Government Actuary's Department

Police pension schemes (England & Wales)

2015 Scheme

Tax charge debits

Factors and guidance

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Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Contents

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

1   Introduction

Scope of this guidance note

1.1   This note is provided for the Home Office (HO) as scheme manager of the police pension schemes in England & Wales and relates to the 2015 scheme.

1.2   The tax charges covered by this guidance are in relation to the annual allowance and the lifetime allowance. Relevant legislation in respect of the annual allowance is contained in the Finance Act 2004 (as amended) and regulations 221 and 222 of the Police Pensions Regulations 2015 (SI 2015/445). Provisions for the lifetime allowance are set out in regulations 219 and 220 of the Police Pensions Regulations 2015.

1.3   This guidance covers the calculation formulae and factors to use to determine the debit to apply to a member's pension once it has been determined that a tax charge will be paid from the 2015 scheme. Please follow legislation, HMRC guidance and any additional guidance issued by the Home Office when determining the amount of any tax charge that will be paid from the 2015 scheme.

1.4   The factors and guidance provided in this note have been prepared in light of our advice to HO dated 4 March 2015 and its instructions following that advice.

1.5   Section 2 of this guidance note covers the calculation and implementation of annual allowance debits.

1.6   Section 3 of this guidance note covers the calculation and implementation of lifetime allowance debits.

1.7   Separate guidance has been issued in respect of the 1987 and 2006 schemes.

1.8   The actuarial factors in this note are effective from 1 April 2015.

1.9   If you have any questions about how to use this guidance, contact the Police Pensions Team at the Home Office. The team can be contacted in writing at the following address: Police Workforce and Capability Unit (PWCU), Home Office, 6th Floor, Fry Building, 2 Marsham Street, London SW1P 4DF. HO will seek input from the scheme actuary if necessary.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

2   Annual allowance debits

Introduction

2.1   If a member becomes liable to pay the annual allowance charge in any tax year it is possible[1] for the administrator to pay all or part of the charge on their behalf. This is commonly known as 'scheme pays'.

2.2   Following an election to use scheme pays to meet the tax charge, consequential adjustments ('annual allowance debits') must be made to the member's benefit entitlements from the scheme.

2.3   Annual allowance debits will need to be calculated in respect of each tax year in which a member elects to use scheme pays.

2.4   Paragraphs 2.6 to 2.13 set out guidance for calculating the annual allowance debits at the time of the election.

2.5   Paragraphs 2.14 to 2.19 set out guidance for calculating the annual allowance debits applying at retirement.

Calculating annual allowance debits

2.6   This section sets out guidance for calculating annual allowance debits which will be applied to the member's benefits.

2.7   The annual allowance debits will not be applied to the benefits payable to a future surviving spouse, civil partner or children on the member's death.

2.8   Annual allowance debits do not affect GMPs.

2.9   The member's age (required to select the appropriate factors from **Table A_15**) should be calculated as at the implementation date which is 5 April of the tax year to which the tax charge relates.

2.10   The annual allowance debits will be calculated based on the member's State Pension Age (SPA) under stated Government policy at the implementation date. The age at which debits become payable will be the member's SPA according to stated Government policy at the time that the member retires. For the avoidance of doubt, no adjustment will be required to the amount of pension debit following any changes to the member's SPA under stated Government policy.

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[1] Please follow legislation, HMRC guidance, and any other guidance issued by the Home Office in determining the circumstances where the scheme can meet the tax charge.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Calculations

2.11   The annual allowance debits to apply to the member's pension entitlement should be calculated as shown below.

2.12   The annual allowance pension debit ('AAPD') is calculated as:

AAPD = AATC ÷ F_p

> AATC   annual allowance tax charge payable by the scheme administrator
>
> F_p factor for tax charge on member's pension – **Table A_15**

2.13   Administrators should store the debits calculated above and the implementation date of these debits on the member's record. Where a member has multiple annual allowance debits, they should be recorded separately.

Implementing debits at retirement

2.14   The annual allowance pension debit will be increased in line with the Pensions (Increase) Act up until the member's retirement.

2.15   The annual allowance debits are calculated assuming that the member will retire at their SPA (as described in paragraph 2.11). If a member retires earlier than their SPA, either on ordinary or ill health grounds, the debits will need to be adjusted to allow for the different period over which they will be deducted.

2.16   Each pension debit must be adjusted separately as follows:

For members retiring at SPA:

Adjusted pension debit = AAPD x PI

For members retiring before SPA:

Adjusted pension debit = AAPD x PI x MEMERF

> AAPD   annual allowance pension debit as calculated in 2.12
> PI   pension increase uprating factor applying between the implementation date and the date of retirement
> MEMERF   early retirement factor – **Table B_15 or C_15**

2.17   The pension to be implemented at retirement is the full pension, ie the pension before any debits, less all of the member's adjusted pension debits.

2.18   Any commutation of pension for a lump sum (under regulation 124 of the Police Pensions Regulations 2015) is calculated with reference to the member's pension entitlement after application of annual allowance debits.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

2.19   Note that if a member:

> takes their pension early due to ill health, *and*

> is aged under 55 at the time their pension commences, *and*

> pension increases are not granted until age 55

then the case should be referred to the Home Office, as per paragraph 1.9.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

3   Lifetime allowance debits

Introduction

3.1   If a member becomes liable to pay lifetime allowance charges the scheme administrator can pay the charges on the member's behalf, unless directed not to by the member.

3.2   There will be a consequential adjustment ('lifetime allowance debit') made to the member's benefit entitlements from the scheme in respect of the charges met by the scheme administrator.

3.3   Paragraphs 3.4 to 3.8 set out guidance for calculating the lifetime allowance debit.

Calculating the lifetime allowance debit

3.4   This section sets out guidance for calculating the lifetime allowance debit which will be applied to the member's pension.

3.5   The lifetime allowance debit will not be applied to the benefits payable to a future surviving spouse, civil partner or children on the member's death.

3.6   The member's age (required to select the appropriate factor from **Table F_15 or G_15**) should be calculated as at the retirement date.

Calculations

3.7   The lifetime allowance debit to apply to the member's pension entitlement at retirement should be calculated as shown below.

3.8   The lifetime allowance pension debit ('LTAPD') is calculated as:

LTAPD = LTATC ÷ F_p

LTATC   lifetime allowance tax charge payable by the scheme administrator

F_p factor for tax charge on member's pension – **Table F_15 or G_15**

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

4   Example calculations

4.1   This section provides examples of the calculations described in this note.

4.2   Figures in these example calculations are rounded to a suitable level of accuracy. Where a figure is shown as an intermediate step in the calculation, subsequent steps will use this rounded figure as written on the page. It is also acceptable to perform these calculations on a computer spreadsheet, such as MS Excel, or using other suitable software. In that case, the figures calculated in the intermediate steps may not be rounded, so the final answer may be slightly different to that shown in these examples. The difference will not be significant and both methods are valid. Whichever calculation method is used, the figures calculated as intermediate steps should not be rounded to a lower level of accuracy than used in these examples.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Example 1: Calculation of annual allowance debits

The following information is needed for this calculation:

A.	Member date of birth	23 January 1981
B.	Tax year annual allowance charge is incurred	2015/16
C.	Implementation date	5 April 2016
D.	Member age	35 years 2 months
E.	Member State Pension Age	68
F.	Tax charge	£4,000

From 2.12, the formula for calculating the annual allowance pension debit is:

AAPD $= AATC \div F_p$

We have:

AATC = £4,000 (from **F.**)

F_P = 6.01 (from **Table A_15_68**)

Substituting these values into the formula we get:

AAPD $= 4,000 \div 6.01$

  $= $ **£665.56 pa**

Record these debits on the member's record with implementation date 5 April 2016

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Example 2: Member retiring at age 65 on ordinary grounds, with annual allowance debits

The following information is needed for this calculation:

A.	Member date of birth	23 March 1953
B.	Retirement date	23 March 2018
C.	Member age	65y 0m
D.	Member State Pension Age (male)	65
E.	Member's pension before debit	£30,000 pa
F.	Annual allowance pension debit 2015/16	£450 pa
G.	Pension increase uprating factor 2015/16	1.035
	(from 2015/16 debit implementation date, 5 April 2016, to retirement)	

From 2.16, the formula for calculating the adjusted pension debit at retirement is:

Adjusted pension debit   **= AAPD x PI**

We have:

AAPD = 450 (from **F.**)

PI = 1.035 (from **G.**)

Substituting these values into the formula we get:

Adjusted pension debit   = 450 x 1.035

                             = 465.75 pa

From 2.17, the pension to be implemented is the full pension (£30,000 pa from **E.**) less the member's adjusted pension debit. Therefore the pension to be implemented is:

                             = 30,000 – 465.75

                             = **£29,534.25 pa**

	Police pension schemes (England & Wales)
Government Actuary's Department	2015 Scheme – Tax charge debits
	Factors and guidance – 11 June 2015

Example 3: Member retiring at age 55 on ordinary grounds, with annual allowance debits

The following information is needed for this calculation:

A.	Member date of birth	1 October 1966
B.	Retirement date	1 October 2021
C.	Member age	55y 0m
D.	Member State Pension Age	67
E.	Member's pension before debit	£45,000 pa
F.	Annual allowance pension debit 2014/15	£250 pa
G.	Annual allowance pension debit 2015/16	£300 pa
H.	Pension increase uprating factor 2014/15	1.160
	(from 2014/15 debit implementation date, 5 April 2015, to retirement)	
I.	Pension increase uprating factor 2015/16	1.131
	(from 2015/16 debit implementation date, 5 April 2016, to retirement)	

Under 2.16 the formula for calculating the adjusted pension debit at retirement date is:

Adjusted pension debit = AAPD x PI x MEMERF

2014/15 debit, we have:

MEMERF = 0.516 (from **Table B_15** for member 12 years and 0 complete months from SPA **-** this is the same for AAPDs arising in all tax years)

AAPD = £250 (from **F**.)

PI = 1.160 (from **H**.)

Substituting these values into the formula we get:

Adjusted pension debit	= £250 x 1.160 x 0.516
	= £149.64 pa

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

2015/16 debit, we have:

MEMERF = 0.516 (from **Table B_15** for member 12 years and 0 complete months from SPA **-** this is the same for AAPDs arising in all tax years)

AAPD = £300 (from **G**.)

PI = 1.131 (from **I**.)

Substituting these values into the formula we get:

Adjusted pension debit   = £300 x 1.131 x 0.516

                              = £175.08 pa

From 2.17, the pension to be implemented is the full pension (£45,000 pa from **E**.) less the member's adjusted pension debits. Therefore the pension to be implemented is:

                              = 45,000 – 149.64 – 175.08

                              = 44,675.28 pa

The pension to be implemented is **£44,675.28 pa**

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Example 4: Member retiring at age 65 on ordinary grounds, with lifetime allowance charge

The following information is needed for this calculation:

A.	Member date of birth	1 January 1953
B.	Retirement date	1 January 2018
C.	Member age	65
D.	Lifetime allowance tax charge	£30,000

Under 3.8, the lifetime allowance pension debit is calculated as:

LTAPD $\quad$ **= LTATC ÷ F$_p$**

We have:
LTATC = 30,000 (from **D**.)
F$_P$ = 16.30 (from **Table F_15**)

Substituting these values into the formula we get:

LTAPD $\quad$ = 30,000 ÷ 16.30
$\qquad\qquad$ = £1,840.49 pa

The member's pension will be reduced by **£1,840.49** per annum until the member dies.

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Appendix A: Tables of factors

Tables A_15_65, A_15_66, A_15_67 and A_15_68: Factors for calculating annual allowance debit

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

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

Table F_15: Factors for calculating lifetime allowance debits

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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table A_15_65 – Factors for calculating annual allowance debit

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.53
19	4.65
20	4.78
21	4.91
22	5.04
23	5.18
24	5.32
25	5.46
26	5.62
27	5.76
28	5.92
29	6.08
30	6.24
31	6.41
32	6.59
33	6.77
34	6.96
35	7.14
36	7.33
37	7.54
38	7.74
39	7.96
40	8.18
41	8.41
42	8.63
43	8.88
44	9.12
45	9.38
46	9.64
47	9.90
48	10.18
49	10.46
50	10.76
51	11.06
52	11.37
53	11.70
54	12.04
55	12.39
56	12.75
57	13.12
58	13.51
59	13.92

Table A_15_65 – Factors for calculating annual allowance debit *continued*

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
60	14.35
61	14.79
62	15.26
63	15.75
64	16.26

Table A_15_66 – Factors for calculating annual allowance debit

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.29
19	4.41
20	4.53
21	4.65
22	4.77
23	4.91
24	5.04
25	5.17
26	5.32
27	5.46
28	5.60
29	5.75
30	5.91
31	6.06
32	6.23
33	6.40
34	6.57
35	6.75
36	6.93
37	7.13
38	7.32
39	7.52
40	7.72
41	7.94
42	8.15
43	8.38
44	8.61
45	8.85
46	9.09
47	9.35
48	9.60
49	9.87
50	10.14
51	10.43
52	10.72
53	11.03
54	11.34
55	11.67
56	12.01
57	12.36
58	12.73
59	13.11

Table A_15_66 – Factors for calculating annual allowance debit *continued*

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
60	13.51
61	13.92
62	14.36
63	14.82
64	15.30
65	15.80

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table A_15_67 – Factors for calculating annual allowance debit

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	4.06
19	4.17
20	4.29
21	4.40
22	4.52
23	4.64
24	4.76
25	4.89
26	5.02
27	5.16
28	5.29
29	5.43
30	5.58
31	5.73
32	5.89
33	6.04
34	6.21
35	6.37
36	6.54
37	6.72
38	6.90
39	7.09
40	7.29
41	7.49
42	7.69
43	7.90
44	8.12
45	8.34
46	8.57
47	8.81
48	9.04
49	9.29
50	9.55
51	9.82
52	10.10
53	10.38
54	10.68
55	10.98
56	11.30
57	11.63
58	11.96
59	12.32

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table A_15_67 – Factors for calculating annual allowance debit *continued*

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
60	12.70
61	13.08
62	13.49
63	13.92
64	14.37
65	14.84
66	15.34

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table A_15_68 – Factors for calculating annual allowance debit

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
18	3.84
19	3.94
20	4.05
21	4.16
22	4.27
23	4.38
24	4.50
25	4.62
26	4.74
27	4.87
28	5.00
29	5.12
30	5.27
31	5.40
32	5.55
33	5.70
34	5.85
35	6.01
36	6.17
37	6.33
38	6.51
39	6.68
40	6.86
41	7.05
42	7.24
43	7.43
44	7.64
45	7.85
46	8.06
47	8.29
48	8.50
49	8.74
50	8.98
51	9.23
52	9.49
53	9.75
54	10.03
55	10.31
56	10.60
57	10.91
58	11.23
59	11.56

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table A_15_68 – Factors for calculating annual allowance debit *continued*

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
60	11.91
61	12.27
62	12.65
63	13.05
64	13.47
65	13.91
66	14.37
67	14.86

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

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

Retirement not on grounds of ill health

Males and Females

	Period to SPA (in years and complete months)									
	Years									
months	0	1	2	3	4	5	6	7	8	9
0	0.997	0.938	0.883	0.832	0.786	0.743	0.703	0.666	0.632	0.600
1	0.992	0.933	0.879	0.828	0.782	0.740	0.700	0.663	0.629	0.597
2	0.987	0.928	0.874	0.825	0.779	0.736	0.697	0.660	0.627	0.595
3	0.982	0.924	0.870	0.821	0.775	0.733	0.694	0.658	0.624	0.592
4	0.977	0.919	0.866	0.817	0.771	0.730	0.691	0.655	0.621	0.590
5	0.972	0.915	0.862	0.813	0.768	0.726	0.688	0.652	0.619	0.587
6	0.967	0.910	0.857	0.809	0.764	0.723	0.685	0.649	0.616	0.585
7	0.962	0.906	0.853	0.805	0.761	0.720	0.681	0.646	0.613	0.582
8	0.957	0.901	0.849	0.801	0.757	0.716	0.678	0.643	0.610	0.580
9	0.952	0.896	0.845	0.797	0.753	0.713	0.675	0.640	0.608	0.578
10	0.947	0.892	0.841	0.793	0.750	0.710	0.672	0.637	0.605	0.575
11	0.942	0.887	0.836	0.790	0.746	0.706	0.669	0.635	0.602	0.573

	Period to SPA (in years and complete months)			
	Years			
months	10	11	12	13
0	0.570	0.542	0.516	0.492
1	0.568	0.540	0.514	0.490
2	0.565	0.538	0.512	0.488
3	0.563	0.536	0.510	0.486
4	0.561	0.534	0.508	0.485
5	0.558	0.531	0.506	0.483
6	0.556	0.529	0.504	0.481
7	0.554	0.527	0.502	0.479
8	0.552	0.525	0.500	0.477
9	0.549	0.523	0.498	0.475
10	0.547	0.521	0.496	0.473
11	0.545	0.518	0.494	0.472

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

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

Males and Females

months	Period to SPA (in years and complete 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

months	Period to SPA (in years and complete 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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table C_15 – Early retirement factor - annual allowance pension debit on ill health retirement before SPA *continued*

Males and Females

months	Period to SPA (in years and complete 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

months	Period to SPA (in years and complete 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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table C_15 – Early retirement factor - annual allowance pension debit on ill health retirement before SPA *continued*

months	Period to SPA (in years and complete months)								
	Years								
	40	41	42	43	44	45	46	47	48
0	0.140	0.134	0.129	0.123	0.119	0.114	0.11	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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table F_15 – Factors for calculating lifetime allowance debits

Retirement <u>not</u> 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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

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

Police pension schemes (England & Wales)
2015 Scheme – Tax charge debits
Factors and guidance – 11 June 2015

Table G_15 – Factors for calculating lifetime allowance debits (retirement in ill health) *continued*

Males and Females

Age last birthday at relevant date	Gross Pension of £1 per annum
60	16.89
61	16.50
62	16.11
63	15.71
64	15.30
65	14.89
66	14.47
67	14.04