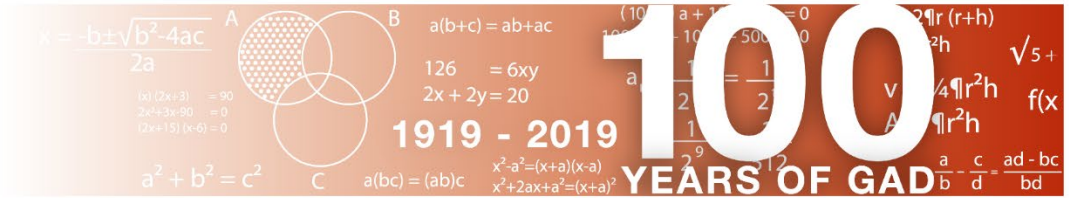# Scottish Teachers' Superannuation Scheme

Scottish Teachers' Pension Scheme 2015

Pension credits on divorce

Factors and guidance

Date: 24 July 2019

Contents

1   Introduction

1.1   This note is provided for Scottish Public Pensions Agency (SPPA) as scheme manager of the Scottish Teachers' Superannuation Scheme (STSS) and the Scottish Teachers' Pension Scheme 2015 (STPS). It sets out how to calculate the pension credit to be awarded to an ex-partner after a member's pension is subjected to a pension sharing order.

1.2   The formulae and factors for calculating the ex-partner's pension credit are set out in the following sections:

- Section 2 covers general considerations

- Section 3 covers the calculation of the pension credit in STSS.

- Section 4 covers the calculation of the pension credit in STPS.

- Section 5 provides examples of the calculation of a pension credit

- Section 6 sets out some important limitations

- Appendix A sets out the relevant factors.

- Appendix B summarises the assumptions underlying the factors in this guidance.

1.3   This note should not be used to calculate pensioner cash equivalents on divorce.

Implementation and review

1.4   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.

1.5   This guidance will apply with immediate effect upon receipt.

1.6   This guidance is intended to supersede any advice previously issued, for the purposes of pensioner cash equivalent on divorce calculations. No advice or factors issued in the past should be used for cases after this date. In particular, this guidance supersedes:

"Scottish Teachers' Superannuation Scheme Scottish Teachers' Pension Scheme 2015 Pension credits on divorce- Factors and guidance" dated 8 June 2015.

1.7   SPPA has determined that the factors will apply in both the STSS and the STPS from 29 October 2018. These factors are consistent with the non-club cash equivalent transfer value factors and pensioner cash equivalent factors, also implemented from 29 October 2018.

1.8   The factors in this note have been updated but the calculation methodology remains unchanged.

1.9   This guidance has been written for pension administrators and assumes some knowledge of general pensions terminology, and some familiarity with retirement calculations for the Scottish Teachers' Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.

1.10   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.

1.11   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.

Relevant legislative references

1.12   The scheme rules for awarding a pension credit to an ex-spouse after a member's pension is subjected to a pension sharing order are set out in The Teachers' Superannuation (Scotland) Regulations 2005 (SSI 2005/393) F10 as amended and The Teachers' Pension Scheme (Scotland) (No. 2) Regulations 2014 (SSI 2014/292) 77 and paragraph 5(b) of Schedule 5.

1.13   This guidance is designed to be consistent with the Welfare Reform and Pensions Act 1999 ("the Act") and associated regulations (principally the Pension Sharing (Implementation and Discharge of Liability) Regulations 2000.

Third party reliance

1.14   This guidance has been prepared for the use of SPPA 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.

1.15   Other than SPPA, 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   Pension credits on divorce: general considerations

2.1   In any divorce proceedings dealing with the division of matrimonial assets, the parties are required to disclose to each other and to the Court, all their financial interests. This will include details relating to pension benefits that are shareable regardless of whether a pension sharing order will eventually be made.

2.2   The calculations set out in this note determine the pension credit to be awarded to an ex-partner after a member's STSS and or STPS pension is subjected to a pension sharing order. If the other party in the divorce proceedings also has STSS and or STPS benefits then a separate valuations may be required in respect of those pension rights.

2.3   The calculations required and the factor tables used depend on the status of the member at the calculation date, their gender, and the date on which they will reach (or did reach) Normal Pension age.

Calculation Date

2.4   The **calculation date** will depend on the stage of the divorce:

- If a quotation is required for part of the proceedings, in Scottish cases, the calculation date will usually be specified by the court. For divorces in England, Wales and Northern Ireland, the calculation date used should be consistent with the date used for normal transfer value calculations (i.e. the guarantee date).

- If the calculation is being done after a pension sharing order has been made, the calculation date should be day on which the relevant order or provision takes effect. This is often referred to as the "transfer day", as defined in section 29 of the Welfare Reform and Pensions Act 1999[1] (the 1999 Act).

Selection of factors

2.5   For calculations being completed after a pension sharing order has been made, there may be some time between the **calculation date** (which should be the day on which the relevant order or provision takes effect) and the date on which administrators process the calculation (sometimes referred to as the "valuation day", as defined in section 29 of the 1999 Act). In some cases, it's possible that different sets of factors will be in force on the two dates. In these circumstances, the set of factors that are in force on the day administrators process the calculation should be used. Individual factors should be selected from this factor set with reference to the member's or ex-partner's status and age last birthday at the **calculation date**, in the normal way.

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[1] The Welfare Reform and Pensions Act 1999 (1999 c. 30) applies in England, Wales and Scotland. The corresponding legislation in Northern Ireland is Article 26 of The Welfare Reform and Pensions (Northern Ireland) Order 1999 (1999 No. 3147).

3 Calculating the pension credit – STSS

3.1 The benefit provided is a pension paid from the ex-partner's normal pension age (NPA) which for the STSS will be 60 if the member is a pre-2007 entrant and 65 if the member is a 2007 or later entrant or has mixed service.

3.2 In STSS, a lump sum of three times the pension is paid when the pension credit comes into payment if the ex-partner has NPA 60 and the member had not received a retirement lump sum at the time of the pension share. Special arrangements apply where the member was in further employment or had taken phased retirement benefits at the time of the pension share. Such cases should be referred to GAD.

3.3 The benefits are paid immediately if the ex-partner is already above their NPA.

3.4 Where relevant, for the remainder of this note 'CETV' should be taken to mean either a cash equivalent transfer value on divorce or pensioner cash equivalent on divorce.

3.5 The ex-partner's share of the CETV should be calculated.

Ex-partner has NPA 60

3.6 If the member **has** previously received a lump sum, then the pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged x (F_x^P):

$$\frac{share\,of\,CETV}{F_x^P}$$

3.7 If the member **has not** previously received a lump sum, then, subject to the restrictions outlined in paragraph 2.2, the pension amount is the share of CETV divided by the sum of: the relevant pension factor for an ex-partner aged x (F_x^P);

and three times the relevant lump sum factor for an ex-partner aged x (F_x^{LS}):

$$\frac{share\,of\,CETV}{F_x^P + 3 \times F_x^{LS}}$$

Ex-partner has NPA 65

3.8 If the ex-partner has NPA 65 in the STSS they will not be entitled to an automatic lump sum. The pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged x (F_x^P)

$$\frac{share\,of\,CETV}{F_x^P}$$

3.9   The relevant factors for the STSS, set out in Appendix A, are as follows:

- **Table STSS_PC_M60:** Factors for male ex-partners, STSS, NPA 60
  (Table 1-313 in the consolidated factor spreadsheet)

- **Table STSS_PC_F60:** Factors for female ex-partners, STSS, NPA 60
  (Table 1-314 in the consolidated factor spreadsheet)

- **Table STSS_PC_M65:** Factors for male ex-partners, STSS, NPA 65
  (Table 1-315 in the consolidated factor spreadsheet)

- **Table STSS_PC_F65:** Factors for female ex-partners, STSS, NPA 65
  (Table 1-316 in the consolidated factor spreadsheet)

3.10   Factors should be selected with reference to the ex-partner's sex and age at
        calculation date, and normal pension age. The factors in this note should only be
        used to calculate the benefits for the ex-partner if the CETV has been calculated
        using consistent factors (as described in 1.8 above). If there is any doubt over which
        factors should be used, please contact GAD.

4   Calculating the pension credit – STPS

4.1   The benefit provided is a pension paid from the ex-partner's normal pension age[1] (NPA).

4.2   The benefits are paid immediately if the ex-partner is already above their NPA.

4.3   The ex-partner's share of the CETV should be calculated.

4.4   The pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged x (F_x^P)

$$\frac{share\,of\,CETV}{F_x^P}$$

4.5   The relevant factors for the STPS, set out in Appendix B, are as follows:

- **Table STPS_PC_M65:** Factors for male ex-partners, STPS, NPA 65 **(Table 0-317 in the consolidated factor spreadsheet)**

- **Table STPS_PC_F65:** Factors for female ex-partners, STPS, NPA 65 **(Table 0-318 in the consolidated factor spreadsheet)**

- **Table STPS_PC_M66:** Factors for male ex-partners, STPS, NPA 66 **(Table 0-307 in the consolidated factor spreadsheet)**

- **Table STPS_PC_F66:** Factors for female ex-partners, STPS, NPA 66 **(Table 0-308 in the consolidated factor spreadsheet)**

- **Table STPS_PC_M67:** Factors for male ex-partners, STPS, NPA 67 **(Table 0-309 in the consolidated factor spreadsheet)**

- **Table STPS_PC_F67:** Factors for female ex-partners, STPS, NPA 67 **(Table 0-310 in the consolidated factor spreadsheet)**

- **Table STPS_PC_M68:** Factors for male ex-partners, STPS, NPA 68 **(Table 0-311 in the consolidated factor spreadsheet)**

- **Table STPS_PC_F68:** Factors for female ex-partners, STPS, NPA 68 **(Table 0-312 in the consolidated factor spreadsheet)**

4.6   Factors should be selected with reference to the ex-partner's sex and age at calculation date, and normal pension age. The factors in this note should only be used to calculate the benefits for the ex-partner if the CETV has been calculated using consistent factors (as described in 1.8 above). If there is any doubt over which factors should be used, please contact GAD.

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[1] Normal pension age is defined as an ex-spouse's state pension age (or 65, if that is higher) in the STPS. For the purpose of this note, an ex-spouse's expected NPA in the STPS is the same as their state pension age as set out in legislation on the valuation day.

Former spouse or civil partner with a NPA of years and whole months

4.7 Where a pension credit member has a NPA that is a whole number of years and months, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on months. For example, to determine the factors applicable to a pension credit member with a normal pension age of 66 years and 2 months, the formula below should be used:

F_P (NPA 66 years, 2 months) = F_P(NPA66) + [2/12 x [F_P(NPA67) – F_P(NPA66)]}

Where:

FP(NPAxx) is the factor applying for a Normal Pension Age of xx

Former spouse or civil partner with an NPA of years and part months

4.8 Some pension credit members will have a State Pension Age that falls on a specified date. This may mean that their NPA is based on years and days rather than years and whole months. In this case, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on days. For example, to determine the factors applicable to a pension credit member with a normal pension age of 67 years and 249 days, the formula below should be used:

F_P (NPA 67 years, 249 days) = F_P(NPA67) + {249/365 x [F_P(NPA68) - F_P(NPA67)]}

Where:

F_P(NPAxx) is the factor applying for a Normal Pension Age of xx

5 Examples

**Example 1: Pension credit with a STSS NPA 60 female member
(who has not previously received a lump sum)**

- Pension Credit (i.e. share of CE for pension credit member)   £20,000

- Calculation date   15/04/2020

- Age last birthday at calculation date   55 years

- Factor table   **STSS_PC_M60**

- Gross pension factor for ex-spouse aged 55 with NPA 60   18.12 (column (1))

- Lump sum factor for ex-spouse aged 55 with NPA 60   0.90 (column (2))

- Pension Amount $= \dfrac{£20,000.00}{18.12 + 3 \times 0.90} = £960.61 \text{ pa}$

- The retirement lump sum is three times this pension, ie initially £2,881.83

  The benefits could be put into payment immediately subject to actuarial reduction (as payment would be before age 60).

Example 2: Pension Credit care section member (interpolate for NPA)

- Normal Pension Age (NPA) for pension credit member   66 years 5 months
- Pension Credit (i.e. share of CE for pension credit member)   £20,000
- Calculation date   15/04/2020
- Age last birthday at calculation date   59 years
- Number of 1 Aprils between calculation date and NPA   6
- Gross pension factor for ex-spouse aged 59 with NPA 66   14.48
- Gross pension factor for ex-spouse aged 59 with NPA 67   13.66
- Gross pension factor for ex-spouse aged 59 with NPA 66 years 5 months:
    - $= Factor\ at\ NPA\ 66 \times \left(\frac{7}{12}\right) + Factor\ at\ NPA\ 67 \times \left(\frac{5}{12}\right)$
    - $= 14.48 \times \left(\frac{7}{12}\right) + 13.66 \times \left(\frac{5}{12}\right) = 14.14\ (2\ decimal\ places)$

- Pension Amount $= \dfrac{£20,000.00}{14.14} = £1,414.43$ pa

The benefits could be put into payment immediately subject to actuarial reduction (as payment would be before age 60).

Appendix A: Factors

Table STSS_PC_M60:
Factors for calculating divorce pension credits for male ex-partners, STSS, NPA 60
(Table 1-313 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1	Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1
16	7.70	0.36	56	18.55	0.92
17	7.86	0.36	57	18.99	0.94
18	8.04	0.37	58	19.45	0.97
19	8.21	0.38	59	19.92	0.99
20	8.39	0.39	60	19.90	1.00
21	8.57	0.40	61	19.37	1.00
22	8.76	0.41	62	18.84	1.00
23	8.95	0.42	63	18.30	1.00
24	9.14	0.43	64	17.75	1.00
25	9.34	0.44	65	17.20	1.00
26	9.55	0.45	66	16.64	1.00
27	9.76	0.46	67	16.08	1.00
28	9.97	0.47	68	15.50	1.00
29	10.19	0.49	69	14.93	1.00
30	10.41	0.50	70	14.34	1.00
31	10.64	0.51	71	13.75	1.00
32	10.87	0.52	72	13.16	1.00
33	11.11	0.53	73	12.56	1.00
34	11.35	0.55	74	11.96	1.00
35	11.60	0.56	75	11.37	1.00
36	11.86	0.57	76	10.77	1.00
37	12.12	0.59	77	10.18	1.00
38	12.39	0.60	78	9.60	1.00
39	12.66	0.62	79	9.01	1.00
40	12.94	0.63	80	8.45	1.00
41	13.23	0.64	81	7.89	1.00
42	13.52	0.66	82	7.34	1.00
43	13.83	0.68	83	6.81	1.00
44	14.14	0.69	84	6.29	1.00
45	14.45	0.71	85	5.79	1.00
46	14.78	0.73	86	5.33	1.00
47	15.11	0.74	87	4.89	1.00
48	15.45	0.76	88	4.47	1.00
49	15.80	0.78	89	4.08	1.00
50	16.16	0.80	90	3.73	1.00
51	16.53	0.82	91	3.41	1.00
52	16.91	0.84	92	3.11	1.00
53	17.30	0.86	93	2.85	1.00
54	17.70	0.88	94	2.61	1.00
55	18.12	0.90	95	2.40	1.00

Notes:
1. The retirement lump sum factor should only be used if the member has not already received her lump sum from the scheme.
2 The age and sex of the ex-partner, not the member should be used.

Table STSS_PC_F60:
Factors for calculating divorce pension credits for female ex-partners, STSS, NPA 60
(Table 1-314 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1	Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1
16	7.70	0.36	56	18.55	0.92
17	7.86	0.36	57	18.99	0.94
18	8.04	0.37	58	19.45	0.97
19	8.21	0.38	59	19.92	0.99
20	8.39	0.39	60	19.90	1.00
21	8.57	0.40	61	19.37	1.00
22	8.76	0.41	62	18.84	1.00
23	8.95	0.42	63	18.30	1.00
24	9.14	0.43	64	17.75	1.00
25	9.34	0.44	65	17.20	1.00
26	9.55	0.45	66	16.64	1.00
27	9.76	0.46	67	16.08	1.00
28	9.97	0.47	68	15.50	1.00
29	10.19	0.49	69	14.93	1.00
30	10.41	0.50	70	14.34	1.00
31	10.64	0.51	71	13.75	1.00
32	10.87	0.52	72	13.16	1.00
33	11.11	0.53	73	12.56	1.00
34	11.35	0.55	74	11.96	1.00
35	11.60	0.56	75	11.37	1.00
36	11.86	0.57	76	10.77	1.00
37	12.12	0.59	77	10.18	1.00
38	12.39	0.60	78	9.60	1.00
39	12.66	0.62	79	9.01	1.00
40	12.94	0.63	80	8.45	1.00
41	13.23	0.64	81	7.89	1.00
42	13.52	0.66	82	7.34	1.00
43	13.83	0.68	83	6.81	1.00
44	14.14	0.69	84	6.29	1.00
45	14.45	0.71	85	5.79	1.00
46	14.78	0.73	86	5.33	1.00
47	15.11	0.74	87	4.89	1.00
48	15.45	0.76	88	4.47	1.00
49	15.80	0.78	89	4.08	1.00
50	16.16	0.80	90	3.73	1.00
51	16.53	0.82	91	3.41	1.00
52	16.91	0.84	92	3.11	1.00
53	17.30	0.86	93	2.85	1.00
54	17.70	0.88	94	2.61	1.00
55	18.12	0.90	95	2.40	1.00

Notes:

1. The retirement lump sum factor should only be used if the member has not already received his lump sum from the scheme.

2. The age and sex of the ex-partner, not the member should be used.

Table STSS_PC_M65:
Factors for calculating divorce pension credits for male ex-partners, STSS, NPA 65
(Table 1-315 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.07	56	14.29
17	6.20	57	14.62
18	6.33	58	14.97
19	6.46	59	15.32
20	6.60	60	15.69
21	6.74	61	16.08
22	6.88	62	16.47
23	7.03	63	16.89
24	7.18	64	17.32
25	7.33	65	17.26
26	7.49	66	16.68
27	7.65	67	16.10
28	7.81	68	15.51
29	7.98	69	14.93
30	8.15	70	14.34
31	8.32	71	13.75
32	8.50	72	13.16
33	8.68	73	12.56
34	8.86	74	11.96
35	9.05	75	11.37
36	9.25	76	10.77
37	9.45	77	10.18
38	9.65	78	9.60
39	9.86	79	9.01
40	10.07	80	8.45
41	10.29	81	7.89
42	10.51	82	7.34
43	10.74	83	6.81
44	10.97	84	6.29
45	11.21	85	5.79
46	11.46	86	5.33
47	11.71	87	4.89
48	11.97	88	4.47
49	12.23	89	4.08
50	12.50	90	3.73
51	12.78	91	3.41
52	13.07	92	3.11
53	13.36	93	2.85
54	13.66	94	2.61
55	13.97	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STSS_PC_F65:
Factors for calculating divorce pension credits for female ex-partners, STSS, NPA 65
(Table 1-316 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.07	56	14.29
17	6.20	57	14.62
18	6.33	58	14.97
19	6.46	59	15.32
20	6.60	60	15.69
21	6.74	61	16.08
22	6.88	62	16.47
23	7.03	63	16.89
24	7.18	64	17.32
25	7.33	65	17.26
26	7.49	66	16.68
27	7.65	67	16.10
28	7.81	68	15.51
29	7.98	69	14.93
30	8.15	70	14.34
31	8.32	71	13.75
32	8.50	72	13.16
33	8.68	73	12.56
34	8.86	74	11.96
35	9.05	75	11.37
36	9.25	76	10.77
37	9.45	77	10.18
38	9.65	78	9.60
39	9.86	79	9.01
40	10.07	80	8.45
41	10.29	81	7.89
42	10.51	82	7.34
43	10.74	83	6.81
44	10.97	84	6.29
45	11.21	85	5.79
46	11.46	86	5.33
47	11.71	87	4.89
48	11.97	88	4.47
49	12.23	89	4.08
50	12.50	90	3.73
51	12.78	91	3.41
52	13.07	92	3.11
53	13.36	93	2.85
54	13.66	94	2.61
55	13.97	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_M65:
Factors for calculating divorce pension credits for male ex-partners, STPS, NPA 65
(Table 0-317 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.07	56	14.29
17	6.20	57	14.62
18	6.33	58	14.97
19	6.46	59	15.32
20	6.60	60	15.69
21	6.74	61	16.08
22	6.88	62	16.47
23	7.03	63	16.89
24	7.18	64	17.32
25	7.33	65	17.26
26	7.49	66	16.68
27	7.65	67	16.10
28	7.81	68	15.51
29	7.98	69	14.93
30	8.15	70	14.34
31	8.32	71	13.75
32	8.50	72	13.16
33	8.68	73	12.56
34	8.86	74	11.96
35	9.05	75	11.37
36	9.25	76	10.77
37	9.45	77	10.18
38	9.65	78	9.60
39	9.86	79	9.01
40	10.07	80	8.45
41	10.29	81	7.89
42	10.51	82	7.34
43	10.74	83	6.81
44	10.97	84	6.29
45	11.21	85	5.79
46	11.46	86	5.33
47	11.71	87	4.89
48	11.97	88	4.47
49	12.23	89	4.08
50	12.50	90	3.73
51	12.78	91	3.41
52	13.07	92	3.11
53	13.36	93	2.85
54	13.66	94	2.61
55	13.97	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_F65:
Factors for calculating divorce pension credits for female ex-partners, STPS, NPA 65
(Table 0-318 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.07	56	14.29
17	6.20	57	14.62
18	6.33	58	14.97
19	6.46	59	15.32
20	6.60	60	15.69
21	6.74	61	16.08
22	6.88	62	16.47
23	7.03	63	16.89
24	7.18	64	17.32
25	7.33	65	17.26
26	7.49	66	16.68
27	7.65	67	16.10
28	7.81	68	15.51
29	7.98	69	14.93
30	8.15	70	14.34
31	8.32	71	13.75
32	8.50	72	13.16
33	8.68	73	12.56
34	8.86	74	11.96
35	9.05	75	11.37
36	9.25	76	10.77
37	9.45	77	10.18
38	9.65	78	9.60
39	9.86	79	9.01
40	10.07	80	8.45
41	10.29	81	7.89
42	10.51	82	7.34
43	10.74	83	6.81
44	10.97	84	6.29
45	11.21	85	5.79
46	11.46	86	5.33
47	11.71	87	4.89
48	11.97	88	4.47
49	12.23	89	4.08
50	12.50	90	3.73
51	12.78	91	3.41
52	13.07	92	3.11
53	13.36	93	2.85
54	13.66	94	2.61
55	13.97	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_M66:
Factors for calculating divorce pension credits for male ex-partners, STPS, NPA 66
(table 0-307 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.77	56	13.51
17	5.89	57	13.82
18	6.01	58	14.15
19	6.14	59	14.48
20	6.27	60	14.83
21	6.40	61	15.19
22	6.54	62	15.56
23	6.68	63	15.95
24	6.82	64	16.35
25	6.96	65	16.78
26	7.11	66	16.70
27	7.26	67	16.12
28	7.41	68	15.53
29	7.57	69	14.94
30	7.73	70	14.34
31	7.89	71	13.75
32	8.06	72	13.16
33	8.23	73	12.56
34	8.41	74	11.96
35	8.58	75	11.37
36	8.77	76	10.77
37	8.95	77	10.18
38	9.15	78	9.60
39	9.34	79	9.01
40	9.54	80	8.45
41	9.75	81	7.89
42	9.96	82	7.34
43	10.17	83	6.81
44	10.39	84	6.29
45	10.62	85	5.79
46	10.85	86	5.33
47	11.09	87	4.89
48	11.33	88	4.47
49	11.58	89	4.08
50	11.83	90	3.73
51	12.09	91	3.41
52	12.36	92	3.11
53	12.63	93	2.85
54	12.92	94	2.61
55	13.21	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_F66:
Factors for calculating divorce pension credits for female ex-partners, STPS, NPA 66
(Table 0-308 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.77	56	13.51
17	5.89	57	13.82
18	6.01	58	14.15
19	6.14	59	14.48
20	6.27	60	14.83
21	6.40	61	15.19
22	6.54	62	15.56
23	6.68	63	15.95
24	6.82	64	16.35
25	6.96	65	16.78
26	7.11	66	16.70
27	7.26	67	16.12
28	7.41	68	15.53
29	7.57	69	14.94
30	7.73	70	14.34
31	7.89	71	13.75
32	8.06	72	13.16
33	8.23	73	12.56
34	8.41	74	11.96
35	8.58	75	11.37
36	8.77	76	10.77
37	8.95	77	10.18
38	9.15	78	9.60
39	9.34	79	9.01
40	9.54	80	8.45
41	9.75	81	7.89
42	9.96	82	7.34
43	10.17	83	6.81
44	10.39	84	6.29
45	10.62	85	5.79
46	10.85	86	5.33
47	11.09	87	4.89
48	11.33	88	4.47
49	11.58	89	4.08
50	11.83	90	3.73
51	12.09	91	3.41
52	12.36	92	3.11
53	12.63	93	2.85
54	12.92	94	2.61
55	13.21	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_M67:
Factors for calculating divorce pension credits for male ex-partners, STPS, NPA 67
(Table 0-309 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.47	56	12.75
17	5.59	57	13.05
18	5.71	58	13.35
19	5.83	59	13.66
20	5.95	60	13.98
21	6.07	61	14.32
22	6.20	62	14.67
23	6.33	63	15.03
24	6.46	64	15.41
25	6.60	65	15.81
26	6.74	66	16.23
27	6.88	67	16.15
28	7.02	68	15.55
29	7.17	69	14.95
30	7.32	70	14.35
31	7.48	71	13.76
32	7.63	72	13.16
33	7.80	73	12.56
34	7.96	74	11.96
35	8.13	75	11.37
36	8.30	76	10.77
37	8.48	77	10.18
38	8.66	78	9.60
39	8.84	79	9.01
40	9.03	80	8.45
41	9.22	81	7.89
42	9.42	82	7.34
43	9.62	83	6.81
44	9.83	84	6.29
45	10.04	85	5.79
46	10.26	86	5.33
47	10.48	87	4.89
48	10.71	88	4.47
49	10.94	89	4.08
50	11.18	90	3.73
51	11.42	91	3.41
52	11.67	92	3.11
53	11.93	93	2.85
54	12.20	94	2.61
55	12.47	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_F67:
Factors for calculating divorce pension credits for female ex-partners, STPS, NPA 67
(Table 0-310 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.47	56	12.75
17	5.59	57	13.05
18	5.71	58	13.35
19	5.83	59	13.66
20	5.95	60	13.98
21	6.07	61	14.32
22	6.20	62	14.67
23	6.33	63	15.03
24	6.46	64	15.41
25	6.60	65	15.81
26	6.74	66	16.23
27	6.88	67	16.15
28	7.02	68	15.55
29	7.17	69	14.95
30	7.32	70	14.35
31	7.48	71	13.76
32	7.63	72	13.16
33	7.80	73	12.56
34	7.96	74	11.96
35	8.13	75	11.37
36	8.30	76	10.77
37	8.48	77	10.18
38	8.66	78	9.60
39	8.84	79	9.01
40	9.03	80	8.45
41	9.22	81	7.89
42	9.42	82	7.34
43	9.62	83	6.81
44	9.83	84	6.29
45	10.04	85	5.79
46	10.26	86	5.33
47	10.48	87	4.89
48	10.71	88	4.47
49	10.94	89	4.08
50	11.18	90	3.73
51	11.42	91	3.41
52	11.67	92	3.11
53	11.93	93	2.85
54	12.20	94	2.61
55	12.47	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_M68:
Factors for calculating divorce pension credits for male ex-partners, STPS, NPA 68
(table 0-311 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.19	56	12.02
17	5.30	57	12.29
18	5.41	58	12.57
19	5.52	59	12.87
20	5.64	60	13.17
21	5.75	61	13.48
22	5.87	62	13.81
23	6.00	63	14.15
24	6.12	64	14.50
25	6.25	65	14.88
26	6.38	66	15.26
27	6.51	67	15.67
28	6.65	68	15.58
29	6.79	69	14.98
30	6.93	70	14.37
31	7.07	71	13.77
32	7.22	72	13.16
33	7.37	73	12.56
34	7.53	74	11.96
35	7.68	75	11.37
36	7.85	76	10.77
37	8.01	77	10.18
38	8.18	78	9.60
39	8.35	79	9.01
40	8.53	80	8.45
41	8.71	81	7.89
42	8.90	82	7.34
43	9.08	83	6.81
44	9.28	84	6.29
45	9.48	85	5.79
46	9.68	86	5.33
47	9.89	87	4.89
48	10.10	88	4.47
49	10.32	89	4.08
50	10.54	90	3.73
51	10.77	91	3.41
52	11.01	92	3.11
53	11.25	93	2.85
54	11.50	94	2.61
55	11.75	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Table STPS_PC_F68:
Factors for calculating divorce pension credits for female ex-partners, STPS, NPA 68
(Table 0-312 in the consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.19	56	12.02
17	5.30	57	12.29
18	5.41	58	12.57
19	5.52	59	12.87
20	5.64	60	13.17
21	5.75	61	13.48
22	5.87	62	13.81
23	6.00	63	14.15
24	6.12	64	14.50
25	6.25	65	14.88
26	6.38	66	15.26
27	6.51	67	15.67
28	6.65	68	15.58
29	6.79	69	14.98
30	6.93	70	14.37
31	7.07	71	13.77
32	7.22	72	13.16
33	7.37	73	12.56
34	7.53	74	11.96
35	7.68	75	11.37
36	7.85	76	10.77
37	8.01	77	10.18
38	8.18	78	9.60
39	8.35	79	9.01
40	8.53	80	8.45
41	8.71	81	7.89
42	8.90	82	7.34
43	9.08	83	6.81
44	9.28	84	6.29
45	9.48	85	5.79
46	9.68	86	5.33
47	9.89	87	4.89
48	10.10	88	4.47
49	10.32	89	4.08
50	10.54	90	3.73
51	10.77	91	3.41
52	11.01	92	3.11
53	11.25	93	2.85
54	11.50	94	2.61
55	11.75	95	2.40

Notes:
1. The age and sex of the ex-partner, not the member should be used.

Appendix B: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448% pa
CPI	2.00% pa
Real discount rate (in excess of CPI)	2.40% pa

Mortality assumptions

Base mortality tables and adjustments:

	Males	Females
Retirements in normal health	119% of S2NMA_L	Age dependant adjustments to S1NFA_L: ≤79: 75% 80-84: 86% 85-89: 100% ≥90: 108%
Dependants	135% of S2NMA	107% of S2DFA

Future mortality improvements	Based on ONS principal UK population projections 2016
Year of Use	2020

Other assumptions

Proportion of male members for unisex factors	30%
Allowance for commutation	Nil