



Government Actuary's Department

Health and Social Care Pension Scheme

Allocation

Factors and guidance

Version 1.0

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1 Introduction

- 1.1 This Note is provided for the use of HSC as administrator of the Health and Social Care Pension Scheme ('HSCPS') and sets out the factors required for determining benefits when members choose to allocate part of their annual pension to a dependant.
- 1.2 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. This guidance is intended to supersede any factors or advice previously issued, for the purposes of allocation calculations, carried out from 1 April 2015. No advice or factors issued in the past should be used for cases after this date. Separate factors are not required for the 1995 Section and 2008 Section of the HSCPS.
- 1.3 There is no interaction between the HSCPS and the Health and Social Care Pension Scheme 2015 ('HSCPS 2015') for allocation cases. No advice or factors issued for the HSCPS 2015 should be used for allocation of HSCPS pension.
- 1.4 The effective date of this guidance is 1 April 2015. The version number for this guidance is 1.0.
- 1.5 This document relates to regulations SR 1995/95 Regulation 39 to 41 and SR 2008/256 Regulations 62 and 189.
- 1.6 A summary of the assumptions underlying the factors is given in Appendix A. The factors are provided in Appendix B.

Exclusions

- 1.7 This Note only covers allocations to adult dependants. Should a member wish to allocate part of their pension to their child, these cases should be referred to GAD.

Implementation

- 1.8 The factors and guidance contained in this Note should be followed with effect from 1 April 2015.
- 1.9 The remainder of this Note covers the factor tables and guidance on their use.
- 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, GAD should review a number of sample cases to ensure factors are used as intended.



2 Allocation

General information

- 2.1 Under the HSCPS Regulations, a member may elect to allocate a part of their annual pension for the provision of pension after their death to a single person who is their spouse, civil partner or other dependant¹.
- 2.2 There are a number of conditions to be met before a member can choose to allocate a part of their pension. These include but are not limited to the following:
- > the member cannot be in receipt of their pension (other than due to partial retirement)
 - > if the member (1995 section) is in pensionable employment when making the election, then they must have completed 45 years of pensionable service (or for special classes have reached age 55 and have completed 40 years), or they must have reached age 65 (age 60 for special class officers)
 - > if the member (2008 section) is not claiming pension on making the election, then they must have reached age 65 and have completed 45 years of pensionable service, or must have reached aged 70
 - > The member must be in good health.
- 2.3 It is assumed that it has been checked that all relevant conditions to make an allocation have been met. This process is not covered in detail in this Note.
- 2.4 There are also a number of restrictions on how much pension a member can choose to allocate.
- 2.5 The restrictions include, but are not limited to:
- > the member cannot allocate more than one-third of their pension
 - > the member may not allocate so much that the dependant's pension (including allocated amount) exceeds the member's remaining pension
 - > if the dependant is not entitled to any other benefits from the HSCPS the allocated amount cannot be so small as it would be available as a lump sum under the commutation of small pensions regulation; and
 - > the allocated amount must be a whole number of pounds.
- 2.6 Additionally, in the 1995 section, the unallocated amount must cover the Guaranteed Minimum Pension.
- 2.7 A decision to allocate member pension for dependant pension has no impact on the member's retirement lump sum nor any other benefits.

¹ As defined in Paragraph 15 of Schedule 28 of the Finance Act 2004



- 2.8 An election to allocate may not be withdrawn, amended or revoked after it has taken effect, even if the beneficiary predeceases the member.
- 2.9 It is assumed that after calculations have been carried out, all relevant restrictions on the amount of pension that can be allocated will be checked. This process is not covered in detail in this Note.

Calculations

- 2.10 The factors are intended to be used to identify the amount of pension the dependant will receive on the member's subsequent death should the member give up a fixed amount of pension. The amount of dependant's pension secured is calculated by multiplying the amount of pension that the member wishes to give up (allocate) by the relevant factor given in the tables in Appendix B. The appropriate factor for the member's age (across the top of the table) and the dependant's age (down the side of the table) should be used, where age in each case is taken as age in completed years at the date of allocation.

Pension increases

- 2.11 Pension increases are payable on the amount of pension actually in payment and so the part of pension surrendered on allocation will not qualify for such increases as part of the member's pension.
- 2.12 The pension secured for the beneficiary as a result of the allocation will, however, be subject to increases in its own right, and it will attract pension increases appropriate to a pension beginning on the same date as the allocation was made.



3 Examples

3.1 This Section sets out worked examples to help illustrate how the factors should be applied. The examples covered are as follows:

A. Male member retiring in normal health allocating to a male dependant

B. Female member retiring in ill health allocating to a male dependant

3.2 The conditions for allocation and restrictions on amounts which can be allocated are not considered within these examples. These examples are only for illustration on how factors should be used and may not represent actual possible scenarios.

A. Male member retiring in normal health allocating to a male dependant

Member age:	55
Member's pension at retirement:	£25,000 pa
Pension member wishes to allocate:	£1,000 pa
Dependant age:	35
Appropriate allocation factor:	3.33
Member pension after allocation	£24,000 pa
Additional dependant's pension due to allocation only:	3.33 x £1,000 = £3,330 pa

B. Female member retiring in ill health allocating to a male dependant

Member age:	50
Member's pension at retirement:	£20,000 pa
Pension member wishes to allocate:	£1,000 pa
Dependant age:	58
Appropriate allocation factor:	14.06
Member pension after allocation	£19,000 pa
Additional dependant's pension due to allocation only:	14.06 x £1,000 = £14,060 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	S1NMA and S1NFA (No allowance is made for reduced longevity on ill-health retirement).
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
Adjustment to mortality rates for beneficiaries	-5 year age rating applied to adjusted base tables.

Other assumptions

Proportion of male members for the purpose of unisexing factors	33.3%
Allowance for commutation	Nil

Cap on factors

The theoretical factors for members where the dependant's age is significantly higher than that of the member are very large. This reflects the fact that for such age combinations, the dependant is, on average, expected to predecease the member. The regulations impose a number of limits on the amount of allocation; one limit is that the amount of pension acquired by the dependant may not exceed the amount of pension retained by the member. As set out in our advice to DHSSPS we have capped all factors at 30 to avoid excessive transfer of entitlement with trivial impact for the member. In practice this means a member seeking to maximise allocation would be required to give up at least 2% of their own pension.



Appendix B: Allocation factors

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

- > Male or female members allocating to male or female dependants
- > Members retiring in normal health from age 50
- > Members retiring in ill health at any age
- > Members allocating pension prior to retirement.

HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	30	31	32	33	34	35	36	37	38	39	40	41	42
22	12.45	11.59	10.80	10.07	9.41	8.79	8.23	7.71	7.23	6.78	6.37	5.99	5.63
23	12.91	12.01	11.17	10.41	9.71	9.07	8.47	7.93	7.43	6.96	6.53	6.13	5.76
24	13.42	12.45	11.58	10.77	10.04	9.36	8.74	8.17	7.64	7.16	6.71	6.29	5.90
25	13.95	12.94	12.01	11.17	10.39	9.68	9.02	8.42	7.87	7.36	6.89	6.46	6.06
26	14.53	13.46	12.48	11.58	10.76	10.01	9.33	8.70	8.12	7.59	7.10	6.64	6.22
27	15.16	14.02	12.98	12.04	11.17	10.38	9.66	8.99	8.38	7.83	7.31	6.84	6.40
28	15.83	14.63	13.53	12.53	11.61	10.77	10.01	9.31	8.67	8.08	7.54	7.04	6.58
29	16.56	15.28	14.12	13.05	12.09	11.20	10.39	9.65	8.98	8.36	7.79	7.27	6.79
30	17.35	15.98	14.75	13.62	12.59	11.66	10.80	10.02	9.31	8.66	8.06	7.51	7.00
31	18.20	16.74	15.43	14.23	13.14	12.15	11.25	10.42	9.67	8.98	8.35	7.77	7.24
32	19.11	17.57	16.17	14.90	13.74	12.69	11.73	10.85	10.06	9.33	8.66	8.05	7.49
33	20.09	18.45	16.97	15.61	14.38	13.26	12.24	11.32	10.47	9.70	9.00	8.35	7.76
34	21.15	19.41	17.83	16.38	15.08	13.89	12.81	11.82	10.93	10.11	9.36	8.68	8.06
35	22.30	20.44	18.76	17.22	15.83	14.56	13.41	12.36	11.41	10.55	9.76	9.03	8.37
36	23.53	21.55	19.75	18.12	16.64	15.29	14.06	12.95	11.94	11.02	10.18	9.42	8.71
37	24.86	22.75	20.84	19.09	17.51	16.08	14.77	13.59	12.51	11.53	10.64	9.83	9.09
38	26.29	24.05	22.00	20.15	18.45	16.92	15.54	14.27	13.13	12.09	11.14	10.28	9.49
39	27.84	25.44	23.27	21.27	19.48	17.84	16.36	15.02	13.80	12.69	11.68	10.76	9.92
40	29.48	26.94	24.62	22.50	20.58	18.84	17.26	15.82	14.52	13.34	12.26	11.29	10.39
41	30.00	28.55	26.07	23.82	21.77	19.91	18.23	16.69	15.31	14.05	12.90	11.85	10.90
42	30.00	30.00	27.64	25.23	23.05	21.07	19.27	17.64	16.16	14.81	13.58	12.47	11.45
43	30.00	30.00	29.32	26.77	24.45	22.32	20.40	18.66	17.07	15.64	14.33	13.14	12.06
44	30.00	30.00	30.00	28.41	25.92	23.68	21.62	19.76	18.07	16.53	15.13	13.87	12.71

HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	43	44	45	46	47	48	49	50	51	52	53	54	55
22	5.30	4.99	4.69	4.42	4.17	3.93	3.70	3.49	3.29	3.11	2.93	2.77	2.61
23	5.42	5.09	4.79	4.51	4.25	4.00	3.77	3.55	3.35	3.16	2.98	2.81	2.65
24	5.55	5.21	4.90	4.61	4.33	4.08	3.84	3.62	3.41	3.21	3.03	2.85	2.69
25	5.68	5.34	5.01	4.71	4.42	4.16	3.91	3.68	3.47	3.27	3.08	2.90	2.73
26	5.83	5.47	5.13	4.82	4.52	4.25	3.99	3.76	3.53	3.32	3.13	2.95	2.78
27	5.99	5.61	5.26	4.93	4.63	4.34	4.08	3.83	3.60	3.39	3.19	3.00	2.82
28	6.16	5.76	5.40	5.06	4.74	4.44	4.17	3.91	3.68	3.46	3.25	3.06	2.87
29	6.34	5.93	5.54	5.19	4.86	4.55	4.27	4.00	3.76	3.53	3.31	3.11	2.93
30	6.54	6.10	5.70	5.33	4.99	4.67	4.37	4.10	3.84	3.60	3.38	3.18	2.98
31	6.75	6.29	5.87	5.48	5.13	4.79	4.48	4.20	3.93	3.68	3.46	3.24	3.04
32	6.97	6.50	6.06	5.65	5.27	4.92	4.60	4.30	4.03	3.77	3.53	3.31	3.11
33	7.22	6.71	6.25	5.83	5.43	5.07	4.73	4.42	4.13	3.87	3.62	3.39	3.18
34	7.48	6.95	6.46	6.02	5.60	5.22	4.87	4.54	4.24	3.97	3.71	3.47	3.25
35	7.76	7.21	6.69	6.22	5.79	5.39	5.02	4.68	4.36	4.07	3.81	3.56	3.33
36	8.07	7.48	6.94	6.44	5.98	5.56	5.18	4.82	4.49	4.19	3.91	3.65	3.41
37	8.40	7.78	7.21	6.68	6.20	5.76	5.35	4.97	4.63	4.31	4.02	3.75	3.50
38	8.76	8.10	7.49	6.94	6.43	5.96	5.53	5.14	4.78	4.44	4.14	3.86	3.60
39	9.15	8.45	7.81	7.22	6.68	6.19	5.73	5.32	4.94	4.59	4.27	3.97	3.70
40	9.57	8.83	8.15	7.52	6.95	6.43	5.95	5.51	5.11	4.74	4.41	4.10	3.81
41	10.03	9.24	8.51	7.85	7.24	6.69	6.18	5.72	5.30	4.91	4.56	4.23	3.93
42	10.53	9.68	8.91	8.20	7.56	6.97	6.44	5.95	5.50	5.09	4.72	4.38	4.06
43	11.07	10.16	9.34	8.59	7.90	7.28	6.71	6.19	5.72	5.29	4.89	4.53	4.20
44	11.65	10.69	9.81	9.01	8.28	7.61	7.01	6.46	5.96	5.50	5.08	4.70	4.35

HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	56	57	58	59	60	61	62	63	64	65	66	67	68
22	2.47	2.33	2.20	2.08	1.96	1.85	1.74	1.64	1.55	1.46	1.37	1.29	1.21
23	2.50	2.36	2.23	2.10	1.98	1.87	1.76	1.66	1.56	1.47	1.39	1.30	1.22
24	2.54	2.39	2.26	2.13	2.01	1.89	1.78	1.68	1.58	1.49	1.40	1.32	1.23
25	2.58	2.43	2.29	2.16	2.03	1.92	1.80	1.70	1.60	1.50	1.41	1.33	1.25
26	2.62	2.47	2.32	2.19	2.06	1.94	1.83	1.72	1.62	1.52	1.43	1.34	1.26
27	2.66	2.50	2.36	2.22	2.09	1.97	1.85	1.74	1.64	1.54	1.45	1.36	1.27
28	2.70	2.55	2.40	2.25	2.12	2.00	1.88	1.76	1.66	1.56	1.46	1.37	1.29
29	2.75	2.59	2.43	2.29	2.15	2.03	1.90	1.79	1.68	1.58	1.48	1.39	1.30
30	2.80	2.64	2.48	2.33	2.19	2.06	1.93	1.81	1.70	1.60	1.50	1.41	1.32
31	2.86	2.68	2.52	2.37	2.22	2.09	1.96	1.84	1.73	1.62	1.52	1.43	1.33
32	2.92	2.74	2.57	2.41	2.26	2.12	1.99	1.87	1.76	1.65	1.54	1.44	1.35
33	2.98	2.79	2.62	2.46	2.30	2.16	2.03	1.90	1.78	1.67	1.57	1.47	1.37
34	3.04	2.85	2.67	2.51	2.35	2.20	2.06	1.93	1.81	1.70	1.59	1.49	1.39
35	3.11	2.92	2.73	2.56	2.40	2.24	2.10	1.97	1.84	1.73	1.61	1.51	1.41
36	3.19	2.98	2.79	2.61	2.44	2.29	2.14	2.00	1.88	1.76	1.64	1.53	1.43
37	3.27	3.06	2.86	2.67	2.50	2.34	2.19	2.04	1.91	1.79	1.67	1.56	1.46
38	3.36	3.13	2.93	2.73	2.55	2.39	2.23	2.08	1.95	1.82	1.70	1.59	1.48
39	3.45	3.22	3.00	2.80	2.62	2.44	2.28	2.13	1.99	1.86	1.73	1.62	1.51
40	3.55	3.31	3.08	2.87	2.68	2.50	2.33	2.18	2.03	1.89	1.77	1.65	1.53
41	3.66	3.40	3.17	2.95	2.75	2.56	2.39	2.23	2.08	1.93	1.80	1.68	1.56
42	3.77	3.51	3.26	3.03	2.82	2.63	2.45	2.28	2.12	1.98	1.84	1.71	1.59
43	3.90	3.62	3.36	3.12	2.91	2.70	2.51	2.34	2.18	2.02	1.88	1.75	1.63
44	4.03	3.74	3.47	3.22	2.99	2.78	2.58	2.40	2.23	2.07	1.93	1.79	1.66



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	69	70	71	72	73	74	75
22	1.14	1.07	1.00	0.93	0.87	0.82	0.76
23	1.15	1.08	1.01	0.94	0.88	0.82	0.77
24	1.16	1.09	1.02	0.95	0.89	0.83	0.77
25	1.17	1.10	1.02	0.96	0.89	0.84	0.78
26	1.18	1.11	1.03	0.97	0.90	0.84	0.79
27	1.19	1.12	1.04	0.98	0.91	0.85	0.79
28	1.21	1.13	1.06	0.99	0.92	0.86	0.80
29	1.22	1.14	1.07	1.00	0.93	0.87	0.81
30	1.23	1.15	1.08	1.01	0.94	0.87	0.81
31	1.25	1.17	1.09	1.02	0.95	0.88	0.82
32	1.26	1.18	1.10	1.03	0.96	0.89	0.83
33	1.28	1.20	1.12	1.04	0.97	0.90	0.84
34	1.30	1.21	1.13	1.05	0.98	0.91	0.85
35	1.32	1.23	1.15	1.07	0.99	0.92	0.86
36	1.34	1.25	1.16	1.08	1.01	0.94	0.87
37	1.36	1.27	1.18	1.10	1.02	0.95	0.88
38	1.38	1.29	1.20	1.11	1.03	0.96	0.89
39	1.40	1.31	1.22	1.13	1.05	0.98	0.91
40	1.43	1.33	1.24	1.15	1.07	0.99	0.92
41	1.45	1.35	1.26	1.17	1.08	1.00	0.93
42	1.48	1.38	1.28	1.19	1.10	1.02	0.95
43	1.51	1.40	1.30	1.21	1.12	1.04	0.96
44	1.54	1.43	1.33	1.23	1.14	1.06	0.98



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	30	31	32	33	34	35	36	37	38	39	40	41	42
45	30.00	30.00	30.00	30.00	27.54	25.12	22.94	20.95	19.15	17.50	16.01	14.65	13.41
46	30.00	30.00	30.00	30.00	29.26	26.70	24.37	22.24	20.31	18.56	16.96	15.51	14.18
47	30.00	30.00	30.00	30.00	30.00	28.39	25.90	23.63	21.57	19.70	17.99	16.44	15.02
48	30.00	30.00	30.00	30.00	30.00	30.00	27.56	25.14	22.94	20.93	19.11	17.45	15.93
49	30.00	30.00	30.00	30.00	30.00	30.00	29.36	26.76	24.40	22.27	20.32	18.55	16.91
50	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.53	26.01	23.73	21.64	19.73	17.99
51	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	27.75	25.28	23.07	21.03	19.15
52	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.61	27.00	24.60	22.43	20.43
53	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.84	26.29	23.96	21.81
54	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.11	25.61	23.31
55	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	27.41	24.94
56	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.34	26.71
57	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.63
58	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
59	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
60	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
61	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
62	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
63	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
64	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
65	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
66	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
67	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	43	44	45	46	47	48	49	50	51	52	53	54	55
45	12.29	11.26	10.32	9.46	8.69	7.98	7.33	6.75	6.21	5.73	5.29	4.89	4.52
46	12.97	11.88	10.87	9.96	9.13	8.37	7.69	7.06	6.49	5.98	5.51	5.09	4.70
47	13.73	12.55	11.48	10.50	9.61	8.80	8.07	7.40	6.80	6.25	5.75	5.30	4.89
48	14.54	13.28	12.13	11.09	10.14	9.27	8.49	7.77	7.13	6.55	6.02	5.54	5.10
49	15.43	14.08	12.85	11.72	10.71	9.78	8.94	8.18	7.49	6.87	6.31	5.79	5.33
50	16.40	14.95	13.63	12.43	11.33	10.34	9.44	8.62	7.89	7.22	6.62	6.07	5.58
51	17.45	15.90	14.48	13.19	12.02	10.95	9.98	9.11	8.32	7.61	6.96	6.38	5.85
52	18.60	16.93	15.41	14.02	12.76	11.61	10.58	9.64	8.79	8.03	7.34	6.71	6.15
53	19.85	18.05	16.42	14.93	13.57	12.34	11.23	10.22	9.31	8.49	7.75	7.08	6.47
54	21.20	19.28	17.52	15.92	14.46	13.14	11.94	10.85	9.88	9.00	8.20	7.48	6.83
55	22.69	20.62	18.73	17.00	15.44	14.00	12.72	11.55	10.50	9.55	8.69	7.92	7.22
56	24.29	22.07	20.04	18.19	16.49	14.96	13.56	12.31	11.18	10.16	9.23	8.40	7.65
57	26.03	23.67	21.48	19.48	17.65	16.00	14.50	13.15	11.92	10.82	9.83	8.93	8.12
58	27.94	25.39	23.04	20.89	18.93	17.15	15.52	14.06	12.74	11.55	10.48	9.51	8.64
59	30.00	27.28	24.75	22.42	20.31	18.39	16.64	15.06	13.63	12.35	11.19	10.15	9.21
60	30.00	29.31	26.60	24.10	21.82	19.76	17.87	16.16	14.62	13.23	11.97	10.85	9.83
61	30.00	30.00	28.62	25.93	23.47	21.24	19.20	17.35	15.69	14.19	12.83	11.61	10.52
62	30.00	30.00	30.00	27.93	25.29	22.87	20.66	18.67	16.87	15.24	13.78	12.46	11.27
63	30.00	30.00	30.00	30.00	27.25	24.64	22.27	20.12	18.16	16.41	14.83	13.39	12.10
64	30.00	30.00	30.00	30.00	29.41	26.58	24.02	21.69	19.59	17.68	15.97	14.42	13.02
65	30.00	30.00	30.00	30.00	30.00	28.74	25.95	23.45	21.15	19.10	17.24	15.56	14.04
66	30.00	30.00	30.00	30.00	30.00	30.00	28.08	25.37	22.89	20.66	18.64	16.82	15.16
67	30.00	30.00	30.00	30.00	30.00	30.00	30.00	27.50	24.82	22.39	20.20	18.21	16.42



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	56	57	58	59	60	61	62	63	64	65	66	67	68
45	4.18	3.87	3.59	3.33	3.08	2.86	2.66	2.47	2.29	2.13	1.98	1.83	1.70
46	4.34	4.01	3.71	3.44	3.19	2.95	2.74	2.54	2.36	2.19	2.03	1.88	1.74
47	4.51	4.17	3.85	3.56	3.30	3.05	2.82	2.62	2.42	2.25	2.08	1.93	1.79
48	4.70	4.33	4.00	3.69	3.41	3.16	2.92	2.70	2.50	2.31	2.14	1.98	1.83
49	4.90	4.52	4.16	3.84	3.54	3.27	3.02	2.79	2.58	2.39	2.21	2.04	1.89
50	5.13	4.71	4.34	3.99	3.68	3.39	3.13	2.89	2.67	2.46	2.28	2.10	1.94
51	5.37	4.93	4.53	4.17	3.83	3.53	3.25	3.00	2.76	2.55	2.35	2.17	2.00
52	5.63	5.16	4.74	4.35	4.00	3.68	3.38	3.11	2.87	2.64	2.43	2.24	2.06
53	5.92	5.42	4.97	4.56	4.18	3.84	3.53	3.24	2.98	2.74	2.52	2.32	2.13
54	6.24	5.71	5.22	4.78	4.38	4.01	3.68	3.38	3.10	2.85	2.62	2.40	2.21
55	6.59	6.01	5.49	5.02	4.59	4.21	3.85	3.53	3.24	2.97	2.72	2.50	2.29
56	6.97	6.35	5.80	5.29	4.83	4.42	4.04	3.69	3.38	3.10	2.84	2.60	2.38
57	7.39	6.73	6.13	5.58	5.09	4.65	4.24	3.88	3.54	3.24	2.96	2.71	2.48
58	7.85	7.14	6.49	5.91	5.38	4.90	4.47	4.07	3.72	3.39	3.10	2.83	2.58
59	8.36	7.59	6.89	6.26	5.69	5.18	4.71	4.29	3.91	3.56	3.25	2.96	2.70
60	8.91	8.08	7.33	6.65	6.04	5.48	4.98	4.53	4.12	3.75	3.41	3.10	2.83
61	9.52	8.62	7.81	7.08	6.41	5.82	5.28	4.79	4.35	3.95	3.59	3.26	2.96
62	10.20	9.22	8.34	7.55	6.83	6.19	5.60	5.08	4.60	4.17	3.79	3.43	3.12
63	10.93	9.88	8.93	8.07	7.29	6.59	5.96	5.39	4.88	4.42	4.00	3.62	3.28
64	11.75	10.61	9.58	8.64	7.80	7.05	6.36	5.74	5.19	4.69	4.24	3.83	3.47
65	12.66	11.42	10.29	9.28	8.37	7.55	6.80	6.13	5.53	4.99	4.50	4.06	3.67
66	13.67	12.32	11.10	9.99	9.00	8.10	7.30	6.57	5.91	5.33	4.80	4.32	3.89
67	14.80	13.32	11.99	10.79	9.71	8.73	7.85	7.05	6.34	5.70	5.13	4.61	4.15



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	69	70	71	72	73	74	75
45	1.58	1.46	1.36	1.26	1.16	1.08	1.00
46	1.62	1.50	1.39	1.28	1.19	1.10	1.01
47	1.65	1.53	1.42	1.31	1.21	1.12	1.03
48	1.70	1.57	1.45	1.34	1.24	1.14	1.06
49	1.74	1.61	1.49	1.37	1.27	1.17	1.08
50	1.79	1.65	1.52	1.41	1.30	1.20	1.10
51	1.84	1.70	1.57	1.44	1.33	1.22	1.13
52	1.90	1.75	1.61	1.48	1.36	1.26	1.16
53	1.96	1.80	1.66	1.53	1.40	1.29	1.19
54	2.03	1.86	1.71	1.57	1.44	1.33	1.22
55	2.10	1.93	1.77	1.62	1.49	1.37	1.25
56	2.18	2.00	1.83	1.68	1.54	1.41	1.29
57	2.27	2.07	1.90	1.74	1.59	1.45	1.33
58	2.36	2.16	1.97	1.80	1.64	1.50	1.37
59	2.46	2.25	2.05	1.87	1.71	1.56	1.42
60	2.57	2.34	2.13	1.94	1.77	1.62	1.47
61	2.69	2.45	2.23	2.03	1.84	1.68	1.53
62	2.83	2.57	2.33	2.12	1.92	1.75	1.59
63	2.97	2.69	2.44	2.21	2.01	1.82	1.65
64	3.13	2.83	2.56	2.32	2.10	1.90	1.73
65	3.31	2.99	2.70	2.44	2.21	1.99	1.81
66	3.51	3.16	2.85	2.57	2.32	2.09	1.89
67	3.73	3.35	3.02	2.72	2.45	2.21	1.99

HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	30	31	32	33	34	35	36	37	38	39	40	41	42
68	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
69	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
70	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
71	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
72	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
73	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
74	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
75	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
76	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
77	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
78	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
79	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
80	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
81	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
82	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
83	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
84	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
85	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
86	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
87	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
88	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
89	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
90	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	43	44	45	46	47	48	49	50	51	52	53	54	55
68	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.85	26.95	24.31	21.93	19.78	17.83
69	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.32	26.45	23.85	21.51	19.39
70	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.85	26.01	23.47	21.15
71	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.44	25.63	23.11
72	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	28.08	25.30
73	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	27.77
74	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
75	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
76	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
77	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
78	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
79	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
80	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
81	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
82	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
83	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
84	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
85	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
86	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
87	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
88	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
89	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
90	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00

HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	56	57	58	59	60	61	62	63	64	65	66	67	68
68	16.06	14.45	12.99	11.68	10.50	9.43	8.47	7.60	6.82	6.12	5.50	4.94	4.43
69	17.46	15.70	14.11	12.68	11.38	10.22	9.16	8.21	7.36	6.60	5.91	5.30	4.75
70	19.04	17.11	15.37	13.81	12.38	11.10	9.94	8.90	7.97	7.13	6.38	5.71	5.10
71	20.81	18.70	16.79	15.07	13.50	12.10	10.82	9.68	8.65	7.73	6.91	6.17	5.50
72	22.78	20.48	18.38	16.49	14.77	13.22	11.82	10.55	9.43	8.41	7.50	6.69	5.96
73	25.02	22.48	20.18	18.09	16.21	14.49	12.94	11.55	10.30	9.18	8.17	7.27	6.47
74	27.52	24.73	22.20	19.90	17.81	15.92	14.21	12.67	11.29	10.04	8.93	7.94	7.05
75	30.00	27.26	24.46	21.92	19.63	17.53	15.64	13.93	12.40	11.02	9.79	8.69	7.70
76	30.00	30.00	27.03	24.22	21.67	19.36	17.25	15.36	13.66	12.13	10.76	9.53	8.44
77	30.00	30.00	29.88	26.79	23.97	21.40	19.07	16.97	15.08	13.37	11.85	10.48	9.27
78	30.00	30.00	30.00	29.70	26.56	23.73	21.14	18.79	16.68	14.79	13.09	11.57	10.21
79	30.00	30.00	30.00	30.00	29.58	26.40	23.51	20.91	18.55	16.44	14.53	12.82	11.30
80	30.00	30.00	30.00	30.00	30.00	29.51	26.28	23.38	20.72	18.34	16.20	14.29	12.58
81	30.00	30.00	30.00	30.00	30.00	30.00	29.53	26.26	23.27	20.60	18.17	16.01	14.07
82	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.65	26.30	23.26	20.52	18.05	15.85
83	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	29.89	26.41	23.30	20.48	17.95
84	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	26.59	23.37	20.48
85	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	26.79	23.46
86	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	27.01
87	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
88	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
89	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
90	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	69	70	71	72	73	74	75
68	3.98	3.57	3.21	2.88	2.59	2.33	2.10
69	4.25	3.81	3.41	3.06	2.75	2.47	2.22
70	4.56	4.08	3.65	3.27	2.92	2.62	2.35
71	4.91	4.39	3.91	3.50	3.12	2.80	2.50
72	5.31	4.73	4.21	3.75	3.35	2.99	2.67
73	5.75	5.12	4.55	4.05	3.60	3.21	2.86
74	6.26	5.55	4.93	4.37	3.89	3.45	3.07
75	6.82	6.04	5.35	4.74	4.20	3.73	3.31
76	7.46	6.60	5.83	5.16	4.56	4.04	3.58
77	8.18	7.22	6.37	5.62	4.96	4.39	3.88
78	9.00	7.93	6.98	6.15	5.42	4.78	4.22
79	9.95	8.75	7.69	6.76	5.95	5.23	4.61
80	11.05	9.71	8.52	7.47	6.56	5.76	5.06
81	12.36	10.83	9.49	8.31	7.28	6.38	5.59
82	13.89	12.16	10.63	9.30	8.12	7.10	6.22
83	15.72	13.74	12.00	10.47	9.13	7.97	6.96
84	17.92	15.64	13.63	11.86	10.33	9.00	7.84
85	20.49	17.87	15.56	13.53	11.75	10.22	8.89
86	23.58	20.52	17.83	15.48	13.44	11.65	10.12
87	27.15	23.61	20.51	17.78	15.40	13.34	11.55
88	30.00	27.22	23.60	20.43	17.68	15.28	13.22
89	30.00	30.00	27.23	23.53	20.33	17.55	15.15
90	30.00	30.00	30.00	27.13	23.41	20.17	17.38



HSC PENSION SCHEME: ACTUARIAL FACTORS
ADDITIONAL BENEFITS PAYABLE TO THE DEPENDANT PER £1 PENSION ALLOCATED BY THE MEMBER

Age: Member/ Dependant	30 - 69	70	71	72	73	74	75
91	30.00	30.00	30.00	30.00	26.96	23.17	19.95
92	30.00	30.00	30.00	30.00	30.00	26.66	22.91
93	30.00	30.00	30.00	30.00	30.00	30.00	26.32
94	30.00	30.00	30.00	30.00	30.00	30.00	30.00
95	30.00	30.00	30.00	30.00	30.00	30.00	30.00
96	30.00	30.00	30.00	30.00	30.00	30.00	30.00
97	30.00	30.00	30.00	30.00	30.00	30.00	30.00
98	30.00	30.00	30.00	30.00	30.00	30.00	30.00
99+	30.00	30.00	30.00	30.00	30.00	30.00	30.00