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## 1 Introduction

- 1.1 This Note is addressed to the Scottish Public Pensions Agency ('SPPA') as administrator of the NHS Pension Scheme (Scotland) 2015 ('NHSPSS 2015' or the 'Scheme'). It sets out the method and factors required to determine the amount payable by a member electing to secure Additional Pension (AP). It also provides calculation guidance for the purchase of AP benefits when a member who had a monthly contribution election does not make contributions during the whole of their payment period and how the revised AP credit should be calculated in this situation.
- 1.2 This Note covers the SSI 2015/94 Regulations 54 to 70. Unless otherwise stated, all regulatory references are to these Regulations.
- 1.3 There is a cap on the amount of Additional Pension that can be purchased (see Regulation 60). This cap was set at £6,500 pa for 2015/16 financial year and is expected to be adjusted annually by HM Treasury. In the absence of a HM Treasury published limit PI Act increases will be applied to the prior year limit. For the 2019/20 financial year, the limit has increased to £6,924 pa. Where members have chosen to enter into Early Retirement Reduction Buy-Out (ERRBO) agreements, the value of this will count towards the cap (Regulation 60(4)). This is covered in more detail in section 3.
- 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 No advice or factors issued for the National Health Service Pension Scheme for Scotland ('NHSPSS') should be used for any calculations relating to AP from the NHSPSS 2015. There is no interaction between the limits applied on AP purchase in the NHSPSS or NHSPSS 2015.
- 1.6 A summary of the assumptions underlying the factors is listed in Appendix A. The factors are provided in Appendices B and C.
- 1.7 The additional contribution rate payable by a member on election to secure AP is determined based on a member's age (in complete years) at the start of the AP agreement. All rates are reassessed regularly (see paragraph 1.8) and the revised payment amounts following each revision of factors should be based on the member's age (in complete years) at the date of the initial election.

### Implementation and review

- 1.8 The effective date of these factors has been determined by SPPA as 29 October 2018.
- 1.9 The remainder of this Note contains the factor tables, guidance on their use and a number of worked examples.
- 1.10 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the NHSPSS 2015. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.



- 1.11 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.
- 1.12 The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.

### **Third party reliance**

- 1.13 This guidance has been prepared for the use of SPPA as the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on the 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.
- 1.14 Other than SPPA as the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party



## 2 Purchase of Additional Pension

- 2.1 AP can be purchased either by payment of a lump sum or by regular monthly contributions over a pre-specified term<sup>1</sup>. AP may be secured by payment by either the member or his employer, where the employer pays the cost must be met by a lump sum payment<sup>2</sup>. More than one election to secure AP may be accepted<sup>3</sup>. Where a member elects to purchase AP by way of regular contributions this period must be a period of whole years between 1 and 20 and must not extend beyond NPA<sup>4</sup>.
- 2.2 Members can purchase AP which provides only for additional member's pension or which provides for both additional member's pension and additional survivor's pension<sup>5</sup>. If additional survivor pension is secured the amount payable is 37.5% of the member's AP. If the member dies, becomes eligible for an ill-health pension or otherwise leaves pensionable service without entitlement to a deferred or immediate pension entitlement within one year of election to secure AP, all AP contributions linked to that election paid must be refunded and the entitlement to AP lapses.
- 2.3 The amount of Additional Pension available to purchase was subject to a maximum of £6,500 pa at 1 April 2015 and is expected to be adjusted annually by HM Treasury. In the absence of a HM Treasury published limit PI Act increases will be applied to the prior year limit. The AP limit has increased to £6,924 for the 2019/20 financial year. Any ERRBO agreements entered into will count towards this maximum<sup>6</sup>. This is covered in more detail in paragraph 2.13. AP secured in the NHSSS does not count towards the maximum.
- 2.4 This guidance should be used for all requests for AP agreements. The earliest date for commencement of an agreement is 1 April 2015.
- 2.5 AP (member only) may be purchased in multiples of £250 pa<sup>7</sup>. The costs shown in this note are per £250 pa of AP purchased. AP is payable from a member's NPA as set out in legislation at the date of the member's retirement. If the member chooses to retire early or late, AP will be subject to an early or late retirement adjustment. See 'NHSPSS 2015: Voluntary early and late retirement in normal health: Factors and guidance' for more detail.
- 2.6 The AP costs have been provided by reference to the member's age last birthday at the date of election. The single premium costs are rounded to the nearest £10 and the monthly contributions to the nearest £0.10.

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<sup>1</sup> Regulation 56(2)

<sup>2</sup> Regulation 56(1)

<sup>3</sup> Regulation 54(4)

<sup>4</sup> Regulation 63(3)

<sup>5</sup> Regulation 54(3)

<sup>6</sup> Regulation 60(4)

<sup>7</sup> Regulations 55 and 59



- 2.7 Generally, factors for calculating the cost to a member of AP should be selected with reference to the
- age (last birthday) at date of start of agreement;
  - type of AP (member-only or with attaching survivor's benefits);
  - Prospective Normal Pension Age (PNPA, minimum age 65) as specified in stated Government policy at date of election (see Schedule 13 of SSI 2015/94). Factors for members with non-integer PNPA should be obtained by interpolation of the factors for the higher and lower PNPAs; and
  - chosen form of payment (either lump sum or regular contributions).
- 2.8 Where the AP is not purchased by a lump sum, factors must additionally be chosen with reference to the period of contributions as at the election date (between 1 year and 20 years).
- 2.9 AP will increase in line with Consumer Prices Index (CPI) before and after coming into payment.
- 2.10 Factors for lump sum elections, shown in Appendix B, are as follows:
- **Table S** – single premium costs for AP of £250 pa
- 2.11 Factors for regular contribution elections, shown in Appendix C, are as follows:
- **Table P65** – regular contributions for personal AP of £250 pa, PNPA 65
  - **Table P66** – regular contributions for personal AP of £250 pa, PNPA 66
  - **Table P67** – regular contributions for personal AP of £250 pa, PNPA 67
  - **Table P68** – regular contributions for personal AP of £250 pa, PNPA 68
  - **Table D65** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 65
  - **Table D66** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 66
  - **Table D67** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 67
  - **Table D68** – regular contributions for personal AP of £250 pa plus dependant's AP of 37.5% of this, PNPA 68
- 2.12 Illustrative example calculations of the lump sums or monthly contributions payable to purchase AP can be found in section 4.

### **Limits on purchase of Additional Pension**

- 2.13 No election to secure AP may be accepted if it would result in the aggregate of all AP and any existing ERRBO agreement exceeding £6,924 (as at 2019/20 and expected to be adjusted annually by HM Treasury. In the absence of a HM Treasury published limit PI Act increases will be applied to the prior year limit). Note the value of an ERRBO agreement may exceed £6,924 pa, in which case there is no scope for AP.



- 2.14 Calculating the headroom for purchase of AP is given in section 3. Worked examples are given in section 4.

### **Changing SPAs**

- 2.15 AP is priced based on stated Government policy on SPA (ie PNPA). AP is available unreduced from the member's actual NPA which may differ from PNPA. Both NPA and PNPA may change between an AP election and the benefit coming into payment. Changes in PNPA are likely to result in a reassessment of contribution required. This will affect outstanding periodic payments only. No adjustments will be made to prior contributions to reflect any changes in assumed NPA. Periodic payments cease at the agreed end date.



### 3 Limits on the purchase of Additional Pension

- 3.1 No election to secure AP may be accepted if it would result in the aggregate of all AP<sup>8</sup> and any existing ERRBO agreement exceeding £6,924 pa (as at 2019/20 and expected to be adjusted annually by HM Treasury. In the absence of a HM Treasury published limit PI Act increases will be applied to the prior year limit). Note the value of an ERRBO agreement may exceed £6,924 pa in which case there is no cope for AP.
- 3.2 Where there are no ERRBO agreements in place the limit applicable to purchasing any AP is £6,924 pa (as at 2019/20) less any AP already secured (uprated to its current value with PI increases).

#### Calculating AP limits where there are existing ERRBO agreements

- 3.3 The available headroom for AP is calculated as:

$$A - (B + C)$$

Where:

- A = The maximum available for extra funded pension = £6,924 pa (as at 2019/20 and expected to be adjusted annually by HM Treasury) less any AP already secured (uprated to its current value with PI increases).
- B = Value of existing ERRBO election  
= accrued pension x  $1.015^{\text{future service}}$  x (1 – ERF)
- C = Amount of future EERBO value  
= [Future service x pay x  $1.015^{(\text{future service})}$  x (1 – ERF)] / 54

Where

- Accrued pension = pension accrued during period of ERRBO contribution payments including revaluation to immediately preceding 1 April
- Future service = service in years and days from previous 1 April to selected reduced retirement age (RRA) linked to ERRBO election (i.e. age at which no early retirement reduction will apply)
- ERF applicable for period PNPA - RRA selected by ERRBO election
- Pay is full-time equivalent pensionable pay

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<sup>8</sup> In the NHSPSS 2015. (AP secured by payments to the NHSSS is disregarded for the purposes of the limit.)





#### 3.4 Points to note in calculating limits:

- Where a member has varied an ERRBO election, B and C above will need to be calculated for each effective RRA
- Where an ERRBO election has been revoked  $C = 0$
- Where an ERRBO election is in a suspension period it should be assumed that it will recommence from the relevant 1 April (ie to allow for a 1 year suspension period)
- If accrued pension and/or pay at the relevant election date is not available amounts for the preceding year may be used in conjunction with future service being assumed to start at the same date and with both pension and pay being adjusted by the PI increase over the year .



## 4 Examples: Determining contributions to purchase AP

### Example 1: Lump sum payment

#### Member details

Date of Birth 1 February 1979

#### Additional pension contract

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

#### Cost of AP contract

Relevant table **S**  
Age at start of agreement 40  
Cost of £250 pa of AP £2,320  
Lump sum required to purchase the full AP =  $2,000/250 \times £2,320 = £18,560.00$

### Example 2: Regular contributions

#### Member details

Date of Birth 14 June 1987  
Prospective Normal Pension Age 68

#### Additional pension contract

Date of election 12 June 2019  
Amount of AP purchased £1,750 pa  
Form of AP Member and Dependant  
Form of payment Regular contributions over 10 yrs

#### Cost of AP contract

Relevant table **D68**  
Age at start of agreement 31  
Cost of £250 pa of AP £21.40 (per month)  
Contribution required to purchase the full AP =  $1,750/250 \times £21.40 = £149.80$  pcm



### Example 3: Regular contributions

#### Member details

Date of Birth 14 March 1988  
Prospective Normal Pension Age 68

#### Additional pension contract

Date of election 6 April 2020  
Amount of AP purchased £1,750 pa  
Form of AP Member and Dependant  
Form of payment Regular contributions over 10 yrs

#### Cost of AP contract

Relevant table **D68**  
Age at start of agreement 32  
Cost of £250 pa of AP £21.90 (per month)  
Contribution required to purchase the full AP =  $1,750/250 \times £21.90 = £153.30$  pcm

### Example 4: Regular contributions, non integer SPA

#### Member details

Date of Birth 7 August 1960  
Prospective Normal Pension Age  $66^{5/12}$

#### Additional pension contract

Date of election 1 April 2019  
Amount of AP purchased £1,750 pa  
Form of AP Member and Dependant  
Form of payment Regular contributions over 7 yrs

#### Cost of AP contract

Relevant tables **D66 and D67**  
Age at start of agreement 58  
Cost of £250 pa of AP assuming PNPA is 66 £55.60  
Cost of £250 pa of AP assuming PNPA is 67 £52.90  
  
Interpolate amounts for PNPA of  $66^{5/12}$  =  $(£52.90 - £55.60) \times 5/12 + £55.60$   
=  $-£1.13 + £55.60$   
= £54.47  
  
Contribution required to purchase the full AP =  $1,750/250 \times £54.47 = £381.29$  pcm



### Example 5: Purchase of AP following existing ERRBO agreement

#### Member details

Date of AP election	1 June 2020
PNPA	67
Existing ERRBO election	RRA of 65 from 1 April 2019
ERF applicable to PNPA 67 and RRA 65	0.893
Current full-time equivalent pay (at 1 June 2020)	£30,000 pa
Age at date of request to purchase AP	50
PI increase 2018 (Treasury uprating)	3.0%
Existing AP contracts	Nil

Pension accrued from 1 April 2019 to 31 March 2020, as at 1 April 2020 = £285 pa

The available headroom for AP is calculated as:

$$A - (B + C)$$

Where:

- A = The maximum available for extra funded pension = £6,924 pa (as at 18/19 and adjusted for future years) less any AP already secured (uprated to its current value with PI increases).
- B = Amount of existing ERRBO election  
= accrued pension x 1.015<sup>future service</sup> x (1 – ERF)
- C = Amount of future EERBO value  
= [Future service x pay x 1.015<sup>(future service)</sup> x (1 – ERF)] /54

#### Calculations

- A = Maximum available  
= £6,672 x 1.012 (updated) = £6,752.06 pa
- B = Amount of existing ERRBO election  
= (285 x 1.015<sup>(15 years)</sup> x (1 – 0.893))  
= £285 x 1.015<sup>15</sup> x 0.107  
= £38.13
- C = Amount of future EERBO value  
= [15 x £30,000 x 1.015<sup>15</sup> x (1 – 0.893)] /54  
= £1,114.79

Therefore amount of AP which may be secured =

$$A - (B + C) = £6,924 - (£38 + £1,115) = £5,771 = \mathbf{£5,750.00} \text{ (multiple of £250)}$$



## 5 Method for AP credit calculations where contributions cease or there is a lapse

- 5.1 Where a member has more than one election (to purchase AP) then each election must be treated separately for the purposes of making calculations under this Note.
- 5.2 Where a member who originally elected to purchase AP by monthly contributions stops making those contributions before the end of the payment period or there is a lapse in the payment of contributions, the member will be credited with an amount of the AP having regard to the contributions paid.

### Cessation of contributions

- 5.3 Contributions could stop before the end of the payment period for any of the following reasons:
- the member revoking the election,
  - the member leaving pensionable employment,
  - the member having become entitled to retirement benefits, or
  - the member having made an election to take phased retirement.
- 5.4 To calculate the paid-up AP credit for such a member who ceased contributions before completing their AP payment period, the following general formula should be used:

$$\text{Credit} = C = \frac{P}{R} \times \text{£}250$$

where:

P = amount of monthly contributions in respect of member's original election (for AP amount initially purchased not for £250 pa only)

R = monthly contribution per £250 AP at age last birthday at date of original election payable over actual payment period to date of cessation

The amounts calculated in P and R should be based on the member's age last birthday at the date of the original election, using the current tables in Appendix B. These Tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

- 5.5 Where the actual payment period is not a whole number of years, a credit is calculated for the *actual* payment period rounded down to the nearest year. A further credit is calculated for the *actual* payment period rounded up to the nearest year. These figures are interpolated based on the exact payment period (in months) to obtain the paid-up credit.
- 5.6 The paid-up AP credit is as at the date of original election. The credit will increase in line with the Consumer Prices Index both before it comes into payment (in the normal way for AP) and after it comes into payment.



### Lapses in contributions

- 5.7 Where a member has an election with a gap in AP contributions and continuation of the original contract is possible under Regulation 67, a different calculation is required. (For any other case not covered by Regulation 67, a lapse in contributions cannot occur as any missed contribution payments will trigger a cessation of contributions with no option to resume contributions at a later date. In this case, the credit calculation set out in 5.4 above will be relevant.)
- 5.8 To calculate the AP credit for such a member, who has a lapse in contributions as covered by Regulation 67, the following general formula should be used:

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

Pre-lapse element      Post-lapse element

where:

P = amount of monthly contribution in respect of member's original election (over term then agreed) (for AP amount initially purchased – not for £250 pa only)

R = monthly contribution per £250 AP over term from original election to the start of the lapse

T = amount of AP to be purchased according to original election (assumed paid for full term then agreed)

S = monthly contribution per £250 AP over term from original election to the end of the lapse

The amounts calculated in P, R and S should be based on the member's age last birthday at the date of the original election, using the tables in Appendix B. These tables should be used irrespective of the actual amounts of monthly contribution paid by the member.

- 5.9 Where the payment period duration underlying R is not a whole number of years, then  $(P/R \times \pounds 250)$  should be calculated with the duration rounded down to the nearest year, and then calculated with the payment period rounded up to the nearest year. The actual value of  $(P/R \times \pounds 250)$  will then be the interpolation of these two calculations for the exact lapse period (in months). The same applies for  $(P/S \times \pounds 250)$  where S is not a whole number of years.
- 5.10 Where a member has more than one lapse, similar principles should be applied. If such a case arises, further guidance should be sought from GAD if necessary.



- 5.11 The examples in section 6 show how the AP credit should be calculated for a member who completes:
- (i) a partial payment period of a whole number of years (Example A1)
  - (ii) a partial payment period that is not a whole number of years (Examples A2 and A3)
  - (iii) a payment period that contains a gap in AP contributions (Example A4).



## 6 Examples of AP credit upon cessation or where there are lapses in the payment of regular contributions

### Example A1: AP credit where actual payment period is a whole number of years

6.1 Consider the following member who was purchasing AP by regular contributions:

- Date of election: March 2020
- Age last birthday at date of original election: 40
- Prospective Normal Pension Age: 67
- Personal AP purchased: £1,250 pa
- Dependant AP purchased: Yes
- Original payment term: 9 years
- Payments stopped after: 5 years (i.e. 60 monthly payments made)

6.2 Using Table D67, the regular monthly contribution is £29.30 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution (under the current prices) would have been:

$$\frac{\pounds 1,250}{\pounds 250} \times \pounds 29.30 = \pounds 146.50$$

6.3 The AP contributions ceased after 5 years, so looking up the monthly contributions per £250 AP purchased (Table D67) over the actual payment period (i.e. 5 years), at age 40 last birthday at the date of original election, we find that the monthly contribution would have been £48.40 (under the current prices).

6.4 In summary, the inputs to the calculations are:

- P = £146.50
- R = £48.40

6.5 Using the formula in paragraph 5.4, the paid-up AP credit, as at the date of original election, can be calculated as:

$$\text{Credit} = \frac{\pounds 146.50}{\pounds 48.40} \times \pounds 250$$

$$= \pounds 756.71 \text{ pa}$$

6.6 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).





**Example A2: AP credit where actual payment period is not a whole number of years**

6.7 Consider the following member who was purchasing AP by regular contributions:

- Date of election March 2020
- Age last birthday at date of original election: 46
- Prospective Normal Pension Age: 67
- Personal AP purchased: £1,250 pa
- Dependant AP purchased: Yes
- Original payment term: 9 years
- Payments stopped after: 5 years 1 month (i.e. 61 monthly payments made)

6.8 Using Table D67, the regular monthly contribution is £33.20 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's), his monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £33.20 = £166.00 = P$$

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

6.10 Interpolated credit =  $C^- + [S^E - S^-] \times [C^+ - C^-]$

where:

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

6.11 To calculate  $C^-$  (i.e. the AP credit assuming the member stopped contributions after 5 years), look up the monthly contributions per £250 AP purchased (Table D67) over the rounded *down* payment period (i.e. 5 years), at age 46 last birthday at the date of original election. The monthly contribution would have been £54.80 (under current prices).

6.12 Using the general formula in paragraph 5.4 and P calculated above, we obtain:



$$C^- = \frac{\pounds 166.00}{\pounds 54.80} \times \pounds 250 = \pounds 757.30$$

- 6.13 Similarly, to calculate  $C^+$  (i.e. the AP credit assuming the member stopped contributions after 6 years), look up the monthly contributions per  $\pounds 250$  AP purchased (Table D67) over the rounded *up* payment period (i.e. 6 years), at age 46 last birthday at the date of original election. The monthly contribution would have been  $\pounds 46.60$  (under current prices).

$$C^+ = \frac{\pounds 166.00}{\pounds 46.60} \times \pounds 250 = \pounds 890.56$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= \pounds 757.30 + \left[ 5\frac{1}{12} - 5 \right] \times [\pounds 890.56 - \pounds 757.30] \\ &= \pounds 768.41 \text{ pa} \end{aligned}$$

- 6.15 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).



**Example A3: AP credit where actual payment period is less than 1 year (but contributions recommence within 12 months)**

6.16 Consider the following member who was purchasing AP by regular contributions:

- Date of election March 2020
- Age last birthday at date of original election: 50
- Prospective Normal Pension Age: 67
- Personal AP purchased: £1,250 pa
- Dependant's AP purchased: Yes
- Original payment term: 9 years
- Payments stopped after: 5 months (i.e. 5 monthly payments made)

6.17 Using Table D67, the regular monthly contribution is £36.20 (payable for 9 years) per £250 AP (including dependant's AP). Since the member had been purchasing £1,250 AP (including dependant's AP), his monthly contribution would have been (under current prices):

$$\frac{£1,250}{£250} \times £36.20 = £181.00 = P$$

6.18 Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:  
Interpolated credit =  $C^- + [S^E - S^-] \times [C^+ - C^-]$

6.19 where:

- $S^E$  = actual payment period completed (in this case,  $\frac{5}{12}$  years),
- $S^-$  =  $S^E$  **rounded down** to nearest whole year (in this case, 0 years),
- $S^+$  =  $S^E$  **rounded up** to nearest whole year (in this case, 1 year),
- $C^-$  = AP credit over payment period  $S^-$ , at age last birthday at date of original election,
- $C^+$  = AP credit over payment period  $S^+$ , at age last birthday at date of original election.

6.20 By definition  $C^-$  will be zero in this case as it reflects the AP credit assuming a payment period of 0 years. So if no contributions have been made, then no AP would have been purchased.

6.21 To calculate  $C^+$  (i.e. the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 AP purchased (Table D67) over the rounded *up* payment period (i.e. 1 year), at age 50 last birthday at the date of original election. The monthly contribution would have been £271.40 (under current prices).



$$C^+ = \frac{\pounds 181.00}{\pounds 271.40} \times \pounds 250 = \pounds 166.73$$

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

$$\text{Interpolated paid-up AP credit} = \pounds 0.00 + \left[ \frac{5}{12} - 0 \right] \times [\pounds 166.73 - \pounds 0.00]$$

$$= \pounds 69.47 \text{ pa}$$

- 6.23 The current amount of the AP credit (including dependant's AP) will reflect the rate of pension revaluations/increases granted (since the date of original election).
- 6.24 Note Regulation 54(5) specifies a refund period ending one year after the date of election. If periodic contributions ceases within the refund period and do not recommence within one year of cessation (Regulation 67(3)(c)) entitlement to AP lapses and the above calculation does not apply.





- $C^-$  = AP credit over payment period  $S^-$ , at age last birthday at date of original election,
- $C^+$  = AP credit over payment period  $S^+$ , at age last birthday at date of original election.

6.30 To calculate  $C^-$  (i.e. the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *down* payment period (i.e. 1 year), at age 54 last birthday at the date of original election. The monthly contribution would have been £276.00 (under current prices).

$$C^- = \frac{\pounds 296.40}{\pounds 276.00} \times \pounds 250 = \pounds 268.48$$

6.31 To calculate  $C^+$  (i.e. the AP credit assuming the member stopped contributions after 2 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *up* payment period (i.e. 2 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £141.30 (under current prices).

$$C^+ = \frac{\pounds 296.40}{\pounds 141.30} \times \pounds 250 = \pounds 524.42$$

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

$$\begin{aligned} \text{Interpolated pre-lapse AP credit} &= \pounds 268.48 + \left[1^{7/12} - 1\right] \times [\pounds 524.42 - \pounds 268.48] \\ &= \pounds 417.78 \text{ pa} \end{aligned}$$

### Post-lapse element

6.33 To calculate the paid-up post-lapse AP credit, it is necessary to first find the credit that would have been obtained by paying contributions up until the end of the lapse. In this case, we must find the credit that would have been obtained by paying the first 27 months of contributions. Since the payment period is not a whole number of years, the credit must be interpolated as follows.

6.34 Interpolated credit =  $C^- + [S^E - S^-] \times [C^+ - C^-]$

where:

- $S^E$  = Notional payment period to the end of the lapse in contributions (in this case,  $2\frac{3}{12}$  years),
- $S^-$  =  $S^E$  **rounded down** to nearest whole year (in this case, 2 year),
- $S^+$  =  $S^E$  **rounded up** to nearest whole year (in this case, 3 years),
- $C^-$  = AP credit over payment period  $S^-$ , at age last birthday at date of original election,
- $C^+$  = AP credit over payment period  $S^+$ , at age last birthday at date of original election.



- 6.35 To calculate  $C^-$  (i.e. the AP credit assuming the member stopped contributions after 2 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *down* payment period (i.e. 2 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £141.30 (under current prices).

$$C^- = \frac{£ 296.40}{£141.30} \times £250 = £524.42 \text{ (as calculated for the pre-lapse element)}$$

- 6.36 To calculate  $C^+$  (i.e. the AP credit assuming the member stopped contributions after 3 years), look up the monthly contributions per £250 AP purchased (Table P67) over the rounded *up* payment period (i.e. 3 years), at age 54 last birthday at the date of original election. The monthly contribution would have been £96.50 (under current prices).

$$C^+ = \frac{£ 296.40}{£96.50} \times £250 = £767.88$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £524.42 + [2^{3/12} - 2] \times [£767.88 - £524.42] \\ &= £585.29 \text{ pa} \end{aligned}$$

- 6.38 The post-lapse AP credit is now calculated as the amount of the original AP purchased minus the AP credit that would have been obtained by paying contributions up until the end of the lapse period:

- 6.39 Post-lapse AP credit = £1,000 - £585.29  
= £414.71 pa

**Total paid-up AP credit**

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

$$\begin{aligned} \text{Credit} = C &= \text{pre-lapse element} + \text{post-lapse element} \\ &= £417.78 + £414.71 \\ &= \mathbf{£832.49 \text{ pa}} \end{aligned}$$

- 6.41 This total AP credit should be uprated with pension revaluations/increases from the date of the original election.



## Appendix A: Assumptions underlying factors

### Financial assumptions

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

### Mortality assumptions

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

### In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before PNPA, 100% at NPA

### Other assumptions

Proportion of male members for unisex factors	33.3%
Proportion partnered	100% for Additional Pension with attaching dependant's pension, nil otherwise
Age difference between member and partner	Male members assumed to be three years older than their partners and female members are assumed to be three years younger than their partners
Allowance for commutation	Nil





## Appendix B: Lump sum elections

**Table S (Table 703 in consolidated factors spreadsheet)**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
16	1,410	1,520
17	1,440	1,550
18	1,470	1,590
19	1,500	1,620
20	1,530	1,660
21	1,570	1,690
22	1,600	1,730
23	1,630	1,760
24	1,670	1,800
25	1,700	1,840
26	1,740	1,870
27	1,770	1,910
28	1,810	1,950
29	1,850	1,990
30	1,890	2,030
31	1,930	2,080
32	1,970	2,120
33	2,010	2,160
34	2,050	2,210
35	2,090	2,250
36	2,130	2,300
37	2,180	2,340
38	2,220	2,390
39	2,270	2,440
40	2,320	2,490
41	2,360	2,540
42	2,440	2,620
43	2,520	2,710
44	2,610	2,790
45	2,690	2,880
46	2,750	2,940
47	2,800	3,000
48	2,860	3,060
49	2,920	3,120
50	2,980	3,180
51	3,040	3,250
52	3,100	3,310
53	3,170	3,380
54	3,230	3,450
55	3,300	3,510
56	3,370	3,580
57	3,440	3,650
58	3,510	3,730
59	3,630	3,850
60	3,760	3,980
61	3,890	4,120
62	4,030	4,260
63	4,130	4,350
64	4,220	4,450
65	4,330	4,560



## Appendix C: Regular contribution elections

**Table P65: Personal benefits, NRA 65 (Table 712 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	137.50	70.20	47.80	36.70	30.00	25.50	22.30	19.90	18.10	16.60
17	140.50	71.80	48.90	37.50	30.60	26.00	22.80	20.40	18.50	17.00
18	143.50	73.30	49.90	38.30	31.30	26.60	23.30	20.80	18.90	17.30
19	146.60	74.90	51.00	39.10	31.90	27.20	23.80	21.30	19.30	17.70
20	149.70	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
21	152.90	78.10	53.20	40.80	33.30	28.40	24.80	22.20	20.10	18.50
22	156.20	79.80	54.40	41.70	34.00	29.00	25.40	22.70	20.60	18.90
23	159.50	81.50	55.50	42.50	34.80	29.60	25.90	23.10	21.00	19.30
24	162.90	83.20	56.70	43.50	35.50	30.20	26.40	23.60	21.40	19.70
25	166.40	85.00	57.90	44.40	36.30	30.90	27.00	24.10	21.90	20.10
26	169.90	86.80	59.10	45.30	37.00	31.50	27.60	24.60	22.40	20.50
27	173.50	88.70	60.40	46.30	37.80	32.20	28.20	25.20	22.80	21.00
28	177.20	90.60	61.70	47.30	38.60	32.90	28.80	25.70	23.30	21.40
29	181.00	92.50	63.00	48.30	39.50	33.60	29.40	26.30	23.80	21.90
30	184.80	94.40	64.30	49.30	40.30	34.30	30.00	26.80	24.30	22.40
31	188.80	96.50	65.70	50.40	41.20	35.00	30.70	27.40	24.90	22.80
32	192.70	98.50	67.10	51.40	42.00	35.80	31.30	28.00	25.40	23.30
33	196.80	100.60	68.50	52.50	42.90	36.50	32.00	28.60	25.90	23.80
34	201.00	102.70	70.00	53.60	43.80	37.30	32.70	29.20	26.50	24.30
35	205.20	104.90	71.50	54.80	44.80	38.10	33.40	29.80	27.10	24.90
36	209.50	107.10	73.00	55.90	45.70	38.90	34.10	30.40	27.60	25.40
37	214.00	109.40	74.50	57.10	46.70	39.70	34.80	31.10	28.20	25.90
38	218.50	111.70	76.10	58.30	47.70	40.60	35.50	31.80	28.80	26.50
39	223.10	114.00	77.70	59.50	48.70	41.40	36.30	32.40	29.50	27.10
40	227.80	116.40	79.30	60.80	49.70	42.30	37.10	33.10	30.10	27.70
41	232.50	118.90	81.00	62.10	50.80	43.20	37.90	33.80	30.70	28.30
42	237.40	121.40	82.70	63.40	51.90	44.20	38.70	34.60	31.40	28.90
43	242.40	123.90	84.50	64.80	53.00	45.10	39.50	35.30	32.10	29.50
44	247.50	126.60	86.30	66.10	54.10	46.10	40.30	36.10	32.80	30.10
45	252.70	129.20	88.10	67.50	55.20	47.00	41.20	36.90	33.50	30.80
46	258.00	131.90	89.90	69.00	56.40	48.10	42.10	37.70	34.20	31.50
47	263.50	134.70	91.90	70.40	57.60	49.10	43.00	38.50	35.00	32.20
48	269.00	137.60	93.80	72.00	58.90	50.20	44.00	39.40	35.80	32.90
49	274.70	140.50	95.80	73.50	60.20	51.30	45.00	40.20	36.60	33.70
50	280.60	143.60	97.90	75.10	61.50	52.40	46.00	41.20	37.40	34.50



**Table P65 (continued): Personal benefits, NRA 65 (Table 712 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	286.60	146.70	100.10	76.80	62.90	53.60	47.10	42.10	38.30	35.30
52	292.70	149.80	102.30	78.50	64.30	54.90	48.10	43.10	39.20	36.10
53	298.90	153.10	104.50	80.20	65.70	56.10	49.20	44.10	40.20	37.00
54	305.30	156.40	106.80	82.00	67.20	57.40	50.40	45.10	41.10	37.90
55	311.80	159.80	109.10	83.90	68.70	58.70	51.50	46.20	42.10	
56	318.60	163.30	111.50	85.70	70.30	60.10	52.80	47.30		
57	325.50	166.90	114.00	87.70	71.90	61.40	54.00			
58	332.60	170.60	116.60	89.70	73.60	62.90				
59	340.00	174.40	119.30	91.80	75.30					
60	347.70	178.40	122.10	94.00						
61	355.70	182.60	124.90							
62	364.00	186.90								
63	372.80									



**Table P65 (continued): Personal benefits, NRA 65 (Table 712 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	15.40	14.40	13.60	12.90	12.20	11.70	11.20	10.80	10.40	10.10
17	15.70	14.70	13.90	13.10	12.50	12.00	11.50	11.00	10.70	10.30
18	16.10	15.00	14.20	13.40	12.80	12.20	11.70	11.30	10.90	10.50
19	16.40	15.40	14.50	13.70	13.10	12.50	12.00	11.50	11.10	10.80
20	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
21	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
22	17.50	16.40	15.40	14.60	13.90	13.30	12.80	12.30	11.90	11.50
23	17.90	16.70	15.80	14.90	14.20	13.60	13.00	12.60	12.10	11.70
24	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
25	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
26	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
27	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
28	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
29	20.30	19.00	17.90	17.00	16.10	15.40	14.80	14.30	13.80	13.30
30	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
31	21.20	19.80	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
32	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
33	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
34	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
35	23.10	21.60	20.30	19.30	18.40	17.60	16.90	16.20	15.70	15.20
36	23.60	22.10	20.80	19.70	18.80	17.90	17.20	16.60	16.00	15.50
37	24.10	22.50	21.20	20.10	19.20	18.30	17.60	17.00	16.40	15.90
38	24.60	23.00	21.70	20.60	19.60	18.70	18.00	17.30	16.80	16.20
39	25.10	23.50	22.20	21.00	20.00	19.10	18.40	17.70	17.10	16.60
40	25.70	24.00	22.60	21.50	20.40	19.60	18.80	18.10	17.50	17.00
41	26.20	24.60	23.10	21.90	20.90	20.00	19.20	18.50	17.90	17.40
42	26.80	25.10	23.60	22.40	21.40	20.50	19.70	19.00	18.30	17.80
43	27.40	25.60	24.20	22.90	21.90	20.90	20.10	19.40	18.80	18.20
44	28.00	26.20	24.70	23.40	22.30	21.40	20.60	19.80	19.20	18.60
45	28.60	26.80	25.30	24.00	22.90	21.90	21.10	20.30	19.70	
46	29.20	27.40	25.80	24.50	23.40	22.40	21.60	20.80		
47	29.90	28.00	26.40	25.10	23.90	22.90	22.10			
48	30.60	28.70	27.10	25.70	24.50	23.50				
49	31.30	29.40	27.70	26.30	25.10					
50	32.10	30.10	28.40	27.00						



**Table P65 (continued): Personal benefits, NRA 65 (Table 712 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	32.80	30.80	29.10							
52	33.60	31.50								
53	34.40									



**Table P66: Personal benefits, NRA 66 (Table 713 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	131.50	67.20	45.80	35.10	28.70	24.40	21.30	19.10	17.30	15.90
17	134.30	68.60	46.80	35.80	29.30	24.90	21.80	19.50	17.70	16.20
18	137.20	70.10	47.80	36.60	29.90	25.40	22.30	19.90	18.10	16.60
19	140.20	71.60	48.80	37.40	30.50	26.00	22.80	20.30	18.40	16.90
20	143.20	73.10	49.80	38.20	31.20	26.50	23.20	20.80	18.80	17.30
21	146.20	74.70	50.90	39.00	31.90	27.10	23.70	21.20	19.20	17.70
22	149.30	76.30	52.00	39.80	32.50	27.70	24.20	21.70	19.60	18.00
23	152.50	77.90	53.10	40.70	33.20	28.30	24.80	22.10	20.10	18.40
24	155.70	79.60	54.20	41.50	33.90	28.90	25.30	22.60	20.50	18.80
25	159.00	81.20	55.30	42.40	34.70	29.50	25.80	23.10	20.90	19.20
26	162.40	83.00	56.50	43.30	35.40	30.10	26.40	23.60	21.40	19.60
27	165.80	84.70	57.70	44.20	36.10	30.80	26.90	24.10	21.80	20.10
28	169.30	86.50	58.90	45.20	36.90	31.40	27.50	24.60	22.30	20.50
29	172.90	88.30	60.20	46.10	37.70	32.10	28.10	25.10	22.80	20.90
30	176.50	90.20	61.50	47.10	38.50	32.80	28.70	25.60	23.30	21.40
31	180.20	92.10	62.80	48.10	39.30	33.50	29.30	26.20	23.70	21.80
32	184.00	94.10	64.10	49.10	40.10	34.20	29.90	26.70	24.30	22.30
33	187.90	96.00	65.40	50.10	41.00	34.90	30.50	27.30	24.80	22.80
34	191.90	98.00	66.80	51.20	41.80	35.60	31.20	27.90	25.30	23.20
35	195.90	100.10	68.20	52.30	42.70	36.40	31.80	28.50	25.80	23.70
36	200.00	102.20	69.60	53.40	43.60	37.10	32.50	29.10	26.40	24.20
37	204.20	104.30	71.10	54.50	44.50	37.90	33.20	29.70	26.90	24.80
38	208.40	106.50	72.60	55.60	45.50	38.70	33.90	30.30	27.50	25.30
39	212.80	108.80	74.10	56.80	46.40	39.50	34.60	30.90	28.10	25.80
40	217.20	111.00	75.70	58.00	47.40	40.40	35.40	31.60	28.70	26.40
41	221.80	113.40	77.30	59.20	48.40	41.20	36.10	32.30	29.30	26.90
42	226.40	115.70	78.90	60.50	49.40	42.10	36.90	33.00	29.90	27.50
43	231.10	118.20	80.50	61.70	50.50	43.00	37.70	33.70	30.60	28.10
44	235.90	120.60	82.20	63.00	51.60	43.90	38.50	34.40	31.20	28.70
45	240.80	123.10	83.90	64.40	52.60	44.80	39.30	35.10	31.90	29.30
46	245.90	125.70	85.70	65.70	53.80	45.80	40.10	35.90	32.60	30.00
47	251.00	128.30	87.50	67.10	54.90	46.80	41.00	36.70	33.30	30.70
48	256.20	131.00	89.30	68.50	56.10	47.80	41.90	37.50	34.10	31.40
49	261.60	133.80	91.30	70.00	57.30	48.80	42.80	38.30	34.80	32.10
50	267.10	136.70	93.20	71.50	58.60	49.90	43.80	39.20	35.70	32.80



**Table P66 (continued): Personal benefits, NRA 66 (Table 713 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	272.80	139.60	95.30	73.10	59.90	51.10	44.80	40.10	36.50	33.60
52	278.50	142.60	97.30	74.70	61.20	52.20	45.80	41.00	37.30	34.40
53	284.40	145.60	99.40	76.30	62.50	53.40	46.80	42.00	38.20	35.20
54	290.40	148.70	101.50	78.00	63.90	54.60	47.90	42.90	39.10	36.00
55	296.50	151.90	103.80	79.70	65.40	55.80	49.00	43.90	40.00	36.90
56	302.80	155.20	106.00	81.50	66.80	57.10	50.10	45.00	41.00	
57	309.20	158.50	108.30	83.30	68.30	58.40	51.30	46.00		
58	315.90	162.00	110.80	85.20	69.90	59.70	52.50			
59	322.80	165.60	113.20	87.10	71.50	61.10				
60	329.90	169.30	115.80	89.10	73.20					
61	337.30	173.20	118.50	91.20						
62	345.10	177.20	121.30							
63	353.20	181.40								
64	361.80									



**Table P66 (continued): Personal benefits, NRA 66 (Table 713 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	14.70	13.80	13.00	12.30	11.70	11.20	10.70	10.30	10.00	9.70
17	15.10	14.10	13.30	12.60	12.00	11.40	11.00	10.60	10.20	9.90
18	15.40	14.40	13.50	12.80	12.20	11.70	11.20	10.80	10.40	10.10
19	15.70	14.70	13.80	13.10	12.50	11.90	11.40	11.00	10.60	10.30
20	16.10	15.00	14.10	13.40	12.70	12.20	11.70	11.30	10.90	10.50
21	16.40	15.30	14.40	13.70	13.00	12.40	11.90	11.50	11.10	10.80
22	16.70	15.70	14.70	14.00	13.30	12.70	12.20	11.70	11.30	11.00
23	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
24	17.50	16.30	15.40	14.60	13.90	13.30	12.70	12.30	11.80	11.50
25	17.80	16.70	15.70	14.90	14.20	13.50	13.00	12.50	12.10	11.70
26	18.20	17.00	16.00	15.20	14.50	13.80	13.30	12.80	12.30	12.00
27	18.60	17.40	16.40	15.50	14.80	14.10	13.60	13.10	12.60	12.20
28	19.00	17.80	16.70	15.90	15.10	14.40	13.90	13.30	12.90	12.50
29	19.40	18.20	17.10	16.20	15.40	14.70	14.20	13.60	13.20	12.70
30	19.80	18.50	17.50	16.50	15.80	15.10	14.50	13.90	13.40	13.00
31	20.20	18.90	17.80	16.90	16.10	15.40	14.80	14.20	13.70	13.30
32	20.70	19.30	18.20	17.30	16.40	15.70	15.10	14.50	14.00	13.60
33	21.10	19.80	18.60	17.60	16.80	16.10	15.40	14.80	14.30	13.90
34	21.60	20.20	19.00	18.00	17.10	16.40	15.70	15.20	14.70	14.20
35	22.00	20.60	19.40	18.40	17.50	16.80	16.10	15.50	15.00	14.50
36	22.50	21.00	19.80	18.80	17.90	17.10	16.40	15.80	15.30	14.80
37	23.00	21.50	20.30	19.20	18.30	17.50	16.80	16.20	15.60	15.20
38	23.50	22.00	20.70	19.60	18.70	17.90	17.20	16.50	16.00	15.50
39	24.00	22.40	21.10	20.00	19.10	18.30	17.50	16.90	16.30	15.80
40	24.50	22.90	21.60	20.50	19.50	18.70	17.90	17.30	16.70	16.20
41	25.00	23.40	22.10	20.90	19.90	19.10	18.30	17.70	17.10	16.60
42	25.60	23.90	22.50	21.40	20.40	19.50	18.70	18.10	17.50	16.90
43	26.10	24.40	23.00	21.90	20.80	19.90	19.20	18.50	17.90	17.30
44	26.70	25.00	23.60	22.30	21.30	20.40	19.60	18.90	18.30	17.80
45	27.30	25.50	24.10	22.80	21.80	20.90	20.10	19.40	18.70	18.20
46	27.90	26.10	24.60	23.40	22.30	21.40	20.50	19.80	19.20	
47	28.50	26.70	25.20	23.90	22.80	21.90	21.00	20.30		
48	29.10	27.30	25.80	24.50	23.40	22.40	21.50			
49	29.80	28.00	26.40	25.10	23.90	22.90				
50	30.50	28.60	27.00	25.70	24.50					





**Table P66 (continued): Personal benefits, NRA 66 (Table 713 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	31.30	29.30	27.70	26.30						
52	32.00	30.00	28.40							
53	32.80	30.70								
54	33.50									



**Table P67: Personal benefits, NRA 67 (Table 714 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	125.70	64.20	43.80	33.50	27.40	23.30	20.40	18.20	16.50	15.20
17	128.40	65.60	44.70	34.20	28.00	23.80	20.80	18.60	16.90	15.50
18	131.20	67.00	45.70	35.00	28.60	24.30	21.30	19.00	17.30	15.90
19	134.00	68.40	46.60	35.70	29.20	24.80	21.70	19.40	17.60	16.20
20	136.80	69.90	47.60	36.50	29.80	25.40	22.20	19.80	18.00	16.50
21	139.70	71.40	48.60	37.30	30.40	25.90	22.70	20.30	18.40	16.90
22	142.70	72.90	49.70	38.00	31.10	26.50	23.20	20.70	18.80	17.20
23	145.70	74.40	50.70	38.80	31.70	27.00	23.60	21.10	19.20	17.60
24	148.70	76.00	51.80	39.70	32.40	27.60	24.10	21.60	19.60	18.00
25	151.90	77.60	52.90	40.50	33.10	28.20	24.70	22.00	20.00	18.40
26	155.10	79.20	54.00	41.40	33.80	28.80	25.20	22.50	20.40	18.80
27	158.30	80.90	55.10	42.20	34.50	29.40	25.70	23.00	20.80	19.10
28	161.70	82.60	56.30	43.10	35.20	30.00	26.30	23.50	21.30	19.60
29	165.00	84.30	57.50	44.00	36.00	30.60	26.80	23.90	21.70	20.00
30	168.50	86.10	58.70	45.00	36.70	31.30	27.40	24.50	22.20	20.40
31	172.00	87.90	59.90	45.90	37.50	31.90	28.00	25.00	22.70	20.80
32	175.60	89.80	61.20	46.90	38.30	32.60	28.50	25.50	23.10	21.30
33	179.30	91.60	62.40	47.80	39.10	33.30	29.10	26.00	23.60	21.70
34	183.10	93.50	63.70	48.80	39.90	34.00	29.80	26.60	24.10	22.20
35	186.90	95.50	65.10	49.90	40.80	34.70	30.40	27.10	24.60	22.60
36	190.70	97.50	66.40	50.90	41.60	35.40	31.00	27.70	25.20	23.10
37	194.70	99.50	67.80	52.00	42.50	36.20	31.70	28.30	25.70	23.60
38	198.70	101.60	69.20	53.10	43.40	36.90	32.30	28.90	26.20	24.10
39	202.90	103.70	70.70	54.20	44.30	37.70	33.00	29.50	26.80	24.60
40	207.10	105.80	72.10	55.30	45.20	38.50	33.70	30.10	27.40	25.10
41	211.40	108.00	73.60	56.40	46.20	39.30	34.40	30.80	27.90	25.70
42	215.70	110.30	75.20	57.60	47.10	40.10	35.10	31.40	28.50	26.20
43	220.20	112.60	76.70	58.80	48.10	41.00	35.90	32.10	29.10	26.80
44	224.70	114.90	78.30	60.10	49.10	41.80	36.60	32.80	29.80	27.40
45	229.40	117.30	79.90	61.30	50.10	42.70	37.40	33.50	30.40	27.90
46	234.10	119.70	81.60	62.60	51.20	43.60	38.20	34.20	31.00	28.60
47	238.90	122.20	83.30	63.90	52.30	44.50	39.00	34.90	31.70	29.20
48	243.90	124.70	85.00	65.20	53.40	45.50	39.90	35.70	32.40	29.80
49	249.00	127.30	86.80	66.60	54.50	46.50	40.80	36.50	33.20	30.50
50	254.20	130.00	88.70	68.10	55.70	47.50	41.70	37.30	33.90	31.20



**Table P67 (continued): Personal benefits, NRA 67 (Table 714 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	259.50	132.80	90.60	69.50	56.90	48.60	42.60	38.10	34.70	32.00
52	264.90	135.60	92.50	71.00	58.20	49.60	43.60	39.00	35.50	32.70
53	270.40	138.40	94.50	72.60	59.50	50.70	44.50	39.90	36.30	33.50
54	276.00	141.30	96.50	74.10	60.80	51.90	45.50	40.80	37.20	34.20
55	281.70	144.30	98.60	75.70	62.10	53.00	46.60	41.70	38.00	35.00
56	287.50	147.40	100.70	77.40	63.50	54.20	47.60	42.70	38.90	35.90
57	293.60	150.50	102.90	79.10	64.90	55.40	48.70	43.70	39.80	
58	299.70	153.70	105.10	80.80	66.30	56.70	49.80	44.70		
59	306.10	157.00	107.40	82.60	67.80	58.00	51.00			
60	312.80	160.50	109.80	84.50	69.40	59.30				
61	319.70	164.10	112.30	86.50	71.00					
62	326.80	167.80	114.90	88.50						
63	334.40	171.70	117.60							
64	342.30	175.90								
65	350.60									



**Table P67 (continued): Personal benefits, NRA 67 (Table 714 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	14.10	13.20	12.40	11.80	11.20	10.70	10.30	9.90	9.50	9.20
17	14.40	13.50	12.70	12.00	11.40	10.90	10.50	10.10	9.70	9.40
18	14.70	13.80	13.00	12.30	11.70	11.20	10.70	10.30	10.00	9.60
19	15.00	14.00	13.20	12.50	11.90	11.40	10.90	10.50	10.20	9.80
20	15.30	14.30	13.50	12.80	12.20	11.60	11.20	10.80	10.40	10.10
21	15.70	14.70	13.80	13.10	12.40	11.90	11.40	11.00	10.60	10.30
22	16.00	15.00	14.10	13.30	12.70	12.10	11.70	11.20	10.80	10.50
23	16.30	15.30	14.40	13.60	13.00	12.40	11.90	11.50	11.10	10.70
24	16.70	15.60	14.70	13.90	13.30	12.70	12.20	11.70	11.30	10.90
25	17.00	15.90	15.00	14.20	13.50	12.90	12.40	12.00	11.50	11.20
26	17.40	16.30	15.30	14.50	13.80	13.20	12.70	12.20	11.80	11.40
27	17.80	16.60	15.70	14.80	14.10	13.50	13.00	12.50	12.00	11.70
28	18.10	17.00	16.00	15.10	14.40	13.80	13.20	12.70	12.30	11.90
29	18.50	17.30	16.30	15.50	14.70	14.10	13.50	13.00	12.60	12.20
30	18.90	17.70	16.70	15.80	15.00	14.40	13.80	13.30	12.80	12.40
31	19.30	18.10	17.00	16.10	15.40	14.70	14.10	13.60	13.10	12.70
32	19.70	18.50	17.40	16.50	15.70	15.00	14.40	13.90	13.40	13.00
33	20.10	18.90	17.80	16.80	16.00	15.30	14.70	14.20	13.70	13.30
34	20.60	19.30	18.10	17.20	16.40	15.60	15.00	14.50	14.00	13.50
35	21.00	19.70	18.50	17.50	16.70	16.00	15.30	14.80	14.30	13.80
36	21.50	20.10	18.90	17.90	17.10	16.30	15.70	15.10	14.60	14.10
37	21.90	20.50	19.30	18.30	17.40	16.70	16.00	15.40	14.90	14.40
38	22.40	20.90	19.70	18.70	17.80	17.00	16.40	15.80	15.20	14.80
39	22.90	21.40	20.20	19.10	18.20	17.40	16.70	16.10	15.60	15.10
40	23.30	21.80	20.60	19.50	18.60	17.80	17.10	16.50	15.90	15.40
41	23.80	22.30	21.00	19.90	19.00	18.20	17.50	16.80	16.30	15.80
42	24.30	22.80	21.50	20.40	19.40	18.60	17.90	17.20	16.70	16.20
43	24.90	23.30	22.00	20.80	19.80	19.00	18.30	17.60	17.00	16.50
44	25.40	23.80	22.40	21.30	20.30	19.40	18.70	18.00	17.40	16.90
45	26.00	24.30	22.90	21.80	20.80	19.90	19.10	18.40	17.80	17.30
46	26.50	24.90	23.50	22.30	21.20	20.30	19.60	18.90	18.30	17.70
47	27.10	25.40	24.00	22.80	21.70	20.80	20.00	19.30	18.70	
48	27.70	26.00	24.50	23.30	22.20	21.30	20.50	19.80		
49	28.40	26.60	25.10	23.90	22.80	21.80	21.00			
50	29.00	27.20	25.70	24.40	23.30	22.40				



**Table P67 (continued): Personal benefits, NRA 67 (Table 714 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	29.70	27.90	26.30	25.00	23.90					
52	30.40	28.60	27.00	25.60						
53	31.10	29.20	27.60							
54	31.90	29.90								
55	32.60									



**Table P68: Personal benefits, NRA 68 (Table 715 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	120.10	61.40	41.80	32.00	26.20	22.30	19.50	17.40	15.80	14.50
17	122.70	62.70	42.70	32.70	26.70	22.80	19.90	17.80	16.10	14.80
18	125.30	64.00	43.60	33.40	27.30	23.20	20.30	18.20	16.50	15.10
19	128.00	65.40	44.50	34.10	27.90	23.70	20.80	18.60	16.80	15.50
20	130.70	66.80	45.50	34.90	28.50	24.20	21.20	19.00	17.20	15.80
21	133.40	68.20	46.40	35.60	29.10	24.70	21.70	19.40	17.60	16.10
22	136.20	69.60	47.40	36.30	29.70	25.30	22.10	19.80	17.90	16.50
23	139.10	71.10	48.40	37.10	30.30	25.80	22.60	20.20	18.30	16.80
24	142.00	72.60	49.40	37.90	31.00	26.30	23.10	20.60	18.70	17.20
25	145.00	74.10	50.50	38.70	31.60	26.90	23.50	21.00	19.10	17.50
26	148.00	75.60	51.50	39.50	32.30	27.50	24.00	21.50	19.50	17.90
27	151.10	77.20	52.60	40.30	32.90	28.00	24.50	21.90	19.90	18.30
28	154.30	78.80	53.70	41.20	33.60	28.60	25.10	22.40	20.30	18.70
29	157.50	80.50	54.80	42.00	34.30	29.20	25.60	22.90	20.70	19.10
30	160.80	82.20	56.00	42.90	35.10	29.80	26.10	23.30	21.20	19.50
31	164.10	83.90	57.10	43.80	35.80	30.50	26.70	23.80	21.60	19.90
32	167.60	85.60	58.30	44.70	36.50	31.10	27.20	24.30	22.10	20.30
33	171.00	87.40	59.50	45.60	37.30	31.70	27.80	24.80	22.50	20.70
34	174.60	89.20	60.80	46.60	38.10	32.40	28.40	25.40	23.00	21.10
35	178.20	91.10	62.00	47.50	38.90	33.10	29.00	25.90	23.50	21.60
36	181.90	92.90	63.30	48.50	39.70	33.80	29.60	26.40	24.00	22.00
37	185.60	94.90	64.60	49.50	40.50	34.50	30.20	27.00	24.50	22.50
38	189.40	96.80	66.00	50.60	41.30	35.20	30.80	27.50	25.00	23.00
39	193.30	98.80	67.30	51.60	42.20	35.90	31.50	28.10	25.50	23.50
40	197.30	100.90	68.70	52.70	43.10	36.70	32.10	28.70	26.10	24.00
41	201.40	102.90	70.20	53.80	44.00	37.40	32.80	29.30	26.60	24.50
42	205.50	105.10	71.60	54.90	44.90	38.20	33.50	29.90	27.20	25.00
43	209.70	107.20	73.10	56.00	45.80	39.00	34.20	30.50	27.70	25.50
44	214.00	109.40	74.60	57.20	46.80	39.80	34.90	31.20	28.30	26.00
45	218.40	111.70	76.10	58.40	47.70	40.70	35.60	31.80	28.90	26.60
46	222.80	113.90	77.70	59.60	48.70	41.50	36.40	32.50	29.50	27.20
47	227.40	116.30	79.30	60.80	49.70	42.40	37.10	33.20	30.20	27.80
48	232.00	118.70	80.90	62.10	50.80	43.30	37.90	33.90	30.90	28.40
49	236.80	121.10	82.60	63.40	51.90	44.20	38.80	34.70	31.50	29.00
50	241.70	123.70	84.40	64.70	53.00	45.20	39.60	35.50	32.30	29.70



**Table P68 (continued): Personal benefits, NRA 68 (Table 715 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	246.70	126.20	86.10	66.10	54.10	46.20	40.50	36.30	33.00	30.40
52	251.70	128.90	88.00	67.50	55.30	47.20	41.40	37.10	33.70	31.10
53	256.90	131.50	89.80	69.00	56.50	48.20	42.30	37.90	34.50	31.80
54	262.10	134.20	91.70	70.40	57.70	49.30	43.20	38.80	35.30	32.50
55	267.40	137.00	93.60	71.90	59.00	50.30	44.20	39.60	36.10	33.30
56	272.90	139.90	95.60	73.50	60.20	51.40	45.20	40.50	36.90	34.00
57	278.50	142.80	97.60	75.00	61.50	52.60	46.20	41.40	37.80	34.80
58	284.20	145.80	99.70	76.70	62.90	53.80	47.20	42.40	38.60	
59	290.20	148.90	101.80	78.30	64.30	55.00	48.30	43.40		
60	296.30	152.10	104.00	80.10	65.70	56.20	49.40			
61	302.70	155.40	106.30	81.90	67.20	57.50				
62	309.30	158.80	108.70	83.70	68.80					
63	316.20	162.40	111.20	85.70						
64	323.60	166.30	113.90							
65	331.30	170.30								
66	339.30									



**Table P68 (continued): Personal benefits, NRA 68 (Table 715 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	13.50	12.60	11.90	11.20	10.70	10.20	9.80	9.40	9.10	8.80
17	13.80	12.90	12.10	11.50	10.90	10.40	10.00	9.60	9.30	9.00
18	14.10	13.10	12.40	11.70	11.20	10.70	10.20	9.90	9.50	9.20
19	14.30	13.40	12.60	12.00	11.40	10.90	10.50	10.10	9.70	9.40
20	14.70	13.70	12.90	12.20	11.60	11.10	10.70	10.30	9.90	9.60
21	15.00	14.00	13.20	12.50	11.90	11.40	10.90	10.50	10.10	9.80
22	15.30	14.30	13.50	12.70	12.10	11.60	11.10	10.70	10.30	10.00
23	15.60	14.60	13.70	13.00	12.40	11.80	11.40	10.90	10.60	10.20
24	15.90	14.90	14.00	13.30	12.70	12.10	11.60	11.20	10.80	10.50
25	16.30	15.20	14.30	13.60	12.90	12.40	11.90	11.40	11.00	10.70
26	16.60	15.50	14.60	13.90	13.20	12.60	12.10	11.70	11.30	10.90
27	17.00	15.90	14.90	14.20	13.50	12.90	12.40	11.90	11.50	11.10
28	17.30	16.20	15.30	14.50	13.80	13.20	12.60	12.20	11.70	11.40
29	17.70	16.50	15.60	14.80	14.00	13.40	12.90	12.40	12.00	11.60
30	18.10	16.90	15.90	15.10	14.30	13.70	13.20	12.70	12.20	11.90
31	18.40	17.20	16.20	15.40	14.70	14.00	13.40	13.00	12.50	12.10
32	18.80	17.60	16.60	15.70	15.00	14.30	13.70	13.20	12.80	12.40
33	19.20	18.00	16.90	16.00	15.30	14.60	14.00	13.50	13.10	12.60
34	19.60	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
35	20.00	18.70	17.70	16.70	15.90	15.20	14.60	14.10	13.60	13.20
36	20.50	19.10	18.00	17.10	16.30	15.60	14.90	14.40	13.90	13.50
37	20.90	19.50	18.40	17.50	16.60	15.90	15.30	14.70	14.20	13.80
38	21.30	20.00	18.80	17.80	17.00	16.20	15.60	15.00	14.50	14.10
39	21.80	20.40	19.20	18.20	17.30	16.60	15.90	15.40	14.80	14.40
40	22.20	20.80	19.60	18.60	17.70	17.00	16.30	15.70	15.20	14.70
41	22.70	21.30	20.00	19.00	18.10	17.30	16.60	16.00	15.50	15.00
42	23.20	21.70	20.50	19.40	18.50	17.70	17.00	16.40	15.90	15.40
43	23.70	22.20	20.90	19.80	18.90	18.10	17.40	16.80	16.20	15.70
44	24.20	22.70	21.40	20.30	19.30	18.50	17.80	17.20	16.60	16.10
45	24.70	23.20	21.80	20.70	19.80	18.90	18.20	17.50	17.00	16.50
46	25.30	23.70	22.30	21.20	20.20	19.40	18.60	18.00	17.40	16.90
47	25.80	24.20	22.80	21.70	20.70	19.80	19.00	18.40	17.80	17.30
48	26.40	24.70	23.30	22.20	21.10	20.30	19.50	18.80	18.20	
49	27.00	25.30	23.90	22.70	21.70	20.80	20.00	19.30		
50	27.60	25.90	24.50	23.20	22.20	21.30	20.50			





**Table P68 (continued): Personal benefits, NRA 68 (Table 715 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
<b>Age when notice of election given</b>	<b>Monthly contribution per £250 AP at date of election, £</b>									
51	28.30	26.50	25.00	23.80	22.70	21.80				
52	28.90	27.10	25.60	24.40	23.30					
53	29.60	27.80	26.20	24.90						
54	30.30	28.40	26.90							
55	31.00	29.10								
56	31.70									



**Table D65: Personal and dependant's benefits, NRA 65 (Table 716 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	146.30	74.80	50.90	39.00	31.90	27.10	23.80	21.20	19.30	17.70
17	149.70	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
18	153.10	78.30	53.30	40.80	33.40	28.40	24.90	22.20	20.10	18.50
19	156.60	80.00	54.50	41.80	34.10	29.00	25.40	22.70	20.60	18.90
20	159.90	81.70	55.70	42.60	34.80	29.70	26.00	23.20	21.00	19.30
21	163.30	83.40	56.80	43.50	35.60	30.30	26.50	23.70	21.50	19.70
22	166.80	85.20	58.00	44.50	36.30	30.90	27.10	24.20	21.90	20.20
23	170.30	87.00	59.30	45.40	37.10	31.60	27.60	24.70	22.40	20.60
24	173.90	88.90	60.50	46.40	37.90	32.30	28.20	25.20	22.90	21.00
25	177.60	90.70	61.80	47.40	38.70	32.90	28.80	25.80	23.40	21.50
26	181.30	92.60	63.10	48.40	39.50	33.60	29.40	26.30	23.90	21.90
27	185.10	94.60	64.40	49.40	40.40	34.30	30.10	26.90	24.40	22.40
28	189.10	96.60	65.80	50.40	41.20	35.10	30.70	27.40	24.90	22.90
29	193.00	98.60	67.20	51.50	42.10	35.80	31.40	28.00	25.40	23.40
30	197.10	100.70	68.60	52.60	43.00	36.60	32.00	28.60	26.00	23.90
31	201.30	102.90	70.10	53.70	43.90	37.40	32.70	29.20	26.50	24.40
32	205.50	105.00	71.60	54.80	44.80	38.10	33.40	29.80	27.10	24.90
33	209.80	107.20	73.10	56.00	45.80	39.00	34.10	30.50	27.70	25.40
34	214.20	109.50	74.60	57.20	46.70	39.80	34.80	31.10	28.20	25.90
35	218.70	111.80	76.20	58.40	47.70	40.60	35.60	31.80	28.80	26.50
36	223.30	114.10	77.70	59.60	48.70	41.50	36.30	32.40	29.40	27.10
37	227.90	116.50	79.40	60.80	49.70	42.30	37.10	33.10	30.10	27.60
38	232.70	118.90	81.00	62.10	50.80	43.20	37.80	33.80	30.70	28.20
39	237.50	121.40	82.70	63.40	51.80	44.10	38.60	34.50	31.40	28.80
40	242.50	123.90	84.50	64.70	52.90	45.10	39.50	35.30	32.00	29.40
41	247.50	126.50	86.20	66.10	54.00	46.00	40.30	36.00	32.70	30.10
42	252.70	129.20	88.00	67.50	55.20	47.00	41.20	36.80	33.40	30.70
43	257.90	131.80	89.90	68.90	56.30	48.00	42.00	37.60	34.10	31.40
44	263.20	134.60	91.70	70.30	57.50	49.00	42.90	38.40	34.80	32.00
45	268.70	137.40	93.60	71.80	58.70	50.00	43.80	39.20	35.60	32.70
46	274.20	140.20	95.60	73.30	60.00	51.10	44.80	40.00	36.40	33.50
47	279.90	143.10	97.60	74.80	61.20	52.20	45.70	40.90	37.20	34.20
48	285.70	146.10	99.60	76.40	62.50	53.30	46.70	41.80	38.00	35.00
49	291.70	149.20	101.70	78.10	63.90	54.50	47.70	42.70	38.80	35.80
50	297.80	152.30	103.90	79.70	65.30	55.70	48.80	43.70	39.70	36.60



**Table D65 (continued): Personal and dependant's benefits, NRA 65 (Table 716 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	304.00	155.60	106.10	81.50	66.70	56.90	49.90	44.70	40.70	37.40
52	310.30	158.80	108.40	83.20	68.20	58.20	51.00	45.70	41.60	38.30
53	316.80	162.20	110.70	85.00	69.70	59.40	52.20	46.70	42.50	39.20
54	323.30	165.60	113.10	86.90	71.20	60.80	53.30	47.80	43.50	40.10
55	330.10	169.10	115.50	88.80	72.80	62.10	54.60	48.90	44.50	
56	337.00	172.70	118.00	90.70	74.40	63.50	55.80	50.00		
57	344.10	176.40	120.60	92.70	76.00	65.00	57.10			
58	351.40	180.20	123.20	94.80	77.70	66.40				
59	358.90	184.10	125.90	96.90	79.50					
60	366.70	188.20	128.70	99.10						
61	374.80	192.40	131.70							
62	383.30	196.80								
63	392.10									



**Table D65 (continued): Personal and dependant's benefits, NRA 65 (Table 716 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	16.40	15.30	14.40	13.70	13.00	12.50	11.90	11.50	11.10	10.80
17	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
18	17.20	16.10	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.30
19	17.60	16.40	15.50	14.60	13.90	13.30	12.80	12.30	11.90	11.50
20	17.90	16.80	15.80	15.00	14.20	13.60	13.10	12.60	12.10	11.80
21	18.30	17.10	16.10	15.30	14.50	13.90	13.30	12.80	12.40	12.00
22	18.70	17.50	16.50	15.60	14.90	14.20	13.60	13.10	12.70	12.30
23	19.10	17.90	16.80	15.90	15.20	14.50	13.90	13.40	12.90	12.50
24	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
25	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
26	20.30	19.00	17.90	17.00	16.20	15.40	14.80	14.30	13.80	13.40
27	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
28	21.20	19.80	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
29	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
30	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
31	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
32	23.10	21.60	20.30	19.30	18.40	17.60	16.80	16.20	15.70	15.20
33	23.60	22.10	20.80	19.70	18.70	17.90	17.20	16.60	16.00	15.50
34	24.10	22.50	21.20	20.10	19.10	18.30	17.60	16.90	16.40	15.80
35	24.60	23.00	21.70	20.50	19.60	18.70	18.00	17.30	16.70	16.20
36	25.10	23.50	22.10	21.00	20.00	19.10	18.30	17.70	17.10	16.50
37	25.60	24.00	22.60	21.40	20.40	19.50	18.70	18.10	17.50	16.90
38	26.20	24.50	23.10	21.90	20.90	19.90	19.20	18.50	17.80	17.30
39	26.80	25.00	23.60	22.40	21.30	20.40	19.60	18.90	18.20	17.70
40	27.30	25.60	24.10	22.90	21.80	20.80	20.00	19.30	18.60	18.10
41	27.90	26.10	24.60	23.30	22.20	21.30	20.50	19.70	19.10	18.50
42	28.50	26.70	25.20	23.90	22.70	21.80	20.90	20.20	19.50	18.90
43	29.10	27.30	25.70	24.40	23.20	22.30	21.40	20.60	20.00	19.40
44	29.80	27.90	26.30	24.90	23.80	22.80	21.90	21.10	20.40	19.80
45	30.40	28.50	26.90	25.50	24.30	23.30	22.40	21.60	20.90	
46	31.10	29.10	27.50	26.10	24.90	23.80	22.90	22.10		
47	31.80	29.80	28.10	26.70	25.40	24.40	23.40			
48	32.50	30.50	28.70	27.30	26.00	25.00				
49	33.20	31.20	29.40	27.90	26.70					
50	34.00	31.90	30.10	28.60						



**Table D65 (continued): Personal and dependant's benefits, NRA 65 (Table 716 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	34.80	32.70	30.90							
52	35.70	33.40								
53	36.50									



**Table D66: Personal and dependant's benefits, NRA 66 (Table 717 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	140.40	71.70	48.90	37.40	30.60	26.00	22.80	20.40	18.50	17.00
17	143.60	73.40	50.00	38.30	31.30	26.60	23.30	20.80	18.90	17.40
18	146.90	75.10	51.10	39.20	32.00	27.20	23.80	21.30	19.30	17.80
19	150.20	76.80	52.30	40.10	32.70	27.90	24.40	21.80	19.80	18.20
20	153.40	78.40	53.40	40.90	33.40	28.40	24.90	22.20	20.20	18.50
21	156.60	80.00	54.50	41.80	34.10	29.00	25.40	22.70	20.60	18.90
22	159.90	81.70	55.70	42.60	34.90	29.70	26.00	23.20	21.00	19.30
23	163.30	83.40	56.80	43.50	35.60	30.30	26.50	23.70	21.50	19.70
24	166.70	85.20	58.00	44.50	36.30	30.90	27.10	24.20	21.90	20.20
25	170.20	87.00	59.30	45.40	37.10	31.60	27.60	24.70	22.40	20.60
26	173.80	88.80	60.50	46.40	37.90	32.20	28.20	25.20	22.90	21.00
27	177.50	90.70	61.80	47.30	38.70	32.90	28.80	25.70	23.40	21.50
28	181.20	92.60	63.10	48.30	39.50	33.60	29.40	26.30	23.90	21.90
29	185.00	94.50	64.40	49.30	40.30	34.30	30.00	26.80	24.40	22.40
30	188.90	96.50	65.70	50.40	41.20	35.00	30.70	27.40	24.90	22.90
31	192.80	98.50	67.10	51.40	42.00	35.80	31.30	28.00	25.40	23.30
32	196.90	100.60	68.50	52.50	42.90	36.50	32.00	28.60	25.90	23.80
33	201.00	102.70	70.00	53.60	43.80	37.30	32.70	29.20	26.50	24.30
34	205.20	104.80	71.40	54.70	44.70	38.10	33.30	29.80	27.00	24.80
35	209.40	107.00	72.90	55.90	45.70	38.90	34.00	30.40	27.60	25.40
36	213.80	109.20	74.40	57.00	46.60	39.70	34.80	31.10	28.20	25.90
37	218.20	111.50	76.00	58.20	47.60	40.50	35.50	31.70	28.80	26.50
38	222.70	113.80	77.60	59.40	48.60	41.40	36.20	32.40	29.40	27.00
39	227.30	116.20	79.20	60.70	49.60	42.20	37.00	33.10	30.00	27.60
40	232.00	118.60	80.80	61.90	50.60	43.10	37.80	33.80	30.60	28.20
41	236.80	121.00	82.50	63.20	51.70	44.00	38.60	34.50	31.30	28.80
42	241.70	123.50	84.20	64.60	52.80	44.90	39.40	35.20	32.00	29.40
43	246.60	126.10	85.90	65.90	53.90	45.90	40.20	35.90	32.60	30.00
44	251.70	128.70	87.70	67.30	55.00	46.80	41.00	36.70	33.30	30.60
45	256.90	131.30	89.50	68.60	56.10	47.80	41.90	37.50	34.00	31.30
46	262.10	134.00	91.40	70.10	57.30	48.80	42.80	38.30	34.80	32.00
47	267.50	136.80	93.30	71.50	58.50	49.80	43.70	39.10	35.50	32.70
48	273.00	139.60	95.20	73.00	59.70	50.90	44.60	39.90	36.30	33.40
49	278.60	142.50	97.20	74.60	61.00	52.00	45.60	40.80	37.10	34.20
50	284.30	145.50	99.20	76.20	62.30	53.20	46.60	41.70	37.90	34.90



**Table D66 (continued): Personal and dependant's benefits, NRA 66 (Table 717 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	290.20	148.50	101.30	77.80	63.70	54.30	47.70	42.70	38.80	35.70
52	296.20	151.60	103.50	79.50	65.10	55.50	48.70	43.60	39.70	36.60
53	302.30	154.80	105.70	81.10	66.50	56.70	49.80	44.60	40.60	37.40
54	308.40	158.00	107.90	82.90	67.90	58.00	50.90	45.60	41.50	38.30
55	314.80	161.30	110.10	84.60	69.40	59.20	52.00	46.60	42.50	39.20
56	321.20	164.60	112.50	86.50	70.90	60.60	53.20	47.70	43.50	
57	327.80	168.10	114.90	88.30	72.40	61.90	54.40	48.80		
58	334.70	171.60	117.30	90.30	74.00	63.30	55.60			
59	341.70	175.30	119.90	92.20	75.70	64.70				
60	349.00	179.10	122.50	94.30	77.40					
61	356.50	183.00	125.20	96.40						
62	364.30	187.10	128.10							
63	372.60	191.40								
64	381.20									



**Table D66 (continued): Personal and dependant's benefits, NRA 66 (Table 717 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	15.70	14.70	13.90	13.10	12.50	11.90	11.50	11.00	10.70	10.30
17	16.10	15.10	14.20	13.40	12.80	12.20	11.70	11.30	10.90	10.60
18	16.50	15.40	14.50	13.70	13.10	12.50	12.00	11.60	11.20	10.80
19	16.80	15.80	14.80	14.00	13.40	12.80	12.30	11.80	11.40	11.00
20	17.20	16.10	15.10	14.30	13.70	13.10	12.50	12.10	11.60	11.30
21	17.60	16.40	15.50	14.70	13.90	13.30	12.80	12.30	11.90	11.50
22	17.90	16.80	15.80	15.00	14.20	13.60	13.10	12.60	12.10	11.80
23	18.30	17.10	16.10	15.30	14.50	13.90	13.30	12.80	12.40	12.00
24	18.70	17.50	16.50	15.60	14.90	14.20	13.60	13.10	12.70	12.30
25	19.10	17.90	16.80	15.90	15.20	14.50	13.90	13.40	12.90	12.50
26	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
27	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
28	20.30	19.00	17.90	17.00	16.20	15.40	14.80	14.30	13.80	13.40
29	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
30	21.20	19.80	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
31	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
32	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
33	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
34	23.10	21.60	20.30	19.30	18.30	17.50	16.80	16.20	15.70	15.20
35	23.50	22.00	20.80	19.70	18.70	17.90	17.20	16.60	16.00	15.50
36	24.00	22.50	21.20	20.10	19.10	18.30	17.60	16.90	16.40	15.80
37	24.60	23.00	21.60	20.50	19.50	18.70	17.90	17.30	16.70	16.20
38	25.10	23.50	22.10	21.00	20.00	19.10	18.30	17.70	17.10	16.50
39	25.60	24.00	22.60	21.40	20.40	19.50	18.70	18.10	17.50	16.90
40	26.10	24.50	23.10	21.90	20.80	19.90	19.10	18.50	17.80	17.30
41	26.70	25.00	23.60	22.30	21.30	20.40	19.60	18.90	18.20	17.70
42	27.30	25.50	24.10	22.80	21.80	20.80	20.00	19.30	18.70	18.10
43	27.90	26.10	24.60	23.30	22.20	21.30	20.50	19.70	19.10	18.50
44	28.50	26.60	25.10	23.80	22.70	21.80	20.90	20.20	19.50	18.90
45	29.10	27.20	25.70	24.40	23.20	22.30	21.40	20.60	20.00	19.40
46	29.70	27.80	26.30	24.90	23.80	22.80	21.90	21.10	20.40	
47	30.40	28.50	26.90	25.50	24.30	23.30	22.40	21.60		
48	31.10	29.10	27.50	26.10	24.90	23.80	22.90			
49	31.80	29.80	28.10	26.70	25.50	24.40				
50	32.50	30.50	28.80	27.30	26.10					





**Table D66 (continued): Personal and dependant's benefits, NRA 66 (Table 717 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	33.30	31.20	29.50	28.00						
52	34.00	31.90	30.20							
53	34.80	32.70								
54	35.60									



**Table D67: Personal and dependant's benefits, NRA 67 (Table 718 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	134.70	68.80	46.90	35.90	29.30	25.00	21.90	19.50	17.70	16.30
17	137.70	70.40	47.90	36.70	30.00	25.50	22.40	20.00	18.10	16.60
18	140.90	72.00	49.00	37.60	30.70	26.10	22.90	20.40	18.50	17.00
19	144.10	73.60	50.10	38.40	31.40	26.70	23.40	20.90	19.00	17.40
20	147.10	75.20	51.20	39.20	32.10	27.30	23.90	21.30	19.40	17.80
21	150.20	76.70	52.30	40.10	32.70	27.90	24.40	21.80	19.80	18.20
22	153.30	78.30	53.40	40.90	33.40	28.40	24.90	22.20	20.20	18.50
23	156.50	80.00	54.50	41.70	34.10	29.00	25.40	22.70	20.60	18.90
24	159.80	81.70	55.60	42.60	34.80	29.60	25.90	23.20	21.00	19.30
25	163.20	83.40	56.80	43.50	35.60	30.30	26.50	23.70	21.50	19.70
26	166.60	85.10	58.00	44.40	36.30	30.90	27.00	24.20	21.90	20.10
27	170.00	86.90	59.20	45.40	37.10	31.50	27.60	24.70	22.40	20.60
28	173.60	88.70	60.40	46.30	37.80	32.20	28.20	25.20	22.90	21.00
29	177.20	90.60	61.70	47.30	38.60	32.90	28.80	25.70	23.30	21.40
30	180.90	92.40	63.00	48.30	39.40	33.60	29.40	26.30	23.80	21.90
31	184.70	94.40	64.30	49.30	40.30	34.30	30.00	26.80	24.30	22.40
32	188.50	96.30	65.60	50.30	41.10	35.00	30.60	27.40	24.80	22.80
33	192.40	98.30	67.00	51.30	42.00	35.70	31.30	27.90	25.40	23.30
34	196.40	100.40	68.40	52.40	42.80	36.50	31.90	28.50	25.90	23.80
35	200.50	102.40	69.80	53.50	43.70	37.20	32.60	29.10	26.40	24.30
36	204.60	104.60	71.20	54.60	44.60	38.00	33.30	29.70	27.00	24.80
37	208.80	106.70	72.70	55.70	45.60	38.80	34.00	30.30	27.50	25.30
38	213.10	108.90	74.20	56.90	46.50	39.60	34.70	31.00	28.10	25.80
39	217.40	111.10	75.70	58.10	47.50	40.40	35.40	31.60	28.70	26.40
40	221.90	113.40	77.30	59.30	48.40	41.20	36.10	32.30	29.30	26.90
41	226.50	115.80	78.90	60.50	49.40	42.10	36.90	33.00	29.90	27.50
42	231.10	118.10	80.50	61.70	50.50	43.00	37.60	33.60	30.60	28.10
43	235.80	120.50	82.20	63.00	51.50	43.90	38.40	34.30	31.20	28.70
44	240.60	123.00	83.80	64.30	52.60	44.80	39.20	35.10	31.80	29.30
45	245.50	125.50	85.60	65.60	53.60	45.70	40.00	35.80	32.50	29.90
46	250.40	128.10	87.30	66.90	54.80	46.60	40.90	36.60	33.20	30.60
47	255.50	130.70	89.10	68.30	55.90	47.60	41.70	37.30	33.90	31.20
48	260.70	133.30	90.90	69.70	57.10	48.60	42.60	38.10	34.70	31.90
49	266.00	136.10	92.80	71.20	58.30	49.70	43.50	39.00	35.40	32.60
50	271.40	138.90	94.70	72.70	59.50	50.70	44.50	39.80	36.20	33.40



**Table D67 (continued): Personal and dependant's benefits, NRA 67 (Table 718 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	277.00	141.70	96.70	74.20	60.80	51.80	45.50	40.70	37.00	34.10
52	282.60	144.70	98.70	75.80	62.10	53.00	46.50	41.60	37.90	34.90
53	288.30	147.60	100.80	77.40	63.40	54.10	47.50	42.50	38.70	35.70
54	294.10	150.60	102.90	79.00	64.70	55.30	48.50	43.50	39.60	36.50
55	300.00	153.70	105.00	80.70	66.10	56.50	49.60	44.50	40.50	37.30
56	306.00	156.80	107.20	82.40	67.50	57.70	50.70	45.40	41.40	38.20
57	312.20	160.10	109.40	84.10	69.00	58.90	51.80	46.50	42.30	
58	318.60	163.40	111.70	85.90	70.50	60.20	52.90	47.50		
59	325.10	166.80	114.10	87.80	72.00	61.60	54.10			
60	331.80	170.30	116.50	89.70	73.60	63.00				
61	338.80	173.90	119.00	91.60	75.30					
62	346.10	177.70	121.70	93.70						
63	353.70	181.70	124.40							
64	361.70	185.90								
65	370.10									



**Table D67 (continued): Personal and dependant's benefits, NRA 67 (Table 718 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	15.10	14.10	13.30	12.60	12.00	11.50	11.00	10.60	10.20	9.90
17	15.40	14.40	13.60	12.90	12.30	11.70	11.20	10.80	10.50	10.10
18	15.80	14.80	13.90	13.20	12.50	12.00	11.50	11.10	10.70	10.40
19	16.20	15.10	14.20	13.50	12.80	12.30	11.80	11.30	10.90	10.60
20	16.50	15.40	14.50	13.80	13.10	12.50	12.00	11.60	11.20	10.80
21	16.80	15.80	14.80	14.00	13.40	12.80	12.30	11.80	11.40	11.00
22	17.20	16.10	15.10	14.30	13.70	13.10	12.50	12.10	11.60	11.30
23	17.60	16.40	15.50	14.60	13.90	13.30	12.80	12.30	11.90	11.50
24	17.90	16.80	15.80	15.00	14.20	13.60	13.10	12.60	12.10	11.80
25	18.30	17.10	16.10	15.30	14.50	13.90	13.30	12.80	12.40	12.00
26	18.70	17.50	16.50	15.60	14.80	14.20	13.60	13.10	12.70	12.30
27	19.10	17.80	16.80	15.90	15.20	14.50	13.90	13.40	12.90	12.50
28	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
29	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
30	20.30	19.00	17.90	17.00	16.10	15.40	14.80	14.30	13.80	13.30
31	20.70	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
32	21.20	19.80	18.70	17.70	16.80	16.10	15.50	14.90	14.40	13.90
33	21.60	20.20	19.10	18.10	17.20	16.40	15.80	15.20	14.70	14.20
34	22.10	20.70	19.50	18.40	17.60	16.80	16.10	15.50	15.00	14.50
35	22.50	21.10	19.90	18.80	17.90	17.10	16.50	15.90	15.30	14.80
36	23.00	21.50	20.30	19.20	18.30	17.50	16.80	16.20	15.70	15.20
37	23.50	22.00	20.70	19.60	18.70	17.90	17.20	16.50	16.00	15.50
38	24.00	22.40	21.20	20.00	19.10	18.30	17.50	16.90	16.30	15.80
39	24.50	22.90	21.60	20.50	19.50	18.70	17.90	17.30	16.70	16.20
40	25.00	23.40	22.10	20.90	19.90	19.10	18.30	17.70	17.10	16.50
41	25.50	23.90	22.50	21.40	20.40	19.50	18.70	18.00	17.40	16.90
42	26.10	24.40	23.00	21.80	20.80	19.90	19.10	18.40	17.80	17.30
43	26.60	24.90	23.50	22.30	21.30	20.30	19.60	18.90	18.20	17.70
44	27.20	25.50	24.00	22.80	21.70	20.80	20.00	19.30	18.70	18.10
45	27.80	26.00	24.50	23.30	22.20	21.30	20.40	19.70	19.10	18.50
46	28.40	26.60	25.10	23.80	22.70	21.80	20.90	20.20	19.50	19.00
47	29.00	27.20	25.60	24.30	23.20	22.30	21.40	20.70	20.00	
48	29.70	27.80	26.20	24.90	23.80	22.80	21.90	21.20		
49	30.30	28.40	26.80	25.50	24.30	23.30	22.40			
50	31.00	29.10	27.50	26.10	24.90	23.90				



**Table D67 (continued): Personal and dependant's benefits, NRA 67 (Table 718 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	31.70	29.80	28.10	26.70	25.50					
52	32.50	30.50	28.80	27.30						
53	33.20	31.20	29.50							
54	34.00	31.90								
55	34.80									



**Table D68: Personal and dependant's benefits, NRA 68 (Table 719 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	129.20	66.00	45.00	34.40	28.10	24.00	21.00	18.70	17.00	15.60
17	132.10	67.50	46.00	35.20	28.80	24.50	21.40	19.10	17.40	16.00
18	135.10	69.00	47.00	36.00	29.40	25.10	21.90	19.60	17.80	16.30
19	138.20	70.60	48.10	36.80	30.10	25.60	22.40	20.00	18.20	16.70
20	141.00	72.10	49.10	37.60	30.70	26.20	22.90	20.50	18.60	17.00
21	144.00	73.60	50.10	38.40	31.40	26.70	23.40	20.90	18.90	17.40
22	147.00	75.10	51.20	39.20	32.00	27.30	23.90	21.30	19.30	17.80
23	150.00	76.70	52.20	40.00	32.70	27.80	24.40	21.80	19.70	18.10
24	153.20	78.30	53.30	40.80	33.40	28.40	24.90	22.20	20.20	18.50
25	156.40	79.90	54.40	41.70	34.10	29.00	25.40	22.70	20.60	18.90
26	159.60	81.60	55.60	42.60	34.80	29.60	25.90	23.10	21.00	19.30
27	162.90	83.20	56.70	43.40	35.50	30.20	26.50	23.60	21.40	19.70
28	166.30	85.00	57.90	44.40	36.20	30.80	27.00	24.10	21.90	20.10
29	169.70	86.70	59.10	45.30	37.00	31.50	27.60	24.60	22.40	20.50
30	173.30	88.50	60.30	46.20	37.80	32.20	28.10	25.10	22.80	21.00
31	176.80	90.40	61.60	47.20	38.60	32.80	28.70	25.70	23.30	21.40
32	180.50	92.20	62.80	48.20	39.40	33.50	29.30	26.20	23.80	21.90
33	184.20	94.10	64.10	49.20	40.20	34.20	29.90	26.70	24.30	22.30
34	188.00	96.10	65.50	50.20	41.00	34.90	30.60	27.30	24.80	22.80
35	191.80	98.00	66.80	51.20	41.80	35.60	31.20	27.90	25.30	23.20
36	195.80	100.00	68.20	52.20	42.70	36.40	31.80	28.40	25.80	23.70
37	199.70	102.10	69.60	53.30	43.60	37.10	32.50	29.00	26.40	24.20
38	203.80	104.20	71.00	54.40	44.50	37.90	33.20	29.60	26.90	24.70
39	208.00	106.30	72.40	55.50	45.40	38.60	33.80	30.20	27.50	25.20
40	212.20	108.50	73.90	56.70	46.30	39.40	34.50	30.90	28.00	25.80
41	216.50	110.70	75.40	57.80	47.30	40.30	35.30	31.50	28.60	26.30
42	220.90	112.90	77.00	59.00	48.20	41.10	36.00	32.20	29.20	26.80
43	225.30	115.20	78.50	60.20	49.20	41.90	36.70	32.80	29.80	27.40
44	229.90	117.50	80.10	61.40	50.20	42.80	37.50	33.50	30.40	28.00
45	234.50	119.90	81.70	62.70	51.30	43.70	38.20	34.20	31.10	28.60
46	239.20	122.30	83.40	63.90	52.30	44.50	39.00	34.90	31.70	29.20
47	244.00	124.80	85.10	65.20	53.40	45.50	39.80	35.60	32.40	29.80
48	248.90	127.30	86.80	66.60	54.50	46.40	40.70	36.40	33.10	30.50
49	253.90	129.90	88.60	67.90	55.60	47.40	41.60	37.20	33.80	31.10
50	259.00	132.50	90.40	69.40	56.80	48.40	42.50	38.00	34.60	31.80



**Table D68 (continued): Personal and dependant's benefits, NRA 68 (Table 719 in consolidated factors spreadsheet)**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	264.20	135.20	92.30	70.80	58.00	49.50	43.40	38.80	35.30	32.50
52	269.50	138.00	94.20	72.30	59.20	50.50	44.30	39.70	36.10	33.30
53	274.90	140.70	96.10	73.80	60.40	51.60	45.30	40.60	36.90	34.00
54	280.30	143.60	98.00	75.30	61.70	52.70	46.20	41.40	37.70	34.80
55	285.80	146.40	100.00	76.90	63.00	53.80	47.20	42.40	38.60	35.60
56	291.40	149.40	102.10	78.40	64.30	54.90	48.30	43.30	39.40	36.40
57	297.20	152.40	104.10	80.10	65.70	56.10	49.30	44.20	40.30	37.20
58	303.10	155.40	106.30	81.70	67.10	57.30	50.40	45.20	41.20	
59	309.20	158.60	108.50	83.50	68.50	58.60	51.50	46.20		
60	315.40	161.90	110.70	85.20	70.00	59.80	52.60			
61	321.90	165.20	113.10	87.10	71.50	61.20				
62	328.60	168.70	115.50	89.00	73.10					
63	335.60	172.40	118.10	91.00						
64	343.00	176.20	120.70							
65	350.70	180.30								
66	358.80									



**Table D68 (continued): Personal and dependant's benefits, NRA 68 (Table 719 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
16	14.50	13.50	12.80	12.10	11.50	11.00	10.50	10.20	9.80	9.50
17	14.80	13.80	13.00	12.40	11.80	11.20	10.80	10.40	10.00	9.70
18	15.20	14.20	13.30	12.60	12.00	11.50	11.00	10.60	10.30	9.90
19	15.50	14.50	13.60	12.90	12.30	11.80	11.30	10.90	10.50	10.20
20	15.80	14.80	13.90	13.20	12.60	12.00	11.50	11.10	10.70	10.40
21	16.10	15.10	14.20	13.50	12.80	12.30	11.80	11.30	10.90	10.60
22	16.50	15.40	14.50	13.80	13.10	12.50	12.00	11.60	11.20	10.80
23	16.80	15.70	14.80	14.00	13.40	12.80	12.30	11.80	11.40	11.00
24	17.20	16.10	15.10	14.30	13.60	13.00	12.50	12.10	11.60	11.30
25	17.50	16.40	15.40	14.60	13.90	13.30	12.80	12.30	11.90	11.50
26	17.90	16.70	15.80	14.90	14.20	13.60	13.10	12.60	12.10	11.80
27	18.30	17.10	16.10	15.30	14.50	13.90	13.30	12.80	12.40	12.00
28	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.70	12.30
29	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
30	19.50	18.20	17.10	16.20	15.50	14.80	14.20	13.70	13.20	12.80
31	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
32	20.30	19.00	17.90	16.90	16.10	15.40	14.80	14.30	13.80	13.30
33	20.70	19.40	18.20	17.30	16.50	15.70	15.10	14.60	14.10	13.60
34	21.10	19.80	18.60	17.60	16.80	16.10	15.40	14.90	14.40	13.90
35	21.60	20.20	19.00	18.00	17.20	16.40	15.80	15.20	14.70	14.20
36	22.00	20.60	19.40	18.40	17.50	16.80	16.10	15.50	15.00	14.50
37	22.50	21.00	19.80	18.80	17.90	17.10	16.40	15.80	15.30	14.80
38	22.90	21.50	20.20	19.20	18.30	17.50	16.80	16.20	15.60	15.10
39	23.40	21.90	20.70	19.60	18.70	17.80	17.10	16.50	16.00	15.50
40	23.90	22.40	21.10	20.00	19.10	18.20	17.50	16.90	16.30	15.80
41	24.40	22.90	21.50	20.40	19.50	18.60	17.90	17.30	16.70	16.20
42	24.90	23.30	22.00	20.90	19.90	19.00	18.30	17.60	17.10	16.50
43	25.50	23.80	22.50	21.30	20.30	19.40	18.70	18.00	17.40	16.90
44	26.00	24.30	23.00	21.80	20.80	19.90	19.10	18.40	17.80	17.30
45	26.50	24.90	23.40	22.20	21.20	20.30	19.50	18.80	18.20	17.70
46	27.10	25.40	24.00	22.70	21.70	20.80	20.00	19.30	18.70	18.10
47	27.70	26.00	24.50	23.20	22.20	21.20	20.40	19.70	19.10	18.50
48	28.30	26.50	25.00	23.80	22.70	21.70	20.90	20.20	19.60	
49	28.90	27.10	25.60	24.30	23.20	22.30	21.40	20.70		
50	29.60	27.80	26.20	24.90	23.80	22.80	21.90			





**Table D68 (continued): Personal and dependant's benefits, NRA 68 (Table 719 in consolidated factors spreadsheet)**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
51	30.30	28.40	26.80	25.50	24.30	23.30				
52	31.00	29.10	27.40	26.10	24.90					
53	31.70	29.70	28.10	26.70						
54	32.40	30.40	28.70							
55	33.10	31.10								
56	33.90									



## Appendix D: Limitations

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