^{(15 \text{ years})}$ x (1 – 0.896))
= £285 x 1.015^{15} x 0.104
= £37
- C = Amount of future EERBO value
= [15 x £30,000 x 1.015^{15} x (1 – 0.896)] / 54
= £1,084

Therefore amount of AP which may be secured =

$$A - (B + C) = £6,578 - (£37 + £1,084) = £5,457 = \mathbf{£5,250} \text{ (multiple of £250)}$$



5 Method for AP credit calculations where contributions cease or there is a lapse

- 5.1 Where a member has more than one election (to purchase AP) then each election must be treated separately for the purposes of making calculations under this Note.
- 5.2 Where a member who originally elected to purchase AP by monthly contributions stops making those contributions before the end of the payment period or there is a lapse in the payment of contributions, the member will be credited with an amount of the AP having regard to the contributions paid.

Cessation of contributions

- 5.3 Contributions could stop before the end of the payment period for any of the following reasons:
- > the member revoking the election,
 - > the member leaving pensionable employment,
 - > the member having become entitled to retirement benefits, or
 - > the member having made an election to take phased retirement.
- 5.4 To calculate the paid-up AP credit for such a member who ceased contributions before completing their AP payment period, the following general formula should be used:

$$\text{Credit} = C = \frac{P}{R} \times \text{£250}$$

where:

P = amount of monthly contributions in respect of member's original election (for AP amount initially purchased not for £250pa only)

R = monthly contribution per £250 AP at age last birthday at date of original election payable over actual payment period to date of cessation

The amounts calculated in P and R should be based on the member's age last birthday at the date of the original election, using the current tables in Appendix C. These Tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

- 5.5 Where the actual payment period is not a whole number of years, a credit is calculated for the *actual* payment period rounded down to the nearest year. A further credit is calculated for the *actual* payment period rounded up to the nearest year. These figures are interpolated based on the exact payment period (in months) to obtain the paid-up credit.
- 5.6 The paid-up AP credit is as at the date of original election. The credit will increase in line with the Consumer Prices Index both before it comes into payment (in the normal way for AP) and after it comes into payment.



Lapses in contributions

- 5.7 Where a member has an election with a gap in AP contributions and continuation of the original contract is possible under Regulation 67, a different calculation is required. (For any other case not covered by Regulation 67, a lapse in contributions cannot occur as any missed contribution payments will trigger a cessation of contributions with no option to resume contributions at a later date. In this case, the credit calculation set out in 4.4 above will be relevant.)
- 5.8 To calculate the AP credit for such a member, who has a lapse in contributions as covered by Regulation 67, the following general formula should be used:

$$Credit = C = \left[\frac{P}{R} \times \text{£}250 \right] + \left[T - \left(\frac{P}{S} \times \text{£}250 \right) \right]$$

Pre-lapse element Post-lapse element

where:

P = amount of monthly contribution in respect of member's original election (over term then agreed) (for AP amount initially purchased – not for £250 pa only)

R = monthly contribution per £250 AP over term from original election to the start of the lapse

T = amount of AP to be purchased according to original election (assumed paid for full term then agreed)

S = monthly contribution per £250 AP over term from original election to the end of the lapse

The amounts calculated in P, R and S should be based on the member's age last birthday at the date of the original election, using the tables in Appendix C. These tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

- 5.9 Where the payment period duration underlying R is not a whole number of years, then $(P/R \times \text{£}250)$ should be calculated with the duration rounded down to the nearest year, and then calculated with the payment period rounded up to the nearest year. The actual value of $(P/R \times \text{£}250)$ will then be the interpolation of these two calculations for the exact lapse period (in months). The same applies for $(P/S \times \text{£}250)$ where S is not a whole number of years.
- 5.10 Where a member has more than one lapse, similar principles should be applied. If such a case arises, further guidance should be sought from GAD if necessary.



- 5.11 The examples in Section 6 show how the AP credit should be calculated for a member who completes:
- (i) a partial payment period of a whole number of years (Example A1)
 - (ii) a partial payment period that is not a whole number of years (Examples A2 and A3)
 - (iii) a payment period that contains a gap in AP contributions (Example A4).



6 Examples of AP credit upon cessation or where there are lapses in the payment of regular contributions

Example A1: AP credit where actual payment period is a whole number of years

6.1 Consider the following member who was purchasing AP by regular contributions:

- > Date of election: March 2016
- > Age last birthday at date of original election: 40
- > Prospective Normal pension age: 67
- > Personal AP purchased: £1,250 pa
- > Dependant AP purchased: Yes
- > Original payment term: 9 years
- > Payments stopped after: 5 years (i.e. 60 monthly payments made)

6.2 Using Table D67, the regular monthly contribution is £26.30 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution (under the current prices) would have been:

$$\frac{£1,250}{£250} \times £26.30 = £131.50$$

6.3 The AP contributions ceased after 5 years, so looking up the monthly contributions per £250 AP purchased (Table D67) over the actual payment period (i.e. 5 years), at age 40 last birthday at the date of original election, we find that the monthly contribution would have been £42.90 (under the current prices).

6.4 In summary, the inputs to the calculations are:

- > P = £131.50
- > R = £42.90

6.5 Using the formula in paragraph 4.4, the paid-up AP credit, as at the date of original election, can be calculated as:

$$\text{Credit} = \frac{£131.50}{£42.90} \times £250$$

= £766.32 pa

6.6 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).



Example A2: AP credit where actual payment period is not a whole number of years

6.7 Consider the following member who was purchasing AP by regular contributions:

- > Date of election March 2016
- > Age last birthday at date of original election: 46
- > Prospective Normal pension age: 67
- > Personal AP purchased: £1,250 pa
- > Dependant AP purchased: Yes
- > Original payment term: 9 years
- > Payments stopped after: 5 years 1 month (i.e. 61 monthly payments made)

6.8 Using Table D67, the regular monthly contribution is £30.80 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependants), his monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £30.80 = £154.00 = P$$

6.9 Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:

$$6.10 \quad \text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

where:

- > S^E = actual payment period completed (in this case, $5\frac{1}{12}$ years),
- > S^- = S^E **rounded down** to nearest whole year (in this case, 5 years),
- > S^+ = S^E **rounded up** to nearest whole year (in this case, 6 years),
- > C^- = AP credit over payment period S^- , at age last birthday at date of original election,
- > C^+ = AP credit over payment period S^+ , at age last birthday at date of original election.

6.11 To calculate C^- (i.e. the AP credit assuming the member stopped contributions after 5 years), look up the monthly contributions per £250 AP purchased (Table D67) over the rounded *down* payment period (i.e. 5 years), at age 46 last birthday at the date of original election. The monthly contribution would have been £50.00 (under current prices).



- 6.12 Using the general formula in paragraph 4.4 and P calculated above, we obtain:

$$C^- = \frac{£154.00}{£50.00} \times £250 = £770.00$$

- 6.13 Similarly, to calculate C^+ (i.e. the AP credit assuming the member stopped contributions after 6 years), look up the monthly contributions per £250 AP purchased (Table D67) over the rounded *up* payment period (i.e. 6 years), at age 46 last birthday at the date of original election. The monthly contribution would have been £42.70 (under current prices).

$$C^+ = \frac{£154.00}{£42.70} \times £250 = £901.64$$

- 6.14 By interpolating we obtain a paid-up AP credit, as at the date of original election, as follows:

$$\text{Interpolated paid-up AP credit} = £770.00 + \left[5\frac{1}{12} - 5\right] \times [901.64 - 770.00]$$

$$= \mathbf{£780.97 \text{ a year}}$$

- 6.15 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).



Example A3: AP credit where actual payment period is less than 1 year (but contributions recommence within 12 months)

6.16 Consider the following member who was purchasing AP by regular contributions:

- > Date of election March 2016
- > Age last birthday at date of original election: 50
- > Prospective Normal pension age: 67
- > Personal AP purchased: £1,250 pa
- > Dependant's AP purchased: Yes
- > Original payment term: 9 years
- > Payments stopped after: 5 months (i.e. 5 monthly payments made)

6.17 Using Table D67, the regular monthly contribution is £34.30 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £34.30 = £171.50 = P$$

6.18 Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:

$$\text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

6.19 where:

- > S^E = actual payment period completed (in this case, $\frac{5}{12}$ years),
- > S^- = S^E **rounded down** to nearest whole year (in this case, 0 years),
- > S^+ = S^E **rounded up** to nearest whole year (in this case, 1 years),
- > C^- = AP credit over payment period S^- , at age last birthday at date of original election,
- > C^+ = AP credit over payment period S^+ , at age last birthday at date of original election.

6.20 By definition C^- will be zero in this case as it reflects the AP credit assuming a payment period of 0 years. So if no contributions have been made, then no AP would have been purchased.



- 6.21 To calculate C^+ (i.e. the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 AP purchased (Table D67) over the rounded *up* payment period (i.e. 1 year), at age 50 last birthday at the date of original election. The monthly contribution would have been £249.30 (under current prices).

$$C^+ = \frac{£171.50}{£249.30} \times £250 = £171.98$$

- 6.22 By interpolating we obtain a paid-up AP credit, as at the date of original election, as follows:

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[\frac{5}{12} - 0\right] \times [171.98 - 0.00] \\ &= \mathbf{£71.66 \text{ pa}} \end{aligned}$$

- 6.23 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).
- 6.24 Note Regulation 54(5) specifies a refund period ending one year after the date of election. If periodic contributions ceases within the refund period and do not recommence within one year of cessation (Regulation 67(3)(c)) entitlement to AP lapses and the above calculation does not apply.



Example A4: AP Credit where there is a gap in AP contributions

- 6.25 Consider the following member who was purchasing AP by regular contributions, but had a gap in AP contributions, which was in accordance with the circumstances outlined in Regulation 67. (Recommencement is allowed if the gap is less than 12 months.) For example, this gap may have been due to temporary absence from work, or a break in the member's employment.

> Date of election	March 2016
> Age at date of original election:	54 years 2 months
> Prospective Normal pension age:	67
> Personal AP purchased:	£1,000 pa
> Dependant AP purchased:	No
> Original payment term:	4 years
> Payments stopped after:	19 months
> Payments resumed after:	27 months (8 monthly payments missed)

- 6.26 Due to the situation being in accordance with Regulation 67 of the 2015 Regulations, the member was able to resume contributions under the original AP contract at the same rate.

- 6.27 Using Table P67, the regular monthly contribution is £69.60 (payable for 4 years) per £250 AP. Since the member had been purchasing £1,000 AP, his monthly contribution would have been (under current prices):

$$\frac{£1,000}{£250} \times £69.60 = £278.40 = P$$

- 6.28 We now assess the pre- and post-lapse elements separately, as set out in paragraphs 4.8 and 4.9.

Pre-lapse element

- 6.29 Since the actual pre-lapse payment period is not a whole number of years, the pre-lapse credit must be interpolated. The interpolated paid-up pre-lapse AP credit can be calculated as follows:

$$\text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

where:

- > S^E = actual payment period completed before the lapse in contributions (in this case, $1\frac{7}{12}$ years),
- > S^- = S^E **rounded down** to nearest whole year (in this case, 1 year),



- > $S^+ = S^E$ **rounded up** to nearest whole year (in this case, 2 years),
- > $C^- =$ AP credit over payment period S^- , at age last birthday at date of original election,
- > $C^+ =$ AP credit over payment period S^+ , at age last birthday at date of original election.

- 6.30 To calculate C^- (i.e. the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *down* payment period (i.e. 1 year), at age 54 last birthday at the date of original election. The monthly contribution would have been £255.60 (under current prices).

$$C^- = \frac{£278.40}{£255.60} \times £250 = £272.30$$

- 6.31 To calculate C^+ (i.e. the AP credit assuming the member stopped contributions after 2 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *up* payment period (i.e. 2 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £131.50 (under current prices).

$$C^+ = \frac{£278.40}{£131.50} \times £250 = £529.28$$

- 6.32 By interpolating we obtain the paid-up pre-lapse AP credit, as at the date of original election, as follows:

$$\begin{aligned} \text{Interpolated pre-lapse AP credit} &= £272.30 + \left[1\frac{7}{12} - 1\right] \times [529.28 - 272.30] \\ &= £422.21 \text{ pa} \end{aligned}$$

Post-lapse element

- 6.33 To calculate the paid-up post-lapse AP credit, it is necessary to first find the credit that would have been obtained by paying contributions up until the end of the lapse. In this case, we must find the credit that would have been obtained by paying the first 27 months of contributions. Since the payment period is not a whole number of years, the credit must be interpolated as follows.

6.34 Interpolated credit $= C^- + [S^E - S^-] \times [C^+ - C^-]$

where:

- > $S^E =$ Notional payment period to the end of the lapse in contributions (in this case, $2\frac{3}{12}$ years),
- > $S^- = S^E$ **rounded down** to nearest whole year (in this case, 2 year),
- > $S^+ = S^E$ **rounded up** to nearest whole year (in this case, 3 years),



- > C^- = AP credit over payment period S^- , at age last birthday at date of original election,
- > C^+ = AP credit over payment period S^+ , at age last birthday at date of original election.

- 6.35 To calculate C^- (i.e. the AP credit assuming the member stopped contributions after 2 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *down* payment period (i.e. 2 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £131.50 (under current prices).

$$C^- = \frac{£278.40}{£131.50} \times £250 = £529.28 \text{ (as calculated for the pre-lapse element)}$$

- 6.36 To calculate C^+ (i.e. the AP credit assuming the member stopped contributions after 3 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *up* payment period (i.e. 3 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £90.20 (under current prices).

$$C^+ = \frac{£278.40}{£90.20} \times £250 = £771.62$$

- 6.37 By interpolating we obtain the credit that would have been obtained by paying contributions up until the end of the lapse, as follows:

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £529.28 + \left[2\frac{3}{12} - 2\right] \times [771.62 - 529.28] \\ &= £589.87 \text{ pa} \end{aligned}$$

- 6.38 The post-lapse AP credit is now calculated as the amount of the original AP purchased minus the AP credit that would have been obtained by paying contributions up until the end of the lapse period:

$$\begin{aligned} \text{6.39 Post-lapse AP credit} &= £1000 - £589.87 \\ &= £410.13 \text{ pa} \end{aligned}$$

Total paid-up AP credit

- 6.40 The member's total AP benefit is then the sum of the two elements:

$$\begin{aligned} \text{Credit} = C &= \text{pre-lapse element} + \text{post-lapse element} \\ &= £422.21 + £410.13 \\ &= \mathbf{£832.34 \text{ pa}} \end{aligned}$$

- 6.41 This total AP credit should be uprated with pension revaluations/increases from the date of the original election.



Appendix A: Assumptions underlying factors

Financial assumptions

Nominal discount rate	5.06% pa
Real discount rate (in excess of CPI)	3.00% pa

Mortality assumptions

Base mortality tables	S1NMA and S1NFA
Base table adjustment	Adjustments applied so that 20% fewer deaths at each age are assumed for male members and 15% fewer deaths at each age are assumed for female members than implied by the standard tables. (As per 2012 valuation.)
Future mortality improvement	Based on ONS principal UK population projections 2012
Year of Use	2016

In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before PNPA, 100% at NPA

Other assumptions

Proportion of male members for unisex factors	33.3%
Proportion partnered	100% for Additional Pension with attaching dependants', nil otherwise
Age difference between member and partner	Males assumed 3 years older than females
Allowance for commutation	Nil



Appendix B: Lump sum elections

Table S

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	1,070	1,170
17	1,100	1,200
18	1,130	1,230
19	1,170	1,270
20	1,200	1,300
21	1,230	1,340
22	1,260	1,370
23	1,300	1,410
24	1,330	1,450
25	1,370	1,480
26	1,400	1,520
27	1,440	1,560
28	1,470	1,600
29	1,510	1,650
30	1,550	1,690
31	1,590	1,730
32	1,640	1,780
33	1,680	1,830
34	1,730	1,870
35	1,770	1,920
36	1,820	1,970
37	1,860	2,020
38	1,930	2,100
39	2,000	2,170
40	2,080	2,250
41	2,150	2,330
42	2,210	2,390
43	2,270	2,450
44	2,320	2,510
45	2,380	2,580
46	2,440	2,640
47	2,510	2,710
48	2,570	2,770
49	2,630	2,840
50	2,700	2,910
51	2,770	2,990
52	2,840	3,060
53	2,910	3,140
54	2,980	3,210
55	3,100	3,330
56	3,210	3,450
57	3,330	3,570
58	3,460	3,700
59	3,550	3,790
60	3,650	3,890
61	3,800	4,040
62	3,960	4,200
63	4,130	4,370
64	4,320	4,560



Appendix C: Regular contribution elections

Table P65: Personal benefits, NRA 65

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	103.80	53.10	36.30	27.90	22.90	19.50	17.10	15.40	14.00	12.80
17	106.60	54.60	37.30	28.70	23.50	20.00	17.60	15.80	14.30	13.20
18	109.60	56.20	38.30	29.50	24.10	20.60	18.10	16.20	14.80	13.60
19	112.60	57.70	39.40	30.30	24.80	21.20	18.60	16.70	15.20	14.00
20	115.70	59.30	40.50	31.10	25.50	21.80	19.10	17.10	15.60	14.30
21	118.80	60.90	41.60	31.90	26.20	22.40	19.60	17.50	16.00	14.70
22	122.00	62.50	42.70	32.80	26.90	23.00	20.20	18.00	16.40	15.10
23	125.30	64.20	43.80	33.70	27.60	23.60	20.70	18.50	16.90	15.60
24	128.70	66.00	45.10	34.70	28.40	24.20	21.30	19.00	17.30	16.00
25	132.20	67.80	46.30	35.60	29.10	24.90	21.90	19.60	17.80	16.40
26	135.70	69.50	47.60	36.50	29.90	25.50	22.40	20.10	18.20	16.80
27	139.40	71.40	48.80	37.50	30.70	26.20	23.00	20.60	18.80	17.30
28	143.20	73.40	50.10	38.50	31.50	27.00	23.60	21.20	19.30	17.70
29	147.00	75.30	51.50	39.60	32.40	27.70	24.30	21.80	19.80	18.20
30	150.90	77.40	52.90	40.60	33.30	28.40	24.90	22.40	20.30	18.70
31	155.00	79.40	54.30	41.70	34.20	29.20	25.60	22.90	20.90	19.20
32	159.10	81.50	55.70	42.80	35.10	29.90	26.30	23.50	21.50	19.80
33	163.30	83.80	57.20	44.00	36.00	30.80	27.00	24.20	22.00	20.30
34	167.70	85.90	58.80	45.20	37.00	31.60	27.80	24.80	22.60	20.90
35	172.10	88.30	60.30	46.40	38.00	32.40	28.50	25.50	23.20	21.40
36	176.70	90.60	61.90	47.60	39.00	33.30	29.20	26.20	23.80	22.00
37	181.40	93.00	63.60	48.80	40.10	34.20	30.00	26.90	24.50	22.60
38	186.20	95.40	65.20	50.10	41.10	35.10	30.80	27.70	25.10	23.20
39	191.10	97.90	66.90	51.50	42.20	36.00	31.70	28.40	25.80	23.80
40	196.10	100.50	68.70	52.80	43.30	37.00	32.50	29.10	26.50	24.40
41	201.30	103.20	70.60	54.20	44.50	38.00	33.40	29.90	27.30	25.10
42	206.50	105.90	72.40	55.70	45.70	39.00	34.30	30.70	28.00	25.80
43	211.90	108.70	74.40	57.20	46.90	40.10	35.20	31.50	28.80	26.50
44	217.50	111.50	76.30	58.70	48.10	41.10	36.10	32.40	29.60	27.20
45	223.10	114.50	78.30	60.20	49.40	42.20	37.10	33.30	30.30	28.00
46	228.90	117.50	80.30	61.80	50.80	43.40	38.10	34.20	31.10	28.80
47	234.90	120.60	82.50	63.40	52.00	44.50	39.20	35.10	32.00	29.60
48	241.10	123.70	84.60	65.20	53.50	45.70	40.20	36.10	33.00	30.40
49	247.40	127.00	86.90	66.90	54.90	47.00	41.40	37.20	33.90	31.30
50	253.90	130.40	89.30	68.80	56.50	48.40	42.60	38.30	34.90	32.30



Table P65 (continued): Personal benefits, NRA 65

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	260.70	133.90	91.80	70.70	58.10	49.70	43.80	39.40	36.00	33.30
52	267.60	137.50	94.30	72.60	59.70	51.20	45.10	40.60	37.10	34.30
53	274.70	141.20	96.80	74.70	61.40	52.60	46.40	41.70	38.20	35.40
54	281.90	145.00	99.40	76.70	63.20	54.20	47.80	43.00	39.30	36.40
55	289.30	148.90	102.20	78.80	64.90	55.70	49.10	44.30	40.50	
56	296.90	152.90	105.00	81.10	66.80	57.30	50.70	45.70		
57	304.90	157.00	107.90	83.40	68.80	59.10	52.10			
58	313.00	161.40	110.90	85.80	70.70	60.80				
59	321.60	165.90	114.10	88.30	72.90					
60	330.70	170.70	117.40	90.90						
61	340.20	175.70	120.90							
62	350.20	180.90								
63	360.80									



Table P65 (continued): Personal benefits, NRA 65

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	11.90	11.20	10.60	10.00	9.60	9.20	8.90	8.50	8.30	8.00
17	12.30	11.50	10.80	10.30	9.90	9.50	9.10	8.80	8.50	8.20
18	12.60	11.80	11.10	10.60	10.10	9.70	9.30	9.00	8.70	8.50
19	13.00	12.10	11.50	10.90	10.40	10.00	9.60	9.30	9.00	8.70
20	13.30	12.50	11.80	11.20	10.70	10.20	9.90	9.50	9.20	9.00
21	13.70	12.80	12.10	11.50	10.90	10.50	10.10	9.80	9.50	9.20
22	14.10	13.20	12.40	11.80	11.20	10.80	10.40	10.00	9.70	9.40
23	14.50	13.50	12.80	12.10	11.60	11.10	10.70	10.30	10.00	9.70
24	14.90	13.90	13.10	12.50	11.90	11.40	10.90	10.60	10.20	9.90
25	15.30	14.30	13.50	12.80	12.20	11.70	11.20	10.80	10.50	10.20
26	15.70	14.70	13.90	13.20	12.50	12.00	11.60	11.10	10.80	10.50
27	16.10	15.10	14.30	13.50	12.90	12.40	11.90	11.50	11.10	10.80
28	16.50	15.50	14.60	13.90	13.30	12.70	12.20	11.80	11.40	11.10
29	16.90	15.90	15.10	14.30	13.60	13.00	12.50	12.10	11.70	11.40
30	17.40	16.30	15.50	14.70	14.00	13.40	12.90	12.40	12.00	11.70
31	17.90	16.80	15.90	15.10	14.40	13.80	13.30	12.80	12.40	12.00
32	18.40	17.20	16.30	15.50	14.80	14.20	13.60	13.10	12.70	12.30
33	18.90	17.70	16.70	15.90	15.20	14.60	14.00	13.50	13.10	12.70
34	19.40	18.20	17.20	16.30	15.60	15.00	14.40	13.90	13.40	13.00
35	19.90	18.70	17.60	16.80	16.00	15.40	14.80	14.30	13.80	13.40
36	20.50	19.20	18.10	17.20	16.50	15.80	15.20	14.70	14.20	13.80
37	21.00	19.70	18.60	17.70	16.90	16.20	15.60	15.10	14.60	14.20
38	21.60	20.30	19.10	18.20	17.40	16.70	16.10	15.50	15.00	14.60
39	22.20	20.80	19.60	18.70	17.80	17.20	16.50	15.90	15.40	15.00
40	22.80	21.40	20.20	19.20	18.30	17.60	17.00	16.40	15.90	15.40
41	23.40	22.00	20.70	19.70	18.90	18.10	17.50	16.90	16.40	15.90
42	24.00	22.60	21.30	20.30	19.40	18.60	18.00	17.40	16.80	16.40
43	24.70	23.20	21.90	20.80	19.90	19.20	18.50	17.90	17.30	16.90
44	25.40	23.90	22.60	21.40	20.50	19.70	19.00	18.40	17.90	17.40
45	26.10	24.50	23.20	22.10	21.10	20.30	19.60	19.00	18.40	
46	26.80	25.20	23.90	22.70	21.70	20.90	20.10	19.50		
47	27.60	25.90	24.60	23.40	22.40	21.50	20.80			
48	28.40	26.70	25.30	24.10	23.10	22.20				
49	29.20	27.50	26.10	24.80	23.80					
50	30.10	28.40	26.90	25.70						



Table P65 (continued): Personal benefits, NRA 65

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	31.10	29.30	27.70							
52	32.00	30.20								
53	33.00									



Table P66: Personal benefits, NRA 66

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	99.60	51.00	34.90	26.80	22.00	18.70	16.40	14.70	13.40	12.30
17	102.30	52.40	35.80	27.50	22.50	19.20	16.90	15.20	13.80	12.70
18	105.20	53.90	36.80	28.30	23.10	19.80	17.30	15.60	14.20	13.00
19	108.00	55.30	37.80	29.00	23.80	20.30	17.80	16.00	14.60	13.40
20	111.00	56.90	38.90	29.80	24.40	20.90	18.30	16.40	15.00	13.80
21	114.00	58.40	39.90	30.60	25.10	21.50	18.80	16.80	15.30	14.10
22	117.00	60.00	41.00	31.50	25.80	22.00	19.30	17.30	15.70	14.50
23	120.20	61.60	42.00	32.30	26.50	22.60	19.90	17.80	16.20	14.90
24	123.40	63.30	43.20	33.20	27.20	23.20	20.40	18.20	16.60	15.30
25	126.70	64.90	44.40	34.10	27.90	23.80	21.00	18.70	17.00	15.70
26	130.10	66.70	45.60	35.00	28.70	24.50	21.50	19.30	17.50	16.10
27	133.60	68.50	46.80	35.90	29.40	25.10	22.00	19.80	18.00	16.50
28	137.20	70.30	48.00	36.90	30.20	25.80	22.60	20.30	18.50	17.00
29	140.80	72.20	49.30	37.90	31.10	26.50	23.20	20.90	19.00	17.50
30	144.60	74.10	50.70	38.90	31.90	27.20	23.90	21.40	19.50	17.90
31	148.40	76.10	52.00	39.90	32.80	27.90	24.50	22.00	20.00	18.40
32	152.40	78.10	53.40	41.00	33.60	28.70	25.20	22.50	20.60	18.90
33	156.40	80.20	54.80	42.10	34.50	29.50	25.90	23.20	21.10	19.40
34	160.50	82.30	56.30	43.20	35.40	30.20	26.60	23.80	21.70	20.00
35	164.80	84.50	57.70	44.40	36.40	31.10	27.30	24.40	22.20	20.50
36	169.10	86.70	59.20	45.50	37.40	31.90	28.00	25.10	22.80	21.10
37	173.50	89.00	60.80	46.70	38.30	32.70	28.70	25.80	23.40	21.60
38	178.10	91.30	62.40	48.00	39.30	33.60	29.50	26.50	24.10	22.20
39	182.70	93.70	64.00	49.30	40.40	34.50	30.30	27.20	24.70	22.80
40	187.50	96.10	65.70	50.50	41.40	35.40	31.10	27.90	25.40	23.40
41	192.40	98.70	67.50	51.90	42.60	36.30	31.90	28.60	26.10	24.00
42	197.40	101.20	69.20	53.20	43.70	37.30	32.80	29.40	26.80	24.70
43	202.60	103.90	71.10	54.70	44.80	38.30	33.60	30.10	27.50	25.30
44	207.80	106.60	72.90	56.00	46.00	39.30	34.50	31.00	28.20	26.00
45	213.20	109.30	74.80	57.50	47.20	40.30	35.40	31.80	29.00	26.80
46	218.70	112.20	76.70	59.00	48.40	41.40	36.40	32.70	29.70	27.50
47	224.30	115.10	78.70	60.60	49.70	42.50	37.40	33.50	30.60	28.20
48	230.10	118.10	80.80	62.20	51.10	43.60	38.40	34.50	31.50	29.00
49	236.10	121.10	82.90	63.80	52.40	44.90	39.50	35.50	32.30	29.90
50	242.20	124.40	85.10	65.60	53.90	46.10	40.60	36.50	33.30	30.80



Table P66 (continued): Personal benefits, NRA 66

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	248.60	127.70	87.40	67.40	55.40	47.40	41.80	37.60	34.30	31.70
52	255.10	131.10	89.80	69.30	57.00	48.80	43.00	38.70	35.30	32.70
53	261.70	134.50	92.30	71.10	58.50	50.20	44.20	39.80	36.40	33.60
54	268.50	138.10	94.70	73.10	60.20	51.50	45.50	41.00	37.40	34.70
55	275.40	141.70	97.20	75.10	61.90	53.10	46.80	42.20	38.60	35.70
56	282.50	145.50	99.90	77.10	63.60	54.60	48.10	43.40	39.70	
57	289.80	149.30	102.60	79.30	65.30	56.10	49.60	44.70		
58	297.40	153.40	105.40	81.50	67.20	57.80	51.00			
59	305.40	157.50	108.30	83.80	69.10	59.40				
60	313.70	161.90	111.40	86.20	71.20					
61	322.50	166.50	114.60	88.80						
62	331.70	171.40	118.00							
63	341.50	176.50								
64	351.90									



Table P66 (continued): Personal benefits, NRA 66

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	11.40	10.70	10.10	9.60	9.20	8.80	8.50	8.20	7.90	7.70
17	11.80	11.00	10.40	9.90	9.50	9.10	8.70	8.40	8.20	7.90
18	12.10	11.30	10.70	10.20	9.70	9.30	9.00	8.70	8.40	8.10
19	12.40	11.60	11.00	10.40	10.00	9.60	9.20	8.90	8.60	8.40
20	12.80	12.00	11.30	10.70	10.20	9.80	9.50	9.10	8.80	8.60
21	13.10	12.30	11.60	11.00	10.50	10.10	9.70	9.40	9.10	8.80
22	13.50	12.60	11.90	11.30	10.80	10.30	10.00	9.60	9.30	9.00
23	13.90	13.00	12.30	11.60	11.10	10.60	10.20	9.90	9.60	9.30
24	14.30	13.40	12.60	11.90	11.40	10.90	10.50	10.10	9.80	9.50
25	14.60	13.70	12.90	12.30	11.70	11.20	10.80	10.40	10.10	9.80
26	15.00	14.10	13.30	12.60	12.00	11.50	11.10	10.70	10.30	10.00
27	15.40	14.50	13.70	13.00	12.40	11.80	11.40	11.00	10.60	10.30
28	15.80	14.90	14.00	13.30	12.70	12.20	11.70	11.30	10.90	10.60
29	16.20	15.30	14.40	13.70	13.10	12.50	12.00	11.60	11.20	10.90
30	16.70	15.70	14.80	14.10	13.40	12.80	12.40	11.90	11.50	11.20
31	17.10	16.10	15.20	14.50	13.80	13.20	12.70	12.20	11.90	11.50
32	17.60	16.50	15.60	14.80	14.20	13.60	13.00	12.60	12.20	11.80
33	18.10	16.90	16.00	15.20	14.60	13.90	13.40	12.90	12.50	12.10
34	18.60	17.40	16.40	15.60	15.00	14.30	13.80	13.30	12.90	12.50
35	19.10	17.90	16.90	16.10	15.40	14.70	14.20	13.70	13.20	12.80
36	19.60	18.40	17.30	16.50	15.80	15.10	14.50	14.00	13.60	13.20
37	20.10	18.90	17.80	16.90	16.20	15.50	15.00	14.40	14.00	13.60
38	20.70	19.40	18.30	17.40	16.60	16.00	15.40	14.80	14.40	14.00
39	21.20	19.90	18.80	17.80	17.10	16.40	15.80	15.30	14.80	14.40
40	21.80	20.50	19.30	18.30	17.50	16.90	16.20	15.70	15.20	14.80
41	22.40	21.00	19.80	18.80	18.00	17.30	16.70	16.10	15.60	15.20
42	23.00	21.60	20.40	19.40	18.50	17.80	17.20	16.60	16.10	15.70
43	23.60	22.20	21.00	19.90	19.00	18.30	17.70	17.10	16.60	16.10
44	24.20	22.80	21.60	20.50	19.60	18.80	18.20	17.60	17.10	16.60
45	24.90	23.40	22.20	21.10	20.20	19.40	18.70	18.10	17.60	17.10
46	25.60	24.00	22.80	21.70	20.80	20.00	19.20	18.60	18.10	
47	26.40	24.80	23.40	22.40	21.40	20.60	19.80	19.20		
48	27.10	25.50	24.10	23.00	22.10	21.20	20.50			
49	27.90	26.30	24.90	23.70	22.70	21.90				
50	28.70	27.00	25.70	24.50	23.50					



Table P66 (continued): Personal benefits, NRA 66

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	29.70	27.90	26.50	25.30						
52	30.50	28.80	27.30							
53	31.50	29.70								
54	32.40									



Table P67: Personal benefits, NRA 67

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	95.60	49.00	33.50	25.70	21.10	18.00	15.80	14.20	12.90	11.80
17	98.20	50.30	34.30	26.40	21.60	18.50	16.20	14.50	13.20	12.20
18	100.90	51.70	35.30	27.10	22.20	19.00	16.60	14.90	13.60	12.50
19	103.70	53.10	36.30	27.90	22.80	19.50	17.10	15.30	14.00	12.90
20	106.40	54.60	37.30	28.60	23.50	20.10	17.60	15.70	14.30	13.20
21	109.40	56.10	38.30	29.40	24.10	20.60	18.00	16.10	14.70	13.60
22	112.20	57.50	39.30	30.20	24.80	21.10	18.50	16.60	15.10	13.90
23	115.30	59.10	40.30	31.00	25.40	21.70	19.10	17.00	15.50	14.30
24	118.40	60.70	41.40	31.90	26.10	22.20	19.60	17.50	15.90	14.70
25	121.50	62.30	42.60	32.70	26.80	22.80	20.10	18.00	16.30	15.10
26	124.80	63.90	43.70	33.50	27.50	23.50	20.60	18.50	16.80	15.40
27	128.10	65.70	44.80	34.40	28.20	24.10	21.10	19.00	17.20	15.80
28	131.40	67.40	46.00	35.40	29.00	24.80	21.70	19.50	17.70	16.30
29	135.00	69.20	47.30	36.30	29.80	25.40	22.30	20.00	18.20	16.70
30	138.50	71.00	48.50	37.30	30.60	26.10	22.90	20.50	18.70	17.20
31	142.20	72.90	49.80	38.20	31.40	26.80	23.50	21.00	19.20	17.70
32	146.00	74.80	51.10	39.30	32.20	27.50	24.20	21.60	19.70	18.10
33	149.90	76.80	52.50	40.30	33.00	28.20	24.80	22.20	20.20	18.60
34	153.80	78.80	53.90	41.40	33.90	29.00	25.50	22.80	20.70	19.10
35	157.80	80.90	55.20	42.50	34.80	29.80	26.10	23.40	21.30	19.60
36	161.90	83.00	56.70	43.60	35.80	30.50	26.80	24.00	21.80	20.20
37	166.10	85.20	58.20	44.70	36.70	31.30	27.50	24.70	22.40	20.70
38	170.40	87.30	59.70	45.90	37.60	32.10	28.20	25.30	23.00	21.20
39	174.80	89.70	61.30	47.10	38.60	33.00	29.00	26.00	23.60	21.80
40	179.30	91.90	62.90	48.30	39.60	33.90	29.80	26.60	24.30	22.30
41	184.00	94.40	64.50	49.60	40.70	34.80	30.60	27.30	24.90	23.00
42	188.80	96.80	66.20	50.90	41.80	35.70	31.30	28.10	25.60	23.60
43	193.60	99.30	67.90	52.20	42.80	36.60	32.10	28.80	26.30	24.20
44	198.60	101.90	69.70	53.60	43.90	37.50	33.00	29.60	27.00	24.90
45	203.60	104.50	71.40	55.00	45.10	38.50	33.90	30.40	27.70	25.60
46	208.80	107.10	73.30	56.40	46.20	39.60	34.80	31.20	28.40	26.20
47	214.10	109.90	75.20	57.90	47.50	40.60	35.70	32.00	29.20	26.90
48	219.60	112.70	77.10	59.30	48.70	41.70	36.60	32.90	30.00	27.70
49	225.30	115.60	79.10	60.90	50.00	42.80	37.70	33.90	30.80	28.50
50	231.00	118.60	81.20	62.60	51.40	44.00	38.70	34.80	31.80	29.40



Table P67 (continued): Personal benefits, NRA 67

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	237.10	121.80	83.40	64.20	52.80	45.30	39.80	35.80	32.70	30.20
52	243.20	125.00	85.60	66.00	54.30	46.50	41.00	36.80	33.70	31.20
53	249.40	128.20	87.90	67.80	55.80	47.80	42.10	37.90	34.70	32.10
54	255.60	131.50	90.20	69.60	57.30	49.10	43.30	39.00	35.70	33.10
55	262.00	134.90	92.50	71.40	58.80	50.50	44.60	40.20	36.70	34.00
56	268.70	138.40	95.00	73.40	60.50	51.90	45.80	41.30	37.80	35.00
57	275.50	142.00	97.50	75.40	62.10	53.40	47.10	42.50	38.90	
58	282.50	145.70	100.10	77.40	63.80	54.90	48.50	43.70		
59	289.80	149.50	102.80	79.60	65.70	56.40	49.90			
60	297.60	153.60	105.70	81.80	67.60	58.10				
61	305.60	157.80	108.70	84.10	69.50					
62	314.10	162.30	111.80	86.60						
63	323.00	166.90	115.00							
64	332.50	172.00								
65	342.80									



Table P67 (continued): Personal benefits, NRA 67

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	11.00	10.30	9.70	9.20	8.80	8.50	8.20	7.90	7.60	7.40
17	11.30	10.60	10.00	9.50	9.10	8.70	8.40	8.10	7.80	7.60
18	11.60	10.90	10.30	9.70	9.30	8.90	8.60	8.30	8.00	7.80
19	11.90	11.20	10.50	10.00	9.60	9.20	8.80	8.50	8.30	8.00
20	12.30	11.50	10.80	10.30	9.80	9.40	9.10	8.80	8.50	8.20
21	12.60	11.80	11.10	10.60	10.10	9.70	9.30	9.00	8.70	8.50
22	13.00	12.10	11.40	10.90	10.30	9.90	9.50	9.20	8.90	8.70
23	13.30	12.50	11.80	11.20	10.60	10.20	9.80	9.50	9.20	8.90
24	13.70	12.80	12.10	11.50	10.90	10.50	10.10	9.70	9.40	9.10
25	14.00	13.20	12.40	11.80	11.20	10.70	10.30	10.00	9.70	9.40
26	14.40	13.50	12.80	12.10	11.50	11.00	10.60	10.20	9.90	9.60
27	14.80	13.90	13.10	12.40	11.90	11.30	10.90	10.50	10.20	9.90
28	15.20	14.20	13.50	12.80	12.20	11.70	11.20	10.80	10.50	10.10
29	15.50	14.60	13.80	13.10	12.50	12.00	11.50	11.10	10.70	10.40
30	16.00	15.00	14.20	13.50	12.90	12.30	11.80	11.40	11.00	10.70
31	16.40	15.40	14.60	13.90	13.20	12.70	12.20	11.70	11.40	11.00
32	16.90	15.80	14.90	14.20	13.60	13.00	12.50	12.10	11.70	11.30
33	17.30	16.20	15.30	14.60	13.90	13.40	12.80	12.40	12.00	11.60
34	17.80	16.70	15.70	15.00	14.30	13.70	13.20	12.70	12.30	12.00
35	18.30	17.10	16.10	15.40	14.70	14.10	13.60	13.10	12.70	12.30
36	18.80	17.60	16.60	15.80	15.10	14.50	13.90	13.40	13.00	12.60
37	19.30	18.10	17.00	16.20	15.50	14.90	14.30	13.80	13.40	13.00
38	19.80	18.50	17.50	16.60	15.90	15.30	14.70	14.20	13.80	13.40
39	20.30	19.10	18.00	17.10	16.30	15.70	15.10	14.60	14.10	13.70
40	20.80	19.60	18.50	17.50	16.80	16.10	15.50	15.00	14.50	14.10
41	21.40	20.10	19.00	18.00	17.20	16.60	16.00	15.40	15.00	14.50
42	22.00	20.70	19.50	18.50	17.70	17.00	16.40	15.90	15.40	15.00
43	22.50	21.20	20.00	19.10	18.20	17.50	16.90	16.40	15.90	15.40
44	23.10	21.80	20.60	19.60	18.70	18.00	17.30	16.80	16.30	15.90
45	23.80	22.30	21.20	20.20	19.30	18.50	17.80	17.30	16.80	16.40
46	24.50	23.00	21.80	20.80	19.80	19.10	18.40	17.80	17.30	16.80
47	25.20	23.60	22.40	21.30	20.50	19.70	19.00	18.40	17.80	
48	25.90	24.40	23.00	21.90	21.00	20.30	19.60	18.90		
49	26.60	25.10	23.80	22.60	21.70	20.80	20.20			
50	27.40	25.80	24.50	23.40	22.40	21.50				



Table P67 (continued): Personal benefits, NRA 67

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	28.30	26.60	25.20	24.10	23.10					
52	29.10	27.40	26.10	24.90						
53	30.00	28.30	26.80							
54	30.90	29.10								
55	31.80									



Table P68: Personal benefits, NRA 68

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	91.70	47.00	32.10	24.70	20.20	17.30	15.10	13.60	12.30	11.40
17	94.30	48.30	33.00	25.40	20.80	17.70	15.50	14.00	12.70	11.70
18	96.80	49.60	33.90	26.00	21.30	18.20	16.00	14.30	13.10	12.00
19	99.50	51.00	34.80	26.70	21.90	18.70	16.40	14.70	13.40	12.30
20	102.20	52.40	35.80	27.50	22.50	19.20	16.90	15.10	13.80	12.70
21	104.90	53.80	36.70	28.20	23.10	19.70	17.30	15.50	14.10	13.00
22	107.70	55.20	37.70	29.00	23.80	20.20	17.80	15.90	14.50	13.40
23	110.60	56.70	38.70	29.80	24.40	20.80	18.30	16.30	14.90	13.70
24	113.60	58.20	39.80	30.60	25.00	21.30	18.80	16.80	15.20	14.10
25	116.50	59.70	40.80	31.30	25.70	21.90	19.30	17.20	15.70	14.40
26	119.60	61.30	41.90	32.20	26.40	22.50	19.70	17.70	16.10	14.80
27	122.80	63.00	43.00	33.00	27.10	23.10	20.30	18.20	16.50	15.20
28	126.10	64.60	44.10	33.90	27.80	23.80	20.80	18.70	17.00	15.60
29	129.40	66.30	45.30	34.80	28.60	24.40	21.40	19.20	17.40	16.00
30	132.80	68.10	46.50	35.70	29.30	25.00	21.90	19.60	17.90	16.50
31	136.30	69.80	47.70	36.70	30.10	25.60	22.50	20.20	18.40	16.90
32	139.90	71.70	49.00	37.60	30.80	26.30	23.10	20.70	18.90	17.40
33	143.50	73.60	50.30	38.70	31.70	27.00	23.80	21.30	19.40	17.90
34	147.30	75.50	51.60	39.70	32.50	27.80	24.40	21.80	19.80	18.30
35	151.10	77.50	52.90	40.70	33.40	28.50	25.00	22.40	20.40	18.80
36	155.00	79.50	54.30	41.70	34.20	29.20	25.60	23.00	20.90	19.30
37	159.00	81.50	55.70	42.80	35.10	30.00	26.30	23.60	21.50	19.80
38	163.10	83.60	57.10	44.00	36.00	30.70	27.00	24.20	22.00	20.30
39	167.30	85.80	58.60	45.10	37.00	31.60	27.70	24.80	22.60	20.80
40	171.60	88.00	60.20	46.20	37.90	32.40	28.50	25.50	23.20	21.40
41	176.00	90.30	61.70	47.50	38.90	33.30	29.20	26.20	23.90	22.00
42	180.50	92.60	63.30	48.70	39.90	34.10	30.00	26.90	24.50	22.60
43	185.10	94.90	64.90	49.90	40.90	35.00	30.70	27.60	25.10	23.20
44	189.80	97.40	66.60	51.20	42.00	35.90	31.50	28.30	25.70	23.80
45	194.60	99.90	68.30	52.50	43.10	36.80	32.40	29.00	26.40	24.40
46	199.50	102.40	70.00	53.90	44.20	37.80	33.20	29.80	27.20	25.10
47	204.60	105.00	71.80	55.30	45.40	38.70	34.00	30.60	27.90	25.70
48	209.70	107.60	73.60	56.70	46.50	39.80	35.00	31.40	28.70	26.50
49	215.00	110.30	75.50	58.10	47.80	40.80	36.00	32.30	29.50	27.30
50	220.40	113.20	77.50	59.70	49.00	42.00	36.90	33.20	30.30	28.00



Table P68 (continued): Personal benefits, NRA 68

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	226.10	116.20	79.60	61.30	50.40	43.10	38.00	34.20	31.20	28.90
52	231.80	119.10	81.70	62.90	51.70	44.30	39.00	35.10	32.10	29.70
53	237.60	122.20	83.80	64.60	53.10	45.50	40.20	36.20	33.00	30.60
54	243.50	125.30	85.90	66.30	54.60	46.80	41.30	37.10	34.00	31.50
55	249.50	128.40	88.10	68.00	56.00	48.10	42.40	38.20	34.90	32.40
56	255.60	131.60	90.40	69.80	57.50	49.30	43.60	39.30	36.00	33.30
57	261.90	134.90	92.70	71.60	59.00	50.70	44.80	40.40	37.00	34.30
58	268.40	138.40	95.10	73.50	60.70	52.10	46.10	41.60	38.10	
59	275.10	141.90	97.60	75.50	62.30	53.60	47.30	42.70		
60	282.20	145.60	100.20	77.60	64.00	55.10	48.70			
61	289.60	149.50	102.90	79.80	65.90	56.60				
62	297.40	153.60	105.80	82.00	67.80					
63	305.50	157.90	108.80	84.30						
64	314.20	162.50	112.10							
65	323.60	167.50								
66	333.50									



Table P68 (continued): Personal benefits, NRA 68

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	10.50	9.90	9.30	8.90	8.50	8.10	7.80	7.60	7.30	7.10
17	10.80	10.20	9.60	9.10	8.70	8.40	8.00	7.80	7.50	7.30
18	11.20	10.40	9.80	9.40	8.90	8.60	8.30	8.00	7.70	7.50
19	11.50	10.70	10.10	9.60	9.20	8.80	8.50	8.20	7.90	7.70
20	11.80	11.00	10.40	9.90	9.40	9.00	8.70	8.40	8.10	7.90
21	12.10	11.30	10.70	10.10	9.70	9.30	8.90	8.60	8.40	8.10
22	12.40	11.60	11.00	10.40	9.90	9.50	9.20	8.80	8.60	8.30
23	12.80	12.00	11.30	10.70	10.20	9.80	9.40	9.10	8.80	8.50
24	13.10	12.30	11.60	11.00	10.50	10.00	9.60	9.30	9.00	8.80
25	13.50	12.60	11.90	11.30	10.80	10.30	9.90	9.60	9.30	9.00
26	13.80	13.00	12.20	11.60	11.10	10.60	10.20	9.80	9.50	9.20
27	14.20	13.30	12.60	11.90	11.40	10.90	10.50	10.10	9.80	9.50
28	14.50	13.60	12.90	12.20	11.70	11.20	10.80	10.40	10.00	9.70
29	14.90	14.00	13.20	12.60	12.00	11.50	11.00	10.70	10.30	10.00
30	15.30	14.40	13.60	12.90	12.30	11.80	11.40	10.90	10.60	10.30
31	15.70	14.70	13.90	13.30	12.70	12.10	11.70	11.30	10.90	10.60
32	16.20	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20	10.90
33	16.60	15.50	14.70	14.00	13.40	12.80	12.30	11.90	11.50	11.20
34	17.00	16.00	15.10	14.30	13.70	13.20	12.60	12.20	11.80	11.50
35	17.50	16.40	15.50	14.70	14.10	13.50	13.00	12.50	12.10	11.80
36	18.00	16.80	15.90	15.10	14.40	13.90	13.30	12.90	12.50	12.10
37	18.50	17.30	16.30	15.50	14.80	14.20	13.70	13.20	12.80	12.40
38	18.90	17.80	16.80	15.90	15.20	14.60	14.10	13.60	13.20	12.80
39	19.40	18.20	17.20	16.30	15.60	15.00	14.50	14.00	13.50	13.20
40	19.90	18.70	17.70	16.80	16.00	15.40	14.90	14.40	13.90	13.50
41	20.50	19.20	18.20	17.20	16.50	15.80	15.30	14.80	14.30	13.90
42	21.00	19.80	18.70	17.70	16.90	16.30	15.70	15.20	14.70	14.30
43	21.50	20.30	19.20	18.20	17.40	16.70	16.10	15.60	15.20	14.80
44	22.10	20.80	19.70	18.70	17.90	17.20	16.60	16.10	15.60	15.20
45	22.70	21.30	20.20	19.30	18.40	17.70	17.10	16.50	16.00	15.60
46	23.40	22.00	20.80	19.80	19.00	18.20	17.60	17.00	16.50	16.10
47	24.00	22.60	21.40	20.40	19.50	18.80	18.10	17.50	17.00	16.60
48	24.70	23.30	22.00	21.00	20.10	19.30	18.70	18.10	17.60	
49	25.40	23.90	22.70	21.60	20.70	19.90	19.20	18.60		
50	26.20	24.60	23.30	22.30	21.40	20.60	19.90			



Table P68 (continued): Personal benefits, NRA 68

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	26.90	25.40	24.10	23.00	22.00	21.20				
52	27.80	26.10	24.80	23.70	22.70					
53	28.60	27.00	25.60	24.40						
54	29.40	27.70	26.40							
55	30.30	28.60								
56	31.20									



Table D65: Personal and dependant's benefits, NRA 65

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	111.80	57.30	39.10	30.00	24.60	21.00	18.40	16.50	15.00	13.80
17	114.80	58.90	40.20	30.90	25.30	21.60	18.90	17.00	15.40	14.20
18	118.00	60.50	41.30	31.70	26.00	22.20	19.50	17.40	15.90	14.60
19	121.30	62.20	42.50	32.60	26.70	22.80	20.00	17.90	16.30	15.00
20	124.60	63.80	43.60	33.50	27.40	23.40	20.50	18.40	16.70	15.40
21	127.90	65.60	44.80	34.40	28.20	24.00	21.10	18.90	17.20	15.80
22	131.40	67.30	46.00	35.30	28.90	24.70	21.70	19.40	17.60	16.30
23	134.90	69.10	47.20	36.30	29.70	25.30	22.20	19.90	18.10	16.70
24	138.50	71.00	48.50	37.30	30.50	26.00	22.80	20.50	18.60	17.10
25	142.20	72.90	49.80	38.30	31.30	26.70	23.50	21.00	19.10	17.60
26	146.00	74.80	51.20	39.30	32.20	27.40	24.10	21.60	19.60	18.10
27	149.90	76.80	52.50	40.30	33.00	28.20	24.70	22.20	20.20	18.60
28	154.00	78.90	53.90	41.40	33.90	28.90	25.40	22.70	20.70	19.10
29	158.10	81.00	55.40	42.50	34.80	29.70	26.10	23.40	21.30	19.60
30	162.30	83.20	56.90	43.70	35.80	30.50	26.80	24.00	21.80	20.10
31	166.60	85.40	58.40	44.90	36.80	31.40	27.50	24.70	22.40	20.70
32	171.10	87.70	59.90	46.10	37.80	32.20	28.30	25.30	23.00	21.20
33	175.60	90.00	61.50	47.30	38.80	33.10	29.00	26.00	23.70	21.80
34	180.20	92.40	63.20	48.60	39.80	34.00	29.80	26.70	24.30	22.40
35	185.00	94.80	64.80	49.80	40.80	34.90	30.60	27.40	25.00	23.00
36	189.90	97.30	66.50	51.20	41.90	35.80	31.40	28.20	25.60	23.60
37	194.90	99.90	68.30	52.50	43.00	36.70	32.30	28.90	26.30	24.20
38	200.00	102.50	70.10	53.90	44.20	37.70	33.10	29.70	27.00	24.90
39	205.20	105.20	71.90	55.30	45.30	38.70	34.00	30.50	27.80	25.60
40	210.60	108.00	73.80	56.80	46.60	39.80	34.90	31.30	28.50	26.30
41	216.10	110.80	75.80	58.30	47.80	40.80	35.90	32.20	29.30	27.00
42	221.70	113.70	77.80	59.80	49.10	41.90	36.80	33.00	30.10	27.70
43	227.40	116.70	79.80	61.40	50.40	43.00	37.80	33.90	30.90	28.50
44	233.30	119.70	81.90	63.00	51.70	44.20	38.80	34.80	31.70	29.20
45	239.40	122.80	83.90	64.60	53.00	45.30	39.80	35.70	32.60	30.00
46	245.50	126.00	86.10	66.30	54.40	46.50	40.90	36.70	33.50	30.90
47	251.80	129.20	88.40	68.00	55.80	47.70	42.00	37.70	34.40	31.70
48	258.30	132.60	90.70	69.80	57.30	49.00	43.10	38.70	35.30	32.60
49	265.00	136.00	93.10	71.70	58.90	50.30	44.30	39.80	36.30	33.60
50	271.80	139.60	95.60	73.60	60.50	51.80	45.60	40.90	37.40	34.50



Table D65 (continued): Personal and dependant's benefits, NRA 65

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	279.00	143.30	98.10	75.60	62.20	53.30	46.90	42.20	38.50	35.60
52	286.20	147.10	100.80	77.70	63.90	54.70	48.30	43.40	39.70	36.70
53	293.60	151.00	103.50	79.80	65.70	56.30	49.60	44.60	40.80	37.80
54	301.10	154.90	106.20	82.00	67.50	57.90	51.00	45.90	42.00	38.90
55	308.80	158.90	109.10	84.20	69.30	59.50	52.50	47.30	43.30	
56	316.70	163.10	112.00	86.50	71.20	61.20	54.00	48.70		
57	324.80	167.40	114.90	88.80	73.30	62.90	55.60			
58	333.30	171.80	118.10	91.30	75.30	64.70				
59	342.10	176.40	121.40	93.90	77.50					
60	351.20	181.30	124.70	96.60						
61	360.80	186.30	128.30							
62	371.00	191.70								
63	381.60									



Table D65 (continued): Personal and dependant's benefits, NRA 65

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	12.90	12.10	11.40	10.80	10.30	9.90	9.50	9.20	8.90	8.60
17	13.20	12.40	11.70	11.10	10.60	10.10	9.80	9.40	9.10	8.80
18	13.60	12.70	12.00	11.40	10.90	10.40	10.00	9.70	9.40	9.10
19	13.90	13.10	12.30	11.70	11.20	10.70	10.30	9.90	9.60	9.30
20	14.30	13.40	12.70	12.00	11.50	11.00	10.60	10.20	9.90	9.60
21	14.70	13.80	13.00	12.40	11.80	11.30	10.90	10.50	10.20	9.90
22	15.10	14.20	13.40	12.70	12.10	11.60	11.20	10.80	10.40	10.10
23	15.50	14.60	13.70	13.00	12.40	11.90	11.50	11.10	10.70	10.40
24	15.90	14.90	14.10	13.40	12.80	12.30	11.80	11.40	11.00	10.70
25	16.40	15.40	14.50	13.80	13.10	12.60	12.10	11.70	11.30	11.00
26	16.80	15.80	14.90	14.10	13.50	12.90	12.40	12.00	11.60	11.30
27	17.30	16.20	15.30	14.50	13.90	13.30	12.80	12.30	11.90	11.60
28	17.70	16.60	15.70	14.90	14.20	13.60	13.10	12.70	12.30	11.90
29	18.20	17.10	16.10	15.30	14.60	14.00	13.50	13.00	12.60	12.20
30	18.70	17.50	16.60	15.70	15.00	14.40	13.80	13.40	12.90	12.60
31	19.20	18.00	17.00	16.20	15.40	14.80	14.20	13.70	13.30	12.90
32	19.70	18.50	17.50	16.60	15.80	15.20	14.60	14.10	13.70	13.30
33	20.30	19.00	18.00	17.10	16.30	15.60	15.00	14.50	14.00	13.60
34	20.80	19.50	18.40	17.50	16.70	16.00	15.40	14.90	14.40	14.00
35	21.40	20.10	19.00	18.00	17.20	16.50	15.90	15.30	14.90	14.40
36	22.00	20.60	19.50	18.50	17.70	16.90	16.30	15.80	15.30	14.80
37	22.60	21.20	20.00	19.00	18.20	17.40	16.80	16.20	15.70	15.30
38	23.20	21.80	20.60	19.50	18.70	17.90	17.30	16.70	16.20	15.70
39	23.80	22.40	21.10	20.10	19.20	18.40	17.70	17.10	16.60	16.20
40	24.50	23.00	21.70	20.70	19.70	18.90	18.20	17.60	17.10	16.60
41	25.10	23.60	22.30	21.20	20.30	19.50	18.70	18.10	17.60	17.10
42	25.80	24.20	22.90	21.80	20.80	20.00	19.30	18.60	18.10	17.60
43	26.50	24.90	23.60	22.40	21.40	20.60	19.80	19.20	18.60	18.10
44	27.20	25.60	24.20	23.00	22.00	21.20	20.40	19.70	19.20	18.70
45	28.00	26.30	24.90	23.70	22.70	21.80	21.00	20.30	19.70	
46	28.80	27.00	25.60	24.40	23.30	22.40	21.60	21.00		
47	29.60	27.80	26.40	25.10	24.00	23.10	22.30			
48	30.50	28.70	27.10	25.90	24.80	23.80				
49	31.30	29.50	28.00	26.60	25.50					
50	32.20	30.40	28.80	27.40						



Table D65 (continued): Personal and dependant's benefits, NRA 65

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	33.20	31.30	29.70							
52	34.30	32.30								
53	35.30									



Table D66: Personal and dependant's benefits, NRA 66

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	107.60	55.20	37.60	28.90	23.70	20.20	17.70	15.90	14.50	13.30
17	110.60	56.70	38.70	29.70	24.30	20.80	18.20	16.30	14.90	13.70
18	113.60	58.30	39.80	30.50	25.00	21.30	18.70	16.80	15.30	14.10
19	116.80	59.90	40.90	31.40	25.70	21.90	19.20	17.20	15.70	14.40
20	120.00	61.50	42.00	32.20	26.40	22.50	19.80	17.70	16.10	14.80
21	123.20	63.10	43.10	33.10	27.10	23.10	20.30	18.20	16.50	15.20
22	126.50	64.80	44.30	34.00	27.80	23.80	20.80	18.70	17.00	15.60
23	129.90	66.50	45.50	34.90	28.60	24.40	21.40	19.20	17.40	16.10
24	133.30	68.30	46.70	35.90	29.40	25.00	22.00	19.70	17.90	16.50
25	136.90	70.10	47.90	36.80	30.20	25.70	22.60	20.20	18.40	16.90
26	140.50	72.00	49.20	37.80	31.00	26.40	23.20	20.80	18.90	17.40
27	144.30	73.90	50.50	38.80	31.80	27.10	23.80	21.30	19.40	17.90
28	148.10	75.90	51.90	39.90	32.60	27.80	24.40	21.90	19.90	18.30
29	152.00	77.90	53.30	40.90	33.50	28.60	25.10	22.50	20.40	18.80
30	156.10	80.00	54.70	42.00	34.40	29.40	25.80	23.10	21.00	19.30
31	160.20	82.10	56.10	43.20	35.40	30.20	26.50	23.70	21.60	19.90
32	164.50	84.30	57.60	44.30	36.30	31.00	27.20	24.30	22.10	20.40
33	168.80	86.50	59.10	45.50	37.30	31.80	27.90	25.00	22.70	20.90
34	173.20	88.80	60.70	46.70	38.20	32.60	28.60	25.70	23.40	21.50
35	177.80	91.10	62.30	47.90	39.30	33.50	29.40	26.30	24.00	22.10
36	182.40	93.50	63.90	49.20	40.30	34.40	30.20	27.00	24.60	22.70
37	187.20	96.00	65.60	50.40	41.30	35.30	31.00	27.80	25.30	23.30
38	192.10	98.50	67.30	51.80	42.40	36.20	31.80	28.50	26.00	23.90
39	197.10	101.00	69.10	53.10	43.50	37.20	32.70	29.30	26.70	24.60
40	202.20	103.70	70.90	54.50	44.70	38.20	33.50	30.10	27.40	25.20
41	207.40	106.40	72.70	55.90	45.90	39.20	34.40	30.90	28.10	25.90
42	212.70	109.10	74.60	57.40	47.10	40.20	35.30	31.70	28.90	26.60
43	218.20	112.00	76.60	58.90	48.30	41.30	36.30	32.50	29.60	27.30
44	223.80	114.80	78.50	60.40	49.60	42.40	37.20	33.40	30.40	28.10
45	229.50	117.70	80.50	61.90	50.80	43.40	38.20	34.30	31.20	28.80
46	235.40	120.80	82.60	63.50	52.10	44.60	39.20	35.20	32.10	29.60
47	241.40	123.80	84.70	65.20	53.50	45.70	40.20	36.10	32.90	30.40
48	247.50	127.10	86.90	66.90	54.90	46.90	41.30	37.10	33.80	31.30
49	253.80	130.30	89.20	68.60	56.40	48.20	42.40	38.10	34.80	32.10
50	260.30	133.60	91.50	70.50	57.90	49.60	43.60	39.20	35.80	33.10



Table D66 (continued): Personal and dependant's benefits, NRA 66

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	267.00	137.20	94.00	72.40	59.50	51.00	44.90	40.40	36.90	34.10
52	273.90	140.80	96.50	74.40	61.20	52.40	46.20	41.50	38.00	35.10
53	280.80	144.40	99.00	76.30	62.80	53.80	47.40	42.70	39.00	36.10
54	287.80	148.10	101.60	78.40	64.50	55.30	48.80	43.90	40.20	37.20
55	295.00	151.90	104.20	80.40	66.30	56.80	50.10	45.20	41.40	38.30
56	302.50	155.70	106.90	82.60	68.00	58.40	51.60	46.50	42.50	
57	310.00	159.70	109.70	84.80	69.90	60.00	53.00	47.80		
58	317.90	163.90	112.60	87.10	71.80	61.70	54.50			
59	326.00	168.20	115.60	89.50	73.80	63.50				
60	334.50	172.60	118.80	92.00	75.90					
61	343.40	177.30	122.10	94.60						
62	352.70	182.20	125.50							
63	362.60	187.40								
64	373.00									



Table D66 (continued): Personal and dependant's benefits, NRA 66

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	12.40	11.60	11.00	10.40	9.90	9.50	9.10	8.80	8.50	8.30
17	12.70	11.90	11.30	10.70	10.20	9.80	9.40	9.10	8.80	8.50
18	13.10	12.30	11.60	11.00	10.50	10.00	9.70	9.30	9.00	8.70
19	13.40	12.60	11.90	11.30	10.80	10.30	9.90	9.60	9.30	9.00
20	13.80	12.90	12.20	11.60	11.10	10.60	10.20	9.80	9.50	9.20
21	14.20	13.30	12.50	11.90	11.40	10.90	10.50	10.10	9.80	9.50
22	14.60	13.60	12.90	12.20	11.70	11.20	10.80	10.40	10.00	9.70
23	14.90	14.00	13.20	12.60	12.00	11.50	11.00	10.70	10.30	10.00
24	15.30	14.40	13.60	12.90	12.30	11.80	11.30	10.90	10.60	10.30
25	15.80	14.80	13.90	13.20	12.60	12.10	11.60	11.20	10.90	10.60
26	16.20	15.20	14.30	13.60	13.00	12.40	12.00	11.50	11.20	10.80
27	16.60	15.60	14.70	14.00	13.30	12.80	12.30	11.90	11.50	11.10
28	17.10	16.00	15.10	14.30	13.70	13.10	12.60	12.20	11.80	11.40
29	17.50	16.40	15.50	14.70	14.10	13.50	13.00	12.50	12.10	11.80
30	18.00	16.90	15.90	15.10	14.40	13.80	13.30	12.90	12.40	12.10
31	18.50	17.30	16.40	15.50	14.80	14.20	13.70	13.20	12.80	12.40
32	19.00	17.80	16.80	16.00	15.20	14.60	14.10	13.60	13.10	12.80
33	19.50	18.30	17.30	16.40	15.70	15.00	14.40	13.90	13.50	13.10
34	20.00	18.80	17.70	16.80	16.10	15.40	14.80	14.30	13.90	13.50
35	20.60	19.30	18.20	17.30	16.50	15.80	15.30	14.70	14.30	13.90
36	21.10	19.80	18.70	17.80	17.00	16.30	15.70	15.10	14.70	14.30
37	21.70	20.30	19.20	18.30	17.40	16.70	16.10	15.60	15.10	14.70
38	22.30	20.90	19.70	18.80	17.90	17.20	16.60	16.00	15.50	15.10
39	22.90	21.50	20.30	19.30	18.40	17.70	17.00	16.50	16.00	15.50
40	23.50	22.10	20.90	19.80	18.90	18.20	17.50	16.90	16.40	16.00
41	24.10	22.70	21.40	20.40	19.50	18.70	18.00	17.40	16.90	16.40
42	24.80	23.30	22.00	20.90	20.00	19.20	18.50	17.90	17.40	16.90
43	25.50	23.90	22.60	21.50	20.60	19.70	19.00	18.40	17.90	17.40
44	26.10	24.60	23.20	22.10	21.10	20.30	19.60	18.90	18.40	17.90
45	26.90	25.20	23.90	22.70	21.70	20.90	20.20	19.50	18.90	18.40
46	27.60	25.90	24.60	23.40	22.40	21.50	20.80	20.10	19.50	
47	28.40	26.70	25.30	24.10	23.00	22.20	21.40	20.70		
48	29.20	27.50	26.00	24.80	23.70	22.80	22.10			
49	30.00	28.20	26.80	25.50	24.40	23.50				
50	30.90	29.10	27.60	26.30	25.20					



Table D66 (continued): Personal and dependant's benefits, NRA 66

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	31.80	30.00	28.40	27.10						
52	32.80	30.90	29.30							
53	33.80	31.80								
54	34.80									



Table D67: Personal and dependant's benefits, NRA 67

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	103.70	53.20	36.30	27.90	22.80	19.50	17.10	15.30	13.90	12.80
17	106.60	54.60	37.30	28.60	23.50	20.00	17.60	15.70	14.30	13.20
18	109.50	56.10	38.30	29.40	24.10	20.60	18.10	16.20	14.70	13.50
19	112.50	57.70	39.40	30.20	24.80	21.10	18.50	16.60	15.10	13.90
20	115.60	59.20	40.50	31.10	25.40	21.70	19.00	17.10	15.50	14.30
21	118.70	60.80	41.50	31.90	26.10	22.30	19.60	17.50	15.90	14.70
22	121.80	62.40	42.70	32.80	26.80	22.90	20.10	18.00	16.40	15.10
23	125.00	64.10	43.80	33.60	27.50	23.50	20.60	18.50	16.80	15.50
24	128.40	65.80	45.00	34.50	28.30	24.10	21.20	19.00	17.20	15.90
25	131.80	67.50	46.20	35.40	29.00	24.80	21.70	19.50	17.70	16.30
26	135.30	69.30	47.40	36.40	29.80	25.40	22.30	20.00	18.20	16.70
27	138.80	71.20	48.60	37.40	30.60	26.10	22.90	20.50	18.70	17.20
28	142.50	73.00	49.90	38.40	31.40	26.80	23.50	21.10	19.20	17.60
29	146.30	75.00	51.20	39.40	32.30	27.50	24.10	21.60	19.70	18.10
30	150.20	77.00	52.60	40.40	33.10	28.30	24.80	22.20	20.20	18.60
31	154.10	79.00	54.00	41.50	34.00	29.00	25.50	22.80	20.70	19.10
32	158.20	81.10	55.40	42.60	34.90	29.80	26.10	23.40	21.30	19.60
33	162.30	83.20	56.90	43.70	35.80	30.60	26.80	24.00	21.90	20.10
34	166.60	85.40	58.40	44.90	36.80	31.40	27.50	24.70	22.50	20.70
35	170.90	87.60	59.90	46.10	37.70	32.20	28.30	25.30	23.00	21.20
36	175.30	89.90	61.50	47.30	38.70	33.10	29.00	26.00	23.70	21.80
37	179.90	92.20	63.00	48.50	39.70	33.90	29.80	26.70	24.30	22.40
38	184.50	94.60	64.70	49.70	40.80	34.80	30.60	27.40	24.90	23.00
39	189.30	97.00	66.40	51.00	41.80	35.70	31.40	28.10	25.60	23.60
40	194.20	99.60	68.10	52.40	42.90	36.70	32.20	28.90	26.30	24.20
41	199.20	102.10	69.80	53.70	44.10	37.60	33.10	29.60	27.00	24.90
42	204.20	104.80	71.60	55.10	45.20	38.60	33.90	30.40	27.70	25.60
43	209.50	107.50	73.50	56.50	46.40	39.60	34.80	31.20	28.40	26.20
44	214.70	110.10	75.30	57.90	47.50	40.60	35.70	32.00	29.20	26.90
45	220.20	113.00	77.20	59.40	48.70	41.70	36.60	32.90	30.00	27.60
46	225.70	115.80	79.20	60.90	50.00	42.70	37.60	33.70	30.80	28.40
47	231.40	118.70	81.20	62.50	51.30	43.80	38.50	34.60	31.60	29.20
48	237.20	121.70	83.30	64.10	52.60	45.00	39.60	35.50	32.40	30.00
49	243.20	124.80	85.40	65.70	54.00	46.20	40.70	36.50	33.30	30.80
50	249.30	128.00	87.60	67.50	55.50	47.50	41.80	37.60	34.30	31.70



Table D67 (continued): Personal and dependant's benefits, NRA 67

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	255.80	131.30	90.00	69.40	57.00	48.80	43.00	38.70	35.30	32.70
52	262.10	134.70	92.30	71.20	58.60	50.10	44.10	39.70	36.30	33.60
53	268.70	138.20	94.70	73.10	60.10	51.50	45.40	40.80	37.30	34.50
54	275.20	141.60	97.10	74.90	61.70	52.90	46.70	42.00	38.40	35.60
55	282.00	145.10	99.60	76.90	63.30	54.30	47.90	43.20	39.50	36.60
56	288.90	148.70	102.10	78.90	65.00	55.80	49.30	44.40	40.70	37.70
57	296.00	152.50	104.70	81.00	66.70	57.30	50.60	45.60	41.80	
58	303.20	156.30	107.40	83.10	68.50	58.90	52.00	46.90		
59	310.80	160.30	110.30	85.30	70.40	60.50	53.50			
60	318.60	164.40	113.10	87.60	72.30	62.20				
61	326.80	168.80	116.20	89.90	74.30					
62	335.30	173.20	119.30	92.40						
63	344.40	178.00	122.60							
64	353.90	183.10								
65	364.10									



Table D67 (continued): Personal and dependant's benefits, NRA 67

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	11.90	11.20	10.60	10.00	9.60	9.20	8.80	8.50	8.20	8.00
17	12.30	11.50	10.90	10.30	9.80	9.40	9.10	8.70	8.50	8.20
18	12.60	11.80	11.10	10.60	10.10	9.70	9.30	9.00	8.70	8.40
19	12.90	12.10	11.50	10.90	10.40	9.90	9.60	9.20	8.90	8.70
20	13.30	12.50	11.80	11.20	10.70	10.20	9.80	9.50	9.20	8.90
21	13.60	12.80	12.10	11.50	10.90	10.50	10.10	9.70	9.40	9.10
22	14.00	13.10	12.40	11.80	11.20	10.80	10.40	10.00	9.70	9.40
23	14.40	13.50	12.70	12.10	11.50	11.10	10.60	10.30	9.90	9.60
24	14.80	13.90	13.10	12.40	11.80	11.40	10.90	10.50	10.20	9.90
25	15.20	14.20	13.40	12.70	12.20	11.70	11.20	10.80	10.50	10.20
26	15.60	14.60	13.80	13.10	12.50	12.00	11.50	11.10	10.80	10.40
27	16.00	15.00	14.20	13.40	12.80	12.30	11.80	11.40	11.00	10.70
28	16.40	15.40	14.50	13.80	13.20	12.60	12.10	11.70	11.30	11.00
29	16.90	15.80	14.90	14.20	13.50	13.00	12.50	12.00	11.70	11.30
30	17.30	16.20	15.30	14.60	13.90	13.30	12.80	12.40	12.00	11.60
31	17.80	16.70	15.70	14.90	14.30	13.70	13.20	12.70	12.30	11.90
32	18.20	17.10	16.20	15.30	14.60	14.00	13.50	13.00	12.60	12.30
33	18.70	17.60	16.60	15.80	15.00	14.40	13.90	13.40	13.00	12.60
34	19.20	18.00	17.00	16.20	15.50	14.80	14.30	13.80	13.30	13.00
35	19.80	18.50	17.50	16.60	15.90	15.20	14.70	14.20	13.70	13.30
36	20.30	19.00	18.00	17.10	16.30	15.60	15.10	14.60	14.10	13.70
37	20.80	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50	14.10
38	21.40	20.10	19.00	18.00	17.20	16.50	15.90	15.40	14.90	14.50
39	22.00	20.60	19.50	18.50	17.70	17.00	16.40	15.80	15.30	14.90
40	22.60	21.20	20.00	19.00	18.20	17.50	16.80	16.30	15.80	15.30
41	23.20	21.80	20.60	19.60	18.70	17.90	17.30	16.70	16.20	15.80
42	23.80	22.30	21.10	20.10	19.20	18.40	17.80	17.20	16.70	16.20
43	24.40	22.90	21.70	20.60	19.70	18.90	18.30	17.70	17.10	16.70
44	25.10	23.60	22.30	21.20	20.30	19.50	18.80	18.20	17.60	17.20
45	25.80	24.20	22.90	21.80	20.90	20.00	19.30	18.70	18.20	17.70
46	26.50	24.90	23.60	22.40	21.50	20.60	19.90	19.30	18.70	18.20
47	27.20	25.60	24.20	23.10	22.10	21.30	20.50	19.90	19.30	
48	28.00	26.30	24.90	23.70	22.70	21.90	21.10	20.50		
49	28.70	27.00	25.60	24.40	23.40	22.50	21.70			
50	29.60	27.80	26.40	25.20	24.10	23.20				



Table D67 (continued): Personal and dependant's benefits, NRA 67

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	30.50	28.70	27.20	26.00	24.90					
52	31.40	29.60	28.10	26.80						
53	32.30	30.40	28.90							
54	33.30	31.40								
55	34.30									



Table D68: Personal and dependant's benefits, NRA 68

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	100.00	51.20	35.00	26.90	22.00	18.80	16.50	14.80	13.40	12.40
17	102.70	52.70	35.90	27.60	22.60	19.30	16.90	15.20	13.80	12.70
18	105.50	54.10	36.90	28.40	23.20	19.80	17.40	15.60	14.20	13.10
19	108.40	55.60	38.00	29.10	23.90	20.40	17.90	16.00	14.60	13.40
20	111.40	57.10	39.00	29.90	24.50	20.90	18.40	16.40	15.00	13.80
21	114.30	58.60	40.00	30.70	25.20	21.50	18.80	16.90	15.40	14.10
22	117.40	60.20	41.10	31.60	25.80	22.00	19.30	17.30	15.80	14.50
23	120.50	61.70	42.20	32.40	26.50	22.60	19.90	17.80	16.20	14.90
24	123.70	63.40	43.30	33.30	27.20	23.20	20.40	18.30	16.60	15.30
25	126.90	65.00	44.50	34.10	28.00	23.80	20.90	18.70	17.10	15.70
26	130.30	66.80	45.60	35.00	28.70	24.50	21.50	19.20	17.50	16.10
27	133.70	68.50	46.80	36.00	29.50	25.10	22.00	19.80	18.00	16.60
28	137.20	70.30	48.10	36.90	30.20	25.80	22.60	20.30	18.40	17.00
29	140.80	72.20	49.30	37.90	31.00	26.50	23.20	20.80	18.90	17.40
30	144.50	74.10	50.60	38.90	31.90	27.20	23.90	21.40	19.40	17.90
31	148.30	76.00	52.00	39.90	32.70	27.90	24.50	21.90	20.00	18.40
32	152.20	78.00	53.30	41.00	33.60	28.70	25.20	22.50	20.50	18.90
33	156.20	80.10	54.70	42.10	34.50	29.40	25.80	23.10	21.00	19.40
34	160.20	82.10	56.20	43.20	35.40	30.20	26.50	23.70	21.60	19.90
35	164.40	84.30	57.60	44.30	36.30	31.00	27.20	24.40	22.20	20.40
36	168.60	86.40	59.10	45.40	37.20	31.80	27.90	25.00	22.70	21.00
37	172.90	88.70	60.60	46.60	38.20	32.60	28.60	25.60	23.30	21.50
38	177.40	90.90	62.20	47.80	39.20	33.50	29.40	26.30	24.00	22.10
39	181.90	93.30	63.80	49.00	40.20	34.30	30.10	27.00	24.60	22.70
40	186.50	95.70	65.40	50.30	41.20	35.20	30.90	27.70	25.30	23.30
41	191.30	98.10	67.10	51.60	42.30	36.10	31.80	28.50	25.90	23.90
42	196.10	100.60	68.80	52.90	43.40	37.10	32.60	29.20	26.60	24.50
43	201.10	103.20	70.50	54.30	44.50	38.00	33.40	30.00	27.30	25.20
44	206.10	105.70	72.30	55.60	45.60	39.00	34.30	30.70	28.00	25.90
45	211.30	108.40	74.10	57.00	46.80	40.00	35.10	31.50	28.70	26.50
46	216.50	111.10	76.00	58.50	48.00	41.00	36.00	32.30	29.50	27.20
47	221.90	113.90	77.90	60.00	49.20	42.00	37.00	33.20	30.30	28.00
48	227.50	116.70	79.90	61.50	50.50	43.20	37.90	34.10	31.10	28.70
49	233.10	119.60	81.90	63.00	51.80	44.30	39.00	35.00	31.90	29.50
50	238.90	122.70	84.00	64.70	53.10	45.50	40.10	36.00	32.90	30.40



Table D68 (continued): Personal and dependant's benefits, NRA 68

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	245.00	125.80	86.20	66.40	54.60	46.70	41.20	37.00	33.80	31.30
52	251.00	129.00	88.40	68.20	56.00	48.00	42.30	38.00	34.70	32.20
53	257.20	132.20	90.60	69.90	57.50	49.30	43.50	39.10	35.70	33.10
54	263.30	135.50	92.90	71.70	59.00	50.60	44.60	40.20	36.80	34.10
55	269.60	138.80	95.20	73.50	60.50	51.90	45.80	41.30	37.80	35.00
56	276.00	142.20	97.60	75.40	62.10	53.30	47.00	42.40	38.90	36.00
57	282.60	145.60	100.00	77.30	63.70	54.70	48.30	43.60	39.90	37.00
58	289.30	149.10	102.50	79.30	65.40	56.20	49.60	44.80	41.00	
59	296.20	152.80	105.10	81.30	67.10	57.70	51.00	46.00		
60	303.50	156.60	107.70	83.40	68.90	59.20	52.40			
61	311.00	160.60	110.60	85.60	70.70	60.90				
62	318.90	164.70	113.50	87.90	72.70					
63	327.10	169.00	116.50	90.30						
64	335.80	173.70	119.80							
65	345.20	178.60								
66	355.10									



Table D68 (continued): Personal and dependant's benefits, NRA 68

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	11.50	10.80	10.20	9.70	9.20	8.80	8.50	8.20	7.90	7.70
17	11.80	11.10	10.50	9.90	9.50	9.10	8.70	8.40	8.20	7.90
18	12.10	11.40	10.70	10.20	9.70	9.30	9.00	8.70	8.40	8.10
19	12.50	11.70	11.00	10.50	10.00	9.60	9.20	8.90	8.60	8.30
20	12.80	12.00	11.30	10.80	10.30	9.80	9.50	9.10	8.80	8.60
21	13.20	12.30	11.60	11.10	10.50	10.10	9.70	9.40	9.10	8.80
22	13.50	12.70	12.00	11.30	10.80	10.40	10.00	9.60	9.30	9.00
23	13.90	13.00	12.30	11.70	11.10	10.70	10.20	9.90	9.60	9.30
24	14.20	13.30	12.60	12.00	11.40	10.90	10.50	10.20	9.80	9.50
25	14.60	13.70	12.90	12.30	11.70	11.20	10.80	10.40	10.10	9.80
26	15.00	14.10	13.30	12.60	12.00	11.50	11.10	10.70	10.40	10.10
27	15.40	14.40	13.60	12.90	12.40	11.80	11.40	11.00	10.60	10.30
28	15.80	14.80	14.00	13.30	12.70	12.20	11.70	11.30	10.90	10.60
29	16.20	15.20	14.40	13.60	13.00	12.50	12.00	11.60	11.20	10.90
30	16.70	15.60	14.80	14.00	13.40	12.80	12.30	11.90	11.50	11.20
31	17.10	16.00	15.10	14.40	13.70	13.20	12.70	12.20	11.80	11.50
32	17.60	16.50	15.60	14.80	14.10	13.50	13.00	12.50	12.20	11.80
33	18.00	16.90	16.00	15.20	14.50	13.90	13.40	12.90	12.50	12.10
34	18.50	17.40	16.40	15.60	14.90	14.30	13.70	13.20	12.80	12.50
35	19.00	17.80	16.80	16.00	15.30	14.60	14.10	13.60	13.20	12.80
36	19.50	18.30	17.30	16.40	15.70	15.00	14.50	14.00	13.60	13.20
37	20.00	18.80	17.80	16.90	16.10	15.50	14.90	14.40	13.90	13.50
38	20.60	19.30	18.20	17.30	16.60	15.90	15.30	14.80	14.30	13.90
39	21.10	19.80	18.70	17.80	17.00	16.30	15.70	15.20	14.70	14.30
40	21.70	20.40	19.20	18.30	17.50	16.80	16.20	15.60	15.10	14.70
41	22.30	20.90	19.80	18.80	18.00	17.20	16.60	16.10	15.60	15.10
42	22.90	21.50	20.30	19.30	18.40	17.70	17.10	16.50	16.00	15.60
43	23.50	22.00	20.80	19.80	19.00	18.20	17.50	17.00	16.50	16.00
44	24.10	22.60	21.40	20.40	19.50	18.70	18.00	17.50	16.90	16.50
45	24.70	23.20	22.00	20.90	20.00	19.20	18.60	18.00	17.40	17.00
46	25.40	23.90	22.60	21.50	20.60	19.80	19.10	18.50	18.00	17.50
47	26.10	24.50	23.20	22.10	21.20	20.40	19.70	19.10	18.50	18.00
48	26.80	25.20	23.90	22.70	21.80	21.00	20.20	19.60	19.10	
49	27.50	25.90	24.50	23.40	22.40	21.60	20.80	20.20		
50	28.40	26.70	25.30	24.10	23.10	22.30	21.50			



Table D68 (continued): Personal and dependant's benefits, NRA 68

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	29.20	27.50	26.10	24.90	23.90	23.00				
52	30.10	28.30	26.90	25.70	24.60					
53	30.90	29.10	27.70	26.40						
54	31.80	30.00	28.50							
55	32.70	30.90								
56	33.70									