

**Addendum to GAD guidance note "Police pension schemes (England & Wales): 1987 Scheme: Tax charge debits" dated 7 May 2015**

**Date: 15 April 2016**

- 1.1 This addendum is addressed to the Home Office as the scheme manager of the Police pension schemes (England and Wales).
- 1.2 This is an addendum to the GAD guidance note "Police pension schemes (England & Wales): 1987 Scheme: Tax charge debits" dated 7 May 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\_87** 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\_87 – Factors for calculating annual allowance pension debit**

| <b>Age last birthday at relevant date</b> | <b>Annual allowance debit factor per £1 of pension per annum</b> |
|-------------------------------------------|------------------------------------------------------------------|
| 18                                        | 6.44                                                             |
| 19                                        | 6.62                                                             |
| 20                                        | 6.78                                                             |
| 21                                        | 6.95                                                             |
| 22                                        | 7.14                                                             |
| 23                                        | 7.32                                                             |
| 24                                        | 7.50                                                             |
| 25                                        | 7.70                                                             |
| 26                                        | 7.90                                                             |
| 27                                        | 8.10                                                             |
| 28                                        | 8.30                                                             |
| 29                                        | 8.52                                                             |
| 30                                        | 8.74                                                             |
| 31                                        | 8.96                                                             |
| 32                                        | 9.20                                                             |
| 33                                        | 9.43                                                             |
| 34                                        | 9.68                                                             |
| 35                                        | 9.93                                                             |
| 36                                        | 10.19                                                            |
| 37                                        | 10.45                                                            |
| 38                                        | 10.72                                                            |
| 39                                        | 11.01                                                            |
| 40                                        | 11.29                                                            |
| 41                                        | 11.60                                                            |
| 42                                        | 11.90                                                            |
| 43                                        | 12.21                                                            |
| 44                                        | 12.54                                                            |
| 45                                        | 12.87                                                            |
| 46                                        | 13.21                                                            |
| 47                                        | 13.56                                                            |
| 48                                        | 13.93                                                            |
| 49                                        | 14.29                                                            |
| 50                                        | 14.67                                                            |
| 51                                        | 15.07                                                            |
| 52                                        | 15.47                                                            |
| 53                                        | 15.89                                                            |
| 54                                        | 16.34                                                            |
| 55                                        | 16.79                                                            |
| 56                                        | 17.26                                                            |
| 57                                        | 17.75                                                            |
| 58                                        | 18.25                                                            |
| 59                                        | 18.79                                                            |

Addendum to E&W 1987 Police Pension Scheme - Tax Charge Debit\_15Apr2016

**Table B\_87 – Retirement timing factor - annual allowance pension debit  
on normal retirement**

**Males and Females**

|        | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| months | 48                                                | 49    | 50    | 51    | 52    | 53    | 54    | 55    | 56    |
| 0      | 0.571                                             | 0.594 | 0.619 | 0.646 | 0.675 | 0.706 | 0.740 | 0.776 | 0.816 |
| 1      | 0.573                                             | 0.596 | 0.621 | 0.649 | 0.678 | 0.709 | 0.743 | 0.780 | 0.819 |
| 2      | 0.574                                             | 0.598 | 0.624 | 0.651 | 0.680 | 0.712 | 0.746 | 0.783 | 0.823 |
| 3      | 0.576                                             | 0.600 | 0.626 | 0.653 | 0.683 | 0.715 | 0.749 | 0.786 | 0.826 |
| 4      | 0.578                                             | 0.602 | 0.628 | 0.656 | 0.685 | 0.717 | 0.752 | 0.789 | 0.830 |
| 5      | 0.580                                             | 0.605 | 0.630 | 0.658 | 0.688 | 0.720 | 0.755 | 0.793 | 0.833 |
| 6      | 0.582                                             | 0.607 | 0.633 | 0.661 | 0.691 | 0.723 | 0.758 | 0.796 | 0.837 |
| 7      | 0.584                                             | 0.609 | 0.635 | 0.663 | 0.693 | 0.726 | 0.761 | 0.799 | 0.840 |
| 8      | 0.586                                             | 0.611 | 0.637 | 0.665 | 0.696 | 0.729 | 0.764 | 0.802 | 0.843 |
| 9      | 0.588                                             | 0.613 | 0.639 | 0.668 | 0.698 | 0.731 | 0.767 | 0.806 | 0.847 |
| 10     | 0.590                                             | 0.615 | 0.642 | 0.670 | 0.701 | 0.734 | 0.770 | 0.809 | 0.850 |
| 11     | 0.592                                             | 0.617 | 0.644 | 0.673 | 0.704 | 0.737 | 0.773 | 0.812 | 0.854 |

|        | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| months | 57                                                | 58    | 59    | 60    | 61    | 62    | 63    | 64    | 65    |
| 0      | 0.858                                             | 0.902 | 0.951 | 1.002 | 1.058 | 1.118 | 1.183 | 1.253 | 1.329 |
| 1      | 0.861                                             | 0.906 | 0.955 | 1.007 | 1.063 | 1.123 | 1.189 | 1.259 |       |
| 2      | 0.865                                             | 0.910 | 0.959 | 1.012 | 1.068 | 1.129 | 1.194 | 1.266 |       |
| 3      | 0.869                                             | 0.914 | 0.963 | 1.016 | 1.073 | 1.134 | 1.200 | 1.272 |       |
| 4      | 0.872                                             | 0.918 | 0.968 | 1.021 | 1.078 | 1.139 | 1.206 | 1.278 |       |
| 5      | 0.876                                             | 0.922 | 0.972 | 1.025 | 1.083 | 1.145 | 1.212 | 1.285 |       |
| 6      | 0.880                                             | 0.926 | 0.976 | 1.030 | 1.088 | 1.150 | 1.218 | 1.291 |       |
| 7      | 0.884                                             | 0.930 | 0.981 | 1.035 | 1.093 | 1.156 | 1.224 | 1.297 |       |
| 8      | 0.887                                             | 0.934 | 0.985 | 1.039 | 1.098 | 1.161 | 1.229 | 1.304 |       |
| 9      | 0.891                                             | 0.938 | 0.989 | 1.044 | 1.103 | 1.166 | 1.235 | 1.310 |       |
| 10     | 0.895                                             | 0.942 | 0.994 | 1.049 | 1.108 | 1.172 | 1.241 | 1.316 |       |
| 11     | 0.899                                             | 0.946 | 0.998 | 1.053 | 1.113 | 1.177 | 1.247 | 1.322 |       |

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**Table C\_87 – Retirement timing factor - annual allowance pension debit  
on ill health retirement before age 60**

**Males and Females**

| months | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|        | 25                                                | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    |
| 0      | 0.231                                             | 0.240 | 0.248 | 0.257 | 0.266 | 0.276 | 0.286 | 0.296 | 0.307 | 0.318 |
| 1      | 0.232                                             | 0.240 | 0.249 | 0.258 | 0.267 | 0.276 | 0.286 | 0.297 | 0.308 | 0.319 |
| 2      | 0.233                                             | 0.241 | 0.249 | 0.258 | 0.268 | 0.277 | 0.287 | 0.298 | 0.309 | 0.320 |
| 3      | 0.233                                             | 0.242 | 0.250 | 0.259 | 0.268 | 0.278 | 0.288 | 0.299 | 0.310 | 0.321 |
| 4      | 0.234                                             | 0.242 | 0.251 | 0.260 | 0.269 | 0.279 | 0.289 | 0.300 | 0.310 | 0.322 |
| 5      | 0.235                                             | 0.243 | 0.252 | 0.261 | 0.270 | 0.280 | 0.290 | 0.300 | 0.311 | 0.323 |
| 6      | 0.235                                             | 0.244 | 0.252 | 0.261 | 0.271 | 0.281 | 0.291 | 0.301 | 0.312 | 0.324 |
| 7      | 0.236                                             | 0.244 | 0.253 | 0.262 | 0.272 | 0.281 | 0.292 | 0.302 | 0.313 | 0.325 |
| 8      | 0.237                                             | 0.245 | 0.254 | 0.263 | 0.272 | 0.282 | 0.292 | 0.303 | 0.314 | 0.326 |
| 9      | 0.237                                             | 0.246 | 0.255 | 0.264 | 0.273 | 0.283 | 0.293 | 0.304 | 0.315 | 0.327 |
| 10     | 0.238                                             | 0.247 | 0.255 | 0.264 | 0.274 | 0.284 | 0.294 | 0.305 | 0.316 | 0.328 |
| 11     | 0.239                                             | 0.247 | 0.256 | 0.265 | 0.275 | 0.285 | 0.295 | 0.306 | 0.317 | 0.329 |

| months | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|        | 35                                                | 36    | 37    | 38    | 39    | 40    | 41    | 42    | 43    | 44    |
| 0      | 0.330                                             | 0.342 | 0.355 | 0.369 | 0.383 | 0.398 | 0.413 | 0.430 | 0.447 | 0.465 |
| 1      | 0.331                                             | 0.343 | 0.356 | 0.370 | 0.384 | 0.399 | 0.415 | 0.431 | 0.448 | 0.467 |
| 2      | 0.332                                             | 0.344 | 0.357 | 0.371 | 0.385 | 0.400 | 0.416 | 0.432 | 0.450 | 0.468 |
| 3      | 0.333                                             | 0.345 | 0.358 | 0.372 | 0.386 | 0.401 | 0.417 | 0.434 | 0.451 | 0.470 |
| 4      | 0.334                                             | 0.346 | 0.360 | 0.373 | 0.388 | 0.403 | 0.419 | 0.435 | 0.453 | 0.471 |
| 5      | 0.335                                             | 0.348 | 0.361 | 0.374 | 0.389 | 0.404 | 0.420 | 0.437 | 0.454 | 0.473 |
| 6      | 0.336                                             | 0.349 | 0.362 | 0.376 | 0.390 | 0.405 | 0.421 | 0.438 | 0.456 | 0.475 |
| 7      | 0.337                                             | 0.350 | 0.363 | 0.377 | 0.391 | 0.407 | 0.423 | 0.440 | 0.457 | 0.476 |
| 8      | 0.338                                             | 0.351 | 0.364 | 0.378 | 0.393 | 0.408 | 0.424 | 0.441 | 0.459 | 0.478 |
| 9      | 0.339                                             | 0.352 | 0.365 | 0.379 | 0.394 | 0.409 | 0.425 | 0.442 | 0.460 | 0.479 |
| 10     | 0.340                                             | 0.353 | 0.366 | 0.380 | 0.395 | 0.411 | 0.427 | 0.444 | 0.462 | 0.481 |
| 11     | 0.341                                             | 0.354 | 0.367 | 0.381 | 0.396 | 0.412 | 0.428 | 0.445 | 0.463 | 0.483 |

| months | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|        | 45                                                | 46    | 47    | 48    | 49    | 50    | 51    | 52    | 53    | 54    |
| 0      | 0.484                                             | 0.505 | 0.526 | 0.549 | 0.574 | 0.600 | 0.628 | 0.658 | 0.691 | 0.726 |
| 1      | 0.486                                             | 0.506 | 0.528 | 0.551 | 0.576 | 0.602 | 0.631 | 0.661 | 0.694 | 0.729 |
| 2      | 0.488                                             | 0.508 | 0.530 | 0.553 | 0.578 | 0.605 | 0.633 | 0.664 | 0.697 | 0.732 |
| 3      | 0.489                                             | 0.510 | 0.532 | 0.555 | 0.580 | 0.607 | 0.636 | 0.666 | 0.700 | 0.735 |
| 4      | 0.491                                             | 0.512 | 0.534 | 0.557 | 0.582 | 0.609 | 0.638 | 0.669 | 0.702 | 0.739 |
| 5      | 0.493                                             | 0.514 | 0.536 | 0.559 | 0.585 | 0.612 | 0.641 | 0.672 | 0.705 | 0.742 |
| 6      | 0.494                                             | 0.515 | 0.538 | 0.561 | 0.587 | 0.614 | 0.643 | 0.674 | 0.708 | 0.745 |
| 7      | 0.496                                             | 0.517 | 0.540 | 0.564 | 0.589 | 0.616 | 0.646 | 0.677 | 0.711 | 0.748 |
| 8      | 0.498                                             | 0.519 | 0.542 | 0.566 | 0.591 | 0.619 | 0.648 | 0.680 | 0.714 | 0.751 |
| 9      | 0.500                                             | 0.521 | 0.543 | 0.568 | 0.593 | 0.621 | 0.651 | 0.683 | 0.717 | 0.755 |
| 10     | 0.501                                             | 0.523 | 0.545 | 0.570 | 0.596 | 0.623 | 0.653 | 0.685 | 0.720 | 0.758 |
| 11     | 0.503                                             | 0.524 | 0.547 | 0.572 | 0.598 | 0.626 | 0.656 | 0.688 | 0.723 | 0.761 |

| months | Age of the member when benefits come into payment |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|
|        | 55                                                | 56    | 57    | 58    | 59    |
| 0      | 0.764                                             | 0.805 | 0.850 | 0.897 | 0.948 |
| 1      | 0.768                                             | 0.809 | 0.853 | 0.901 | 0.952 |
| 2      | 0.771                                             | 0.813 | 0.857 | 0.905 | 0.957 |
| 3      | 0.774                                             | 0.816 | 0.861 | 0.910 | 0.961 |
| 4      | 0.778                                             | 0.820 | 0.865 | 0.914 | 0.966 |
| 5      | 0.781                                             | 0.824 | 0.869 | 0.918 | 0.970 |
| 6      | 0.785                                             | 0.827 | 0.873 | 0.922 | 0.975 |
| 7      | 0.788                                             | 0.831 | 0.877 | 0.926 | 0.980 |
| 8      | 0.792                                             | 0.835 | 0.881 | 0.931 | 0.984 |
| 9      | 0.795                                             | 0.838 | 0.885 | 0.935 | 0.989 |
| 10     | 0.798                                             | 0.842 | 0.889 | 0.939 | 0.993 |
| 11     | 0.802                                             | 0.846 | 0.893 | 0.943 | 0.998 |

**Table D1\_87: Factors for calculating pension debit retirement timing  
factor - Retirement not on grounds of ill health**

**Males and Females**

| months | Age of the member when benefits come into payment |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|
|        | 48                                                | 49    | 50    | 51    | 52    | 53    | 54    |
| 0      | 12.68                                             | 13.09 | 13.51 | 13.95 | 14.40 | 14.88 | 15.37 |
| 1      | 12.72                                             | 13.12 | 13.55 | 13.99 | 14.44 | 14.92 | 15.41 |
| 2      | 12.75                                             | 13.16 | 13.58 | 14.02 | 14.48 | 14.96 | 15.45 |
| 3      | 12.78                                             | 13.19 | 13.62 | 14.06 | 14.52 | 15.00 | 15.50 |
| 4      | 12.82                                             | 13.23 | 13.65 | 14.10 | 14.56 | 15.04 | 15.54 |
| 5      | 12.85                                             | 13.26 | 13.69 | 14.14 | 14.60 | 15.08 | 15.58 |
| 6      | 12.89                                             | 13.30 | 13.73 | 14.17 | 14.64 | 15.12 | 15.62 |
| 7      | 12.92                                             | 13.33 | 13.76 | 14.21 | 14.68 | 15.16 | 15.67 |
| 8      | 12.95                                             | 13.37 | 13.80 | 14.25 | 14.72 | 15.20 | 15.71 |
| 9      | 12.99                                             | 13.40 | 13.84 | 14.29 | 14.76 | 15.24 | 15.75 |
| 10     | 13.02                                             | 13.44 | 13.87 | 14.33 | 14.80 | 15.29 | 15.79 |
| 11     | 13.05                                             | 13.47 | 13.91 | 14.36 | 14.84 | 15.33 | 15.84 |

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**Table D2\_87: Factors for calculating pension debit retirement timing  
factor - Retirement on grounds of ill health**

**Males and Females**

| months | Age of the member when benefits come into payment |      |      |      |      |      |      |      |      |      |
|--------|---------------------------------------------------|------|------|------|------|------|------|------|------|------|
|        | 25                                                | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   |
| 0      | 4.83                                              | 5.01 | 5.19 | 5.39 | 5.59 | 5.79 | 6.01 | 6.23 | 6.46 | 6.70 |
| 1      | 4.84                                              | 5.02 | 5.21 | 5.40 | 5.60 | 5.81 | 6.02 | 6.25 | 6.48 | 6.73 |
| 2      | 4.86                                              | 5.04 | 5.23 | 5.42 | 5.62 | 5.83 | 6.04 | 6.27 | 6.50 | 6.75 |
| 3      | 4.87                                              | 5.05 | 5.24 | 5.44 | 5.64 | 5.84 | 6.06 | 6.29 | 6.52 | 6.77 |
| 4      | 4.89                                              | 5.07 | 5.26 | 5.45 | 5.65 | 5.86 | 6.08 | 6.31 | 6.54 | 6.79 |
| 5      | 4.90                                              | 5.08 | 5.27 | 5.47 | 5.67 | 5.88 | 6.10 | 6.33 | 6.56 | 6.81 |
| 6      | 4.92                                              | 5.10 | 5.29 | 5.49 | 5.69 | 5.90 | 6.12 | 6.34 | 6.58 | 6.83 |
| 7      | 4.93                                              | 5.12 | 5.31 | 5.50 | 5.71 | 5.92 | 6.14 | 6.36 | 6.60 | 6.85 |
| 8      | 4.95                                              | 5.13 | 5.32 | 5.52 | 5.72 | 5.93 | 6.15 | 6.38 | 6.62 | 6.87 |
| 9      | 4.96                                              | 5.15 | 5.34 | 5.54 | 5.74 | 5.95 | 6.17 | 6.40 | 6.64 | 6.89 |
| 10     | 4.98                                              | 5.16 | 5.35 | 5.55 | 5.76 | 5.97 | 6.19 | 6.42 | 6.66 | 6.92 |
| 11     | 4.99                                              | 5.18 | 5.37 | 5.57 | 5.77 | 5.99 | 6.21 | 6.44 | 6.68 | 6.94 |

| months | Age of the member when benefits come into payment |      |      |      |      |      |      |      |      |       |
|--------|---------------------------------------------------|------|------|------|------|------|------|------|------|-------|
|        | 35                                                | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44    |
| 0      | 6.96                                              | 7.22 | 7.50 | 7.78 | 8.08 | 8.39 | 8.71 | 9.04 | 9.39 | 9.75  |
| 1      | 6.98                                              | 7.24 | 7.52 | 7.81 | 8.10 | 8.41 | 8.74 | 9.07 | 9.42 | 9.78  |
| 2      | 7.00                                              | 7.27 | 7.54 | 7.83 | 8.13 | 8.44 | 8.76 | 9.10 | 9.45 | 9.81  |
| 3      | 7.02                                              | 7.29 | 7.57 | 7.86 | 8.16 | 8.47 | 8.79 | 9.13 | 9.48 | 9.84  |
| 4      | 7.05                                              | 7.31 | 7.59 | 7.88 | 8.18 | 8.49 | 8.82 | 9.16 | 9.51 | 9.88  |
| 5      | 7.07                                              | 7.34 | 7.61 | 7.90 | 8.21 | 8.52 | 8.85 | 9.19 | 9.54 | 9.91  |
| 6      | 7.09                                              | 7.36 | 7.64 | 7.93 | 8.23 | 8.55 | 8.88 | 9.22 | 9.57 | 9.94  |
| 7      | 7.11                                              | 7.38 | 7.66 | 7.95 | 8.26 | 8.57 | 8.90 | 9.25 | 9.60 | 9.97  |
| 8      | 7.13                                              | 7.40 | 7.69 | 7.98 | 8.28 | 8.60 | 8.93 | 9.27 | 9.63 | 10.00 |
| 9      | 7.16                                              | 7.43 | 7.71 | 8.00 | 8.31 | 8.63 | 8.96 | 9.30 | 9.66 | 10.03 |
| 10     | 7.18                                              | 7.45 | 7.73 | 8.03 | 8.34 | 8.65 | 8.99 | 9.33 | 9.69 | 10.06 |
| 11     | 7.20                                              | 7.47 | 7.76 | 8.05 | 8.36 | 8.68 | 9.01 | 9.36 | 9.72 | 10.09 |

| months | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|        | 45                                                | 46    | 47    | 48    | 49    | 50    | 51    | 52    | 53    | 54    |
| 0      | 10.12                                             | 10.51 | 10.91 | 11.33 | 11.75 | 12.20 | 12.65 | 13.13 | 13.62 | 14.14 |
| 1      | 10.16                                             | 10.55 | 10.95 | 11.36 | 11.79 | 12.23 | 12.69 | 13.17 | 13.67 | 14.19 |
| 2      | 10.19                                             | 10.58 | 10.98 | 11.40 | 11.83 | 12.27 | 12.73 | 13.21 | 13.71 | 14.23 |
| 3      | 10.22                                             | 10.61 | 11.02 | 11.43 | 11.87 | 12.31 | 12.77 | 13.25 | 13.75 | 14.28 |
| 4      | 10.25                                             | 10.65 | 11.05 | 11.47 | 11.90 | 12.35 | 12.81 | 13.29 | 13.80 | 14.32 |
| 5      | 10.29                                             | 10.68 | 11.09 | 11.51 | 11.94 | 12.39 | 12.85 | 13.34 | 13.84 | 14.37 |
| 6      | 10.32                                             | 10.71 | 11.12 | 11.54 | 11.98 | 12.42 | 12.89 | 13.38 | 13.88 | 14.41 |
| 7      | 10.35                                             | 10.75 | 11.16 | 11.58 | 12.01 | 12.46 | 12.93 | 13.42 | 13.93 | 14.46 |
| 8      | 10.38                                             | 10.78 | 11.19 | 11.61 | 12.05 | 12.50 | 12.97 | 13.46 | 13.97 | 14.50 |
| 9      | 10.42                                             | 10.81 | 11.22 | 11.65 | 12.09 | 12.54 | 13.01 | 13.50 | 14.01 | 14.54 |
| 10     | 10.45                                             | 10.85 | 11.26 | 11.68 | 12.12 | 12.58 | 13.05 | 13.54 | 14.05 | 14.59 |
| 11     | 10.48                                             | 10.88 | 11.29 | 11.72 | 12.16 | 12.62 | 13.09 | 13.58 | 14.10 | 14.63 |

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**Table E1\_87: Factors for calculating pension debit retirement timing  
factor - Retirement not on grounds of ill health**

**Males and Females**

|               | <b>Age of the member when benefits come into payment</b> |           |           |           |           |           |           |
|---------------|----------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>months</b> | <b>48</b>                                                | <b>49</b> | <b>50</b> | <b>51</b> | <b>52</b> | <b>53</b> | <b>54</b> |
| 0             | 5.86                                                     | 5.14      | 4.38      | 3.58      | 2.74      | 1.86      | 0.93      |
| 1             | 5.80                                                     | 5.07      | 4.31      | 3.51      | 2.67      | 1.78      | 0.85      |
| 2             | 5.74                                                     | 5.01      | 4.24      | 3.44      | 2.60      | 1.71      | 0.77      |
| 3             | 5.68                                                     | 4.95      | 4.18      | 3.37      | 2.52      | 1.63      | 0.69      |
| 4             | 5.62                                                     | 4.88      | 4.11      | 3.30      | 2.45      | 1.55      | 0.61      |
| 5             | 5.56                                                     | 4.82      | 4.05      | 3.23      | 2.38      | 1.48      | 0.53      |
| 6             | 5.50                                                     | 4.76      | 3.98      | 3.16      | 2.30      | 1.40      | 0.45      |
| 7             | 5.44                                                     | 4.69      | 3.91      | 3.09      | 2.23      | 1.32      | 0.37      |
| 8             | 5.38                                                     | 4.63      | 3.85      | 3.02      | 2.16      | 1.24      | 0.28      |
| 9             | 5.32                                                     | 4.57      | 3.78      | 2.95      | 2.08      | 1.17      | 0.20      |
| 10            | 5.26                                                     | 4.50      | 3.71      | 2.88      | 2.01      | 1.09      | 0.12      |
| 11            | 5.20                                                     | 4.44      | 3.65      | 2.81      | 1.94      | 1.01      | 0.04      |

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**Table E2\_87: Factors for calculating pension debit retirement timing  
factor - Retirement on grounds of ill health**

**Males and Females**

|        | Age of the member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| months | 25                                                | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    |
| 0      | 14.50                                             | 14.30 | 14.10 | 13.88 | 13.64 | 13.39 | 13.13 | 12.86 | 12.57 | 12.27 |
| 1      | 14.48                                             | 14.29 | 14.08 | 13.86 | 13.62 | 13.37 | 13.11 | 12.83 | 12.54 | 12.24 |
| 2      | 14.46                                             | 14.27 | 14.06 | 13.84 | 13.60 | 13.35 | 13.09 | 12.81 | 12.52 | 12.21 |
| 3      | 14.45                                             | 14.25 | 14.04 | 13.82 | 13.58 | 13.33 | 13.06 | 12.78 | 12.49 | 12.19 |
| 4      | 14.43                                             | 14.24 | 14.02 | 13.80 | 13.56 | 13.31 | 13.04 | 12.76 | 12.47 | 12.16 |
| 5      | 14.42                                             | 14.22 | 14.01 | 13.78 | 13.54 | 13.28 | 13.02 | 12.74 | 12.44 | 12.14 |
| 6      | 14.40                                             | 14.20 | 13.99 | 13.76 | 13.52 | 13.26 | 12.99 | 12.71 | 12.42 | 12.11 |
| 7      | 14.38                                             | 14.18 | 13.97 | 13.74 | 13.50 | 13.24 | 12.97 | 12.69 | 12.39 | 12.08 |
| 8      | 14.37                                             | 14.17 | 13.95 | 13.72 | 13.48 | 13.22 | 12.95 | 12.66 | 12.37 | 12.06 |
| 9      | 14.35                                             | 14.15 | 13.93 | 13.70 | 13.46 | 13.20 | 12.92 | 12.64 | 12.34 | 12.03 |
| 10     | 14.34                                             | 14.13 | 13.91 | 13.68 | 13.44 | 13.18 | 12.90 | 12.62 | 12.32 | 12.00 |
| 11     | 14.32                                             | 14.12 | 13.90 | 13.66 | 13.41 | 13.15 | 12.88 | 12.59 | 12.29 | 11.98 |

|        | Age of the member when benefits come into payment |       |       |       |       |       |      |      |      |      |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|------|------|------|------|
| months | 35                                                | 36    | 37    | 38    | 39    | 40    | 41   | 42   | 43   | 44   |
| 0      | 11.95                                             | 11.62 | 11.26 | 10.89 | 10.50 | 10.08 | 9.64 | 9.18 | 8.69 | 8.17 |
| 1      | 11.92                                             | 11.59 | 11.23 | 10.86 | 10.46 | 10.05 | 9.60 | 9.14 | 8.64 | 8.12 |
| 2      | 11.89                                             | 11.56 | 11.20 | 10.83 | 10.43 | 10.01 | 9.57 | 9.10 | 8.60 | 8.08 |
| 3      | 11.87                                             | 11.53 | 11.17 | 10.79 | 10.39 | 9.97  | 9.53 | 9.06 | 8.56 | 8.03 |
| 4      | 11.84                                             | 11.50 | 11.14 | 10.76 | 10.36 | 9.94  | 9.49 | 9.02 | 8.52 | 7.98 |
| 5      | 11.81                                             | 11.47 | 11.11 | 10.73 | 10.32 | 9.90  | 9.45 | 8.98 | 8.47 | 7.94 |
| 6      | 11.78                                             | 11.44 | 11.08 | 10.69 | 10.29 | 9.86  | 9.41 | 8.93 | 8.43 | 7.89 |
| 7      | 11.76                                             | 11.41 | 11.05 | 10.66 | 10.26 | 9.83  | 9.37 | 8.89 | 8.39 | 7.85 |
| 8      | 11.73                                             | 11.38 | 11.02 | 10.63 | 10.22 | 9.79  | 9.33 | 8.85 | 8.34 | 7.80 |
| 9      | 11.70                                             | 11.35 | 10.98 | 10.60 | 10.19 | 9.75  | 9.30 | 8.81 | 8.30 | 7.76 |
| 10     | 11.67                                             | 11.32 | 10.95 | 10.56 | 10.15 | 9.72  | 9.26 | 8.77 | 8.26 | 7.71 |
| 11     | 11.64                                             | 11.29 | 10.92 | 10.53 | 10.12 | 9.68  | 9.22 | 8.73 | 8.21 | 7.66 |

|        | Age of the member when benefits come into payment |      |      |      |      |      |      |      |      |      |
|--------|---------------------------------------------------|------|------|------|------|------|------|------|------|------|
| months | 45                                                | 46   | 47   | 48   | 49   | 50   | 51   | 52   | 53   | 54   |
| 0      | 7.62                                              | 7.03 | 6.42 | 5.76 | 5.06 | 4.33 | 3.55 | 2.72 | 1.85 | 0.93 |
| 1      | 7.57                                              | 6.98 | 6.36 | 5.70 | 5.00 | 4.26 | 3.48 | 2.65 | 1.78 | 0.85 |
| 2      | 7.52                                              | 6.93 | 6.31 | 5.64 | 4.94 | 4.20 | 3.41 | 2.58 | 1.70 | 0.77 |
| 3      | 7.47                                              | 6.88 | 6.25 | 5.59 | 4.88 | 4.13 | 3.34 | 2.51 | 1.62 | 0.69 |
| 4      | 7.42                                              | 6.83 | 6.20 | 5.53 | 4.82 | 4.07 | 3.27 | 2.43 | 1.55 | 0.61 |
| 5      | 7.37                                              | 6.78 | 6.14 | 5.47 | 4.76 | 4.00 | 3.21 | 2.36 | 1.47 | 0.53 |
| 6      | 7.33                                              | 6.73 | 6.09 | 5.41 | 4.70 | 3.94 | 3.14 | 2.29 | 1.39 | 0.45 |
| 7      | 7.28                                              | 6.67 | 6.03 | 5.35 | 4.64 | 3.87 | 3.07 | 2.22 | 1.32 | 0.36 |
| 8      | 7.23                                              | 6.62 | 5.98 | 5.30 | 4.57 | 3.81 | 3.00 | 2.15 | 1.24 | 0.28 |
| 9      | 7.18                                              | 6.57 | 5.93 | 5.24 | 4.51 | 3.74 | 2.93 | 2.07 | 1.16 | 0.20 |
| 10     | 7.13                                              | 6.52 | 5.87 | 5.18 | 4.45 | 3.68 | 2.86 | 2.00 | 1.09 | 0.12 |
| 11     | 7.08                                              | 6.47 | 5.82 | 5.12 | 4.39 | 3.62 | 2.79 | 1.93 | 1.01 | 0.04 |

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**Table F1\_87: Factors for calculating pension debit retirement timing factor -  
Retirement not on grounds of ill health**

**Males and Females**

|        | Age of the member when benefits come into payment |       |       |       |       |       |       |
|--------|---------------------------------------------------|-------|-------|-------|-------|-------|-------|
| months | 48                                                | 49    | 50    | 51    | 52    | 53    | 54    |
| 0      | 16.37                                             | 16.89 | 17.43 | 18.00 | 18.59 | 19.20 | 19.83 |
| 1      | 16.41                                             | 16.94 | 17.48 | 18.05 | 18.64 | 19.25 | 19.89 |
| 2      | 16.46                                             | 16.98 | 17.53 | 18.10 | 18.69 | 19.30 | 19.94 |
| 3      | 16.50                                             | 17.03 | 17.58 | 18.15 | 18.74 | 19.36 | 20.00 |
| 4      | 16.54                                             | 17.07 | 17.62 | 18.20 | 18.79 | 19.41 | 20.05 |
| 5      | 16.59                                             | 17.12 | 17.67 | 18.24 | 18.84 | 19.46 | 20.11 |
| 6      | 16.63                                             | 17.16 | 17.72 | 18.29 | 18.89 | 19.52 | 20.16 |
| 7      | 16.67                                             | 17.21 | 17.76 | 18.34 | 18.94 | 19.57 | 20.22 |
| 8      | 16.72                                             | 17.25 | 17.81 | 18.39 | 18.99 | 19.62 | 20.27 |
| 9      | 16.76                                             | 17.30 | 17.86 | 18.44 | 19.05 | 19.67 | 20.33 |
| 10     | 16.80                                             | 17.34 | 17.91 | 18.49 | 19.10 | 19.73 | 20.38 |
| 11     | 16.85                                             | 17.39 | 17.95 | 18.54 | 19.15 | 19.78 | 20.44 |

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**Table F2\_87: Factors for calculating pension debit retirement timing factor -  
Retirement on grounds of ill health**

**Males and Females**

|        | Age of member when benefits come into payment |      |      |      |      |      |      |      |      |      |
|--------|-----------------------------------------------|------|------|------|------|------|------|------|------|------|
| months | 25                                            | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   |
| 0      | 6.32                                          | 6.56 | 6.81 | 7.06 | 7.32 | 7.59 | 7.87 | 8.16 | 8.47 | 8.79 |
| 1      | 6.34                                          | 6.58 | 6.83 | 7.08 | 7.34 | 7.61 | 7.89 | 8.19 | 8.49 | 8.81 |
| 2      | 6.36                                          | 6.60 | 6.85 | 7.10 | 7.36 | 7.64 | 7.92 | 8.21 | 8.52 | 8.84 |
| 3      | 6.38                                          | 6.62 | 6.87 | 7.12 | 7.39 | 7.66 | 7.94 | 8.24 | 8.55 | 8.87 |
| 4      | 6.40                                          | 6.64 | 6.89 | 7.15 | 7.41 | 7.68 | 7.97 | 8.26 | 8.57 | 8.90 |
| 5      | 6.42                                          | 6.66 | 6.91 | 7.17 | 7.43 | 7.71 | 7.99 | 8.29 | 8.60 | 8.93 |
| 6      | 6.44                                          | 6.68 | 6.93 | 7.19 | 7.45 | 7.73 | 8.02 | 8.32 | 8.63 | 8.95 |
| 7      | 6.46                                          | 6.70 | 6.95 | 7.21 | 7.48 | 7.75 | 8.04 | 8.34 | 8.65 | 8.98 |
| 8      | 6.48                                          | 6.72 | 6.97 | 7.23 | 7.50 | 7.78 | 8.06 | 8.37 | 8.68 | 9.01 |
| 9      | 6.50                                          | 6.74 | 6.99 | 7.25 | 7.52 | 7.80 | 8.09 | 8.39 | 8.71 | 9.04 |
| 10     | 6.52                                          | 6.76 | 7.02 | 7.28 | 7.54 | 7.82 | 8.11 | 8.42 | 8.73 | 9.06 |
| 11     | 6.54                                          | 6.79 | 7.04 | 7.30 | 7.57 | 7.85 | 8.14 | 8.44 | 8.76 | 9.09 |

|        | Age of member when benefits come into payment |      |       |       |       |       |       |       |       |       |
|--------|-----------------------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| months | 35                                            | 36   | 37    | 38    | 39    | 40    | 41    | 42    | 43    | 44    |
| 0      | 9.12                                          | 9.47 | 9.83  | 10.20 | 10.59 | 10.99 | 11.42 | 11.85 | 12.31 | 12.78 |
| 1      | 9.15                                          | 9.50 | 9.86  | 10.23 | 10.62 | 11.03 | 11.45 | 11.89 | 12.35 | 12.82 |
| 2      | 9.18                                          | 9.53 | 9.89  | 10.26 | 10.66 | 11.06 | 11.49 | 11.93 | 12.39 | 12.86 |
| 3      | 9.21                                          | 9.56 | 9.92  | 10.30 | 10.69 | 11.10 | 11.52 | 11.97 | 12.43 | 12.90 |
| 4      | 9.23                                          | 9.59 | 9.95  | 10.33 | 10.72 | 11.13 | 11.56 | 12.00 | 12.47 | 12.94 |
| 5      | 9.26                                          | 9.62 | 9.98  | 10.36 | 10.76 | 11.17 | 11.60 | 12.04 | 12.51 | 12.99 |
| 6      | 9.29                                          | 9.65 | 10.01 | 10.39 | 10.79 | 11.20 | 11.63 | 12.08 | 12.54 | 13.03 |
| 7      | 9.32                                          | 9.67 | 10.04 | 10.43 | 10.82 | 11.24 | 11.67 | 12.12 | 12.58 | 13.07 |
| 8      | 9.35                                          | 9.70 | 10.07 | 10.46 | 10.86 | 11.27 | 11.71 | 12.16 | 12.62 | 13.11 |
| 9      | 9.38                                          | 9.73 | 10.11 | 10.49 | 10.89 | 11.31 | 11.74 | 12.19 | 12.66 | 13.15 |
| 10     | 9.41                                          | 9.76 | 10.14 | 10.52 | 10.92 | 11.34 | 11.78 | 12.23 | 12.70 | 13.19 |
| 11     | 9.44                                          | 9.79 | 10.17 | 10.55 | 10.96 | 11.38 | 11.82 | 12.27 | 12.74 | 13.23 |

|        | Age of member when benefits come into payment |       |       |       |       |       |       |       |       |       |
|--------|-----------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| months | 45                                            | 46    | 47    | 48    | 49    | 50    | 51    | 52    | 53    | 54    |
| 0      | 13.27                                         | 13.78 | 14.31 | 14.85 | 15.41 | 15.99 | 16.59 | 17.21 | 17.86 | 18.54 |
| 1      | 13.31                                         | 13.82 | 14.35 | 14.90 | 15.46 | 16.04 | 16.64 | 17.27 | 17.92 | 18.60 |
| 2      | 13.36                                         | 13.87 | 14.40 | 14.94 | 15.51 | 16.09 | 16.69 | 17.32 | 17.97 | 18.66 |
| 3      | 13.40                                         | 13.91 | 14.44 | 14.99 | 15.55 | 16.14 | 16.74 | 17.37 | 18.03 | 18.71 |
| 4      | 13.44                                         | 13.96 | 14.49 | 15.04 | 15.60 | 16.19 | 16.80 | 17.43 | 18.09 | 18.77 |
| 5      | 13.48                                         | 14.00 | 14.53 | 15.08 | 15.65 | 16.24 | 16.85 | 17.48 | 18.14 | 18.83 |
| 6      | 13.53                                         | 14.04 | 14.58 | 15.13 | 15.70 | 16.29 | 16.90 | 17.54 | 18.20 | 18.89 |
| 7      | 13.57                                         | 14.09 | 14.62 | 15.18 | 15.75 | 16.34 | 16.95 | 17.59 | 18.26 | 18.95 |
| 8      | 13.61                                         | 14.13 | 14.67 | 15.22 | 15.79 | 16.39 | 17.00 | 17.64 | 18.31 | 19.01 |
| 9      | 13.65                                         | 14.18 | 14.71 | 15.27 | 15.84 | 16.44 | 17.05 | 17.70 | 18.37 | 19.07 |
| 10     | 13.69                                         | 14.22 | 14.76 | 15.32 | 15.89 | 16.49 | 17.11 | 17.75 | 18.42 | 19.13 |
| 11     | 13.74                                         | 14.26 | 14.80 | 15.36 | 15.94 | 16.54 | 17.16 | 17.81 | 18.48 | 19.18 |

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**Table G\_87: Factors for calculating lifetime allowance debit - Retirement not on grounds of ill health**

**Males and Females**

| <b>Age last birthday<br/>at relevant date</b> | <b>Gross Pension of<br/>£1 per annum</b> |
|-----------------------------------------------|------------------------------------------|
| 48                                            | 22.68                                    |
| 49                                            | 22.43                                    |
| 50                                            | 22.17                                    |
| 51                                            | 21.89                                    |
| 52                                            | 21.59                                    |
| 53                                            | 21.26                                    |
| 54                                            | 21.10                                    |
| 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                                    |

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**Table H\_87 – Factors for calculating lifetime allowance debit (retirement in ill health)**

**Males and Females**

| <b>Age last birthday<br/>at relevant date</b> | <b>Gross Pension of<br/>£1 per annum</b> |
|-----------------------------------------------|------------------------------------------|
| 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                                    |

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