



Government Actuary's Department

HSC Pension Scheme 2015
Pension sharing following divorce
Factors and Guidance
Version 1.0

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Contents

1	Introduction	1
2	Calculation of cash equivalents: Contributing Members and Deferred Pensioners not entitled to an immediate pension without actuarial reduction	3
3	Calculation of cash equivalents: Members already in receipt of benefits	4
4	Calculation of cash equivalents: Unusual cases	7
5	Calculation of pension credits for ex-spouse	9
6	Calculation of pension debit and treatment of debits on early and late retirement	11
7	Example calculations	13
	Appendix A: Assumptions underlying factors	16
	Appendix B: Factors for calculation of Cash Equivalents	17
	Appendix C: Factors for calculation of Pension Credits	21



1 Introduction

- 1.1 This Note is provided for the use of the HSC as administrator of the Health and Social Care Pension Scheme 2015 ('HSCPS 2015'). It sets out how to determine the appropriate cash equivalent of a member's benefits for the purposes of divorce or dissolution of civil partnership ('divorce') and also the corresponding pension credit payable to the ex-spouse, following the issue of a pension sharing order by the Court.
- 1.2 The factors provided in this Note have been prepared in light of our advice to Department of Health, Social Services and Public Safety dated 27 March 2015 and its instructions following that advice. No advice or factors issued in the past for the Health and Social Care Pension Scheme ('HSCPS') should be used for divorce cases in the HSCPS 2015.
- 1.3 Where a member has benefits in both the HSCPS and the HSCPS 2015, these benefits should be treated separately for the purposes of providing cash equivalents. Care should be taken in applying court orders for such members; it is expected that a separate order will be issued for each scheme.
- 1.4 The effective date for this guidance is 1 April 2015. The version number for this guidance is 1.0.
- 1.5 The factors are provided in Appendices B and C, whilst a summary of the underlying assumptions is given in Appendix A.

Exclusions

- 1.6 This Note covers the calculation of a cash equivalent of a member's benefits for divorce purposes and the subsequent pension credits payable¹. This Note does not cover the general application of pension debits to a member's benefits although reductions and uplifts to the debit due on early or late retirement respectively are covered in Section 6.
- 1.7 The factors set out in Appendices B and C cover the following scenarios:
- > DIV1 Factors to calculate the pensioner cash equivalent for pensioners who retired for any reason other than ill-health grounds
 - > DIV2 Factors to calculate the pensioner cash equivalent for pensioners who retired on ill-health grounds
 - > DIV3 Factors to calculate the pension credit for the ex-spouse

Implementation

- 1.8 The factors contained in this Note should be used with effect from 1 April 2015.
- 1.9 The remainder of this Note covers the factor tables and guidance on their use.

¹ See SR 2015/120 Regulation 75



- 1.10 The factors should be reconsidered whenever there is a change in the SCAPE basis, following each actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.
- 1.11 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.



2 Calculation of cash equivalents: Contributing Members and Deferred Pensioners not entitled to an immediate pension without actuarial reduction

- 2.1 The cash equivalent transfer value should normally be quoted. This should be calculated using the same approach as would apply to a normal non-Club transfer value, even if the member is not normally entitled to a transfer value. This calculation is covered in 'HSCPS 2015 Non-Club Transfers (CETVs): Factors and guidance'.
- 2.2 There may be additional information requirements and considerations required where members have previously elected for Scheme Pays. In general benefits yet to be put into payment should be reduced in respect of any outstanding Scheme Pays balance before determining the cash equivalent. Please refer to the guidance 'HSCPS 2015_ Scheme Pays Annual Allowance and Lifetime Allowance Tax Charges: Factors and guidance' for more details.
- 2.3 If the member's pension is due to be reduced because an allocation option has been taken out, then the benefits after allocation should be used i.e. reduced member's pension and increased dependant's pension (including subsequent pension increases).



3 Calculation of cash equivalents: Members already in receipt of benefits

General information

- 3.1 Those in receipt of benefits do not have an entitlement to a cash equivalent transfer value. The pensioner cash equivalent can be calculated using the method and factors in this Note, but these should be used for divorce purposes only.
- 3.2 There are two sets of tables in Appendix B of this guidance to be used in the calculation of pensioner cash equivalents:
- > Table DIV1 Pensioners who retired for any reason other than ill-health grounds.
 - > Table DIV2 Pensioners who retired on ill-health grounds.
- 3.3 Separate tables are required for pensioners who retired in ill health to reflect shortened expectations of life and to allow for immediate pension increases.

Calculation date

- 3.4 The date for the calculation will depend on the stage of the divorce:
- > If a quotation is required for part of the proceedings, in Scottish cases the date will usually be specified by the court; for divorces in Northern Ireland, England and Wales, the date used should be consistent with the date used for normal transfer value calculations (i.e. the guarantee date).
 - > If the calculation is being done after a pension sharing order has been made, the calculation date should be the transfer date, during the implementation period following the pension sharing order.
- 3.5 The age last birthday of the member should be calculated at the relevant date. Benefits should also be taken at this date, as described below.

Calculation

- 3.6 The pensioner cash equivalent for a member who retired for any reason other than ill health should be calculated as follows:

<p>3.7 Pensioner cash equivalent (not ill health) =</p> <p>Current Member's Pension x Factor DIV1A</p> <p>+ Survivor Pension payable on the death of the member x Factor DIV1B</p> <p>- (Annual Pre 88 GMP* + 0.15 x Annual Post 88 GMP*) x Factor DIV1C</p>
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* If any GMP liability has been transferred into the scheme.



3.8 The appropriate factors should be taken from table DIV1 for the member's age last birthday at date of calculation. The appropriate factor for Factor DIV1C will also depend on the sex of the member.

3.9 The pensioner cash equivalent for a member who retired due to ill health should be calculated as follows:

3.10 Pensioner cash equivalent (ill health) =

$$\begin{aligned} & \text{Current Member's Pension} \times \text{Factor DIV2A} \\ & + \text{Survivor Pension payable on the death of the member} \times \text{Factor DIV2B} \\ & - (\text{Annual Pre 88 GMP}^* + 0.15 \times \text{Annual Post 88 GMP}^*) \times \text{Factor DIV2C} \end{aligned}$$

* If any GMP liability has been transferred into the scheme.

3.11 The appropriate factors should be taken from table DIV2 for the member's age last birthday at date of calculation. The appropriate factor for Factor DIV2C will also depend on the sex of the member.

Points to note in calculating the pensioner cash equivalent values

3.12 Pension benefits:

- > The member's pension should be the rate of pension in payment. The last increase should be that awarded up to and including the April increase immediately before the calculation date.
- > If the member's pension has been reduced because an allocation option was taken out, then the pension actually in payment (i.e. after the reduction) should be used (including subsequent pension increases) and the pension payable on the member's death should include any increase due to the allocation option. If allocation has been made to a child or other dependant other than the spouse please refer to GAD.
- > If the member's pension is reduced due to abatement, then the abatement reduction should be ignored for the purpose of this calculation. Benefits should be calculated as though the member had ceased re-employment on the date of calculation and valued accordingly.
- > If the member's pension has been reduced due to Scheme Pays, then the pension after this reduction should be used. However, cases involving compulsory early retirement where the implementation of the pension debit has been deferred should be referred to GAD.



Guaranteed Minimum Pension

- 3.13 Where a member has an entitlement to a GMP as a result of a transfer into the scheme the following should be noted.
- > The cash equivalent must be adjusted to reflect increases on the Guaranteed Minimum Pension (GMP) that are the responsibility of the State. These comprise all increases on pre-April 1988 GMPs and increases above 3% pa on the post April 1988 GMPs. Separate pre and post-1988 GMPs should therefore be used.
 - > Where the member is below GMP payment age, the GMP used should include revaluation up to and including the increase in the April immediately before the calculation date, using Section 148 orders, in line with normal practice for cash equivalent transfer values.
 - > Where the member has yet to retire or retired after GMP payment age, the GMP should include any late retirement increases (1/7% per week plus (for post-88 GMP) PI up to 3% pa up to the April preceding the calculation date) from GMP payment age to calculation date (if yet to retire) or from GMP payment age to date of retirement (if already in payment).



4 Calculation of cash equivalents: Unusual cases

- 4.1 The instructions in Sections 2 and 3 of this guidance should be sufficient for the majority of divorce calculations. However, there may be some cases that need different treatment, as described below. If other cases arise which are not covered by this guidance, these should be referred to GAD.

Contributing Members and Deferred Pensioners entitled to an immediate pension without actuarial reduction

- 4.2 These should be valued as though they were pensioners:

- 4.3 Pensioner cash equivalent (not ill health) =

$$\begin{aligned} & \text{Current Member's Pension} \times \text{Factor DIV1A} \\ & + \text{Survivor Pension payable on the death of the member} \times \text{Factor DIV1B} \\ & - (\text{Annual Pre 88 GMP}^* + 0.15 \times \text{Annual Post 88 GMP}^*) \times \text{Factor DIV1C} \end{aligned}$$

* If any GMP liability has been transferred into the scheme.

- 4.4 Points to note in using the factors:

- > The appropriate factors should be taken from table DIV1 for the member's age last birthday at date of calculation. The appropriate factor for Factor DIV1C will also depend on the sex of the member.
- > Current member's pension should include uplift for late retirement (where relevant) using the appropriate factor from table LRF1 based on age at date of calculation.
- > If the member's pension is due to be reduced because an allocation option was taken out, then the benefits after allocation should be used i.e. reduced member's pension and increased dependant's pension (including subsequent pension increases). If allocation has been made to a child or other dependant other than the spouse please refer to GAD.
- > GMP amounts used in the calculation (if any) should be revalued/increased to the calculation date.
- > Where a member could obtain a lump sum by commuting pension it should be assumed that the member does not exercise their option to commute pension for the purpose of determining the Current Pension.
- > Where a member has contributed to an Early Retirement Reduction Buy-Out (ERRBO) contract and has some entitlement which is only payable subject to actuarial reduction, the cash equivalent for that part of their entitlement should be determined in the normal way as for a non-Club transfer. The portion of their entitlement which is not subject to reduction should be valued in accordance with this section.



Members with Scheme Pays elections

- 4.5 There may be additional information requirements and considerations required where members have previously elected for Scheme Pays. In general benefits yet to be put into payment should be reduced in respect of any outstanding Scheme Pays balance before determining the cash equivalent. Please refer to the guidance 'HSCPS 2015_ Reduction to benefits due to Scheme Pays Annual Allowance and Lifetime Allowance Tax Charges: Factors and guidance' for more details.



5 Calculation of pension credits for ex-spouse

General information

- 5.1 This section sets out the method and instructions for calculating the pension credit payable to the ex-spouse following the issue of a pension sharing order by the Court.
- 5.2 When a pension sharing order is received, the first stage is to check all the necessary information has been provided, check the charges have been paid, and recalculate the amount and the value of the member's benefits before the debit is applied. This should be done using the methods and assumptions set out in the previous sections of this Note. In particular, it should be based on the age and status of the member at the calculation date, which should be within the implementation period, and the benefits in the scheme at that date. (This date is referred to as the 'transfer date' below.)

Calculation of the ex-spouse's cash equivalent

- 5.3 For divorces under English and Northern Irish law, the pension sharing order will specify the percentage of the member's benefits that is to be shared. The cash equivalent obtained in 5.2 should be multiplied by this percentage, to give the value of the ex-spouse's benefits, or the ex-spouse's cash equivalent.
- 5.4 In Scotland, the pensions sharing order will usually specify a monetary amount, and this should be used as the ex-spouse's cash equivalent. The percentage for the pension debit should be calculated as the ratio of the monetary amount and the cash equivalent.

Calculation of the pension credit for the ex-spouse

- 5.5 The ex-spouse's cash equivalent will need to be converted into a benefit payable to the ex-spouse. The calculations below are based on the following benefit features:
- > a pension payable from the ex-spouse's PNPA², or the transfer date, if later
 - > no attaching benefits for the children, future spouse or future civil partner of the ex-spouse on the death of the ex-spouse
 - > on death after retirement, a lump sum equal to five times the annual rate of pension less the pension already received, subject to a maximum of twice the member's salary at the transfer date.
- 5.6 Table DIV3 in Appendix C sets out the factors needed to calculate the pension credit for the ex-spouse where the ex-spouse has already attained their Normal Pension Age. Where the ex-spouse has not attained that age at the transfer date the factors should be taken from 'HSCPS 2015 Non-Club transfers out (CETVs): Factors and guidance'. The applicable factors are as below:

² As defined in the HSCPS 2015 Regulations (State Pension Age in accordance with stated Government policy at the date of calculation, subject to a minimum of 65).



	Ex-spouse over NPA Pension credit factors	Ex-spouse under NPA CETV factors
Male ex-spouse	DIV3	TV1A
Female ex-spouse	DIV3	TV1A

- 5.7 The calculation date should be the transfer date. DIV3 should be based on the age last birthday of the ex-spouse on this date. TV1A is based on period in complete years (rounded up) between the date of calculation and the ex-spouses' PNPA. Do not use the age/PNPA of the member.

- 5.8 For ex-spouses' who are under PNPA pension credits are calculated as follows:

$$[\text{Ex-Spouse's Cash Equivalent}] \div \text{Factor TV13}$$

- 5.9 For ex-spouses' who are over Normal Pension Age pension credits are calculated as follows:

$$[\text{Ex-Spouse's Cash Equivalent}] \div \text{Factor DIV3}$$

Pension benefits

- 5.10 The ex-spouse's pension credit will be subject to pension increases with effect from the transfer date, under the provision of the Pensions (Increase) Acts (NI).



6 Calculation of pension debit and treatment of debits on early and late retirement

Calculation of the pension debit

- 6.1 For divorces under English and Northern Irish law, the pension sharing order will specify the percentage of the member's benefits that is to be shared. This percentage should be applied to all the benefits (except GMP) used to determine the cash equivalent transfer value.
- 6.2 In Scotland, the pensions sharing order will usually specify a monetary amount. The percentage for the pension debit should be calculated as the ratio of the monetary amount and the cash equivalent. This percentage should be applied to the member's benefits as in paragraph 6.1 to determine the member's debit.
- 6.3 The member's debit will be recorded as a debit to pensionable earnings in the year in which the debit is determined and will be subject to pension increases with effect from the transfer date, under the provision of the Pensions (Increase) Acts (NI).

Allowance for pension debits – early retirement

- 6.4 On early retirement (except in ill health), pension debits resulting from the earnings debit should be reduced to reflect that the debit will be in effect for a longer period. Pension debits should be treated as main scheme pension for the purposes of determining which reduction factors should be applied. Therefore factors ERF1 should be applied to the pension debit. See 'HSCPS 2015 Voluntary early and late retirement in normal health: Factors and guidance' for more information.

Allowance for pension debits – late retirement

- 6.5 For late retirements where the member divorced before their NPA, the pension debit should be treated as additional pension for the purposes of determining the late retirement factor to be applied. That is, the pension debit should be increased by applying factor LRF2.
- 6.6 For late retirements where the member divorced after their NPA, the pension debit should also be increased to allow for the debit coming into effect later than NPA by applying factors from table LRF2 as below.

- Pension debit uplift = $\frac{\text{Factor LRF2 for no of years between NPA \& retirement}}{\text{Factor LRF2 for no of years between divorce and NPA}}$

- 6.7 The pension debit to be applied at retirement should then be calculated as:

- Pension debit at retirement = Pension debit at date of divorce x Pension debit uplift



Allowance for pension debits – other circumstances

- 6.8 No adjustments should be applied to pension debits on retirement on grounds of ill health or to dependants' debits whatever the circumstances of death.
- 6.9 On subsequent transfer-out the debits should be applied to the member's benefits before the cash equivalent is determined.



7 Example calculations

7.1 The following worked examples help to illustrate how the factors should be used to calculate the cash equivalent of a pensioner member.

Example 1 – Cash equivalent calculation for a male who retired in normal health

Member's age last birthday	= 70
Current member's pension	= £10,000 pa
Pension payable on the death of the member	= £3,375 pa
Annual Pre 88 GMP	= £500 pa
Annual Post 88 GMP	= £900 pa

Factors

DIV1A (Pension factor)	= 15.25
DIV1B (Surviving Partner's factor)	= 1.44
DIV1C (Adjustment for GMP factor)	= 3.01

Cash Equivalent

$$\begin{aligned}\text{Cash equivalent} &= 10,000 \times 15.25 + 3,375 \times 1.44 - (500 + 0.15 \times 900) \times 3.01 \\ &= \text{£}155,449\end{aligned}$$

Example 2 – Cash equivalent calculation for a female who retired in ill health

Member's age last birthday	= 50
Current member's pension	= £7,000 pa
Pension payable on the death of the member	= £2,362.50 pa
Annual Pre 88 GMP	= Nil
Annual Post 88 GMP	= Nil

Factors

DIV1A (Pension factor)	= 20.97
DIV1B (Surviving Partner's factor)	= 1.99
DIV1C (Adjustment for GMP factor)	= 2.57

Cash Equivalent

$$\begin{aligned}\text{Cash equivalent} &= 7,000 \times 20.97 + 2,362.50 \times 1.99 \\ &= \text{£}151,491\end{aligned}$$



7.2 The following worked examples help to illustrate how the factors should be used to calculate pension credits for ex-spouses.

Example 3 – Pension credit for female ex-spouse aged 50

Ex-spouse's age last birthday	= 50
Ex-spouse's PNPA	= 66
Years to PNPA	= 16
Ex-Spouse's Cash Equivalent	= £10,000

Factors

DIV3 = Factor TV1A (factor from CETV guidance) = 10.59

Pension Credit (deferred and payable from ex-spouse's PNPA)

Pension = $10,000 \div [10.59]$ = £944.30 pa

Example 4 – Pension credit for male ex-spouse aged 70

Ex-spouse's age last birthday	= 70
Ex-spouse's NPA	= 65
Ex-Spouse's Cash Equivalent	= £10,000

Factors

DIV3 = 15.35

Pension Credit (immediate payment)

Pension = $10,000 \div [15.35]$ = £651.50 pa



7.3 The following worked example helps to illustrate how late retirement uplifts are applied to pension debits.

Example 5 – Late retirement uplift on pension debit, for a member divorcing post NPA

Number of years between NPA and retirement	= 5
Number of years between NPA and divorce	= 2
Pension debit at divorce date	= £2,000 pa

Factors

LRF2 for 2 years post retirement	= 1.122
LRF2 for 5 years post retirement	= 1.348

Overall pension debit on late retirement:

Overall pension debit = $2,000 \times \frac{1.348}{1.122} = £2,403$ pa



Appendix A: Assumptions underlying factors

Financial assumptions

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

Mortality assumptions

Base mortality tables: normal health	S1NMA and S1NFA
Base mortality tables: ill health	S1IMA and S1IFA
Base table adjustments	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

Other assumptions

Proportion of male members for the purpose of unisexing factors	33.3%
Allowance for commutation	Nil
Age difference between member and partner	Males assumed to be 3 years older than females
Proportions partnered	As assumed for the 2012 valuation

Age	Males	Females
50	0.76	0.54
60	0.76	0.54
70	0.74	0.46
80	0.61	0.23
90	0.34	0.07



Appendix B: Factors for calculation of Cash Equivalents

Table DIV1 - Factors to calculate pensioner cash equivalent on divorce - retirement not on grounds of ill health

Member's age last birthday at relevant date	Factor A Gross Pension of £1 pa	Factor B Surviving Partner's Pension of £1 pa	Factor C	
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa
55	21.60	1.29	3.70	3.15
56	21.24	1.31	3.70	3.15
57	20.87	1.33	3.70	3.16
58	20.49	1.35	3.71	3.16
59	20.11	1.37	3.71	3.23
60	19.71	1.38	3.71	3.36
61	19.31	1.40	3.72	3.45
62	18.89	1.41	3.72	3.55
63	18.47	1.42	3.73	3.65
64	18.04	1.43	3.83	3.76
65	17.60	1.44	3.84	3.73
66	17.15	1.44	3.67	3.55
67	16.69	1.44	3.51	3.38
68	16.22	1.44	3.34	3.21
69	15.73	1.44	3.18	3.04
70	15.25	1.44	3.01	2.87
71	14.75	1.43	2.86	2.71
72	14.24	1.42	2.70	2.55
73	13.73	1.41	2.55	2.39
74	13.22	1.39	2.41	2.23
75	12.71	1.36	2.27	2.08
76	12.20	1.34	2.13	1.94
77	11.69	1.31	2.01	1.80
78	11.19	1.27	1.88	1.66
79	10.68	1.22	1.77	1.53
80	10.16	1.17	1.65	1.41
81	9.64	1.13	1.54	1.28
82	9.12	1.09	1.44	1.16
83	8.61	1.04	1.34	1.05
84	8.10	0.98	1.25	0.94
85	7.60	0.91	1.16	0.84
86	7.12	0.86	1.08	0.75
87	6.66	0.82	1.01	0.67
88	6.23	0.76	0.94	0.59
89	5.82	0.70	0.88	0.53
90	5.44	0.62	0.83	0.47
91	5.08	0.60	0.79	0.41



92	4.75	0.57	0.75	0.36
93	4.44	0.54	0.72	0.32
94	4.14	0.52	0.69	0.28
95	3.86	0.49	0.66	0.25
96	3.60	0.46	0.64	0.22
97	3.35	0.44	0.62	0.19
98	3.12	0.41	0.60	0.16
99	2.91	0.39	0.59	0.14
100	2.72	0.37	0.58	0.13

Note:

When calculating the deduction for GMP (if any), the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date



Table DIV2 - Factors to calculate pensioner cash equivalent on divorce - retirement on grounds of ill health

Member's age last birthday at relevant date	Factor A Gross Pension of £1 pa	Factor B Surviving Partner's Pension of £1 pa	Factor C	
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa
20	27.66	1.73	3.11	2.81
21	27.50	1.76	3.11	2.81
22	27.34	1.78	3.10	2.80
23	27.18	1.81	3.10	2.80
24	27.02	1.83	3.10	2.79
25	26.86	1.86	3.10	2.79
26	26.69	1.88	3.10	2.79
27	26.52	1.90	3.09	2.79
28	26.35	1.92	3.09	2.78
29	26.18	1.94	3.09	2.78
30	26.01	1.95	3.09	2.78
31	25.84	1.96	3.09	2.78
32	25.67	1.97	3.10	2.78
33	25.49	1.98	3.10	2.78
34	25.32	1.98	3.10	2.78
35	25.14	1.99	3.11	2.79
36	24.96	1.99	3.11	2.79
37	24.78	1.99	3.12	2.79
38	24.60	1.98	3.13	2.79
39	24.41	1.98	3.14	2.80
40	24.22	1.97	3.15	2.80
41	24.02	1.96	3.15	2.80
42	23.81	1.96	3.16	2.81
43	23.59	1.95	3.17	2.81
44	23.36	1.95	3.18	2.81
45	23.12	1.95	3.18	2.81
46	22.87	1.95	3.19	2.82
47	22.60	1.96	3.20	2.82
48	22.33	1.97	3.20	2.82
49	22.04	1.98	3.20	2.82
50	21.75	1.99	3.21	2.83
51	21.45	2.00	3.21	2.83
52	21.14	2.00	3.22	2.84
53	20.83	2.01	3.22	2.84
54	20.51	2.02	3.23	2.85
55	20.18	2.02	3.24	2.85
56	19.84	2.02	3.25	2.86



57	19.50	2.03	3.26	2.87
58	19.14	2.03	3.27	2.88
59	18.78	2.03	3.29	2.95
60	18.41	2.02	3.30	3.07
61	18.04	2.02	3.32	3.17
62	17.65	2.01	3.35	3.26
63	17.26	2.00	3.37	3.37
64	16.86	1.99	3.48	3.47
65	16.44	1.97	3.51	3.45
66	16.02	1.95	3.36	3.29
67	15.59	1.93	3.22	3.13
68	15.15	1.91	3.08	2.97
69	14.70	1.88	2.94	2.82
70	14.24	1.85	2.81	2.67
71	13.77	1.82	2.68	2.51
72	13.30	1.79	2.55	2.37
73	12.83	1.75	2.42	2.22
74	12.36	1.70	2.30	2.08
75	11.89	1.65	2.19	1.95
76	11.44	1.60	2.08	1.82
77	10.99	1.54	1.97	1.70
78	10.54	1.48	1.87	1.58
79	10.09	1.40	1.77	1.47
80	9.65	1.32	1.68	1.36
81	9.20	1.26	1.59	1.25
82	8.77	1.20	1.50	1.15
83	8.33	1.13	1.42	1.06
84	7.91	1.05	1.34	0.96
85	7.50	0.95	1.27	0.88
86	7.11	0.90	1.20	0.80
87	6.74	0.84	1.14	0.73
88	6.39	0.77	1.08	0.67
89	6.07	0.70	1.02	0.61
90	5.77	0.62	0.98	0.55
91	5.49	0.59	0.94	0.51
92	5.22	0.56	0.90	0.46
93	4.95	0.53	0.87	0.41
94	4.69	0.50	0.84	0.37
95	4.41	0.48	0.82	0.33

Note:

When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date



Appendix C: Factors for calculation of Pension Credits

Table DIV3 - Factors to calculate pension credit for ex-spouse

Ex-spouse's age last birthday at relevant date	Gross Pension of £1 pa
65	17.66
66	17.22
67	16.76
68	16.30
69	15.83
70	15.35
71	14.87
72	14.38
73	13.89
74	13.39
75	12.91
76	12.42
77	11.94
78	11.47
79	10.99
80	10.52
81	10.05
82	9.58
83	9.12
84	8.68
85	8.25
86	7.85
87	7.47
88	7.13
89	6.82
90	6.53
91	6.28
92	6.05
93	5.85
94	5.66
95	5.50