



Government Actuary's Department

HSC Pension Scheme

Purchase of Additional Pension

Factors and guidance

Version 1.0

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1 Introduction

- 1.1 This Note is provided for the use of the HSC as administrator of the Health and Social Care Pension Scheme ('HSCPS'). Its purpose is to update the costs of 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 sets out how the revised AP credit should be calculated in this situation.
- 1.2 There is a cap on the amount of Additional Pension which can be purchased. This cap is currently set at £5,000 pa. For members with entitlement to benefits in both the HSCPS and the HSCPS 2015 there is no interaction between the limits applied by each Scheme. A transitional member (with benefits in both the HSCPS and HSCPS 2015) with an existing AP contract with the HSCPS may continue periodic contributions to complete the purchase subject to certain conditions (relating to breaks in service). No new contracts may be commenced for such members, Transitional Regulations¹ 22 to 25 set out the provisions for such members,
- 1.3 The Regulations to which this Note relates are as follows:

Regulation	Title
SR 1995/95 (as inserted by SR 2008/163) 73A	Option to pay additional periodical contributions to purchase additional pension
73C	Members option to pay lump sum contributions to purchase additional pension
73D	Payment of additional lump sum contributions by employing authority
SR 2008/256 34/165	Member's option to pay additional periodical contributions to purchase additional pension
36/167	Member's option to pay lump sum contribution to purchase additional pension
37/168	Payment of additional lump sum contributions by employing authority

- 1.4 This guidance supersedes the AP guidance previously provided to the HSC in September 2012. No guidance or factors issued in the past should be used for elections going forward.
- 1.5 The factors provided in this note have been prepared in light of our advice to the Department of Health, Social Services and Public Safety ('DHSSPS') dated 27 March 2015 and its instructions following that advice.

¹ The Health and Social Care Pension Scheme (Transitional Provisions) Regulations 2015, SR2015/122



- 1.6 Illustrative example calculations of the lump sums or monthly contributions payable to purchase AP can be found in section 3.
- 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 below) 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. For existing regular contribution elections where contributions are still being paid, the monthly contribution will be based on the new factors from the beginning of the scheme year equal to or following the implementation date of the factors. It should be noted that the factors are now unisex factors.

Implementation and review

- 1.8 DHSSPS has determined the implementation date for these factors to be 1 April 2015.
- 1.9 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.
- 1.10 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, C and D.
- 1.11 In line with best practice, GAD should review a number of sample cases to ensure factors are used as intended.

2 Scope of Tables

- 2.1 AP can be purchased either by payment of a lump sum or by regular monthly contributions over a pre-specified term. 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 NPA.
- 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 pension.
- 2.3 The amount of Additional Pension available to purchase is subject to a maximum of £5,000 pa at 1 April 2015 or other amount specified by the Department.
- 2.4 The costs are shown per £250 pa of AP purchased.
- 2.5 AP is payable either from the age of 60 or the age of 65, as elected by the member at the point of taking out the AP contract. If the member chooses to retire early, AP will be subject to an early retirement reduction in the same way as main scheme pension. See 'HSCPS_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:
- > member's age (last birthday) at date of election,
 - > type of AP (member-only or with attaching survivor's benefits (37.5% of member's pension))
 - > chosen normal pension age (NPA) for Additional Pension (where applicable) 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 date of election, and
 - > the period over which contributions are to be paid (between 1 year and 20 years)
- 2.9 Where the member elected to purchase a regular contribution AP contract after 31 March 2011, the AP will increase in line with Consumer Prices Index (CPI) before coming into payment. Factors for these elections are contained in Appendix C.
- 2.10 Where the member elected to purchase a regular contribution AP contract on or before 31 March 2011, the AP will increase in line with Retail Prices Index (RPI) before coming into payment. Factors for these elections are contained in Appendix D.

- 2.11 Factors for new lump sum elections, shown in Appendix B, are as follows:
- > **Table S60** – single premium costs for AP of £250 pa, NPA 60
 - > **Table S65** – single premium costs for AP of £250 pa, NPA 65.
- 2.12 Factors for regular contribution elections made after 31 March 2011, shown in Appendix C, are as follows:
- > **Table PC60** – regular contributions for personal AP of £250 pa, NPA 60
 - > **Table DC60** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, NPA 60
 - > **Table PC65** – regular contributions for personal AP of £250 pa, NPA 65
 - > **Table DC65** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, NPA 65.
- 2.13 Factors for regular contribution elections made on or before 31 March 2011, shown in Appendix D, are as follows:
- > **Table PR60** – regular contributions for personal AP of £250 pa, NPA 60
 - > **Table DR60** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, NPA 60
 - > **Table PR65** – regular contributions for personal AP of £250 pa, NPA 65
 - > **Table DR65** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, NPA 65.



3 Examples: Determining contributions to purchase AP

Example 1: Lump sum payment

Member Details

Date of Birth	1 February 1956
Normal Pension Age	65

Additional Pension contract

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

Cost of AP contract

Relevant Table	S65
Age at election	59
Cost of £250 pa of AP	£3,740
Lump sum required to purchase the full AP	$= 2,000 / 250 \times 3,740 = £29,920$

Example 2: Regular contributions (new election)

Member Details

Date of Birth	14 May 1967
Normal Pension Age	60

Additional Pension contract

Date of election	6 June 2015
Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 10 years

Cost of AP contract

Relevant Table	DC60
Age at election	48
Cost of £250 pa of AP	£40.50 (per month)
Contribution required to purchase the full AP	$= 1,750 / 250 \times 40.50 = £283.50$ (per month)



Example 3: Existing contract (election on or before 31 March 2011) – regular contributions

Member Details

Date of Birth	30 April 1988
Sex	Female
Normal Pension Age	65

Additional Pension contract

Date of election	9 May 2010
Amount of AP purchased	£1,000 pa
Form of AP	Member and dependant's pension
Form of payment	Regular Contributions over 6 years

Cost of AP contract

Relevant Table	DR65
Age at election	22
New cost of £250 pa of AP based on the factors contained in this guidance	£38.90 (per month)
Contributions required from 1 April 2015 to purchase the full AP	$= 1,000 / 250 \times 38.90 = £155.60$ (per month)
Current contribution rate based on previous factors and guidance (table FR65D)	$= 1,000 / 250 \times 37.70 = £150.80$ (per month)

Example only – exact circumstances may not be possible in reality

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

4.1 Where a member has more than one contract (to purchase AP) then each contract must be treated separately for the purposes of making calculations under this Note.

4.2 Where a member who originally elected to purchase AP by monthly contributions stops 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

4.3 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.

4.4 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:

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

where:

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

R = monthly contribution per £250 AP 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 or D, as appropriate. These tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

4.5 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.

- 4.6 The paid-up AP credit is as at the date of original election. The credit will increase in line with either the Consumer Prices Index or the Retail Prices Index, depending on when the AP contract was taken out, before it comes into payment (in the normal way for AP), and in line with the Consumer Prices Index after it comes into payment.

Lapses in contributions

- 4.7 Where a member has an election with a gap in AP contributions and continuation of the original contract is possible under Regulation 73B of the 1995 Regulations or Regulation 35/166 of the 2008 Regulations, a different calculation is required. (For any other case not covered by this Regulation, 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.)

- 4.8 For calculating the AP credit for such a member, who has a lapse in contributions as covered by the regulations, the following general formula should be used:

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

Pre-lapse element Post-lapse element

where:

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

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

T = amount of AP to be purchased according to original election

S = monthly contribution per £250 AP over the period 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 B or C, as appropriate. These tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

- 4.9 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.
- 4.10 Where a member has more than one lapse (covered by Regulation 73B of the 1995 Regulations or Regulation 35/166 of the 2008 Regulations), similar principles should be applied. If such a case arises, further guidance should be sought from GAD if necessary.



- 4.11 The examples in section 5 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).

5 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

5.1 Consider the following member who originally had a Normal Pension Age of 60 and who was purchasing AP by regular contributions:

- > Date of election: March 2012
- > Age last birthday at date of original election: 45
- > Normal pension age: 60
- > Personal AP purchased: £1,250 pa
- > Dependant's AP purchased: Yes
- > Original payment term: 9 years
- > Payments stopped after: 5 years (i.e. 60 monthly payments made)

5.2 Using Table DC60, the regular monthly contribution is £40.20 (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:

$$\frac{£1,250}{£250} \times £40.20 = £201.00$$

5.3 The AP contributions ceased after 5 years, so looking up the monthly contributions per £250 AP purchased (Table DC60) over the actual payment period (i.e. 5 years), at age 45 last birthday at the date of original election, we find that the monthly contribution would have been £65.50 (under the current prices).

5.4 In summary, the inputs to the calculations are:

- > P = £201.00
- > R = £65.50

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

$$\text{Credit} = \frac{£201.00}{£65.50} \times £250$$

= £767.18 pa

5.6 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

5.7 Consider the following member who originally had a Normal Pension Age of 60 and who was purchasing AP by regular contributions:

- > Date of election March 2012
- > Age last birthday at date of original election: 46
- > Normal pension age: 60
- > Personal AP purchased: £1,250 pa
- > Dependant's AP purchased: Yes
- > Original payment term: 9 years
- > Payments stopped after: 5 years 1 month (i.e. 61 monthly payments made)

5.8 Using Table DC60, the regular monthly contribution is £41.40 (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):

$$\frac{£1,250}{£250} \times £41.40 = £207.00 = P$$

5.9 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:

5.10 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.



- 5.11 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 DC60) 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 £67.30 (under current prices).

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

$$C^- = \frac{£207.00}{£67.30} \times £250 = £768.95$$

- 5.13 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 DC60) 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 £57.60 (under current prices).

$$C^+ = \frac{£207.00}{£57.60} \times £250 = £898.44$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £768.95 + [5\frac{1}{12} - 5] \times [898.44 - 768.95] \\ &= \mathbf{£779.74 \text{ pa}} \end{aligned}$$

- 5.15 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

5.16 Consider the following member who originally had a Normal Pension Age of 65 and who was purchasing AP by regular contributions:

- > Date of election March 2012
- > Age last birthday at date of original election: 50
- > Normal pension age: 65
- > 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)

5.17 Using Table DC65, the regular monthly contribution is £37.40 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), her monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £37.40 = £187.00 = P$$

5.18 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:

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

5.19 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.

5.20 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.



- 5.21 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 DC65) 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 £271.80 (under current prices).

$$C^+ = \frac{£187.00}{£271.80} \times £250 = £172.00$$

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

$$\text{Interpolated paid-up AP credit} = £0.00 + \left[\frac{5}{12} - 0\right] \times [172.00 - 0.00]$$

$$= \text{£71.67 pa}$$

- 5.23 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).

- > $S^- = S^E$ **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.

- 5.29 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 PC60) 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 £359.00 (under current prices).

$$C^- = \frac{£390.80}{£359.00} \times £250 = £272.14$$

- 5.30 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 PC60) 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 £184.60 (under current prices).

$$C^+ = \frac{£390.80}{£184.60} \times £250 = £529.25$$

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

$$\begin{aligned} \text{Interpolated pre-lapse AP credit} &= £272.14 + [1\frac{7}{12} - 1] \times [529.25 - 272.14] \\ &= £422.12 \text{ pa} \end{aligned}$$

Post-lapse element

- 5.32 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.

5.33 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.

5.34 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 PC60) 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 £184.60 (under current prices).

$$C^- = \frac{£390.80}{£184.60} \times £250 = £529.25 \text{ (as calculated for the pre-lapse element)}$$

5.35 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 PC60) 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 £126.70 (under current prices).

$$C^+ = \frac{£390.80}{£126.70} \times £250 = £771.11$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £529.25 + [2\frac{3}{12} - 2] \times [771.11 - 529.25] \\ &= £589.72 \text{ pa} \end{aligned}$$

5.37 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:

$$\begin{aligned} \text{Post-lapse AP credit} &= £1000.00 - £589.72 \\ &= £410.28 \text{ pa} \end{aligned}$$



Total paid-up AP credit

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

Credit = C = pre-lapse element + post-lapse element

= £422.12 + £410.28

= £832.40 pa

5.39 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
Real discount rate (in excess of RPI)	1.85% 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 NPA, 100% at NPA

Other assumptions

Proportion of male members for unisex factors	33.3%
Proportion partnered	100% for Additional Pension with attaching dependants' pension, 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 S60 – NPA 60

Unisex Rates		
Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	1,490	1,580
17	1,540	1,630
18	1,580	1,670
19	1,620	1,720
20	1,670	1,770
21	1,720	1,820
22	1,770	1,870
23	1,810	1,920
24	1,870	1,970
25	1,920	2,020
26	1,970	2,080
27	2,020	2,140
28	2,070	2,200
29	2,130	2,260
30	2,190	2,320
31	2,250	2,380
32	2,310	2,450
33	2,380	2,510
34	2,440	2,580
35	2,510	2,650
36	2,580	2,720
37	2,650	2,800
38	2,720	2,870
39	2,790	2,950
40	2,870	3,030
41	2,940	3,110
42	3,030	3,200
43	3,110	3,280
44	3,200	3,370
45	3,280	3,460
46	3,370	3,560
47	3,460	3,650
48	3,560	3,750
49	3,660	3,850
50	3,750	3,950
51	3,850	4,060
52	3,960	4,170
53	4,080	4,280
54	4,190	4,400
55	4,310	4,520
56	4,430	4,650
57	4,560	4,780
58	4,690	4,910
59	4,830	5,050



Table S65 – NPA 65

Unisex Rates		
Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	1,210	1,310
17	1,250	1,340
18	1,280	1,380
19	1,320	1,420
20	1,350	1,460
21	1,390	1,500
22	1,430	1,540
23	1,470	1,580
24	1,510	1,620
25	1,550	1,660
26	1,590	1,710
27	1,630	1,750
28	1,670	1,800
29	1,720	1,850
30	1,760	1,900
31	1,810	1,950
32	1,860	2,000
33	1,910	2,050
34	1,960	2,110
35	2,020	2,160
36	2,070	2,220
37	2,120	2,280
38	2,180	2,340
39	2,230	2,400
40	2,290	2,460
41	2,350	2,530
42	2,420	2,590
43	2,480	2,660
44	2,550	2,730
45	2,610	2,800
46	2,680	2,870
47	2,750	2,950
48	2,820	3,020
49	2,890	3,090
50	2,970	3,180
51	3,050	3,260
52	3,130	3,340
53	3,200	3,430
54	3,290	3,510
55	3,370	3,600
56	3,460	3,690
57	3,550	3,780
58	3,640	3,880
59	3,740	3,980
60	3,840	4,080
61	3,950	4,200
62	4,060	4,310
63	4,190	4,430
64	4,320	4,560



Appendix C: Regular contribution elections made after 31 March 2011

Table PC60: Personal benefits, NRA 60

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	127.70	65.40	44.70	34.40	28.20	24.00	21.10	18.90	17.20	15.80
17	131.30	67.30	46.00	35.30	28.90	24.70	21.60	19.40	17.70	16.30
18	135.00	69.20	47.20	36.30	29.70	25.40	22.30	20.00	18.20	16.70
19	138.80	71.10	48.60	37.30	30.60	26.10	22.90	20.50	18.70	17.20
20	142.70	73.10	49.90	38.30	31.40	26.90	23.50	21.10	19.20	17.70
21	146.60	75.10	51.30	39.40	32.30	27.60	24.20	21.60	19.70	18.20
22	150.60	77.20	52.70	40.50	33.20	28.30	24.90	22.30	20.30	18.70
23	154.80	79.30	54.20	41.70	34.10	29.10	25.60	22.90	20.80	19.20
24	159.00	81.50	55.70	42.80	35.10	29.90	26.30	23.50	21.40	19.70
25	163.50	83.80	57.20	44.00	36.00	30.70	27.00	24.20	22.00	20.30
26	168.00	86.10	58.80	45.10	37.00	31.60	27.70	24.90	22.60	20.80
27	172.50	88.50	60.40	46.40	38.00	32.50	28.50	25.60	23.20	21.40
28	177.30	90.90	62.10	47.70	39.10	33.40	29.30	26.30	23.90	22.00
29	182.20	93.40	63.80	49.00	40.20	34.30	30.10	27.00	24.50	22.60
30	187.20	96.00	65.60	50.40	41.30	35.20	30.90	27.70	25.20	23.20
31	192.30	98.60	67.30	51.80	42.50	36.20	31.80	28.50	25.90	23.90
32	197.60	101.30	69.20	53.20	43.60	37.20	32.70	29.20	26.70	24.50
33	203.00	104.10	71.10	54.70	44.80	38.20	33.60	30.10	27.40	25.20
34	208.60	106.90	73.10	56.20	46.00	39.30	34.50	30.90	28.10	25.90
35	214.20	109.90	75.00	57.70	47.30	40.40	35.50	31.80	28.90	26.70
36	220.10	112.80	77.10	59.30	48.60	41.50	36.40	32.70	29.70	27.40
37	226.10	115.90	79.20	60.90	50.00	42.70	37.40	33.60	30.50	28.20
38	232.30	119.10	81.40	62.60	51.30	43.80	38.50	34.50	31.40	28.90
39	238.60	122.30	83.60	64.30	52.70	45.00	39.50	35.50	32.30	29.70
40	245.10	125.70	85.90	66.10	54.20	46.20	40.60	36.50	33.20	30.60
41	251.80	129.10	88.30	67.90	55.70	47.50	41.80	37.50	34.10	31.40
42	258.70	132.70	90.70	69.70	57.20	48.90	43.00	38.50	35.10	32.30
43	265.80	136.30	93.20	71.70	58.80	50.20	44.20	39.60	36.10	33.20
44	273.00	140.10	95.80	73.70	60.40	51.70	45.40	40.70	37.10	34.20
45	280.40	143.90	98.40	75.70	62.10	53.10	46.60	41.80	38.10	35.20
46	288.10	147.80	101.10	77.80	63.80	54.50	47.90	43.00	39.30	36.20
47	296.00	151.90	103.90	80.00	65.60	56.10	49.30	44.30	40.40	37.30
48	304.10	156.10	106.80	82.20	67.50	57.70	50.70	45.60	41.60	38.40
49	312.50	160.40	109.70	84.50	69.40	59.40	52.30	47.00	42.80	39.60
50	321.10	164.90	112.90	87.00	71.50	61.10	53.80	48.40	44.20	



Table PC60 (continued): Personal benefits, NRA 60

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	330.20	169.60	116.20	89.50	73.60	63.00	55.50	49.90		
52	339.50	174.50	119.60	92.20	75.80	64.90	57.20			
53	349.00	179.50	123.00	94.90	78.10	66.90				
54	359.00	184.60	126.70	97.70	80.40					
55	369.20	190.00	130.40	100.60						
56	380.00	195.60	134.30							
57	391.10	201.50								
58	402.80									



Table PC60 (continued): Personal benefits, NRA 60

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	14.70	13.80	13.00	12.40	11.80	11.30	10.90	10.50	10.20	9.90
17	15.10	14.10	13.40	12.70	12.10	11.60	11.20	10.80	10.50	10.10
18	15.50	14.60	13.70	13.10	12.50	12.00	11.50	11.10	10.80	10.40
19	16.00	15.00	14.10	13.40	12.80	12.30	11.80	11.40	11.10	10.70
20	16.40	15.40	14.50	13.80	13.20	12.60	12.10	11.70	11.40	11.00
21	16.90	15.80	14.90	14.20	13.50	13.00	12.50	12.10	11.70	11.30
22	17.40	16.30	15.40	14.60	13.90	13.30	12.80	12.40	12.00	11.60
23	17.90	16.70	15.80	15.00	14.30	13.70	13.20	12.70	12.30	12.00
24	18.40	17.20	16.20	15.40	14.70	14.10	13.50	13.10	12.70	12.30
25	18.90	17.70	16.70	15.80	15.10	14.50	13.90	13.40	13.00	12.60
26	19.40	18.20	17.20	16.30	15.50	14.90	14.30	13.80	13.40	13.00
27	19.90	18.70	17.60	16.70	16.00	15.30	14.70	14.20	13.70	13.30
28	20.40	19.20	18.10	17.20	16.40	15.70	15.10	14.60	14.10	13.70
29	21.00	19.70	18.60	17.70	16.90	16.20	15.60	15.00	14.50	14.10
30	21.60	20.30	19.20	18.20	17.40	16.60	16.00	15.40	14.90	14.50
31	22.20	20.80	19.70	18.70	17.90	17.10	16.40	15.90	15.40	14.90
32	22.80	21.40	20.20	19.20	18.40	17.60	16.90	16.30	15.80	15.30
33	23.50	22.00	20.80	19.80	18.90	18.10	17.40	16.80	16.20	15.80
34	24.10	22.60	21.40	20.30	19.40	18.60	17.90	17.30	16.70	16.20
35	24.80	23.20	21.90	20.90	20.00	19.10	18.40	17.80	17.20	16.70
36	25.50	23.90	22.60	21.50	20.50	19.70	18.90	18.30	17.70	17.20
37	26.20	24.60	23.20	22.10	21.10	20.20	19.50	18.80	18.20	17.70
38	26.90	25.30	23.80	22.70	21.70	20.80	20.00	19.30	18.70	18.20
39	27.70	26.00	24.50	23.30	22.30	21.40	20.60	19.90	19.30	18.70
40	28.50	26.70	25.20	24.00	23.00	22.00	21.20	20.50	19.90	
41	29.30	27.50	25.90	24.70	23.60	22.70	21.80	21.10		
42	30.10	28.30	26.70	25.40	24.30	23.30	22.50			
43	31.00	29.10	27.50	26.20	25.00	24.00				
44	31.90	29.90	28.30	26.90	25.80					
45	32.80	30.80	29.10	27.70						
46	33.70	31.70	30.00							
47	34.70	32.70								
48	35.80									



Table DC60: Personal and dependant's benefits, NRA 60

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	135.30	69.30	47.40	36.40	29.80	25.40	22.30	20.00	18.20	16.80
17	139.10	71.30	48.70	37.40	30.60	26.20	23.00	20.60	18.70	17.20
18	143.00	73.30	50.00	38.50	31.50	26.90	23.60	21.10	19.20	17.70
19	147.00	75.30	51.40	39.50	32.40	27.60	24.30	21.70	19.80	18.20
20	151.10	77.40	52.90	40.60	33.30	28.40	24.90	22.30	20.30	18.70
21	155.30	79.50	54.30	41.70	34.20	29.20	25.60	22.90	20.90	19.20
22	159.50	81.70	55.80	42.90	35.10	30.00	26.30	23.60	21.40	19.80
23	163.90	84.00	57.40	44.10	36.10	30.80	27.00	24.20	22.00	20.30
24	168.40	86.30	58.90	45.30	37.10	31.70	27.80	24.90	22.60	20.90
25	173.00	88.60	60.50	46.50	38.10	32.50	28.60	25.60	23.30	21.40
26	177.80	91.10	62.20	47.80	39.20	33.40	29.30	26.30	23.90	22.00
27	182.60	93.50	63.90	49.10	40.20	34.30	30.10	27.00	24.60	22.60
28	187.60	96.10	65.70	50.50	41.30	35.30	31.00	27.70	25.20	23.30
29	192.80	98.80	67.50	51.80	42.50	36.30	31.80	28.50	25.90	23.90
30	198.10	101.50	69.30	53.30	43.70	37.30	32.70	29.30	26.70	24.60
31	203.50	104.30	71.20	54.70	44.90	38.30	33.60	30.10	27.40	25.20
32	209.00	107.10	73.20	56.20	46.10	39.30	34.50	30.90	28.20	25.90
33	214.70	110.00	75.20	57.80	47.40	40.40	35.50	31.80	28.90	26.70
34	220.60	113.00	77.20	59.40	48.70	41.50	36.50	32.70	29.70	27.40
35	226.60	116.10	79.30	61.00	50.00	42.70	37.50	33.60	30.50	28.10
36	232.70	119.30	81.50	62.60	51.30	43.80	38.50	34.50	31.40	28.90
37	239.00	122.50	83.70	64.30	52.70	45.00	39.50	35.40	32.30	29.70
38	245.40	125.80	86.00	66.10	54.20	46.30	40.60	36.40	33.10	30.60
39	252.10	129.20	88.30	67.90	55.70	47.50	41.70	37.40	34.10	31.40
40	258.90	132.70	90.70	69.80	57.20	48.90	42.90	38.50	35.00	32.30
41	265.90	136.40	93.20	71.70	58.80	50.20	44.10	39.60	36.00	33.20
42	273.10	140.10	95.70	73.60	60.40	51.60	45.40	40.70	37.10	34.20
43	280.60	143.90	98.40	75.70	62.10	53.00	46.60	41.80	38.10	35.10
44	288.10	147.80	101.00	77.70	63.80	54.50	47.90	43.00	39.10	36.10
45	295.90	151.80	103.80	79.80	65.50	56.00	49.20	44.20	40.20	37.10
46	303.80	155.90	106.60	82.00	67.30	57.60	50.60	45.40	41.40	38.20
47	312.10	160.10	109.60	84.30	69.20	59.20	52.00	46.70	42.60	39.30
48	320.60	164.50	112.60	86.60	71.10	60.80	53.50	48.10	43.80	40.50
49	329.20	169.00	115.70	89.00	73.10	62.60	55.10	49.50	45.20	41.70
50	338.20	173.60	118.90	91.60	75.20	64.40	56.70	51.00	46.50	
51	347.60	178.60	122.30	94.30	77.50	66.30	58.40	52.50		
52	357.30	183.60	125.80	97.00	79.80	68.30	60.20			
53	367.10	188.70	129.40	99.80	82.10	70.40				



Table DC60 (continued): Personal and dependant's benefits, NRA 60

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, £									
54	377.30	194.00	133.10	102.70	84.60					
55	387.80	199.60	136.90	105.80						
56	398.70	205.30	141.00							
57	410.10	211.30								
58	422.00									



Table DC60 (continued): Personal and dependant's benefits, NRA 60

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	15.60	14.60	13.80	13.10	12.50	12.00	11.50	11.10	10.70	10.40
17	16.00	15.00	14.20	13.50	12.80	12.30	11.80	11.40	11.00	10.70
18	16.50	15.40	14.60	13.80	13.20	12.60	12.20	11.70	11.40	11.00
19	16.90	15.90	15.00	14.20	13.60	13.00	12.50	12.10	11.70	11.30
20	17.40	16.30	15.40	14.60	13.90	13.40	12.90	12.40	12.00	11.60
21	17.90	16.80	15.80	15.00	14.30	13.70	13.20	12.70	12.30	12.00
22	18.40	17.20	16.30	15.40	14.70	14.10	13.60	13.10	12.70	12.30
23	18.90	17.70	16.70	15.90	15.10	14.50	14.00	13.50	13.00	12.60
24	19.40	18.20	17.20	16.30	15.60	14.90	14.30	13.80	13.40	13.00
25	19.90	18.70	17.60	16.80	16.00	15.30	14.70	14.20	13.80	13.40
26	20.50	19.20	18.10	17.20	16.40	15.70	15.10	14.60	14.10	13.70
27	21.00	19.70	18.60	17.70	16.90	16.20	15.60	15.00	14.50	14.10
28	21.60	20.30	19.20	18.20	17.40	16.60	16.00	15.40	14.90	14.50
29	22.20	20.80	19.70	18.70	17.80	17.10	16.40	15.90	15.40	14.90
30	22.80	21.40	20.20	19.20	18.30	17.60	16.90	16.30	15.80	15.30
31	23.50	22.00	20.80	19.70	18.80	18.10	17.40	16.80	16.20	15.80
32	24.10	22.60	21.40	20.30	19.40	18.60	17.90	17.20	16.70	16.20
33	24.80	23.30	22.00	20.90	19.90	19.10	18.40	17.70	17.20	16.70
34	25.50	23.90	22.60	21.40	20.50	19.60	18.90	18.20	17.70	17.20
35	26.20	24.60	23.20	22.00	21.00	20.20	19.40	18.80	18.20	17.70
36	26.90	25.20	23.80	22.70	21.60	20.80	20.00	19.30	18.70	18.20
37	27.70	26.00	24.50	23.30	22.30	21.40	20.60	19.90	19.30	18.70
38	28.40	26.70	25.20	24.00	22.90	22.00	21.20	20.50	19.80	19.30
39	29.20	27.50	26.00	24.70	23.60	22.60	21.80	21.10	20.40	19.80
40	30.10	28.20	26.70	25.40	24.30	23.30	22.40	21.70	21.00	
41	31.00	29.10	27.50	26.10	24.90	23.90	23.10	22.30		
42	31.80	29.90	28.20	26.90	25.70	24.60	23.70			
43	32.70	30.70	29.00	27.60	26.40	25.40				
44	33.60	31.60	29.90	28.40	27.20					
45	34.60	32.50	30.80	29.30						
46	35.60	33.50	31.70							
47	36.70	34.50								
48	37.80									



Table PC65: 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
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



Table PC65 (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, £									
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 PC65 (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						
51	31.10	29.30	27.70							
52	32.00	30.20								
53	33.00									



Table DC65: 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
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



Table DC65 (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, £									
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 DC65 (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						
51	33.20	31.30	29.70							
52	34.30	32.30								
53	35.30									



Appendix D: Regular contribution elections made on or before 31 March 2011

Table PR60: Personal benefits, NRA 60

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	206.20	105.60	72.20	55.50	45.40	38.80	34.00	30.50	27.70	25.60
17	209.60	107.40	73.40	56.40	46.20	39.40	34.60	31.00	28.20	26.00
18	213.20	109.20	74.60	57.30	47.00	40.10	35.10	31.50	28.60	26.40
19	216.70	111.00	75.90	58.30	47.80	40.80	35.70	32.10	29.10	26.80
20	220.30	112.90	77.20	59.20	48.60	41.40	36.40	32.60	29.60	27.30
21	223.90	114.80	78.40	60.20	49.30	42.10	37.00	33.10	30.10	27.70
22	227.60	116.60	79.70	61.30	50.20	42.80	37.60	33.70	30.60	28.20
23	231.40	118.60	81.00	62.30	51.00	43.50	38.20	34.20	31.10	28.70
24	235.20	120.50	82.30	63.20	51.80	44.20	38.90	34.80	31.70	29.10
25	239.00	122.50	83.70	64.30	52.70	45.00	39.50	35.30	32.20	29.60
26	243.00	124.50	85.00	65.40	53.60	45.70	40.10	35.90	32.70	30.10
27	246.90	126.50	86.40	66.40	54.40	46.50	40.80	36.50	33.20	30.60
28	250.90	128.60	87.90	67.50	55.30	47.20	41.40	37.10	33.80	31.10
29	255.10	130.70	89.30	68.60	56.20	48.00	42.10	37.80	34.30	31.70
30	259.20	132.80	90.70	69.70	57.20	48.80	42.80	38.40	34.90	32.20
31	263.40	135.00	92.20	70.90	58.10	49.60	43.50	39.00	35.50	32.70
32	267.70	137.20	93.80	72.10	59.10	50.40	44.30	39.70	36.10	33.20
33	272.10	139.50	95.30	73.30	60.10	51.30	45.00	40.30	36.70	33.80
34	276.50	141.70	96.90	74.50	61.00	52.10	45.80	41.00	37.30	34.30
35	281.00	144.10	98.40	75.70	62.00	53.00	46.50	41.60	37.90	34.90
36	285.60	146.40	100.00	76.90	63.00	53.80	47.30	42.30	38.60	35.50
37	290.20	148.80	101.70	78.20	64.10	54.70	48.00	43.00	39.20	36.10
38	294.90	151.20	103.30	79.40	65.10	55.60	48.80	43.80	39.90	36.70
39	299.70	153.60	105.00	80.80	66.20	56.50	49.60	44.50	40.60	37.30
40	304.60	156.20	106.70	82.10	67.30	57.50	50.50	45.30	41.20	38.00
41	309.50	158.70	108.50	83.50	68.50	58.40	51.30	46.00	41.90	38.60
42	314.50	161.30	110.30	84.80	69.60	59.40	52.20	46.80	42.70	39.30
43	319.70	164.00	112.10	86.20	70.80	60.40	53.10	47.60	43.40	40.00
44	324.90	166.70	113.90	87.60	71.90	61.40	54.00	48.40	44.10	40.70
45	330.20	169.30	115.80	89.10	73.10	62.50	54.90	49.30	44.90	41.40
46	335.60	172.20	117.80	90.60	74.30	63.50	55.80	50.10	45.70	42.10
47	341.00	175.00	119.70	92.10	75.60	64.60	56.80	51.00	46.50	42.90
48	346.60	177.90	121.70	93.70	76.90	65.80	57.90	52.00	47.40	43.80
49	352.40	180.80	123.80	95.30	78.30	67.00	58.90	53.00	48.30	44.60



Table PR60 (continued): Personal benefits, NRA 60

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, £									
50	358.20	183.90	125.90	97.00	79.70	68.20	60.10	54.00	49.20	
51	364.30	187.10	128.20	98.80	81.20	69.50	61.20	55.00		
52	370.50	190.40	130.50	100.60	82.70	70.90	62.40			
53	376.90	193.80	132.90	102.40	84.30	72.30				
54	383.40	197.20	135.30	104.40	85.90					
55	390.10	200.80	137.80	106.40						
56	397.10	204.40	140.40							
57	404.30	208.30								
58	411.90									



Table PR60 (continued): Personal benefits, NRA 60

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	23.80	22.30	21.00	19.90	19.00	18.30	17.60	16.90	16.40	15.90
17	24.20	22.60	21.30	20.30	19.30	18.60	17.90	17.20	16.70	16.20
18	24.60	23.00	21.70	20.60	19.70	18.90	18.20	17.50	17.00	16.40
19	25.00	23.40	22.10	21.00	20.00	19.20	18.50	17.80	17.20	16.70
20	25.40	23.80	22.50	21.30	20.30	19.50	18.80	18.10	17.50	17.00
21	25.80	24.20	22.80	21.70	20.70	19.80	19.10	18.40	17.80	17.30
22	26.20	24.60	23.20	22.00	21.00	20.10	19.40	18.70	18.10	17.60
23	26.60	25.00	23.60	22.40	21.40	20.50	19.70	19.00	18.40	17.90
24	27.10	25.40	24.00	22.80	21.70	20.80	20.00	19.30	18.70	18.20
25	27.50	25.80	24.40	23.20	22.10	21.20	20.30	19.60	19.00	18.50
26	28.00	26.30	24.80	23.60	22.50	21.50	20.70	20.00	19.30	18.80
27	28.50	26.70	25.20	24.00	22.90	21.90	21.00	20.30	19.70	19.10
28	28.90	27.10	25.60	24.40	23.20	22.30	21.40	20.70	20.00	19.40
29	29.40	27.60	26.10	24.80	23.60	22.60	21.80	21.00	20.30	19.70
30	29.90	28.00	26.50	25.20	24.00	23.00	22.10	21.40	20.70	20.10
31	30.40	28.50	26.90	25.60	24.50	23.40	22.50	21.70	21.00	20.40
32	31.00	29.00	27.40	26.00	24.90	23.80	22.90	22.10	21.40	20.80
33	31.50	29.50	27.80	26.50	25.30	24.20	23.30	22.50	21.80	21.10
34	32.00	30.00	28.30	26.90	25.70	24.70	23.70	22.90	22.10	21.50
35	32.60	30.50	28.80	27.40	26.20	25.10	24.10	23.30	22.50	21.90
36	33.10	31.00	29.30	27.80	26.60	25.50	24.50	23.70	22.90	22.30
37	33.60	31.60	29.80	28.30	27.10	25.90	25.00	24.10	23.30	22.70
38	34.20	32.10	30.30	28.80	27.50	26.40	25.40	24.50	23.80	23.10
39	34.80	32.60	30.80	29.30	28.00	26.90	25.90	25.00	24.20	23.60
40	35.40	33.20	31.30	29.80	28.50	27.30	26.30	25.40	24.70	
41	36.00	33.80	31.90	30.40	29.00	27.80	26.80	25.90		
42	36.60	34.40	32.50	30.90	29.60	28.40	27.30			
43	37.30	35.00	33.10	31.50	30.10	28.90				
44	37.90	35.60	33.70	32.10	30.70					
45	38.60	36.30	34.30	32.70						
46	39.30	36.90	34.90							
47	40.10	37.70								
48	40.80									



Table DR60: Personal and dependant's benefits, NRA 60

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	217.80	111.60	76.20	58.50	48.00	40.90	35.90	32.20	29.30	27.00
17	221.40	113.50	77.50	59.50	48.80	41.60	36.60	32.80	29.80	27.50
18	225.10	115.40	78.80	60.50	49.60	42.30	37.20	33.30	30.30	27.90
19	228.90	117.30	80.10	61.50	50.40	43.10	37.80	33.90	30.80	28.40
20	232.70	119.30	81.50	62.60	51.30	43.80	38.40	34.40	31.30	28.90
21	236.50	121.20	82.80	63.60	52.10	44.50	39.10	35.00	31.90	29.30
22	240.40	123.20	84.20	64.60	53.00	45.20	39.70	35.60	32.40	29.80
23	244.30	125.20	85.50	65.70	53.80	46.00	40.40	36.20	32.90	30.30
24	248.30	127.30	86.90	66.80	54.70	46.70	41.00	36.80	33.40	30.80
25	252.40	129.40	88.40	67.90	55.60	47.50	41.70	37.40	34.00	31.30
26	256.50	131.50	89.80	69.00	56.50	48.30	42.40	38.00	34.60	31.80
27	260.70	133.60	91.30	70.10	57.50	49.10	43.10	38.60	35.10	32.40
28	265.00	135.80	92.80	71.30	58.40	49.90	43.80	39.20	35.70	32.90
29	269.30	138.00	94.30	72.40	59.40	50.70	44.50	39.90	36.30	33.40
30	273.70	140.30	95.80	73.60	60.30	51.50	45.20	40.50	36.90	34.00
31	278.20	142.60	97.40	74.80	61.30	52.40	46.00	41.20	37.50	34.60
32	282.70	144.90	99.00	76.10	62.40	53.20	46.80	41.90	38.10	35.10
33	287.30	147.20	100.60	77.30	63.40	54.10	47.50	42.60	38.80	35.70
34	292.00	149.60	102.30	78.60	64.40	55.00	48.30	43.30	39.40	36.30
35	296.70	152.00	103.90	79.90	65.50	55.90	49.10	44.00	40.10	36.90
36	301.50	154.50	105.60	81.20	66.50	56.80	49.90	44.70	40.70	37.50
37	306.30	157.00	107.30	82.50	67.60	57.80	50.70	45.50	41.40	38.10
38	311.20	159.50	109.10	83.80	68.70	58.70	51.60	46.20	42.10	38.80
39	316.20	162.10	110.80	85.20	69.90	59.70	52.40	47.00	42.80	39.40
40	321.30	164.80	112.60	86.60	71.00	60.70	53.30	47.80	43.50	40.10
41	326.50	167.40	114.50	88.00	72.20	61.70	54.20	48.60	44.20	40.70
42	331.80	170.10	116.30	89.50	73.40	62.70	55.10	49.40	44.90	41.40
43	337.10	172.90	118.20	90.90	74.60	63.70	56.00	50.20	45.70	42.20
44	342.60	175.70	120.20	92.40	75.80	64.80	56.90	51.00	46.50	42.90
45	348.00	178.50	122.10	94.00	77.10	65.90	57.90	51.90	47.30	43.70
46	353.70	181.50	124.10	95.50	78.40	66.90	58.80	52.80	48.20	44.50
47	359.40	184.40	126.10	97.10	79.70	68.10	59.80	53.80	49.00	45.30
48	365.10	187.40	128.20	98.70	81.00	69.30	60.90	54.70	49.90	46.10
49	371.10	190.40	130.40	100.30	82.40	70.50	62.00	55.70	50.90	47.00
50	377.10	193.60	132.60	102.10	83.90	71.80	63.20	56.80	51.90	
51	383.40	196.90	134.90	103.90	85.50	73.20	64.40	57.90		
52	389.70	200.30	137.20	105.80	87.00	74.50	65.70			
53	396.30	203.80	139.70	107.70	88.70	76.00				



Table DR60 (continued): Personal and dependant's benefits, NRA 60

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, £									
54	402.90	207.30	142.10	109.70	90.30					
55	409.70	210.90	144.70	111.70						
56	416.70	214.60	147.40							
57	424.00	218.40								
58	431.50									



Table DR60 (continued): Personal and dependant's benefits, NRA 60

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	25.10	23.50	22.20	21.10	20.10	19.30	18.50	17.90	17.30	16.80
17	25.50	23.90	22.60	21.50	20.50	19.60	18.90	18.20	17.60	17.10
18	26.00	24.30	23.00	21.80	20.80	19.90	19.20	18.50	17.90	17.40
19	26.40	24.80	23.40	22.20	21.20	20.30	19.50	18.80	18.20	17.70
20	26.80	25.20	23.80	22.60	21.50	20.60	19.80	19.10	18.50	18.00
21	27.30	25.60	24.10	22.90	21.90	21.00	20.20	19.50	18.80	18.30
22	27.70	26.00	24.50	23.30	22.20	21.30	20.50	19.80	19.10	18.60
23	28.20	26.40	25.00	23.70	22.60	21.70	20.80	20.10	19.50	18.90
24	28.70	26.90	25.40	24.10	23.00	22.00	21.20	20.40	19.80	19.20
25	29.10	27.30	25.80	24.50	23.40	22.40	21.50	20.80	20.10	19.50
26	29.60	27.80	26.20	24.90	23.80	22.80	21.90	21.10	20.50	19.80
27	30.10	28.20	26.70	25.30	24.10	23.10	22.30	21.50	20.80	20.20
28	30.60	28.70	27.10	25.70	24.60	23.50	22.60	21.80	21.10	20.50
29	31.10	29.20	27.50	26.20	25.00	23.90	23.00	22.20	21.50	20.90
30	31.60	29.70	28.00	26.60	25.40	24.30	23.40	22.60	21.90	21.20
31	32.20	30.20	28.50	27.00	25.80	24.70	23.80	23.00	22.20	21.60
32	32.70	30.70	29.00	27.50	26.20	25.20	24.20	23.40	22.60	22.00
33	33.20	31.20	29.40	28.00	26.70	25.60	24.60	23.80	23.00	22.30
34	33.80	31.70	29.90	28.40	27.10	26.00	25.00	24.20	23.40	22.70
35	34.30	32.20	30.40	28.90	27.60	26.40	25.50	24.60	23.80	23.10
36	34.90	32.80	30.90	29.40	28.10	26.90	25.90	25.00	24.20	23.50
37	35.50	33.30	31.50	29.90	28.50	27.40	26.30	25.40	24.60	24.00
38	36.10	33.90	32.00	30.40	29.00	27.80	26.80	25.90	25.10	24.40
39	36.70	34.40	32.50	30.90	29.50	28.30	27.30	26.40	25.60	24.90
40	37.30	35.00	33.10	31.50	30.10	28.90	27.80	26.90	26.10	
41	37.90	35.60	33.70	32.00	30.60	29.40	28.30	27.40		
42	38.60	36.30	34.30	32.60	31.20	29.90	28.90			
43	39.30	36.90	34.90	33.20	31.80	30.50				
44	40.00	37.60	35.50	33.80	32.30					
45	40.70	38.30	36.20	34.40						
46	41.40	39.00	36.90							
47	42.20	39.70								
48	43.00									



Table PR65: 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	175.00	89.70	61.30	47.00	38.60	32.90	28.90	25.90	23.50	21.60
17	177.80	91.20	62.30	47.80	39.20	33.40	29.30	26.30	23.90	22.00
18	180.80	92.60	63.30	48.60	39.80	34.00	29.80	26.70	24.30	22.40
19	183.70	94.10	64.30	49.40	40.50	34.50	30.30	27.10	24.70	22.70
20	186.70	95.70	65.40	50.20	41.10	35.10	30.80	27.60	25.10	23.10
21	189.70	97.20	66.40	51.00	41.80	35.70	31.30	28.00	25.50	23.50
22	192.70	98.70	67.50	51.80	42.50	36.30	31.80	28.50	25.90	23.90
23	195.80	100.40	68.50	52.70	43.20	36.90	32.30	28.90	26.30	24.30
24	198.90	101.90	69.60	53.50	43.80	37.40	32.80	29.40	26.70	24.70
25	202.10	103.50	70.80	54.40	44.50	38.00	33.30	29.90	27.20	25.10
26	205.20	105.20	71.90	55.20	45.20	38.60	33.90	30.40	27.60	25.50
27	208.60	106.80	73.00	56.10	46.00	39.20	34.40	30.90	28.10	25.90
28	211.80	108.60	74.20	57.00	46.70	39.90	35.00	31.40	28.50	26.30
29	215.20	110.30	75.40	57.90	47.50	40.50	35.60	31.80	29.00	26.70
30	218.60	112.00	76.50	58.90	48.20	41.20	36.20	32.30	29.50	27.10
31	222.10	113.80	77.70	59.80	49.00	41.80	36.70	32.90	29.90	27.50
32	225.50	115.60	79.00	60.70	49.70	42.50	37.30	33.40	30.40	28.00
33	229.10	117.40	80.30	61.70	50.50	43.10	37.90	33.90	30.90	28.50
34	232.70	119.30	81.50	62.70	51.40	43.80	38.50	34.50	31.40	28.90
35	236.30	121.10	82.80	63.70	52.20	44.50	39.10	35.00	31.90	29.40
36	240.00	123.00	84.10	64.60	53.00	45.20	39.70	35.60	32.40	29.90
37	243.70	125.00	85.40	65.60	53.80	46.00	40.40	36.20	32.90	30.40
38	247.50	126.90	86.70	66.70	54.60	46.70	41.00	36.80	33.40	30.90
39	251.30	128.90	88.10	67.70	55.50	47.50	41.70	37.30	34.00	31.40
40	255.20	130.80	89.50	68.80	56.40	48.20	42.30	37.90	34.50	31.90
41	259.20	132.90	90.90	69.90	57.30	48.90	43.00	38.50	35.10	32.40
42	263.20	135.00	92.30	71.00	58.20	49.70	43.70	39.20	35.70	32.90
43	267.30	137.10	93.70	72.10	59.20	50.50	44.40	39.80	36.30	33.50
44	271.40	139.20	95.20	73.20	60.10	51.30	45.10	40.40	36.90	34.00
45	275.50	141.40	96.70	74.40	61.00	52.10	45.80	41.10	37.50	34.60
46	279.80	143.50	98.20	75.50	62.00	53.00	46.60	41.80	38.10	35.10
47	284.10	145.80	99.70	76.70	63.00	53.90	47.30	42.50	38.80	35.70
48	288.50	148.10	101.30	78.00	64.00	54.70	48.20	43.30	39.40	36.40
49	292.90	150.30	102.90	79.20	65.00	55.60	49.00	44.00	40.10	37.10
50	297.50	152.70	104.60	80.60	66.20	56.70	49.80	44.80	40.90	37.90
51	302.20	155.20	106.30	81.90	67.40	57.70	50.80	45.70	41.70	38.50
52	307.00	157.80	108.10	83.30	68.50	58.70	51.80	46.60	42.50	39.30
53	311.80	160.40	109.90	84.80	69.80	59.80	52.70	47.40	43.40	40.10



Table PR65 (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, £									
54	316.80	162.90	111.80	86.20	70.90	60.80	53.70	48.30	44.20	40.90
55	321.80	165.60	113.60	87.70	72.30	62.00	54.70	49.20	45.10	
56	326.80	168.30	115.60	89.30	73.50	63.10	55.80	50.30		
57	332.10	171.10	117.60	90.80	74.90	64.30	56.80			
58	337.60	174.00	119.60	92.50	76.30	65.50				
59	343.20	177.00	121.70	94.20	77.70					
60	349.10	180.20	124.00	96.00						
61	355.40	183.50	126.30							
62	362.00	187.00								
63	368.90									



Table PR65 (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	20.20	18.90	17.80	16.90	16.10	15.50	14.90	14.40	13.90	13.50
17	20.50	19.20	18.10	17.20	16.40	15.70	15.10	14.60	14.20	13.70
18	20.80	19.50	18.40	17.50	16.70	16.00	15.40	14.80	14.40	14.00
19	21.20	19.90	18.70	17.80	17.00	16.20	15.60	15.10	14.60	14.20
20	21.50	20.20	19.10	18.10	17.20	16.50	15.90	15.30	14.80	14.40
21	21.80	20.50	19.40	18.40	17.50	16.80	16.10	15.60	15.10	14.60
22	22.20	20.80	19.70	18.70	17.80	17.10	16.40	15.80	15.30	14.90
23	22.50	21.10	20.00	19.00	18.10	17.30	16.70	16.10	15.60	15.10
24	22.90	21.50	20.30	19.30	18.40	17.60	16.90	16.30	15.80	15.30
25	23.30	21.80	20.60	19.60	18.70	17.90	17.20	16.60	16.10	15.60
26	23.70	22.20	20.90	19.90	19.00	18.20	17.50	16.90	16.30	15.80
27	24.10	22.50	21.30	20.20	19.30	18.50	17.80	17.20	16.60	16.10
28	24.50	22.90	21.60	20.50	19.60	18.80	18.10	17.40	16.90	16.40
29	24.90	23.30	22.00	20.90	20.00	19.10	18.40	17.70	17.20	16.60
30	25.30	23.70	22.30	21.20	20.30	19.40	18.70	18.00	17.50	16.90
31	25.70	24.10	22.70	21.50	20.60	19.80	19.00	18.30	17.70	17.20
32	26.10	24.50	23.10	21.90	20.90	20.10	19.30	18.60	18.00	17.50
33	26.50	24.90	23.50	22.30	21.30	20.40	19.70	19.00	18.30	17.80
34	26.90	25.30	23.80	22.60	21.60	20.70	20.00	19.30	18.70	18.10
35	27.30	25.70	24.20	23.00	21.90	21.10	20.30	19.60	19.00	18.40
36	27.80	26.10	24.60	23.40	22.30	21.40	20.70	19.90	19.30	18.70
37	28.20	26.50	25.00	23.80	22.70	21.80	21.00	20.30	19.60	19.10
38	28.70	26.90	25.50	24.20	23.10	22.20	21.40	20.60	20.00	19.40
39	29.10	27.40	25.90	24.60	23.40	22.50	21.70	21.00	20.30	19.70
40	29.60	27.80	26.30	25.00	23.80	22.90	22.10	21.30	20.70	20.10
41	30.10	28.30	26.80	25.40	24.30	23.30	22.50	21.70	21.10	20.50
42	30.60	28.80	27.20	25.90	24.70	23.70	22.90	22.10	21.50	20.90
43	31.10	29.20	27.70	26.30	25.10	24.20	23.30	22.50	21.90	21.30
44	31.70	29.70	28.20	26.80	25.60	24.60	23.80	23.00	22.30	21.70
45	32.20	30.20	28.70	27.30	26.10	25.00	24.20	23.40	22.70	
46	32.80	30.80	29.20	27.80	26.60	25.50	24.60	23.90		
47	33.40	31.40	29.70	28.30	27.10	26.00	25.10			
48	34.00	32.00	30.20	28.90	27.70	26.60				
49	34.60	32.60	30.90	29.40	28.20					
50	35.30	33.20	31.50	30.00						
51	36.10	33.90	32.20							
52	36.80	34.70								
53	37.50									



Table DR65: 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	187.60	96.20	65.70	50.40	41.30	35.30	31.00	27.80	25.30	23.30
17	190.70	97.80	66.70	51.30	42.00	35.90	31.50	28.20	25.70	23.60
18	193.90	99.40	67.80	52.10	42.70	36.50	32.00	28.70	26.10	24.00
19	197.00	101.00	68.90	53.00	43.40	37.10	32.60	29.20	26.50	24.40
20	200.20	102.60	70.10	53.80	44.10	37.70	33.10	29.60	27.00	24.80
21	203.40	104.30	71.20	54.70	44.80	38.30	33.60	30.10	27.40	25.20
22	206.70	105.90	72.30	55.60	45.60	38.90	34.10	30.60	27.80	25.60
23	210.00	107.60	73.50	56.40	46.30	39.50	34.70	31.10	28.30	26.00
24	213.30	109.30	74.70	57.30	47.00	40.10	35.20	31.60	28.70	26.50
25	216.70	111.10	75.80	58.30	47.80	40.80	35.80	32.10	29.20	26.90
26	220.10	112.80	77.10	59.20	48.50	41.40	36.40	32.60	29.70	27.30
27	223.60	114.60	78.30	60.10	49.30	42.10	36.90	33.10	30.10	27.80
28	227.10	116.40	79.50	61.10	50.10	42.80	37.50	33.60	30.60	28.20
29	230.70	118.30	80.80	62.10	50.90	43.40	38.10	34.20	31.10	28.70
30	234.40	120.20	82.10	63.00	51.70	44.10	38.80	34.70	31.60	29.10
31	238.10	122.10	83.40	64.00	52.50	44.80	39.40	35.30	32.10	29.60
32	241.80	124.00	84.70	65.10	53.40	45.60	40.00	35.90	32.60	30.10
33	245.60	125.90	86.00	66.10	54.20	46.30	40.70	36.40	33.10	30.50
34	249.50	127.90	87.40	67.10	55.10	47.00	41.30	37.00	33.70	31.00
35	253.30	129.90	88.70	68.20	55.90	47.80	41.90	37.60	34.20	31.50
36	257.30	131.90	90.10	69.30	56.80	48.50	42.60	38.20	34.80	32.00
37	261.30	133.90	91.50	70.30	57.70	49.30	43.30	38.80	35.30	32.50
38	265.30	136.00	93.00	71.40	58.60	50.10	44.00	39.40	35.90	33.10
39	269.40	138.10	94.40	72.60	59.50	50.90	44.70	40.00	36.40	33.60
40	273.50	140.20	95.90	73.70	60.50	51.70	45.40	40.70	37.00	34.10
41	277.70	142.40	97.40	74.90	61.40	52.50	46.10	41.30	37.60	34.70
42	282.00	144.60	98.90	76.00	62.40	53.30	46.80	42.00	38.20	35.20
43	286.30	146.80	100.40	77.20	63.40	54.10	47.60	42.60	38.80	35.80
44	290.60	149.10	102.00	78.40	64.40	55.00	48.30	43.30	39.40	36.40
45	295.10	151.40	103.60	79.60	65.40	55.90	49.10	44.00	40.10	37.00
46	299.50	153.70	105.10	80.90	66.40	56.70	49.90	44.70	40.80	37.60
47	304.10	156.00	106.70	82.10	67.40	57.60	50.70	45.50	41.40	38.30
48	308.70	158.40	108.40	83.40	68.50	58.60	51.50	46.20	42.20	38.90
49	313.40	160.80	110.10	84.80	69.60	59.60	52.40	47.10	42.90	39.70
50	318.20	163.40	111.90	86.20	70.80	60.60	53.40	47.90	43.80	40.40
51	323.10	166.00	113.70	87.60	72.00	61.60	54.30	48.90	44.60	41.20
52	328.10	168.60	115.50	89.10	73.30	62.70	55.30	49.70	45.50	42.10
53	333.10	171.30	117.40	90.60	74.50	63.90	56.30	50.60	46.30	42.80



Table DR65 (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, £									
54	338.10	173.90	119.30	92.10	75.70	65.00	57.30	51.60	47.20	43.70
55	343.20	176.60	121.20	93.60	77.10	66.10	58.30	52.50	48.10	
56	348.40	179.40	123.20	95.20	78.40	67.30	59.40	53.50		
57	353.70	182.30	125.20	96.80	79.80	68.50	60.50			
58	359.20	185.20	127.30	98.40	81.20	69.80				
59	364.90	188.20	129.40	100.20	82.60					
60	370.80	191.30	131.70	101.90						
61	377.00	194.60	134.00							
62	383.40	198.10								
63	390.20									



Table DR65 (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	21.60	20.30	19.20	18.20	17.30	16.60	16.00	15.40	14.90	14.50
17	22.00	20.60	19.50	18.50	17.60	16.90	16.20	15.70	15.20	14.70
18	22.40	21.00	19.80	18.80	17.90	17.20	16.50	15.90	15.40	15.00
19	22.70	21.30	20.10	19.10	18.20	17.50	16.80	16.20	15.70	15.20
20	23.10	21.60	20.40	19.40	18.50	17.70	17.10	16.50	15.90	15.50
21	23.50	22.00	20.80	19.70	18.80	18.00	17.30	16.70	16.20	15.70
22	23.80	22.40	21.10	20.00	19.10	18.30	17.60	17.00	16.50	16.00
23	24.20	22.70	21.40	20.40	19.40	18.60	17.90	17.30	16.70	16.20
24	24.60	23.10	21.80	20.70	19.70	18.90	18.20	17.60	17.00	16.50
25	25.00	23.40	22.10	21.00	20.10	19.20	18.50	17.80	17.30	16.80
26	25.40	23.80	22.50	21.40	20.40	19.50	18.80	18.10	17.50	17.00
27	25.80	24.20	22.90	21.70	20.70	19.80	19.10	18.40	17.80	17.30
28	26.20	24.60	23.20	22.10	21.00	20.20	19.40	18.70	18.10	17.60
29	26.70	25.00	23.60	22.40	21.40	20.50	19.70	19.00	18.40	17.90
30	27.10	25.40	24.00	22.80	21.70	20.80	20.00	19.30	18.70	18.20
31	27.50	25.80	24.40	23.10	22.10	21.20	20.40	19.70	19.00	18.50
32	28.00	26.20	24.80	23.50	22.50	21.50	20.70	20.00	19.30	18.80
33	28.40	26.60	25.20	23.90	22.80	21.90	21.00	20.30	19.70	19.10
34	28.90	27.10	25.60	24.30	23.20	22.20	21.40	20.60	20.00	19.40
35	29.30	27.50	26.00	24.70	23.60	22.60	21.70	21.00	20.30	19.70
36	29.80	28.00	26.40	25.10	23.90	23.00	22.10	21.30	20.70	20.10
37	30.30	28.40	26.80	25.50	24.30	23.30	22.50	21.70	21.00	20.40
38	30.80	28.90	27.30	25.90	24.70	23.70	22.80	22.10	21.40	20.80
39	31.30	29.30	27.70	26.30	25.10	24.10	23.20	22.50	21.80	21.20
40	31.80	29.80	28.20	26.80	25.60	24.50	23.70	22.90	22.20	21.60
41	32.30	30.30	28.60	27.20	26.00	25.00	24.10	23.30	22.60	22.00
42	32.80	30.80	29.10	27.70	26.50	25.50	24.50	23.70	23.00	22.40
43	33.30	31.30	29.60	28.20	27.00	25.90	25.00	24.20	23.40	22.80
44	33.90	31.90	30.20	28.70	27.50	26.40	25.40	24.60	23.90	23.30
45	34.50	32.40	30.70	29.20	28.00	26.90	25.90	25.10	24.40	
46	35.10	33.00	31.20	29.80	28.50	27.40	26.40	25.60		
47	35.70	33.60	31.80	30.30	29.00	27.90	26.90			
48	36.30	34.20	32.40	30.90	29.60	28.50				
49	37.00	34.80	33.00	31.50	30.20					
50	37.80	35.50	33.70	32.10						
51	38.50	36.30	34.40							
52	39.30	37.00								
53	40.10									

