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## 1 Introduction

- 1.1 This Note is provided for the use of the Scottish Public Pensions Agency ('SPPA') as administrator of the National Health Service Pension Scheme for Scotland ('NHSPSS'). 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 as at 1 April 2019. For members with entitlement to benefits in both the NHSSS and the NHS Pension Scheme (Scotland) 2015 ('NHSPSS 2015') there is no interaction between the limits applied by each Scheme. A transitional member (with benefits in both the NHSPSS and NHSPSS 2015) with an existing AP contract with the NHSPSS 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 Regulations<sup>1</sup> 22 to 25 set out the provisions for such members.
- 1.3 The Regulations to which this Note relates are as follows:

Regulation	Title
<b>SSI 2011/117</b>	
Q8	Option to pay additional periodical contributions to purchase additional pension
Q10	Members option to pay lump sum contributions to purchase additional pension
Q11	Payment of additional lump sum contributions by employing authority
<b>SSI 2013/174</b>	
2.C.8/3.C.6	Member's option to pay additional periodical contributions to purchase additional pension
2.C.10/3.C.8	Member's option to pay lump sum contribution to purchase additional pension
2.C.11/3.C.9	Payment of additional lump sum contributions by employing authority

- 1.4 This guidance supersedes the AP guidance "National Health Service Superannuation Scheme for Scotland: Purchase of Additional Pension – Factors and Guidance" dated 27 March 2015. 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 SPPA dated 30 October 2018 and its instructions following that advice.

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<sup>1</sup> The National Health Service Pension Scheme (Transitional and Consequential Provisions) (Scotland) Regulations 2015, SSI2015/95



- 1.6 No advice or factors issued for the NHSPSS should be used for any calculations relating to AP from the NHSPSS 2015. There is no interaction between the limits applied on AP purchase in the NHSPSS or NHSPSS 2015.
- 1.7 Illustrative example calculations of the lump sums or monthly contributions payable to purchase AP can be found in section 3.
- 1.8 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.
- 1.9 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**

- 1.10 The effective date of these factors has been determined by SPPA as 29 October 2018.
- 1.11 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.
- 1.12 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the NHSPSS. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.
- 1.13 In line with best practice and in order to make sure that factors are being used as intended and the instructions are fit for purpose, we suggest that some example calculations are sent to GAD for review.
- 1.14 The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.

### **Third party reliance**

- 1.15 This guidance has been prepared for the use of SPPA as the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on SPPA's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.



- 1.16 Other than SPPA as the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party.



## 2 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 2019 or other amount specified by the Secretary of State.
- 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 NHSPSS\_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 1960
Normal Pension Age	65

##### Additional Pension contract

Date of election	1 April 2019
Amount of AP purchased	£2,000 pa
Form of AP	Member only
Form of payment	Lump sum

##### Cost of AP contract

Relevant Table	<b>S65</b>
Age at election	59
Cost of £250 pa of AP	£3,980
Lump sum required to purchase the full AP	$= £2,000 / £250 \times £3,980.00 = £31,840.00$

#### Example 2: Regular contributions (new election)

##### Member Details

Date of Birth	14 May 1971
Normal Pension Age	60

##### Additional Pension contract

Date of election	1 June 2019
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	<b>DC60</b>
Age at election	48
Cost of £250 pa of AP	£43.60 (per month)
Contribution required to purchase the full AP	$= £1,750 / £250 \times £43.60$ $= £305.20$ (per month)





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

**Member Details**

Date of Birth	30 April 1988
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 12 years

**Cost of AP contract**

Relevant Table	<b>DR65</b>
Age at election	22
New cost of £250 pa of AP based on the factors contained in this guidance	£27.70 (per month)
Contributions required from 1 April 2020 to purchase the full AP	$= £1,000 / £250 \times £27.70$ $= £110.80$ (per month)
Current contribution rate based on previous factors and guidance (table DR65)	$= £1,000 / £250 \times £21.30$ $= £85.20$ (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 Q9 of SI 2011/117 or Regulation 2.C.9/3.C.7 of SI 2013/174, 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 Regulation Q9 of SI 2011/117 or Regulation 2.C.9/3.C.7 of SI 2013/174, the following general formula should be used:

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

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  $(P/R \times £250)$  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  $(P/R \times £250)$  will then be the interpolation of these two calculations for the exact lapse period (in months). The same applies for  $(P/S \times £250)$  where S is not a whole number of years.



- 4.10 Where a member has more than one lapse (covered by Regulation Q9 of SI 2011/117 or Regulation 2.C.9/3.C.7 of SI 2013/174), 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:

- 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 £44.30 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution (under the current prices) would have been:

$$\frac{£1,250}{£250} \times £44.30 = £221.50$$

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 £73.10 (under the current prices).

5.4 In summary, the inputs to the calculations are:

- P = £221.50
- R = £73.10

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:

$$\text{Credit} = \frac{£221.50}{£73.10} \times £250$$

**= £757.52 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:

- 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 £45.30 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £45.30 = £226.50 = P$$

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

where:

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

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 £74.70 (under current prices).



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

$$C^{-} = \frac{\pounds 226.50}{\pounds 74.70} \times \pounds 250 = \pounds 758.03$$

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 £63.60 (under current prices).

$$C^{+} = \frac{\pounds 226.50}{\pounds 63.60} \times \pounds 250 = \pounds 890.33$$

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

$$\text{Interpolated paid-up AP credit} = \pounds 758.03 + \left[5 \frac{1}{12} - 5\right] \times [\pounds 890.33 - \pounds 758.03]$$

$$= \pounds 769.06 \text{ pa}$$

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**

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

- 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)

5.16 Using Table DC65, the regular monthly contribution is £39.70 (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):

$$\frac{£1,250}{£250} \times £39.70 = £198.50 = P$$

5.17 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:

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

5.18 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 year),
- $C^-$  = 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.

5.19 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.





- 5.20 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 £297.80 (under current prices).

$$C^+ = \frac{£198.50}{£297.80} \times £250 = £166.64$$

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

$$\text{Interpolated paid-up AP credit} = £0.00 + \left[ \frac{5}{12} - 0 \right] \times [£166.64 - £0.00]$$

$$= \textbf{£69.43 pa}$$

- 5.22 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 A4: AP Credit where there is a gap in AP contributions

5.23 Consider the following 1995 Section member who originally had a Normal Pension Age of 60 (for AP purposes) and who was purchasing AP by regular contributions, but had a gap in AP contributions, which was in accordance with the circumstances outlined in Regulation Q9 of SI 2011/117 (or Regulation 2.C.9/3.C.7 of SI 2013/174 if he/she was a 2008 Section member). (By definition, this gap will then be less than 12 months.) For example, this gap may have been due to temporary absence from work, or a break in the member's employment.

- Age at date of original election: 54 years 2 months
- Normal pension age: 60
- Personal AP purchased: £1,000 pa
- Dependant's AP purchased: No
- Original payment term: 4 years
- Payments stopped after: 19 months
- Payments resumed after: 27 months (8 monthly payments missed)

5.24 Due to the situation being in accordance with Regulation Q9 of SI 2011/117, the member was able to resume contributions under the original AP contract at the same rate.

5.25 Using Table PC60, the regular monthly contribution is £104.30 (payable for 4 years) per £250 AP. Since the member had been purchasing £1,000 AP, his monthly contribution would have been (under current prices):

$$\frac{£1,000}{£250} \times £104.30 = £417.20 = P$$

5.26 We now assess the pre- and post-lapse elements separately, as set out in paragraphs 4.7 and 4.8.

#### Pre-lapse element

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

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

where:

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



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

5.28 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 £388.10 (under current prices).

$$C^- = \frac{£417.20}{£388.10} \times £250 = £268.75$$

5.29 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 £198.80 (under current prices).

$$C^+ = \frac{£417.20}{£198.80} \times £250 = £524.65$$

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

$$\begin{aligned} \text{Interpolated pre-lapse AP credit} &= £268.75 + [1\frac{7}{12} - 1] \times [£524.65 - £268.75] \\ &= £418.03 \text{ pa} \end{aligned}$$

### Post-lapse element

5.31 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.

5.32 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.

- 5.33 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 £198.80 (under current prices).

$$C^- = \frac{£417.20}{£198.80} \times £250 = £524.65 \text{ (as calculated for the pre-lapse element)}$$

- 5.34 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 £135.70 (under current prices).

$$C^+ = \frac{£417.20}{£135.70} \times £250 = £768.61$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £524.65 + [2\frac{3}{12} - 2] \times [£768.61 - £524.65] \\ &= £585.64 \text{ pa} \end{aligned}$$

- 5.36 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:

$$\begin{aligned} \text{Post-lapse AP credit} &= £1000.00 - £585.64 \\ &= £414.36 \text{ pa} \end{aligned}$$



**Total paid-up AP credit**

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

$$\begin{aligned}\text{Credit} &= C = \text{pre-lapse element} + \text{post-lapse element} \\ &= £418.03 + £414.36 \\ &= \mathbf{£832.39 \text{ pa}}\end{aligned}$$

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	4.448% pa
Real discount rate (in excess of CPI)	2.40% pa
Real discount rate (in excess of RPI)	1.25% pa

### Mortality assumptions

Base mortality tables	S2NMA and S2NFA
Base table adjustment	As per 2016 valuation:
	Normal health: 95.5% (M)/ 97.5% (F) of S2NXA
	Ill-health (current): 95.5% (M)/ 97.5% (F) of S2IXA
	Ill-health (future): 100% of S2IXA
	Dependants: 112.5% of S2NXA
Future mortality improvement	Based on ONS principal UK population projections 2016
Year of Use	2020

### 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	Male members assumed to be three years older than their partners and female members are assumed to be three years younger than their partners
Allowance for commutation	Nil



## Appendix B: Lump sum elections

**Table S60 – NPA 60**  
**(Table 701 in consolidated factors spreadsheet)**

Unisex Rates		
Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	2,000	2,100
17	2,050	2,150
18	2,090	2,200
19	2,140	2,250
20	2,180	2,300
21	2,230	2,350
22	2,280	2,400
23	2,330	2,450
24	2,380	2,510
25	2,430	2,560
26	2,490	2,620
27	2,540	2,670
28	2,590	2,730
29	2,650	2,790
30	2,710	2,850
31	2,770	2,910
32	2,830	2,970
33	2,890	3,040
34	2,950	3,100
35	3,020	3,170
36	3,080	3,240
37	3,150	3,310
38	3,220	3,380
39	3,290	3,450
40	3,360	3,530
41	3,430	3,600
42	3,500	3,680
43	3,580	3,760
44	3,660	3,840
45	3,740	3,920
46	3,820	4,010
47	3,900	4,090
48	3,990	4,180
49	4,070	4,270
50	4,160	4,360
51	4,260	4,460
52	4,350	4,560
53	4,450	4,660
54	4,550	4,760
55	4,650	4,860
56	4,750	4,970
57	4,860	5,080
58	4,980	5,200
59	5,100	5,320



**Table S65 – NPA 65**  
**(Table 702 in consolidated factors spreadsheet)**

Unisex Rates		
Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	1,610	1,720
17	1,650	1,760
18	1,680	1,800
19	1,720	1,840
20	1,760	1,880
21	1,800	1,920
22	1,830	1,960
23	1,870	2,000
24	1,910	2,040
25	1,950	2,080
26	2,000	2,130
27	2,040	2,170
28	2,080	2,220
29	2,120	2,270
30	2,170	2,310
31	2,220	2,360
32	2,260	2,410
33	2,310	2,460
34	2,360	2,510
35	2,410	2,570
36	2,460	2,620
37	2,510	2,680
38	2,560	2,730
39	2,620	2,790
40	2,670	2,850
41	2,730	2,900
42	2,790	2,960
43	2,840	3,030
44	2,900	3,090
45	2,970	3,150
46	3,030	3,220
47	3,090	3,280
48	3,160	3,350
49	3,220	3,420
50	3,290	3,490
51	3,360	3,560
52	3,430	3,640
53	3,500	3,710
54	3,580	3,790
55	3,650	3,870
56	3,730	3,950
57	3,810	4,030
58	3,890	4,110
59	3,980	4,200
60	4,070	4,290
61	4,160	4,380
62	4,250	4,480
63	4,350	4,580
64	4,460	4,690





## Appendix C: Regular contribution elections made after 31 March 2011

**Table PC60: Personal benefits, NRA 60 (Table 704 in consolidated factors spreadsheet)**

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	170.50	87.10	59.30	45.50	37.20	31.60	27.70	24.70	22.40	20.60
17	174.30	89.00	60.70	46.50	38.00	32.30	28.30	25.30	22.90	21.10
18	178.10	91.00	62.00	47.50	38.80	33.00	28.90	25.80	23.40	21.50
19	182.00	93.00	63.40	48.50	39.70	33.80	29.50	26.40	23.90	22.00
20	186.00	95.00	64.70	49.60	40.50	34.50	30.20	27.00	24.50	22.50
21	190.10	97.10	66.20	50.70	41.40	35.30	30.90	27.60	25.00	23.00
22	194.20	99.20	67.60	51.80	42.30	36.00	31.50	28.20	25.60	23.50
23	198.50	101.40	69.10	52.90	43.20	36.80	32.20	28.80	26.10	24.00
24	202.80	103.60	70.60	54.10	44.20	37.60	32.90	29.40	26.70	24.50
25	207.20	105.90	72.10	55.30	45.20	38.40	33.60	30.10	27.30	25.10
26	211.70	108.20	73.70	56.50	46.10	39.30	34.40	30.70	27.90	25.60
27	216.30	110.50	75.30	57.70	47.10	40.10	35.10	31.40	28.50	26.20
28	221.00	112.90	76.90	58.90	48.20	41.00	35.90	32.10	29.10	26.70
29	225.80	115.40	78.60	60.20	49.20	41.90	36.70	32.80	29.70	27.30
30	230.70	117.90	80.30	61.50	50.30	42.80	37.50	33.50	30.40	27.90
31	235.70	120.50	82.10	62.90	51.40	43.80	38.30	34.20	31.10	28.50
32	240.90	123.10	83.90	64.30	52.50	44.70	39.10	35.00	31.70	29.20
33	246.10	125.80	85.70	65.70	53.70	45.70	40.00	35.70	32.40	29.80
34	251.40	128.50	87.50	67.10	54.80	46.70	40.90	36.50	33.10	30.50
35	256.90	131.30	89.40	68.60	56.00	47.70	41.80	37.30	33.90	31.10
36	262.50	134.10	91.40	70.00	57.30	48.70	42.70	38.10	34.60	31.80
37	268.10	137.00	93.40	71.60	58.50	49.80	43.60	39.00	35.40	32.50
38	274.00	140.00	95.40	73.10	59.80	50.90	44.60	39.80	36.20	33.20
39	279.90	143.10	97.50	74.70	61.10	52.00	45.50	40.70	37.00	34.00
40	286.00	146.20	99.60	76.40	62.40	53.20	46.60	41.60	37.80	34.70
41	292.20	149.40	101.80	78.00	63.80	54.30	47.60	42.50	38.60	35.50
42	298.60	152.60	104.00	79.70	65.20	55.50	48.60	43.50	39.50	36.30
43	305.00	156.00	106.30	81.50	66.60	56.80	49.70	44.40	40.40	37.10
44	311.70	159.40	108.60	83.30	68.10	58.00	50.80	45.40	41.30	37.90
45	318.50	162.80	111.00	85.10	69.60	59.30	51.90	46.40	42.20	38.80
46	325.40	166.40	113.40	87.00	71.20	60.60	53.10	47.50	43.20	39.70
47	332.60	170.10	115.90	88.90	72.70	62.00	54.30	48.60	44.20	40.60
48	339.90	173.80	118.50	90.90	74.40	63.40	55.60	49.70	45.20	41.60
49	347.40	177.70	121.20	93.00	76.10	64.90	56.90	50.90	46.30	42.60
50	355.10	181.70	123.90	95.10	77.80	66.40	58.20	52.10	47.40	



**Table PC60 (continued): Personal benefits, NRA 60 (Table 704 in consolidated factors spreadsheet)**

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	363.00	185.80	126.80	97.30	79.70	67.90	59.60	53.40		
52	371.10	190.00	129.70	99.60	81.50	69.60	61.00			
53	379.50	194.30	132.60	101.90	83.50	71.20				
54	388.10	198.80	135.70	104.30	85.40					
55	396.90	203.40	138.90	106.70						
56	406.10	208.10	142.20							
57	415.60	213.00								
58	425.40									



**Table PC60 (continued): Personal benefits, NRA 60 (Table 704 in consolidated factors spreadsheet)**

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	19.10	17.90	16.80	15.90	15.20	14.50	13.90	13.40	12.90	12.50
17	19.50	18.30	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
18	20.00	18.70	17.60	16.70	15.90	15.20	14.50	14.00	13.50	13.10
19	20.40	19.10	18.00	17.00	16.20	15.50	14.90	14.30	13.80	13.40
20	20.90	19.50	18.40	17.40	16.60	15.80	15.20	14.60	14.10	13.70
21	21.30	19.90	18.80	17.80	16.90	16.20	15.50	14.90	14.40	14.00
22	21.80	20.40	19.20	18.20	17.30	16.50	15.90	15.30	14.80	14.30
23	22.30	20.80	19.60	18.60	17.70	16.90	16.20	15.60	15.10	14.60
24	22.70	21.30	20.00	19.00	18.10	17.30	16.60	16.00	15.40	14.90
25	23.20	21.70	20.50	19.40	18.50	17.70	16.90	16.30	15.80	15.30
26	23.80	22.20	20.90	19.80	18.90	18.00	17.30	16.70	16.10	15.60
27	24.30	22.70	21.40	20.30	19.30	18.40	17.70	17.00	16.50	15.90
28	24.80	23.20	21.90	20.70	19.70	18.80	18.10	17.40	16.80	16.30
29	25.30	23.70	22.30	21.20	20.10	19.30	18.50	17.80	17.20	16.70
30	25.90	24.20	22.80	21.60	20.60	19.70	18.90	18.20	17.60	17.00
31	26.50	24.80	23.30	22.10	21.00	20.10	19.30	18.60	18.00	17.40
32	27.10	25.30	23.80	22.60	21.50	20.60	19.70	19.00	18.40	17.80
33	27.70	25.90	24.40	23.10	22.00	21.00	20.20	19.40	18.80	18.20
34	28.30	26.40	24.90	23.60	22.50	21.50	20.60	19.90	19.20	18.60
35	28.90	27.00	25.50	24.10	23.00	22.00	21.10	20.30	19.60	19.00
36	29.50	27.60	26.00	24.70	23.50	22.50	21.60	20.80	20.10	19.50
37	30.20	28.20	26.60	25.20	24.00	23.00	22.10	21.30	20.50	19.90
38	30.80	28.90	27.20	25.80	24.60	23.50	22.60	21.70	21.00	20.40
39	31.50	29.50	27.80	26.40	25.10	24.00	23.10	22.20	21.50	20.80
40	32.20	30.20	28.40	27.00	25.70	24.60	23.60	22.80	22.00	
41	33.00	30.80	29.10	27.60	26.30	25.10	24.20	23.30		
42	33.70	31.50	29.70	28.20	26.90	25.70	24.70			
43	34.50	32.30	30.40	28.80	27.50	26.30				
44	35.20	33.00	31.10	29.50	28.10					
45	36.10	33.80	31.80	30.20						
46	36.90	34.60	32.60							
47	37.80	35.40								
48	38.70									



**Table DC60: Personal and dependant's benefits, NRA 60 (Table 705 in consolidated factors spreadsheet)**

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	179.20	91.50	62.40	47.80	39.00	33.20	29.10	26.00	23.60	21.60
17	183.30	93.60	63.80	48.90	39.90	34.00	29.70	26.60	24.10	22.10
18	187.50	95.80	65.30	50.00	40.90	34.80	30.40	27.20	24.70	22.70
19	191.80	98.00	66.80	51.10	41.80	35.60	31.10	27.80	25.20	23.20
20	196.00	100.10	68.20	52.30	42.70	36.30	31.80	28.40	25.80	23.70
21	200.20	102.30	69.70	53.40	43.60	37.10	32.50	29.00	26.30	24.20
22	204.60	104.50	71.20	54.60	44.60	37.90	33.20	29.70	26.90	24.70
23	209.00	106.80	72.70	55.70	45.50	38.80	33.90	30.30	27.50	25.30
24	213.50	109.10	74.30	56.90	46.50	39.60	34.70	31.00	28.10	25.80
25	218.10	111.50	75.90	58.20	47.50	40.50	35.40	31.60	28.70	26.40
26	222.90	113.90	77.60	59.40	48.60	41.30	36.20	32.30	29.30	26.90
27	227.70	116.30	79.20	60.70	49.60	42.20	37.00	33.00	30.00	27.50
28	232.60	118.90	81.00	62.00	50.70	43.20	37.80	33.70	30.60	28.10
29	237.60	121.40	82.70	63.40	51.80	44.10	38.60	34.50	31.30	28.70
30	242.80	124.10	84.50	64.80	52.90	45.10	39.40	35.20	32.00	29.40
31	248.00	126.80	86.40	66.20	54.10	46.00	40.30	36.00	32.70	30.00
32	253.40	129.50	88.20	67.60	55.30	47.00	41.20	36.80	33.40	30.70
33	258.90	132.30	90.10	69.10	56.50	48.10	42.10	37.60	34.10	31.30
34	264.40	135.10	92.10	70.60	57.70	49.10	43.00	38.40	34.90	32.00
35	270.10	138.10	94.10	72.10	58.90	50.20	43.90	39.20	35.60	32.70
36	276.00	141.00	96.10	73.60	60.20	51.20	44.90	40.10	36.40	33.40
37	281.90	144.10	98.20	75.20	61.50	52.40	45.80	41.00	37.20	34.20
38	288.00	147.20	100.30	76.90	62.80	53.50	46.80	41.90	38.00	34.90
39	294.20	150.40	102.50	78.50	64.20	54.70	47.90	42.80	38.80	35.70
40	300.50	153.60	104.70	80.20	65.60	55.90	48.90	43.70	39.70	36.50
41	307.00	156.90	106.90	82.00	67.00	57.10	50.00	44.70	40.60	37.30
42	313.60	160.30	109.30	83.80	68.50	58.30	51.10	45.70	41.50	38.10
43	320.30	163.80	111.60	85.60	70.00	59.60	52.20	46.70	42.40	39.00
44	327.20	167.30	114.00	87.40	71.50	60.90	53.30	47.70	43.30	39.80
45	334.30	170.90	116.50	89.30	73.10	62.20	54.50	48.80	44.30	40.70
46	341.50	174.60	119.00	91.30	74.70	63.60	55.70	49.80	45.30	41.70
47	348.80	178.40	121.60	93.30	76.30	65.00	57.00	51.00	46.30	42.60
48	356.40	182.30	124.30	95.30	78.00	66.50	58.30	52.10	47.40	43.60
49	364.10	186.30	127.00	97.50	79.80	68.00	59.60	53.30	48.50	44.60
50	372.10	190.40	129.90	99.70	81.60	69.60	61.00	54.60	49.70	
51	380.30	194.60	132.80	101.90	83.50	71.20	62.40	55.90		
52	388.70	198.90	135.80	104.30	85.40	72.80	63.90			
53	397.20	203.40	138.80	106.60	87.40	74.50				



**Table DC60 (continued): Personal and dependant's benefits, NRA 60 (Table 705 in consolidated factors spreadsheet)**

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	406.00	208.00	142.00	109.10	89.40					
55	415.10	212.70	145.30	111.60						
56	424.40	217.50	148.60							
57	434.10	222.50								
58	444.10									



**Table DC60 (continued): Personal and dependant's benefits, NRA 60 (Table 705 in consolidated factors spreadsheet)**

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	20.10	18.80	17.70	16.80	15.90	15.20	14.60	14.10	13.60	13.20
17	20.50	19.20	18.10	17.10	16.30	15.60	15.00	14.40	13.90	13.50
18	21.00	19.70	18.50	17.50	16.70	16.00	15.30	14.70	14.20	13.80
19	21.50	20.10	18.90	17.90	17.10	16.30	15.70	15.10	14.60	14.10
20	22.00	20.60	19.40	18.30	17.40	16.70	16.00	15.40	14.90	14.40
21	22.40	21.00	19.80	18.70	17.80	17.00	16.40	15.70	15.20	14.70
22	22.90	21.50	20.20	19.10	18.20	17.40	16.70	16.10	15.50	15.00
23	23.40	21.90	20.60	19.60	18.60	17.80	17.10	16.40	15.90	15.40
24	23.90	22.40	21.10	20.00	19.00	18.20	17.50	16.80	16.20	15.70
25	24.50	22.90	21.60	20.40	19.40	18.60	17.80	17.20	16.60	16.10
26	25.00	23.40	22.00	20.90	19.90	19.00	18.20	17.50	16.90	16.40
27	25.50	23.90	22.50	21.30	20.30	19.40	18.60	17.90	17.30	16.80
28	26.10	24.40	23.00	21.80	20.70	19.80	19.00	18.30	17.70	17.10
29	26.70	25.00	23.50	22.30	21.20	20.30	19.50	18.70	18.10	17.50
30	27.30	25.50	24.00	22.80	21.70	20.70	19.90	19.10	18.50	17.90
31	27.90	26.10	24.50	23.30	22.10	21.20	20.30	19.60	18.90	18.30
32	28.50	26.60	25.10	23.80	22.60	21.60	20.80	20.00	19.30	18.70
33	29.10	27.20	25.60	24.30	23.10	22.10	21.20	20.50	19.80	19.10
34	29.70	27.80	26.20	24.80	23.60	22.60	21.70	20.90	20.20	19.60
35	30.40	28.40	26.80	25.40	24.20	23.10	22.20	21.40	20.60	20.00
36	31.00	29.00	27.40	25.90	24.70	23.60	22.70	21.80	21.10	20.50
37	31.70	29.70	28.00	26.50	25.20	24.10	23.20	22.30	21.60	20.90
38	32.40	30.30	28.60	27.10	25.80	24.70	23.70	22.80	22.10	21.40
39	33.10	31.00	29.20	27.70	26.40	25.20	24.20	23.40	22.60	21.90
40	33.90	31.70	29.90	28.30	27.00	25.80	24.80	23.90	23.10	
41	34.60	32.40	30.50	29.00	27.60	26.40	25.40	24.50		
42	35.40	33.10	31.20	29.60	28.20	27.00	26.00			
43	36.20	33.90	31.90	30.30	28.90	27.60				
44	37.00	34.60	32.70	31.00	29.50					
45	37.80	35.40	33.40	31.70						
46	38.70	36.30	34.20							
47	39.60	37.10								
48	40.50									



**Table PC65: Personal benefits, NRA 65 (Table 706 in consolidated factors spreadsheet)**

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	137.50	70.20	47.80	36.70	30.00	25.50	22.30	19.90	18.10	16.60
17	140.50	71.80	48.90	37.50	30.60	26.00	22.80	20.40	18.50	17.00
18	143.50	73.30	49.90	38.30	31.30	26.60	23.30	20.80	18.90	17.30
19	146.60	74.90	51.00	39.10	31.90	27.20	23.80	21.30	19.30	17.70
20	149.70	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
21	152.90	78.10	53.20	40.80	33.30	28.40	24.80	22.20	20.10	18.50
22	156.20	79.80	54.40	41.70	34.00	29.00	25.40	22.70	20.60	18.90
23	159.50	81.50	55.50	42.50	34.80	29.60	25.90	23.10	21.00	19.30
24	162.90	83.20	56.70	43.50	35.50	30.20	26.40	23.60	21.40	19.70
25	166.40	85.00	57.90	44.40	36.30	30.90	27.00	24.10	21.90	20.10
26	169.90	86.80	59.10	45.30	37.00	31.50	27.60	24.60	22.40	20.50
27	173.50	88.70	60.40	46.30	37.80	32.20	28.20	25.20	22.80	21.00
28	177.20	90.60	61.70	47.30	38.60	32.90	28.80	25.70	23.30	21.40
29	181.00	92.50	63.00	48.30	39.50	33.60	29.40	26.30	23.80	21.90
30	184.80	94.40	64.30	49.30	40.30	34.30	30.00	26.80	24.30	22.40
31	188.80	96.50	65.70	50.40	41.20	35.00	30.70	27.40	24.90	22.80
32	192.70	98.50	67.10	51.40	42.00	35.80	31.30	28.00	25.40	23.30
33	196.80	100.60	68.50	52.50	42.90	36.50	32.00	28.60	25.90	23.80
34	201.00	102.70	70.00	53.60	43.80	37.30	32.70	29.20	26.50	24.30
35	205.20	104.90	71.50	54.80	44.80	38.10	33.40	29.80	27.10	24.90
36	209.50	107.10	73.00	55.90	45.70	38.90	34.10	30.40	27.60	25.40
37	214.00	109.40	74.50	57.10	46.70	39.70	34.80	31.10	28.20	25.90
38	218.50	111.70	76.10	58.30	47.70	40.60	35.50	31.80	28.80	26.50
39	223.10	114.00	77.70	59.50	48.70	41.40	36.30	32.40	29.50	27.10
40	227.80	116.40	79.30	60.80	49.70	42.30	37.10	33.10	30.10	27.70
41	232.50	118.90	81.00	62.10	50.80	43.20	37.90	33.80	30.70	28.30
42	237.40	121.40	82.70	63.40	51.90	44.20	38.70	34.60	31.40	28.90
43	242.40	123.90	84.50	64.80	53.00	45.10	39.50	35.30	32.10	29.50
44	247.50	126.60	86.30	66.10	54.10	46.10	40.30	36.10	32.80	30.10
45	252.70	129.20	88.10	67.50	55.20	47.00	41.20	36.90	33.50	30.80
46	258.00	131.90	89.90	69.00	56.40	48.10	42.10	37.70	34.20	31.50
47	263.50	134.70	91.90	70.40	57.60	49.10	43.00	38.50	35.00	32.20
48	269.00	137.60	93.80	72.00	58.90	50.20	44.00	39.40	35.80	32.90
49	274.70	140.50	95.80	73.50	60.20	51.30	45.00	40.20	36.60	33.70
50	280.60	143.60	97.90	75.10	61.50	52.40	46.00	41.20	37.40	34.50
51	286.60	146.70	100.10	76.80	62.90	53.60	47.10	42.10	38.30	35.30
52	292.70	149.80	102.30	78.50	64.30	54.90	48.10	43.10	39.20	36.10
53	298.90	153.10	104.50	80.20	65.70	56.10	49.20	44.10	40.20	37.00



**Table PC65 (continued): Personal benefits, NRA 65 (Table 706 in consolidated factors spreadsheet)**

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	305.30	156.40	106.80	82.00	67.20	57.40	50.40	45.10	41.10	37.90
55	311.80	159.80	109.10	83.90	68.70	58.70	51.50	46.20	42.10	
56	318.60	163.30	111.50	85.70	70.30	60.10	52.80	47.30		
57	325.50	166.90	114.00	87.70	71.90	61.40	54.00			
58	332.60	170.60	116.60	89.70	73.60	62.90				
59	340.00	174.40	119.30	91.80	75.30					
60	347.70	178.40	122.10	94.00						
61	355.70	182.60	124.90							
62	364.00	186.90								
63	372.80									





**Table PC65 (continued): Personal benefits, NRA 65 (Table 706 in consolidated factors spreadsheet)**

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	15.40	14.40	13.60	12.90	12.20	11.70	11.20	10.80	10.40	10.10
17	15.70	14.70	13.90	13.10	12.50	12.00	11.50	11.00	10.70	10.30
18	16.10	15.00	14.20	13.40	12.80	12.20	11.70	11.30	10.90	10.50
19	16.40	15.40	14.50	13.70	13.10	12.50	12.00	11.50	11.10	10.80
20	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
21	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
22	17.50	16.40	15.40	14.60	13.90	13.30	12.80	12.30	11.90	11.50
23	17.90	16.70	15.80	14.90	14.20	13.60	13.00	12.60	12.10	11.70
24	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
25	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
26	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
27	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
28	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
29	20.30	19.00	17.90	17.00	16.10	15.40	14.80	14.30	13.80	13.30
30	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
31	21.20	19.80	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
32	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
33	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
34	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
35	23.10	21.60	20.30	19.30	18.40	17.60	16.90	16.20	15.70	15.20
36	23.60	22.10	20.80	19.70	18.80	17.90	17.20	16.60	16.00	15.50
37	24.10	22.50	21.20	20.10	19.20	18.30	17.60	17.00	16.40	15.90
38	24.60	23.00	21.70	20.60	19.60	18.70	18.00	17.30	16.80	16.20
39	25.10	23.50	22.20	21.00	20.00	19.10	18.40	17.70	17.10	16.60
40	25.70	24.00	22.60	21.50	20.40	19.60	18.80	18.10	17.50	17.00
41	26.20	24.60	23.10	21.90	20.90	20.00	19.20	18.50	17.90	17.40
42	26.80	25.10	23.60	22.40	21.40	20.50	19.70	19.00	18.30	17.80
43	27.40	25.60	24.20	22.90	21.90	20.90	20.10	19.40	18.80	18.20
44	28.00	26.20	24.70	23.40	22.30	21.40	20.60	19.80	19.20	18.60
45	28.60	26.80	25.30	24.00	22.90	21.90	21.10	20.30	19.70	
46	29.20	27.40	25.80	24.50	23.40	22.40	21.60	20.80		
47	29.90	28.00	26.40	25.10	23.90	22.90	22.10			
48	30.60	28.70	27.10	25.70	24.50	23.50				
49	31.30	29.40	27.70	26.30	25.10					
50	32.10	30.10	28.40	27.00						
51	32.80	30.80	29.10							
52	33.60	31.50								
53	34.40									



**Table DC65: Personal and dependant's benefits, NRA 65 (Table 707 in consolidated factors spreadsheet)**

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	146.30	74.80	50.90	39.00	31.90	27.10	23.80	21.20	19.30	17.70
17	149.70	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
18	153.10	78.30	53.30	40.80	33.40	28.40	24.90	22.20	20.10	18.50
19	156.60	80.00	54.50	41.80	34.10	29.00	25.40	22.70	20.60	18.90
20	159.90	81.70	55.70	42.60	34.80	29.70	26.00	23.20	21.00	19.30
21	163.30	83.40	56.80	43.50	35.60	30.30	26.50	23.70	21.50	19.70
22	166.80	85.20	58.00	44.50	36.30	30.90	27.10	24.20	21.90	20.20
23	170.30	87.00	59.30	45.40	37.10	31.60	27.60	24.70	22.40	20.60
24	173.90	88.90	60.50	46.40	37.90	32.30	28.20	25.20	22.90	21.00
25	177.60	90.70	61.80	47.40	38.70	32.90	28.80	25.80	23.40	21.50
26	181.30	92.60	63.10	48.40	39.50	33.60	29.40	26.30	23.90	21.90
27	185.10	94.60	64.40	49.40	40.40	34.30	30.10	26.90	24.40	22.40
28	189.10	96.60	65.80	50.40	41.20	35.10	30.70	27.40	24.90	22.90
29	193.00	98.60	67.20	51.50	42.10	35.80	31.40	28.00	25.40	23.40
30	197.10	100.70	68.60	52.60	43.00	36.60	32.00	28.60	26.00	23.90
31	201.30	102.90	70.10	53.70	43.90	37.40	32.70	29.20	26.50	24.40
32	205.50	105.00	71.60	54.80	44.80	38.10	33.40	29.80	27.10	24.90
33	209.80	107.20	73.10	56.00	45.80	39.00	34.10	30.50	27.70	25.40
34	214.20	109.50	74.60	57.20	46.70	39.80	34.80	31.10	28.20	25.90
35	218.70	111.80	76.20	58.40	47.70	40.60	35.60	31.80	28.80	26.50
36	223.30	114.10	77.70	59.60	48.70	41.50	36.30	32.40	29.40	27.10
37	227.90	116.50	79.40	60.80	49.70	42.30	37.10	33.10	30.10	27.60
38	232.70	118.90	81.00	62.10	50.80	43.20	37.80	33.80	30.70	28.20
39	237.50	121.40	82.70	63.40	51.80	44.10	38.60	34.50	31.40	28.80
40	242.50	123.90	84.50	64.70	52.90	45.10	39.50	35.30	32.00	29.40
41	247.50	126.50	86.20	66.10	54.00	46.00	40.30	36.00	32.70	30.10
42	252.70	129.20	88.00	67.50	55.20	47.00	41.20	36.80	33.40	30.70
43	257.90	131.80	89.90	68.90	56.30	48.00	42.00	37.60	34.10	31.40
44	263.20	134.60	91.70	70.30	57.50	49.00	42.90	38.40	34.80	32.00
45	268.70	137.40	93.60	71.80	58.70	50.00	43.80	39.20	35.60	32.70
46	274.20	140.20	95.60	73.30	60.00	51.10	44.80	40.00	36.40	33.50
47	279.90	143.10	97.60	74.80	61.20	52.20	45.70	40.90	37.20	34.20
48	285.70	146.10	99.60	76.40	62.50	53.30	46.70	41.80	38.00	35.00
49	291.70	149.20	101.70	78.10	63.90	54.50	47.70	42.70	38.80	35.80
50	297.80	152.30	103.90	79.70	65.30	55.70	48.80	43.70	39.70	36.60
51	304.00	155.60	106.10	81.50	66.70	56.90	49.90	44.70	40.70	37.40
52	310.30	158.80	108.40	83.20	68.20	58.20	51.00	45.70	41.60	38.30
53	316.80	162.20	110.70	85.00	69.70	59.40	52.20	46.70	42.50	39.20



**Table DC65 (continued): Personal and dependant's benefits, NRA 65 (Table 707 in consolidated factors spreadsheet)**

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	323.30	165.60	113.10	86.90	71.20	60.80	53.30	47.80	43.50	40.10
55	330.10	169.10	115.50	88.80	72.80	62.10	54.60	48.90	44.50	
56	337.00	172.70	118.00	90.70	74.40	63.50	55.80	50.00		
57	344.10	176.40	120.60	92.70	76.00	65.00	57.10			
58	351.40	180.20	123.20	94.80	77.70	66.40				
59	358.90	184.10	125.90	96.90	79.50					
60	366.70	188.20	128.70	99.10						
61	374.80	192.40	131.70							
62	383.30	196.80								
63	392.10									



**Table DC65 (continued): Personal and dependant's benefits, NRA 65 (Table 707 in consolidated factors spreadsheet)**

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	16.40	15.30	14.40	13.70	13.00	12.50	11.90	11.50	11.10	10.80
17	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
18	17.20	16.10	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.30
19	17.60	16.40	15.50	14.60	13.90	13.30	12.80	12.30	11.90	11.50
20	17.90	16.80	15.80	15.00	14.20	13.60	13.10	12.60	12.10	11.80
21	18.30	17.10	16.10	15.30	14.50	13.90	13.30	12.80	12.40	12.00
22	18.70	17.50	16.50	15.60	14.90	14.20	13.60	13.10	12.70	12.30
23	19.10	17.90	16.80	15.90	15.20	14.50	13.90	13.40	12.90	12.50
24	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
25	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
26	20.30	19.00	17.90	17.00	16.20	15.40	14.80	14.30	13.80	13.40
27	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
28	21.20	19.80	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
29	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
30	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
31	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
32	23.10	21.60	20.30	19.30	18.40	17.60	16.80	16.20	15.70	15.20
33	23.60	22.10	20.80	19.70	18.70	17.90	17.20	16.60	16.00	15.50
34	24.10	22.50	21.20	20.10	19.10	18.30	17.60	16.90	16.40	15.80
35	24.60	23.00	21.70	20.50	19.60	18.70	18.00	17.30	16.70	16.20
36	25.10	23.50	22.10	21.00	20.00	19.10	18.30	17.70	17.10	16.50
37	25.60	24.00	22.60	21.40	20.40	19.50	18.70	18.10	17.50	16.90
38	26.20	24.50	23.10	21.90	20.90	19.90	19.20	18.50	17.80	17.30
39	26.80	25.00	23.60	22.40	21.30	20.40	19.60	18.90	18.20	17.70
40	27.30	25.60	24.10	22.90	21.80	20.80	20.00	19.30	18.60	18.10
41	27.90	26.10	24.60	23.30	22.20	21.30	20.50	19.70	19.10	18.50
42	28.50	26.70	25.20	23.90	22.70	21.80	20.90	20.20	19.50	18.90
43	29.10	27.30	25.70	24.40	23.20	22.30	21.40	20.60	20.00	19.40
44	29.80	27.90	26.30	24.90	23.80	22.80	21.90	21.10	20.40	19.80
45	30.40	28.50	26.90	25.50	24.30	23.30	22.40	21.60	20.90	
46	31.10	29.10	27.50	26.10	24.90	23.80	22.90	22.10		
47	31.80	29.80	28.10	26.70	25.40	24.40	23.40			
48	32.50	30.50	28.70	27.30	26.00	25.00				
49	33.20	31.20	29.40	27.90	26.70					
50	34.00	31.90	30.10	28.60						
51	34.80	32.70	30.90							
52	35.70	33.40								
53	36.50									



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

**Table PR60: Personal benefits, NRA 60 (Table 708 in consolidated factors spreadsheet)**

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	275.70	140.90	96.00	73.50	60.10	51.10	44.70	40.00	36.30	33.30
17	278.70	142.40	97.00	74.30	60.70	51.70	45.20	40.40	36.70	33.70
18	281.70	143.90	98.00	75.10	61.40	52.20	45.70	40.80	37.10	34.00
19	284.60	145.40	99.10	75.90	62.00	52.80	46.20	41.30	37.50	34.40
20	287.70	147.00	100.10	76.70	62.70	53.40	46.70	41.70	37.80	34.80
21	290.70	148.50	101.20	77.50	63.40	53.90	47.20	42.20	38.30	35.10
22	293.80	150.10	102.30	78.30	64.00	54.50	47.70	42.60	38.70	35.50
23	296.90	151.70	103.30	79.20	64.70	55.10	48.20	43.10	39.10	35.90
24	300.00	153.30	104.40	80.00	65.40	55.60	48.70	43.50	39.50	36.30
25	303.20	154.90	105.50	80.90	66.10	56.20	49.20	44.00	39.90	36.70
26	306.30	156.50	106.60	81.70	66.80	56.80	49.70	44.40	40.30	37.00
27	309.60	158.20	107.80	82.60	67.50	57.40	50.30	44.90	40.80	37.40
28	312.80	159.80	108.90	83.40	68.20	58.00	50.80	45.40	41.20	37.80
29	316.10	161.50	110.00	84.30	68.90	58.60	51.30	45.90	41.60	38.20
30	319.40	163.20	111.20	85.20	69.60	59.30	51.90	46.40	42.10	38.70
31	322.80	164.90	112.40	86.10	70.40	59.90	52.40	46.90	42.50	39.10
32	326.10	166.70	113.60	87.00	71.10	60.50	53.00	47.40	43.00	39.50
33	329.60	168.40	114.70	87.90	71.90	61.20	53.60	47.90	43.40	39.90
34	333.00	170.20	116.00	88.90	72.60	61.80	54.10	48.40	43.90	40.30
35	336.50	172.00	117.20	89.80	73.40	62.50	54.70	48.90	44.40	40.80
36	340.10	173.80	118.40	90.80	74.20	63.20	55.30	49.40	44.90	41.20
37	343.60	175.60	119.70	91.70	75.00	63.80	55.90	49.90	45.30	41.70
38	347.20	177.50	120.90	92.70	75.80	64.50	56.50	50.50	45.80	42.10
39	350.90	179.30	122.20	93.70	76.60	65.20	57.10	51.00	46.30	42.60
40	354.60	181.20	123.50	94.70	77.40	65.90	57.70	51.60	46.80	43.10
41	358.30	183.20	124.80	95.70	78.20	66.60	58.30	52.20	47.40	43.50
42	362.10	185.10	126.20	96.70	79.10	67.30	59.00	52.70	47.90	44.00
43	365.90	187.10	127.50	97.80	79.90	68.10	59.60	53.30	48.40	44.50
44	369.80	189.10	128.90	98.80	80.80	68.80	60.30	53.90	49.00	45.00
45	373.80	191.10	130.30	99.90	81.70	69.60	61.00	54.50	49.50	45.50
46	377.70	193.20	131.70	101.00	82.60	70.40	61.60	55.10	50.10	46.10
47	381.80	195.20	133.10	102.10	83.50	71.10	62.40	55.80	50.70	46.60
48	385.90	197.40	134.60	103.20	84.50	72.00	63.10	56.50	51.30	47.20
49	390.10	199.50	136.10	104.40	85.40	72.80	63.90	57.10	52.00	47.80



**Table PR60 (continued): Personal benefits, NRA 60 (Table 708 in consolidated factors spreadsheet)**

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	394.40	201.80	137.60	105.60	86.50	73.70	64.70	57.90	52.60	
51	398.80	204.10	139.20	106.90	87.50	74.60	65.50	58.60		
52	403.20	206.40	140.90	108.20	88.60	75.60	66.30			
53	407.80	208.80	142.50	109.50	89.70	76.50				
54	412.50	211.20	144.30	110.80	90.80					
55	417.30	213.80	146.00	112.20						
56	422.20	216.40	147.80							
57	427.30	219.00								
58	432.60									



**Table PR60 (continued): Personal benefits, NRA 60 (Table 708 in consolidated factors spreadsheet)**

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	30.90	28.90	27.20	25.80	24.50	23.50	22.50	21.70	20.90	20.30
17	31.20	29.20	27.50	26.10	24.80	23.70	22.80	21.90	21.20	20.50
18	31.60	29.50	27.80	26.30	25.10	24.00	23.00	22.10	21.40	20.70
19	31.90	29.80	28.10	26.60	25.30	24.20	23.20	22.40	21.60	20.90
20	32.30	30.20	28.40	26.90	25.60	24.50	23.50	22.60	21.80	21.10
21	32.60	30.50	28.70	27.20	25.90	24.70	23.70	22.90	22.10	21.40
22	32.90	30.80	29.00	27.50	26.20	25.00	24.00	23.10	22.30	21.60
23	33.30	31.10	29.30	27.80	26.40	25.30	24.30	23.40	22.60	21.80
24	33.60	31.50	29.60	28.10	26.70	25.60	24.50	23.60	22.80	22.10
25	34.00	31.80	30.00	28.40	27.00	25.80	24.80	23.90	23.00	22.30
26	34.40	32.10	30.30	28.70	27.30	26.10	25.10	24.10	23.30	22.60
27	34.70	32.50	30.60	29.00	27.60	26.40	25.30	24.40	23.50	22.80
28	35.10	32.80	30.90	29.30	27.90	26.70	25.60	24.60	23.80	23.10
29	35.50	33.20	31.30	29.60	28.20	27.00	25.90	24.90	24.10	23.30
30	35.90	33.50	31.60	29.90	28.50	27.30	26.20	25.20	24.30	23.60
31	36.20	33.90	31.90	30.30	28.80	27.60	26.40	25.50	24.60	23.80
32	36.60	34.30	32.30	30.60	29.10	27.90	26.70	25.80	24.90	24.10
33	37.00	34.60	32.60	30.90	29.40	28.20	27.00	26.00	25.20	24.40
34	37.40	35.00	33.00	31.30	29.80	28.50	27.30	26.30	25.40	24.60
35	37.80	35.40	33.40	31.60	30.10	28.80	27.60	26.60	25.70	24.90
36	38.30	35.80	33.70	32.00	30.40	29.10	27.90	26.90	26.00	25.20
37	38.70	36.20	34.10	32.30	30.80	29.40	28.30	27.20	26.30	25.50
38	39.10	36.60	34.50	32.70	31.10	29.80	28.60	27.50	26.60	25.80
39	39.50	37.00	34.90	33.00	31.50	30.10	28.90	27.90	26.90	26.10
40	40.00	37.40	35.30	33.40	31.80	30.50	29.30	28.20	27.30	
41	40.40	37.80	35.70	33.80	32.20	30.80	29.60	28.60		
42	40.90	38.30	36.10	34.20	32.60	31.20	30.00			
43	41.30	38.70	36.50	34.60	33.00	31.60				
44	41.80	39.20	36.90	35.00	33.40					
45	42.30	39.60	37.40	35.50						
46	42.80	40.10	37.80							
47	43.30	40.60								
48	43.90									



**Table DR60: Personal and dependant's benefits, NRA 60 (Table 709 in consolidated factors spreadsheet)**

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	288.90	147.60	100.60	77.00	63.00	53.60	46.90	41.90	38.00	34.90
17	292.30	149.40	101.70	78.00	63.70	54.20	47.40	42.40	38.50	35.30
18	295.80	151.20	103.00	78.90	64.50	54.90	48.00	42.90	38.90	35.80
19	299.20	152.90	104.10	79.80	65.20	55.50	48.60	43.40	39.40	36.20
20	302.40	154.50	105.20	80.60	65.90	56.10	49.10	43.80	39.80	36.50
21	305.50	156.10	106.30	81.50	66.60	56.70	49.60	44.30	40.20	36.90
22	308.80	157.80	107.50	82.30	67.30	57.30	50.10	44.80	40.60	37.30
23	312.00	159.40	108.60	83.20	68.00	57.90	50.60	45.20	41.10	37.70
24	315.30	161.10	109.70	84.10	68.70	58.50	51.20	45.70	41.50	38.10
25	318.60	162.80	110.90	85.00	69.40	59.10	51.70	46.20	41.90	38.50
26	321.90	164.50	112.00	85.90	70.20	59.70	52.30	46.70	42.40	38.90
27	325.30	166.20	113.20	86.80	70.90	60.30	52.80	47.20	42.80	39.30
28	328.70	168.00	114.40	87.70	71.60	61.00	53.40	47.70	43.30	39.80
29	332.10	169.70	115.60	88.60	72.40	61.60	53.90	48.20	43.70	40.20
30	335.60	171.50	116.80	89.50	73.20	62.30	54.50	48.70	44.20	40.60
31	339.10	173.30	118.10	90.50	73.90	62.90	55.10	49.20	44.70	41.00
32	342.70	175.10	119.30	91.40	74.70	63.60	55.70	49.70	45.10	41.50
33	346.20	176.90	120.50	92.40	75.50	64.30	56.30	50.30	45.60	41.90
34	349.80	178.80	121.80	93.30	76.30	64.90	56.90	50.80	46.10	42.40
35	353.50	180.60	123.10	94.30	77.10	65.60	57.50	51.30	46.60	42.80
36	357.10	182.50	124.40	95.30	77.90	66.30	58.10	51.90	47.10	43.30
37	360.90	184.40	125.70	96.30	78.70	67.00	58.70	52.40	47.60	43.80
38	364.60	186.40	127.00	97.30	79.60	67.70	59.30	53.00	48.10	44.20
39	368.40	188.30	128.30	98.40	80.40	68.50	59.90	53.60	48.60	44.70
40	372.20	190.30	129.70	99.40	81.30	69.20	60.60	54.20	49.20	45.20
41	376.10	192.30	131.00	100.40	82.10	69.90	61.20	54.70	49.70	45.70
42	380.00	194.30	132.40	101.50	83.00	70.70	61.90	55.30	50.20	46.20
43	384.00	196.30	133.80	102.60	83.90	71.40	62.60	55.90	50.80	46.70
44	388.00	198.40	135.20	103.70	84.80	72.20	63.20	56.60	51.40	47.20
45	392.00	200.50	136.60	104.80	85.70	73.00	63.90	57.20	51.90	47.80
46	396.10	202.60	138.10	105.90	86.60	73.80	64.60	57.80	52.50	48.30
47	400.30	204.70	139.60	107.00	87.60	74.60	65.40	58.50	53.10	48.90
48	404.50	206.90	141.10	108.20	88.50	75.40	66.10	59.20	53.80	49.50
49	408.80	209.10	142.60	109.40	89.50	76.30	66.90	59.90	54.50	50.10
50	413.20	211.40	144.20	110.70	90.60	77.20	67.70	60.60	55.10	
51	417.70	213.70	145.80	111.90	91.70	78.20	68.60	61.40		
52	422.20	216.10	147.50	113.20	92.70	79.10	69.40			
53	426.80	218.50	149.20	114.60	93.90	80.10				





**Table DR60 (continued): Personal and dependant's benefits, NRA 60 (Table 709 in consolidated factors spreadsheet)**

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	431.50	221.00	150.90	115.90	95.00					
55	436.30	223.50	152.70	117.30						
56	441.30	226.10	154.50							
57	446.30	228.80								
58	451.60									



**Table DR60 (continued): Personal and dependant's benefits, NRA 60 (Table 709 in consolidated factors spreadsheet)**

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	32.40	30.30	28.50	27.00	25.70	24.60	23.60	22.70	21.90	21.20
17	32.80	30.70	28.90	27.30	26.00	24.90	23.90	23.00	22.20	21.50
18	33.20	31.00	29.20	27.70	26.30	25.20	24.20	23.30	22.50	21.70
19	33.50	31.40	29.50	28.00	26.60	25.50	24.40	23.50	22.70	22.00
20	33.90	31.70	29.90	28.30	26.90	25.70	24.70	23.80	23.00	22.20
21	34.30	32.00	30.20	28.60	27.20	26.00	25.00	24.00	23.20	22.50
22	34.60	32.40	30.50	28.90	27.50	26.30	25.20	24.30	23.50	22.70
23	35.00	32.70	30.80	29.20	27.80	26.60	25.50	24.50	23.70	23.00
24	35.40	33.10	31.10	29.50	28.10	26.90	25.80	24.80	24.00	23.20
25	35.70	33.40	31.50	29.80	28.40	27.10	26.00	25.10	24.20	23.40
26	36.10	33.80	31.80	30.10	28.70	27.40	26.30	25.30	24.50	23.70
27	36.50	34.10	32.20	30.50	29.00	27.70	26.60	25.60	24.70	24.00
28	36.90	34.50	32.50	30.80	29.30	28.00	26.90	25.90	25.00	24.20
29	37.30	34.90	32.80	31.10	29.60	28.30	27.20	26.20	25.30	24.50
30	37.70	35.20	33.20	31.50	29.90	28.60	27.50	26.50	25.60	24.80
31	38.10	35.60	33.60	31.80	30.30	28.90	27.80	26.80	25.80	25.00
32	38.50	36.00	33.90	32.10	30.60	29.30	28.10	27.10	26.10	25.30
33	38.90	36.40	34.30	32.50	30.90	29.60	28.40	27.40	26.40	25.60
34	39.30	36.80	34.70	32.80	31.30	29.90	28.70	27.70	26.70	25.90
35	39.70	37.20	35.00	33.20	31.60	30.20	29.00	28.00	27.00	26.20
36	40.20	37.60	35.40	33.60	32.00	30.60	29.40	28.30	27.30	26.50
37	40.60	38.00	35.80	33.90	32.30	30.90	29.70	28.60	27.60	26.80
38	41.10	38.40	36.20	34.30	32.70	31.30	30.00	28.90	28.00	27.10
39	41.50	38.80	36.60	34.70	33.00	31.60	30.40	29.30	28.30	27.40
40	42.00	39.30	37.00	35.10	33.40	32.00	30.70	29.60	28.60	
41	42.40	39.70	37.40	35.50	33.80	32.40	31.10	30.00		
42	42.90	40.20	37.90	35.90	34.20	32.70	31.50			
43	43.40	40.60	38.30	36.30	34.60	33.10				
44	43.90	41.10	38.70	36.70	35.00					
45	44.40	41.60	39.20	37.20						
46	44.90	42.10	39.70							
47	45.40	42.60								
48	46.00									



**Table PR65: Personal benefits, NRA 65 (Table 710 in consolidated factors spreadsheet)**

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	233.60	119.40	81.30	62.30	50.90	43.30	37.90	33.90	30.70	28.20
17	236.00	120.60	82.20	62.90	51.40	43.80	38.30	34.20	31.10	28.50
18	238.50	121.80	83.00	63.60	52.00	44.20	38.70	34.60	31.40	28.80
19	240.90	123.10	83.80	64.20	52.50	44.70	39.10	34.90	31.70	29.10
20	243.40	124.40	84.70	64.90	53.00	45.10	39.50	35.30	32.00	29.40
21	245.80	125.60	85.60	65.60	53.60	45.60	39.90	35.60	32.30	29.70
22	248.30	126.90	86.40	66.20	54.10	46.10	40.30	36.00	32.70	30.00
23	250.80	128.20	87.30	66.90	54.70	46.50	40.70	36.40	33.00	30.30
24	253.40	129.50	88.20	67.60	55.20	47.00	41.10	36.70	33.30	30.60
25	255.90	130.80	89.10	68.30	55.80	47.50	41.60	37.10	33.70	30.90
26	258.50	132.10	90.00	68.90	56.30	48.00	42.00	37.50	34.00	31.30
27	261.10	133.40	90.90	69.60	56.90	48.40	42.40	37.90	34.40	31.60
28	263.70	134.80	91.80	70.30	57.50	48.90	42.80	38.30	34.70	31.90
29	266.40	136.10	92.70	71.10	58.10	49.40	43.30	38.70	35.10	32.20
30	269.10	137.50	93.70	71.80	58.70	49.90	43.70	39.10	35.40	32.60
31	271.80	138.90	94.60	72.50	59.30	50.40	44.20	39.40	35.80	32.90
32	274.50	140.30	95.60	73.20	59.90	50.90	44.60	39.90	36.20	33.20
33	277.20	141.70	96.50	74.00	60.50	51.50	45.10	40.30	36.50	33.60
34	280.00	143.10	97.50	74.70	61.10	52.00	45.50	40.70	36.90	33.90
35	282.80	144.50	98.50	75.50	61.70	52.50	46.00	41.10	37.30	34.30
36	285.60	146.00	99.50	76.20	62.30	53.00	46.40	41.50	37.70	34.60
37	288.50	147.40	100.50	77.00	62.90	53.60	46.90	41.90	38.10	35.00
38	291.30	148.90	101.50	77.80	63.60	54.10	47.40	42.40	38.50	35.30
39	294.30	150.40	102.50	78.60	64.20	54.70	47.90	42.80	38.90	35.70
40	297.20	151.90	103.50	79.40	64.90	55.20	48.40	43.20	39.30	36.10
41	300.20	153.40	104.60	80.20	65.50	55.80	48.90	43.70	39.70	36.50
42	303.20	155.00	105.60	81.00	66.20	56.40	49.40	44.10	40.10	36.80
43	306.20	156.50	106.70	81.80	66.90	57.00	49.90	44.60	40.50	37.20
44	309.20	158.10	107.80	82.60	67.60	57.50	50.40	45.10	40.90	37.60
45	312.30	159.70	108.90	83.50	68.30	58.10	50.90	45.60	41.40	38.10
46	315.40	161.30	110.00	84.30	69.00	58.80	51.50	46.00	41.80	38.50
47	318.60	162.90	111.10	85.20	69.70	59.40	52.00	46.60	42.30	38.90
48	321.80	164.60	112.20	86.10	70.40	60.00	52.60	47.10	42.80	39.40
49	325.10	166.30	113.40	87.00	71.20	60.70	53.20	47.60	43.30	39.90
50	328.40	168.00	114.60	88.00	72.00	61.40	53.80	48.20	43.80	40.40
51	331.80	169.80	115.90	88.90	72.80	62.10	54.50	48.80	44.40	40.90
52	335.30	171.60	117.10	89.90	73.70	62.80	55.10	49.40	44.90	41.40
53	338.80	173.40	118.40	90.90	74.50	63.60	55.80	50.00	45.50	41.90



**Table PR65 (continued): Personal benefits, NRA 65 (Table 710 in consolidated factors spreadsheet)**

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	342.30	175.30	119.70	92.00	75.40	64.30	56.50	50.60	46.10	42.50
55	345.90	177.20	121.00	93.00	76.20	65.10	57.20	51.30	46.70	
56	349.60	179.10	122.40	94.10	77.10	65.90	57.90	51.90		
57	353.30	181.10	123.80	95.20	78.10	66.70	58.60			
58	357.20	183.20	125.20	96.30	79.00	67.50				
59	361.20	185.30	126.70	97.50	80.00					
60	365.40	187.50	128.30	98.70						
61	369.70	189.80	129.90							
62	374.30	192.20								
63	379.00									



**Table PR65 (continued): Personal benefits, NRA 65 (Table 710 in consolidated factors spreadsheet)**

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	26.20	24.50	23.10	21.80	20.80	19.90	19.10	18.40	17.70	17.20
17	26.50	24.70	23.30	22.10	21.00	20.10	19.30	18.60	17.90	17.30
18	26.70	25.00	23.50	22.30	21.20	20.30	19.50	18.70	18.10	17.50
19	27.00	25.30	23.80	22.50	21.40	20.50	19.70	18.90	18.30	17.70
20	27.30	25.50	24.00	22.80	21.70	20.70	19.90	19.10	18.50	17.90
21	27.60	25.80	24.30	23.00	21.90	20.90	20.10	19.30	18.70	18.10
22	27.80	26.00	24.50	23.20	22.10	21.10	20.30	19.50	18.90	18.30
23	28.10	26.30	24.80	23.50	22.30	21.40	20.50	19.70	19.10	18.50
24	28.40	26.60	25.00	23.70	22.60	21.60	20.70	19.90	19.30	18.60
25	28.70	26.90	25.30	24.00	22.80	21.80	20.90	20.10	19.50	18.80
26	29.00	27.10	25.50	24.20	23.00	22.00	21.10	20.40	19.70	19.00
27	29.30	27.40	25.80	24.50	23.30	22.30	21.40	20.60	19.90	19.20
28	29.60	27.70	26.10	24.70	23.50	22.50	21.60	20.80	20.10	19.40
29	29.90	28.00	26.30	25.00	23.80	22.70	21.80	21.00	20.30	19.60
30	30.20	28.30	26.60	25.20	24.00	23.00	22.00	21.20	20.50	19.90
31	30.50	28.60	26.90	25.50	24.30	23.20	22.30	21.40	20.70	20.10
32	30.80	28.80	27.20	25.70	24.50	23.40	22.50	21.70	20.90	20.30
33	31.20	29.10	27.50	26.00	24.80	23.70	22.70	21.90	21.20	20.50
34	31.50	29.40	27.70	26.30	25.00	23.90	23.00	22.10	21.40	20.70
35	31.80	29.80	28.00	26.60	25.30	24.20	23.20	22.40	21.60	20.90
36	32.10	30.10	28.30	26.80	25.60	24.40	23.50	22.60	21.90	21.20
37	32.50	30.40	28.60	27.10	25.80	24.70	23.70	22.90	22.10	21.40
38	32.80	30.70	28.90	27.40	26.10	25.00	24.00	23.10	22.30	21.70
39	33.10	31.00	29.20	27.70	26.40	25.30	24.30	23.40	22.60	21.90
40	33.50	31.40	29.50	28.00	26.70	25.50	24.50	23.60	22.90	22.20
41	33.90	31.70	29.90	28.30	27.00	25.80	24.80	23.90	23.10	22.40
42	34.20	32.00	30.20	28.60	27.30	26.10	25.10	24.20	23.40	22.70
43	34.60	32.40	30.50	29.00	27.60	26.40	25.40	24.50	23.70	23.00
44	35.00	32.70	30.90	29.30	27.90	26.70	25.70	24.80	24.00	23.30
45	35.40	33.10	31.20	29.60	28.30	27.10	26.00	25.10	24.30	
46	35.80	33.50	31.60	30.00	28.60	27.40	26.30	25.40		
47	36.20	33.90	32.00	30.40	29.00	27.70	26.70			
48	36.60	34.30	32.40	30.70	29.30	28.10				
49	37.10	34.70	32.80	31.10	29.70					
50	37.50	35.20	33.20	31.60						
51	38.00	35.70	33.70							
52	38.50	36.10								
53	39.00									



**Table DR65: Personal and dependant's benefits, NRA 65 (Table 711 in consolidated factors spreadsheet)**

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	247.70	126.60	86.20	66.00	54.00	45.90	40.20	35.90	32.60	29.90
17	250.60	128.00	87.20	66.80	54.60	46.50	40.70	36.30	33.00	30.30
18	253.60	129.60	88.20	67.60	55.20	47.00	41.20	36.80	33.40	30.60
19	256.40	131.00	89.20	68.40	55.90	47.60	41.60	37.20	33.70	31.00
20	259.00	132.30	90.10	69.10	56.40	48.00	42.00	37.60	34.10	31.30
21	261.60	133.70	91.10	69.80	57.00	48.50	42.50	37.90	34.40	31.60
22	264.30	135.00	92.00	70.50	57.60	49.00	42.90	38.30	34.80	31.90
23	266.90	136.40	92.90	71.20	58.20	49.50	43.30	38.70	35.10	32.30
24	269.60	137.80	93.80	71.90	58.80	50.00	43.80	39.10	35.50	32.60
25	272.30	139.10	94.80	72.60	59.30	50.50	44.20	39.50	35.80	32.90
26	275.00	140.50	95.70	73.40	59.90	51.00	44.70	39.90	36.20	33.30
27	277.80	141.90	96.70	74.10	60.50	51.50	45.10	40.30	36.60	33.60
28	280.60	143.40	97.70	74.80	61.20	52.10	45.60	40.70	36.90	33.90
29	283.40	144.80	98.60	75.60	61.80	52.60	46.00	41.10	37.30	34.30
30	286.20	146.30	99.60	76.40	62.40	53.10	46.50	41.50	37.70	34.60
31	289.10	147.70	100.60	77.10	63.00	53.70	47.00	42.00	38.10	35.00
32	292.00	149.20	101.70	77.90	63.70	54.20	47.40	42.40	38.50	35.30
33	294.90	150.70	102.70	78.70	64.30	54.70	47.90	42.80	38.90	35.70
34	297.80	152.20	103.70	79.50	64.90	55.30	48.40	43.30	39.30	36.10
35	300.70	153.70	104.70	80.30	65.60	55.80	48.90	43.70	39.70	36.40
36	303.70	155.20	105.80	81.10	66.30	56.40	49.40	44.10	40.10	36.80
37	306.70	156.80	106.80	81.90	66.90	57.00	49.90	44.60	40.50	37.20
38	309.70	158.30	107.90	82.70	67.60	57.50	50.40	45.00	40.90	37.60
39	312.80	159.90	108.90	83.50	68.30	58.10	50.90	45.50	41.30	38.00
40	315.80	161.50	110.00	84.30	69.00	58.70	51.40	46.00	41.70	38.30
41	319.00	163.00	111.10	85.20	69.60	59.30	51.90	46.40	42.20	38.70
42	322.10	164.70	112.20	86.00	70.30	59.90	52.50	46.90	42.60	39.20
43	325.20	166.30	113.30	86.90	71.10	60.50	53.00	47.40	43.00	39.60
44	328.40	167.90	114.50	87.80	71.80	61.10	53.50	47.90	43.50	40.00
45	331.60	169.60	115.60	88.60	72.50	61.70	54.10	48.40	43.90	40.40
46	334.90	171.20	116.70	89.50	73.20	62.40	54.60	48.90	44.40	40.90
47	338.10	172.90	117.90	90.40	74.00	63.00	55.20	49.40	44.90	41.30
48	341.50	174.60	119.10	91.30	74.70	63.70	55.80	49.90	45.40	41.80
49	344.80	176.40	120.30	92.30	75.50	64.40	56.40	50.50	45.90	42.30
50	348.20	178.20	121.50	93.30	76.30	65.10	57.10	51.10	46.50	42.80
51	351.70	180.00	122.80	94.30	77.20	65.80	57.70	51.70	47.00	43.30
52	355.20	181.80	124.10	95.30	78.00	66.60	58.40	52.30	47.60	43.90
53	358.80	183.70	125.40	96.30	78.90	67.30	59.10	52.90	48.20	44.40



**Table DR65 (continued): Personal and dependant's benefits, NRA 65 (Table 711 in consolidated factors spreadsheet)**

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	362.30	185.60	126.70	97.40	79.80	68.10	59.80	53.60	48.80	45.00
55	365.90	187.50	128.10	98.40	80.70	68.90	60.50	54.20	49.40	
56	369.60	189.40	129.40	99.50	81.60	69.70	61.20	54.90		
57	373.40	191.40	130.80	100.60	82.50	70.50	61.90			
58	377.20	193.50	132.30	101.70	83.50	71.30				
59	381.20	195.60	133.80	102.90	84.50					
60	385.30	197.70	135.30	104.10						
61	389.60	200.00	136.90							
62	394.00	202.30								
63	398.70									



**Table DR65 (continued): Personal and dependant's benefits, NRA 65 (Table 711 in consolidated factors spreadsheet)**

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	27.80	26.00	24.50	23.20	22.00	21.10	20.20	19.50	18.80	18.20
17	28.10	26.30	24.70	23.40	22.30	21.30	20.50	19.70	19.00	18.40
18	28.40	26.60	25.00	23.70	22.60	21.60	20.70	19.90	19.20	18.60
19	28.70	26.90	25.30	24.00	22.80	21.80	20.90	20.20	19.50	18.80
20	29.00	27.20	25.60	24.20	23.10	22.00	21.20	20.40	19.70	19.00
21	29.30	27.40	25.80	24.50	23.30	22.30	21.40	20.60	19.90	19.20
22	29.60	27.70	26.10	24.70	23.50	22.50	21.60	20.80	20.10	19.40
23	29.90	28.00	26.40	25.00	23.80	22.70	21.80	21.00	20.30	19.60
24	30.20	28.30	26.60	25.20	24.00	23.00	22.00	21.20	20.50	19.80
25	30.50	28.60	26.90	25.50	24.30	23.20	22.30	21.40	20.70	20.00
26	30.90	28.90	27.20	25.70	24.50	23.40	22.50	21.70	20.90	20.30
27	31.20	29.20	27.50	26.00	24.80	23.70	22.70	21.90	21.10	20.50
28	31.50	29.50	27.70	26.30	25.00	23.90	23.00	22.10	21.40	20.70
29	31.80	29.80	28.00	26.60	25.30	24.20	23.20	22.30	21.60	20.90
30	32.10	30.10	28.30	26.80	25.50	24.40	23.40	22.60	21.80	21.10
31	32.50	30.40	28.60	27.10	25.80	24.70	23.70	22.80	22.00	21.30
32	32.80	30.70	28.90	27.40	26.10	24.90	23.90	23.10	22.30	21.60
33	33.10	31.00	29.20	27.70	26.30	25.20	24.20	23.30	22.50	21.80
34	33.50	31.30	29.50	28.00	26.60	25.50	24.40	23.50	22.70	22.00
35	33.80	31.60	29.80	28.20	26.90	25.70	24.70	23.80	23.00	22.30
36	34.20	32.00	30.10	28.50	27.20	26.00	25.00	24.00	23.20	22.50
37	34.50	32.30	30.40	28.80	27.50	26.30	25.20	24.30	23.50	22.80
38	34.90	32.60	30.70	29.10	27.80	26.60	25.50	24.60	23.80	23.00
39	35.20	33.00	31.10	29.50	28.10	26.80	25.80	24.80	24.00	23.30
40	35.60	33.30	31.40	29.80	28.40	27.10	26.10	25.10	24.30	23.50
41	36.00	33.70	31.70	30.10	28.70	27.40	26.40	25.40	24.60	23.80
42	36.40	34.00	32.10	30.40	29.00	27.70	26.70	25.70	24.90	24.10
43	36.70	34.40	32.40	30.80	29.30	28.10	27.00	26.00	25.20	24.40
44	37.10	34.80	32.80	31.10	29.70	28.40	27.30	26.30	25.50	24.70
45	37.50	35.20	33.20	31.50	30.00	28.70	27.60	26.70	25.80	
46	38.00	35.60	33.50	31.80	30.40	29.10	28.00	27.00		
47	38.40	36.00	33.90	32.20	30.70	29.40	28.30			
48	38.80	36.40	34.40	32.60	31.10	29.80				
49	39.30	36.90	34.80	33.00	31.50					
50	39.80	37.30	35.20	33.50						
51	40.30	37.80	35.70							
52	40.80	38.30								
53	41.30									





## Appendix E: Limitations

- E.1 This guidance should not be used for any purpose other than those set out in this guidance.
- E.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- E.3 Advice provided by GAD must be taken in context and is intended to be considered in its entirety. Individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. GAD does not accept responsibility for advice that is altered or used selectively. Clarification should be sought if there is any doubt about the intention or scope of advice provided by GAD.
- E.4 This guidance only covers the actuarial principles around the calculation and application of additional pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- E.5 Scheme managers and administrators should satisfy themselves that additional pension calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- E.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of SPPA and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.