

Addendum to GAD guidance note "Police pension schemes (England & Wales): 2015 Scheme: Tax charge debits" dated 11 June 2015

Date: 15 April 2016

- 1.1 This addendum is addressed to the Home Office.
- 1.2 This is an addendum to the GAD guidance note "Police pension schemes (England & Wales): 2015 Scheme: Tax charge debits" dated 11 June 2015 ("the Guidance Note"), and it is essential that this addendum is read in conjunction with the Guidance Note.
- 1.3 The purpose of this addendum is to provide new tables of factors which replace table **A_15_65**, **A_15_66**, **A_15_67** and **A_15_68** of factors in the Guidance Note.
- 1.4 The implementation date of the new factors is **16 March 2016**. The factors in this addendum are effective from the implementation date.
- 1.5 The new factors provided in this addendum are in the same format as those in the Guidance Note.
- 1.6 Please note that the examples in the Guidance Note have not been updated for the new factors in this addendum. However, the examples in the Guidance Note can still be referred to for the method to calculate the benefit applicable.
- 1.7 For completeness, we have included all the tables in the Guidance Note in this addendum, even where the factors are not changing on this occasion.

Table A_15_65: Factors for calculating annual allowance debit

Males and Females

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	5.01
19	5.13
20	5.27
21	5.40
22	5.53
23	5.67
24	5.82
25	5.96
26	6.12
27	6.26
28	6.42
29	6.58
30	6.74
31	6.91
32	7.09
33	7.27
34	7.46
35	7.64
36	7.83
37	8.04
38	8.24
39	8.45
40	8.67
41	8.90
42	9.11
43	9.36
44	9.59
45	9.85
46	10.10
47	10.35
48	10.62
49	10.89
50	11.18
51	11.47
52	11.77
53	12.09
54	12.42
55	12.75
56	13.10
57	13.45
58	13.83
59	14.22
60	14.63
61	15.05
62	15.50
63	15.96
64	16.45

Table A_15_66: Factors for calculating annual allowance debit

Males and Females

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.75
19	4.87
20	4.99
21	5.11
22	5.24
23	5.38
24	5.51
25	5.64
26	5.80
27	5.94
28	6.08
29	6.23
30	6.39
31	6.54
32	6.71
33	6.88
34	7.05
35	7.23
36	7.40
37	7.60
38	7.79
39	7.99
40	8.18
41	8.40
42	8.61
43	8.83
44	9.06
45	9.29
46	9.52
47	9.78
48	10.02
49	10.28
50	10.54
51	10.82
52	11.10
53	11.40
54	11.70
55	12.02
56	12.34
57	12.68
58	13.03
59	13.39
60	13.78
61	14.17
62	14.59
63	15.02
64	15.48
65	15.96

Table A_15_67: Factors for calculating annual allowance debit

Males and Females

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.49
19	4.61
20	4.73
21	4.84
22	4.96
23	5.08
24	5.21
25	5.34
26	5.47
27	5.61
28	5.74
29	5.88
30	6.03
31	6.18
32	6.34
33	6.49
34	6.66
35	6.82
36	6.99
37	7.17
38	7.34
39	7.53
40	7.73
41	7.93
42	8.12
43	8.33
44	8.54
45	8.76
46	8.98
47	9.21
48	9.44
49	9.68
50	9.93
51	10.19
52	10.46
53	10.73
54	11.02
55	11.31
56	11.61
57	11.93
58	12.24
59	12.59
60	12.95
61	13.31
62	13.70
63	14.11
64	14.54
65	14.99
66	15.46

Table A_15_68: Factors for calculating annual allowance debit

Males and Females

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.25
19	4.35
20	4.46
21	4.58
22	4.69
23	4.80
24	4.92
25	5.04
26	5.16
27	5.30
28	5.43
29	5.55
30	5.70
31	5.83
32	5.98
33	6.13
34	6.28
35	6.44
36	6.59
37	6.75
38	6.93
39	7.10
40	7.27
41	7.46
42	7.65
43	7.83
44	8.04
45	8.24
46	8.45
47	8.67
48	8.87
49	9.11
50	9.34
51	9.58
52	9.83
53	10.08
54	10.35
55	10.62
56	10.90
57	11.19
58	11.50
59	11.81
60	12.15
61	12.49
62	12.85
63	13.23
64	13.63
65	14.05
66	14.49
67	14.95

Table B_15: Early retirement factor - annual allowance pension debit on retirement before SPA

Retirement not on grounds of ill health - Males and Females

months	Period to SPA (in years and complete months)													
	0	1	2	3	4	5	6	7	8	9	10	11	12	13
0	0.997	0.938	0.883	0.832	0.786	0.743	0.703	0.666	0.632	0.600	0.570	0.542	0.516	0.492
1	0.992	0.933	0.879	0.828	0.782	0.740	0.700	0.663	0.629	0.597	0.568	0.540	0.514	0.490
2	0.987	0.928	0.874	0.825	0.779	0.736	0.697	0.660	0.627	0.595	0.565	0.538	0.512	0.488
3	0.982	0.924	0.870	0.821	0.775	0.733	0.694	0.658	0.624	0.592	0.563	0.536	0.510	0.486
4	0.977	0.919	0.866	0.817	0.771	0.730	0.691	0.655	0.621	0.590	0.561	0.534	0.508	0.485
5	0.972	0.915	0.862	0.813	0.768	0.726	0.688	0.652	0.619	0.587	0.558	0.531	0.506	0.483
6	0.967	0.910	0.857	0.809	0.764	0.723	0.685	0.649	0.616	0.585	0.556	0.529	0.504	0.481
7	0.962	0.906	0.853	0.805	0.761	0.720	0.681	0.646	0.613	0.582	0.554	0.527	0.502	0.479
8	0.957	0.901	0.849	0.801	0.757	0.716	0.678	0.643	0.610	0.580	0.552	0.525	0.500	0.477
9	0.952	0.896	0.845	0.797	0.753	0.713	0.675	0.640	0.608	0.578	0.549	0.523	0.498	0.475
10	0.947	0.892	0.841	0.793	0.750	0.710	0.672	0.637	0.605	0.575	0.547	0.521	0.496	0.473
11	0.942	0.887	0.836	0.790	0.746	0.706	0.669	0.635	0.602	0.573	0.545	0.518	0.494	0.472

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Table C_15: Early retirement factor - annual allowance pension debit on ill health retirement before SPA

Males and Females

Period to SPA (in years and complete months)										
months	Years									
	0	1	2	3	4	5	6	7	8	9
0	0.997	0.935	0.877	0.825	0.776	0.732	0.690	0.652	0.616	0.583
1	0.992	0.930	0.873	0.821	0.772	0.728	0.687	0.649	0.614	0.581
2	0.987	0.925	0.869	0.817	0.769	0.725	0.684	0.646	0.611	0.578
3	0.982	0.920	0.864	0.813	0.765	0.721	0.681	0.643	0.608	0.576
4	0.976	0.916	0.860	0.809	0.761	0.718	0.677	0.640	0.605	0.573
5	0.971	0.911	0.855	0.804	0.758	0.714	0.674	0.637	0.603	0.571
6	0.966	0.906	0.851	0.800	0.754	0.711	0.671	0.634	0.600	0.568
7	0.961	0.901	0.847	0.796	0.750	0.707	0.668	0.631	0.597	0.565
8	0.955	0.896	0.842	0.792	0.746	0.704	0.665	0.628	0.594	0.563
9	0.950	0.892	0.838	0.788	0.743	0.700	0.661	0.625	0.592	0.560
10	0.945	0.887	0.833	0.784	0.739	0.697	0.658	0.622	0.589	0.558
11	0.940	0.882	0.829	0.780	0.735	0.694	0.655	0.619	0.586	0.555

Period to SPA (in years and complete months)										
months	Years									
	10	11	12	13	14	15	16	17	18	19
0	0.553	0.524	0.497	0.472	0.449	0.427	0.406	0.387	0.368	0.351
1	0.550	0.522	0.495	0.470	0.447	0.425	0.405	0.385	0.367	0.350
2	0.548	0.520	0.493	0.468	0.445	0.423	0.403	0.384	0.366	0.349
3	0.546	0.517	0.491	0.466	0.443	0.422	0.401	0.382	0.364	0.347
4	0.543	0.515	0.489	0.464	0.441	0.420	0.400	0.381	0.363	0.346
5	0.541	0.513	0.487	0.462	0.440	0.418	0.398	0.379	0.361	0.344
6	0.538	0.511	0.485	0.460	0.438	0.416	0.396	0.378	0.360	0.343
7	0.536	0.508	0.483	0.459	0.436	0.415	0.395	0.376	0.358	0.342
8	0.534	0.506	0.481	0.457	0.434	0.413	0.393	0.375	0.357	0.340
9	0.531	0.504	0.478	0.455	0.432	0.411	0.392	0.373	0.356	0.339
10	0.529	0.502	0.476	0.453	0.430	0.410	0.390	0.371	0.354	0.338
11	0.526	0.499	0.474	0.451	0.429	0.408	0.388	0.370	0.353	0.336

Period to SPA (in years and complete months)										
months	Years									
	20	21	22	23	24	25	26	27	28	29
0	0.335	0.320	0.305	0.291	0.278	0.266	0.254	0.243	0.233	0.223
1	0.334	0.318	0.304	0.290	0.277	0.265	0.253	0.242	0.232	0.222
2	0.332	0.317	0.303	0.289	0.276	0.264	0.252	0.241	0.231	0.221
3	0.331	0.316	0.302	0.288	0.275	0.263	0.252	0.241	0.230	0.220
4	0.330	0.315	0.301	0.287	0.274	0.262	0.251	0.240	0.229	0.219
5	0.329	0.314	0.299	0.286	0.273	0.261	0.250	0.239	0.228	0.219
6	0.327	0.312	0.298	0.285	0.272	0.260	0.249	0.238	0.228	0.218
7	0.326	0.311	0.297	0.284	0.271	0.259	0.248	0.237	0.227	0.217
8	0.325	0.310	0.296	0.283	0.270	0.258	0.247	0.236	0.226	0.216
9	0.323	0.309	0.295	0.282	0.269	0.257	0.246	0.235	0.225	0.215
10	0.322	0.308	0.294	0.281	0.268	0.256	0.245	0.234	0.224	0.215
11	0.321	0.306	0.293	0.279	0.267	0.255	0.244	0.234	0.223	0.214

Period to SPA (in years and complete months)										
months	Years									
	30	31	32	33	34	35	36	37	38	39
0	0.213	0.204	0.195	0.187	0.179	0.172	0.165	0.158	0.152	0.145
1	0.212	0.203	0.195	0.187	0.179	0.171	0.164	0.157	0.151	0.145
2	0.212	0.203	0.194	0.186	0.178	0.171	0.164	0.157	0.151	0.144
3	0.211	0.202	0.193	0.185	0.177	0.170	0.163	0.156	0.150	0.144
4	0.210	0.201	0.193	0.185	0.177	0.170	0.163	0.156	0.150	0.143
5	0.209	0.200	0.192	0.184	0.176	0.169	0.162	0.155	0.149	0.143
6	0.209	0.200	0.191	0.183	0.176	0.168	0.161	0.155	0.148	0.142
7	0.208	0.199	0.191	0.183	0.175	0.168	0.161	0.154	0.148	0.142
8	0.207	0.198	0.190	0.182	0.174	0.167	0.160	0.154	0.147	0.141
9	0.206	0.198	0.189	0.181	0.174	0.167	0.160	0.153	0.147	0.141
10	0.206	0.197	0.189	0.181	0.173	0.166	0.159	0.153	0.146	0.140
11	0.205	0.196	0.188	0.180	0.173	0.165	0.159	0.152	0.146	0.140

Period to SPA (in years and complete months)									
months	Years								
	40	41	42	43	44	45	46	47	48
0	0.140	0.134	0.129	0.123	0.119	0.114	0.110	0.105	0.101
1	0.139	0.133	0.128	0.123	0.118	0.114	0.109	0.105	0.101
2	0.139	0.133	0.128	0.123	0.118	0.113	0.109	0.105	0.101
3	0.138	0.133	0.127	0.122	0.117	0.113	0.108	0.104	0.100
4	0.138	0.132	0.127	0.122	0.117	0.112	0.108	0.104	0.100
5	0.137	0.132	0.126	0.121	0.117	0.112	0.108	0.104	0.100
6	0.137	0.131	0.126	0.121	0.116	0.112	0.107	0.103	0.099
7	0.136	0.131	0.126	0.121	0.116	0.111	0.107	0.103	0.099
8	0.136	0.130	0.125	0.120	0.115	0.111	0.107	0.103	0.099
9	0.135	0.130	0.125	0.120	0.115	0.111	0.106	0.102	0.098
10	0.135	0.129	0.124	0.119	0.115	0.110	0.106	0.102	0.098
11	0.134	0.129	0.124	0.119	0.114	0.110	0.106	0.102	0.098

Table F_15: Factors for calculating lifetime allowance debits

Retirement not on grounds of ill health - Males and Females

Age last birthday at relevant date	Gross Pension of £1 per annum
55	20.54
56	20.15
57	19.75
58	19.35
59	18.93
60	18.51
61	18.09
62	17.65
63	17.21
64	16.76
65	16.30
66	15.83
67	15.35
68	14.86
69	14.37
70	13.86
71	13.34
72	12.83
73	12.31
74	11.80

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Table G_15: Factors for calculating lifetime allowance debits (retirement in ill health)

Males and Females

Age last birthday at relevant date	Gross Pension of £1 per annum
20	26.61
21	26.45
22	26.28
23	26.12
24	25.94
25	25.77
26	25.59
27	25.40
28	25.22
29	25.03
30	24.85
31	24.67
32	24.49
33	24.30
34	24.12
35	23.93
36	23.75
37	23.57
38	23.39
39	23.20
40	23.00
41	22.80
42	22.60
43	22.38
44	22.14
45	21.90
46	21.64
47	21.36
48	21.06
49	20.75
50	20.44
51	20.12
52	19.78
53	19.44
54	19.10
55	18.75
56	18.39
57	18.03
58	17.65
59	17.27
60	16.89
61	16.50
62	16.11
63	15.71
64	15.30
65	14.89
66	14.47
67	14.04