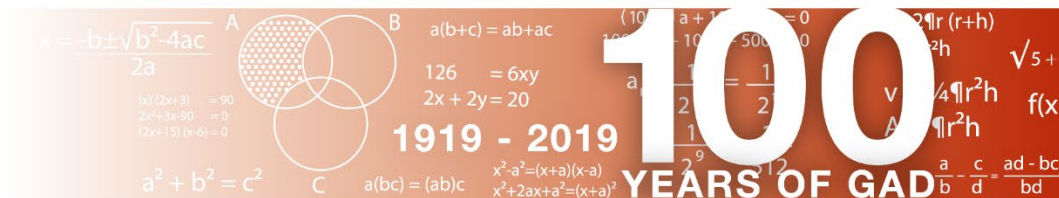




Government
Actuary's
Department



Scottish Teachers' Superannuation Scheme

Scottish Teachers' Pension Scheme 2015

Purchase of additional pension and ceasing monthly contribution elections

Factors and guidance

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Contents

1	Introduction	1
2	Scope of Tables	4
3	Methodology for determining cost of AP	6
4	Methodology for paid-up AP credit calculations	7
5	Methodology for calculating outstanding lump sum amount	8
6	Limit on extra pension	10
7	Example 1 – STSS member, new contract, lump sum	11
8	Example 2 – STSS member, new contract, regular contributions	12
9	Example 3 – STSS member, existing contract, regular contributions (election before 1 April 2011)	15
10	Example 4 – STPS member, new contract, regular contributions	18
11	Example 5 – STPS member, new contract, regular contributions, non-integer NPA	21
	Appendix A: Lump sum elections	27
	Appendix B: Regular contribution elections made on or after 1 April 2011	32
	Appendix C: Regular contribution elections made before 1 April 2011	62
	Appendix D: Factors for purchase of outstanding amount by lump sum (election date before 1 April 2011)	74
	Appendix E: Assumptions underlying factors	76
	Appendix F: Limitations	77



1 Introduction

- 1.1 This note is provided for the Scottish Public Pensions Agency (SPPA) as scheme manager of the Scottish Teachers' Superannuation Scheme (STSS) and the Scottish Teachers' Pension Scheme 2015 (STPS). The purpose of the note is to update the factors for determining the cost of Additional Pension (AP) for members in the STSS and the STPS.
- 1.2 This note also provides guidance for when a member who had a monthly AP contribution election does not complete their payment period, that is:
- how the paid-up AP credit should be calculated (if no further contributions are to be made), and
 - how the lump sum to purchase the outstanding AP amount should be calculated (so that the member will be credited with the AP in the original election).
- 1.3 There is a maximum overall amount of extra pension a member can purchase and this note provides guidance on how the amount of AP purchased should be compared with the overall extra pension limit.
- 1.4 This note relates to Regulation C4B and Schedule 2A of the Teachers' Superannuation (Scotland) Regulations 2005 (SSI 2005/393), and to Regulation 180 and Schedule 2 of the Teachers' Pension Scheme (Scotland) (No. 2) Regulations 2014 (SSI 2014/292).
- 1.5 In the remainder of this note:
- Section 2 provides the scope of the tables
 - Section 3 provides the methodology for determining the cost of AP
 - Section 4 provides the methodology for paid-up AP credit calculations
 - Section 5 provides the methodology for calculating the outstanding lump sum amount
 - Section 6 sets out the limits on added pension
 - Sections 7-11 set out example calculations for the calculation of added pension in the final salary and career average section
 - Appendix A-D sets out the factor tables
 - Appendix E sets out the assumptions underlying the factors contained in this guidance note.
 - Appendix F sets out some important limitations
- 1.6 This guidance supersedes the following guidance:
- *'Scottish Teachers' Superannuation Scheme and Scottish Teachers' Pension Scheme 2015: Purchase of Additional Pension and ceasing monthly contribution elections'* dated 16 February 2015.
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- 1.7 The factors in this note have been updated but the calculation methodology remains unchanged.
- 1.8 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.
- 1.9 Factors apply to new elections for both lump sum payments and regular contributions. For **new elections** of members in the **STSS** this guidance is to be implemented on 29 October 2018.
- 1.10 For **existing regular contribution elections** of **STSS members** where contributions are still being paid, SPPA has determined that monthly contributions will be based on the factors in this guidance to be implemented on 29 October 2018.
- 1.11 The implementation date of this guidance for **new elections** (both lump sum payments and regular contributions) of members in the **STPS** is on 29 October 2018.
- 1.12 For those members that **cease their regular contribution elections early**, the calculation of the paid-up credit and the lump sum to purchase the outstanding AP amount is to be based on this guidance to be implemented on 29 October 2018.
- 1.13 If 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.
- 1.14 The new AP factors are different to those provided in the previous guidance documents listed in paragraph 1.6.
- 1.15 For those members that cease their regular contribution election early, the method set out in this note to calculate the paid-up credit and the lump sum required to purchase the outstanding lump sum amount has not changed from that set out in previous versions of the guidance. The guidance and example calculations in this note have been updated to refer to the new AP factor tables.

Implementation and Review

- 1.16 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Scottish Teachers' Superannuation Scheme and Scottish Teachers' Pension Scheme 2015. Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.
- 1.17 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.
- 1.18 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

- 1.19 This guidance has been prepared for the use of SPPA and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on SPPA and the scheme administrator's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.
- 1.20 Other than SPPA and 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 Scope of Tables

- 2.1 AP can be purchased either by a lump sum or by regular monthly contributions over a pre-specified term. The costs are shown per £250 pa of AP purchased.
- 2.2 Generally, factors for calculating the cost to a member of AP should be selected with reference to the member's:
- age (last birthday) at election
 - expected normal pension age (NPA) at retirement¹,
 - chosen form of payment (either lump sum or regular contribution), and
 - chosen form of benefit (either member only or member with dependant).
- 2.3 Where the AP is not purchased by a lump sum, factors must additionally be chosen with reference to:
- the date of election, and
 - the period of contributions as at the election date (between 1 year and 20 years).
- 2.4 Where the member has a non-integer NPA a contribution rate is calculated for the member's NPA rounded down to the nearest whole number. A further contribution rate is calculated for the member's NPA rounded up to the nearest whole number. These figures are interpolated to obtain the actual contribution rate. Example 5 in Section 11 shows an illustrative example of when this is the case.
- 2.5 Where the member elected to purchase the regular contribution AP contract on or after 1 April 2011, the AP will increase in line with Consumer Prices Index (CPI) before coming into payment. Factors for these elections are contained in Appendix B.
- 2.6 Where the member elected to purchase the regular contribution AP contract before 1 April 2011, the AP will increase in line with Retail Prices Index (RPI) before coming into payment. Factors for these elections are contained in Appendix C.
- 2.7 Factors for new lump sum elections, shown in Appendix A, are as follows:
- **Table APS60** – single premium costs for AP of £250 pa, NPA 60, STSS
 - **Table APS65** – single premium costs for AP of £250 pa, NPA 65, STSS and STPS
 - **Table APS66** – single premium costs for AP of £250 pa, NPA 66, STPS

¹ NPA is defined as a member's state pension age (or 65, if that is higher) in the STPS. For the purpose of this note, a member's expected NPA in the STPS is the same as their state pension age as set out in *The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014* - https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/357130/HMT_valuations_and_cost_cap_directions_reconsolidated_Sept_2014.pdf (As at the date of this guidance, no changes have been made to the SPA assumptions in the latest directions)



- **Table APS67** – single premium costs for AP of £250 pa, NPA 67, STPS

Table APS68 – single premium costs for AP of £250 pa, NPA 68, STPS.

2.8 Factors for regular contribution elections made on or after 1 April 2011, shown in Appendix B, are as follows:

- **Table APC60** – regular contributions for personal AP of £250 pa, NPA 60, STSS
- **Table APC60D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 60, STSS
- **Table APC65** – regular contributions for personal AP of £250 pa, NPA 65, STSS and STPS
- **Table APC65D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 65, STSS and STPS
- **Table APC66** – regular contributions for personal AP of £250 pa, NPA 66, STPS
- **Table APC66D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 66, STPS
- **Table APC67** – regular contributions for personal AP of £250 pa, NPA 67, STPS
- **Table APC67D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 67, STPS
- **Table APC68** – regular contributions for personal AP of £250 pa, NPA 68, STPS
- **Table APC68D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 68, STPS

2.9 Factors for regular contribution elections made before 1 April 2011, shown in Appendix C, are as follows:

- **Table APR60** – regular contributions for personal AP of £250 pa, NPA 60, STSS
- **Table APR60D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 60, STSS
- **Table APR65** – regular contributions for personal AP of £250 pa, NPA 65, STSS
- **Table APR65D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 65, STSS

2.10 Factors for the purchase of the outstanding amount by lump sum (for elections made before 1 April 2011), shown in Appendix D, are as follows:

- **Table APSR60** – single premium costs for AP of £250 pa, NPA 60, STSS
- **Table APSR65** – single premium costs for AP of £250 pa, NPA 65, STSS



3 Methodology for determining cost of AP

- 3.1 Added pension can be purchased either by a lump sum payment or regular monthly contributions.
- 3.2 The following approach should be used to determine the cost of purchasing additional pension:

$$Cost = \frac{AP}{£250} \times R$$

Where:

AP = Amount of additional pension to be purchased at member's date of election

R = the factor representing the cost of purchasing £250 of AP, selected with reference to the criteria set out in paragraph 3.5

- 3.3 Factors in appendix A are to be used for determining the costs for a one-off lump sum payment to purchase additional pension.
- 3.4 Factors in appendix B and C should be used to determine the regular monthly contributions that should be paid to purchase AP.
- 3.5 These factors should be selected with reference to:
- the member's age last birthday at election date,
 - the member's normal pension age (NPA) at the election date
 - chosen form of payment (either lump sum or regular contribution)
 - chosen form of benefit (either member only or member with dependant)
- 3.6 Sections 7-11 include examples which demonstrate how the cost for the additional pension to be purchased by the member should be calculated under different scenarios.



4 Methodology for paid-up AP credit calculations

- 4.1 The following formula should be used to calculate the paid-up AP credit for a member who ceased contributions before completing their AP payment period:

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

Where:

P = current amount of monthly contributions in respect of member's original election

R = current amount of monthly contributions per £250 of AP purchased over actual payment period, at age last birthday at date of original election

- 4.2 These amounts should be calculated using the factors provided in appendices B and C and not necessarily the factors in force at the date of the original election. The factors should be selected with reference to,
- the member's age last birthday at the original election date,
 - the member's normal pension age (NPA) at the original election date
 - the original election date (which determines whether AP purchased increases in line with the Retail Prices Index (RPI) or the Consumer Prices Index (CPI) before coming into payment).
- 4.3 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 to obtain the paid-up credit.
- 4.4 The following examples in Sections 8 - 11 show how the paid-up AP credit should be calculated.
- Example 2: member completes a payment period of **whole number of years** and **election date was after 1 April 2011** (and therefore AP increases in line with CPI before retirement)
 - Example 3: member completes a payment period of **whole number of years** and **election date was before 1 April 2011** (and therefore AP increases in line with RPI before retirement)
 - Example 4: member completes a payment period that is **not a whole number of years** and **election date was after 1 April 2011** (and therefore AP increases in line with CPI before retirement) with a new contract in the STPS
 - Example 5: member completes a payment period that is **less than a year** and **election date was after 1 April 2011** (and therefore AP increases in line with CPI before retirement) with a new contract in the STPS with a **non-integer NPA**



5 Methodology for calculating outstanding lump sum amount

5.1 Where a member who has made a monthly contribution election (to purchase AP) ceases to be in pensionable employment before the end of the payment period, the member may pay a lump sum to the STSS or STPS in order to be credited with the amount of the AP specified in the original election.

5.2 The method for calculating the lump sum is set out in the following three steps.

Step 1: Determine the remaining AP not yet purchased at the election date, based on the contributions made over the actual payment period.

$$\text{Remaining Pension} = \text{Original AP} - C$$

Where C is calculated using the approach set out in Section 4.

Step 2: Increase the remaining AP not yet purchased in line with inflation between the election date and the calculation date (ie the date monthly contribution election ceases).

$$\text{Revalued Pension} = \text{Remaining Pension} \times \text{Infl}$$

Calculation of Infl - STSS

If the original election date was after 1 April 2011, then *Infl* should be calculated as

$$\text{Infl} = \frac{\text{CPI1}}{\text{CPI2}}$$

where:

CPI1 = the consumer prices index (CPI) for the penultimate month before the month of the calculation date, and

CPI2 = the consumer prices index (CPI) for the month of the original election.

If the original election date was before 1 April 2011 then RPI should be used in place of CPI.

Calculation of Infl – STPS

Infl should be calculated as $(1 + \text{PIA})$

where *PIA* is the cumulative increase that would have been awarded under the Pensions (Increase) Act 1971 between the election date and the calculation date if the pension was eligible to be increased.



Step 3: Multiply the revalued pension by the lump sum cost of purchasing AP for the member at the **calculation date**. If the original election date is before 1 April 2011, APSR60 or APSR65 tables provided in Appendix D should be used. Otherwise the tables in the Appendix A should be used.

$$\text{Lump Sum} = L = \frac{\text{Revalued Pension} \times F}{£250}$$

Where F is the lump sum cost of purchasing £250 of AP, at member's age last birthday at the calculation date.

- 5.3 The examples in Sections 8-11 show how the outstanding lump sum amount should be calculated. Example 5 in Section 11 covers a member with a non-integer NPA.



6 Limit on extra pension

- 6.1 There is a maximum overall amount of extra pension a member can purchase. Any extra pension purchased through a buy-out election or faster accrual election will also count against the maximum pension limit.
- 6.2 When a member makes an AP election, a check needs to be carried out to ensure the member has enough headroom within the overall extra pension limit to purchase the desired amount of AP. The amount of pension from this election to count against the overall limit will simply be the amount of AP the member has elected to purchase.
- 6.3 If the member has previously made an AP election, the amount of pension from any earlier AP elections to count against the extra pension limit will be the amount of AP the member has elected to purchase, or the paid-up credit, increased in line with inflation to the date of the new election.



7 Example 1 – STSS member, new contract, lump sum

Determining the cost of Additional Pension

Member Details

Date of Birth	1 February 1962
Normal Pension Age	65

Additional Pension contract

Date of election	25 December 2020
Amount of AP purchased	£2,000 pa
Form of AP	Member only
Form of payment	Lump sum

Cost of AP contract

Relevant Table	APS65
Age at election	58
Cost of £250 pa of AP	£3,890
Lump sum required to purchase the full AP	$= \frac{£2,000}{£250} \times £3,890 = £31,120.00$



8 Example 2 – STSS member, new contract, regular contributions

Determining the cost of Additional Pension

Member Details

Date of Birth	14 June 1968
Normal Pension Age	60

Additional Pension contract

Date of election	6 August 2020
Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 7 years

Cost of AP contract

Relevant Table	APC60D
Age at election	52
Cost of £250 pa of AP	£64.60 (per month)
Contribution required to purchase the full AP	$= \frac{£1750}{£250} \times £64.60 = £452.20$ (per month)

Paid-up AP credit calculations

The member above ceases their monthly contributions after 2 years and therefore a paid-up AP credit needs to be calculated.

Age last birthday at date of original election:	52
Normal pension age:	60
Personal AP purchased:	£1,750 per year
Dependant AP purchased:	Yes
Original payment term:	7 years
Payments stopped after:	2 years (ie 24 monthly payments made)

Since the original election date (6 August 2020) was after 1 April 2011, Table APC60D from Appendix B must be used.

Using Table APC60D, the regular monthly contributions is £64.60 per £250 of AP payable over 7 years. Since the member had been purchasing £1,750 of AP, his monthly contribution would have been:

$$P = \frac{£1,750}{£250} \times £64.60 = £452.20$$

Again, using Table APC60D, the monthly contribution per £250 of AP for the member aged 52 last birthday payable over the actual payment period of 2 years is £201.10 (so, $R = £201.10$).



Using the formula in paragraph 3.1, the paid-up AP credit, as at the date of original election is:

$$\begin{aligned} \text{Credit} = C &= \frac{£452.20}{£201.10} \times £250 \\ &= \mathbf{£562.16 \text{ per year}} \end{aligned}$$

The current amount of the AP credit will depend on the rate of inflation (in this case as measured by CPI) since the date of original election.

Outstanding lump sum calculations

The member requests to pay a further lump sum (in respect of future contributions) in order to purchase their originally elected AP amount.

Original election date:	6 August 2020
Calculation date:	6 August 2022
Age last birthday at calculation date:	54
Personal AP purchased:	£1,750 per year
CPI for August 2015	130.9*
CPI for June 2017	136.2*
Increase in CPI over payment period (<i>Infl</i>):	$\frac{136.2}{130.9} = 1.040$
Payments stopped after:	2 years (ie 24 monthly payments made)
<i>*Illustrative figure for the purpose of the example.</i>	

Step 1:

The paid-up AP credit is £562.16 per year (as at the date of original election). (This calculation assumes 24 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,750 - £562.16 = £1,187.84$$

Step 2:

The remaining pension should be increased in line with the relevant inflation index. As the original election date was after 1 April 2011, the pension should be increased to June 2022 in line with CPI.

$$\text{Revalued Pension} = £1,187.84 \times 1.040 = £1,235.35$$



Step 3:

Using Table APS60 in Appendix A, the single premium for a member aged 54 last birthday at the **calculation date**, is £4,810 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£1,235.35 \times £4,810}{£250} \\ &= \mathbf{£23,768.13} \end{aligned}$$



9 Example 3 – STSS member, existing contract, regular contributions (election before 1 April 2011)

Determining the cost of Additional Pension

Member Details

Date of Birth	30 April 1986
Normal Pension Age	65

Additional Pension contract

Date of election	9 May 2008
Amount of AP purchased	£1,000 pa
Form of AP	Member only
Form of payment	Regular Contributions over 15 years

Cost of AP contract

Relevant Table	APR65
Age at election	22
Cost of £250 pa of AP	£22.00 (per month)
Contribution required to purchase the full AP	$= \frac{£1000}{£250} \times £22.00 = £88.00$ (per month)
Previous contribution amount	$= \frac{£1000}{£250} \times £17.50 = £70.00$ (per month)

Paid-up AP credit calculations

The member above ceases their monthly contributions after 12 years and therefore a paid-up AP credit needs to be calculated.

Age last birthday at date of original election:	22
Normal pension age:	65
Personal AP purchased:	£1,000 per year
Dependant AP purchased:	No
Original payment term:	15 years
Payments stopped after:	12 years (ie 144 monthly payments made)

Since the original election date (9 May 2008) was before 1 April 2011, Table APR65 from Appendix C must be used.



Using Table APR65, the regular monthly contributions is £22.00 per £250 of AP payable over 15 years. Since the member had been purchasing £1,000 of AP, their monthly contribution would have been:

$$P = \frac{£1,000}{£250} \times £22.00 = £88.00$$

Again, using Table APR65, the monthly contribution per £250 of AP for the member aged 22 last birthday payable over the actual payment period of 12 years is £26.00 (so, $R = £26.00$).

Using the formula in paragraph 3.1, the paid-up AP credit, as at the date of original election, is:

$$\begin{aligned} \text{Credit} = C &= \frac{£88.00}{£26.00} \times £250 \\ &= \mathbf{£846.15 \text{ per year}} \end{aligned}$$

The current amount of the AP credit will depend on the rate of inflation (in this case as measured by RPI) since the date of original election.

Outstanding lump sum calculations

The member requests to pay a further lump sum (in respect of future contributions) in order to purchase their originally elected AP amount.

Original election date:	9 May 2008
Calculation date	9 May 2020
Age last birthday at calculation date:	34
Personal AP purchased:	£1,000 per year
RPI for May 2008	215.1
RPI for March 2020	259.9*
Increase in RPI over payment period ($Infl$):	$\frac{259.9}{215.1} = 1.208$
Payments stopped after:	12 years (ie 144 monthly payments made)

**Illustrative figure for the purpose of the example.*

Step 1:

The paid-up AP credit is £846.15 per year (as at the date of original election). (This calculation assumes 84 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,000 - £846.15 = £153.85$$



Step 2:

The remaining pension should be increased in line with the relevant inflation index. As the original election date was before 1 April 2011, the pension should be increased to March 2020 in line with RPI.

$$\text{Revalued Pension} = £153.85 \times 1.208 = £185.85$$

Step 3:

Using Table APSR65 in Appendix D, the single premium for a member aged 34 last birthday at the **calculation date**, is £3,290 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£185.85 \times £3,290}{£250} \\ &= \mathbf{£2,445.79} \end{aligned}$$



10 Example 4 – STPS member, new contract, regular contributions

Determining the cost of Additional Pension

Member Details

Date of Birth	14 June 1990
Normal Pension Age	68

Additional Pension contract

Date of election	27 October 2020
Amount of AP purchased	£2,250 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 20 years

Cost of AP contract

Relevant Table	APC68D
Age at election	30
Cost of £250 pa of AP	£12.90 (per month)
Contribution required to purchase the full AP	$= \frac{£2,250}{£250} \times £12.90 = £116.10$ (per month)

Paid-up AP credit calculations

The member above ceases their monthly contributions after 3 years and 1 month and therefore a paid-up AP credit needs to be calculated.

Age last birthday at date of original election:	30
Normal pension age:	68
Personal AP purchased:	£2,250 per year
Dependant AP purchased:	Yes
Original payment term:	20 years

Payments stopped after:	3 years 1 month (ie 37 monthly payments made)
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Since the original election date after 1 April 2011, table APC68D in Appendix B must be used.

Using Table APC68D, the regular monthly contributions is £12.90 per £250 of AP payable for 20 years. Since the member had been purchasing £2,250 of AP, their monthly contribution would have been:

$$P = \frac{£2,250}{£250} \times £12.90 = £116.10$$



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:

$$\text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

where:

S^E = actual payment period completed (in this case, $3\frac{1}{12}$ years),

S^- = payment period completed **rounded down** to nearest whole year (in this case, 3 years),

S^+ = payment period completed **rounded up** to nearest whole year (in this case, 4 years),

C^- = AP credit over payment period S^- , starting at date of original election,

C^+ = AP credit over payment period S^+ , starting at date of original election.

To calculate C^- (ie the AP credit assuming the member stopped contributions after 3 years), look up the monthly contributions per £250 of AP purchased (Table APC68D in Appendix B) over the rounded down payment period (ie 3 years), at age 30 last birthday at the date of original election. The monthly contribution would have been £61.00.

Using the general formula in paragraph 3.1 and P above, we obtain:

$$C^- = \frac{£116.10}{£61.00} \times £250 = £475.82$$

Similarly, to calculate C^+ (ie the AP credit assuming the member stopped contributions after 4 years), look up the monthly contributions per £250 of AP purchased (Table APC68D in Appendix B) over the rounded up payment period (ie 4 years), at age 30 last birthday at the date of original election. The monthly contribution would have been £46.70.

$$C^+ = \frac{£116.10}{£46.70} \times £250 = £621.52$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £621.52 + \left[3\frac{1}{12} - 3\right] \times [£475.82 - £621.52] \\ &= \mathbf{£487.96 \text{ per year}} \end{aligned}$$

The current amount of the AP credit will depend on the rate of inflation (in this case as measured by CPI) since the date of original election.



Outstanding lump sum calculations

Member requests to pay a further lump sum (in respect of future contributions) in order to purchase his originally elected AP amount.

Original election date:	27 October 2020
Calculation date	27 November 2023
Age last birthday at calculation date:	33
Personal AP purchased:	£2,250 per year
Cumulative increase under PIA 1971*:	6.1%
Payments stopped after:	3 years 1 month (ie 37 monthly payments made)

**Illustrative figure for the purpose of the example.*

Step 1:

The paid-up AP credit is £487.96 per year (as at the date of original election). (This calculation assumes 37 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £2,250 - £487.96 = £1,762.04$$

Step 2:

The remaining pension should be increased in line with the cumulative increase that would have been awarded under the Pensions (Increase) Act 1971 between the election date and the calculation date if the pension was eligible to be increased.

$$\text{Revalued Pension} = £1,762.04 \times 1.061 = £1,869.52$$

Step 3:

Using Table APS68 in Appendix A, the single premium for a member aged 33 last birthday at the **calculation date**, is £2,190 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£1,869.52 \times £2,190}{£250} \\ &= \mathbf{£16,377} \end{aligned}$$



11 Example 5 – STPS member, new contract, regular contributions, non-integer NPA

Determining the cost of Additional Pension

Member Details

Date of Birth	14 August 1960
Normal Pension Age	66 years 5 months

Additional Pension contract

Date of election	30 November 2020
Amount of AP purchased	£1,500 pa
Form of AP	Member only
Form of payment	Regular Contributions over 4 years

Cost of AP contract

Relevant Tables	APC66 and APC67
Age at election	60

As the member's actual NPA is not a whole number, the required contribution must be interpolated. The interpolated contribution rate can be calculated as follows:

$$\text{Interpolated contribution rate} = F^- + [N^E - N^-] \times [F^+ - F^-]$$

where:

N^E = actual NPA (in this case, $66\frac{5}{12}$),

N^- = NPA **rounded down** to nearest whole year (in this case, 66),

N^+ = NPA **rounded up** to nearest whole year (in this case, 67),

F^- = contribution rate for N^- ,

F^+ = contribution rate for N^+ .

Using tables APC66 and APC67 we can directly look up the respective values for F^- and F^+ .

In this example they are £88.90 and £84.30 respectively.

The interpolated contribution rate is as follows:

$$\begin{aligned} \text{Interpolated contribution rate} &= £88.90 + \left[66\frac{5}{12} - 66\right] \times [£84.30 - £88.90] \\ &= £86.98 \text{ per month} \end{aligned}$$

$$\text{Contribution required to purchase the full AP} = \frac{£1500}{£250} \times £86.98 = £521.88 \text{ (per month)}$$



Paid-up AP credit calculations

The member above ceases their monthly contributions after 9 months and therefore a paid-up AP credit needs to be calculated.

Age last birthday at date of original election:	60
Normal pension age:	66 years and 5 months
Personal AP purchased:	£1,500 per year
Dependant AP purchased:	No
Original payment term:	4 years
Payments stopped after:	9 months (ie 9 monthly payments made)

Since the original election date was after 1 April 2011, tables APC66 and APC67 from Appendix B must be used.

As the member has a non-integer, there are a few more steps to the calculation than for a member with an integer NPA. The steps are as follows:

- > Step 1: Calculate the paid-up credit for the member's NPA rounded down,
- > Step 2: Calculate the paid-up credit for the member's NPA rounded up,
- > Step 3: Interpolate the answers from steps 1 and 2 to calculate the member's actual paid-up AP credit

Step 1: Calculate the paid-up credit for the member's NPA rounded down

Assuming the member is NPA 66 and using Table APC66, the regular monthly contributions is £88.90 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £88.90 = £533.40$$

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:

$$\text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

where:

S^E = actual payment period completed (in this case, $\frac{9}{12}$ years),

S^- = payment period completed **rounded down** to nearest whole year (in this case, 0 years),

S^+ = payment period completed **rounded up** to nearest whole year (in this case, 1 year),

C^- = AP credit over payment period S^- , starting at date of original election,

C^+ = AP credit over payment period S^+ , starting at date of original election.



In this example, C^- will be zero since it reflects the AP credit assuming no contributions have been paid.

To calculate C^+ (ie the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 of AP purchased (Table APC66 in Appendix B) over the rounded up payment period (ie 1 year), at age 60 last birthday at the date of original election. The monthly contribution would have been £329.40.

$$C^+ = \frac{£533.40}{£329.40} \times £250 = £404.83$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[\frac{9}{12} - 0 \right] \times [£404.83 - £0.00] \\ &= £303.62 \text{ per year} \end{aligned}$$

Step 2: Calculate the paid-up credit for the member's NPA rounded up

Now assuming the member is NPA 67 and using Table APC67, the regular monthly contributions is £84.30 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £84.30 = £505.80$$

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:

$$\text{Interpolated credit} = C^- + [S^E - S^-] \times [C^+ - C^-]$$

where:

S^E = actual payment period completed (in this case, $\frac{9}{12}$ years),

S^- = payment period completed **rounded down** to nearest whole year (in this case, 0 years),

S^+ = payment period completed **rounded up** to nearest whole year (in this case, 1 year),

C^- = AP credit over payment period S^- , starting at date of original election,

C^+ = AP credit over payment period S^+ , starting at date of original election.

In this example, C^- will be zero since it reflects the AP credit assuming no contributions have been paid.



To calculate C^+ (ie the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 of AP purchased (Table APC67 in Appendix B) over the rounded up payment period (ie 1 year), at age 60 last birthday at the date of original election. The monthly contribution would have been £312.40.

$$C^+ = \frac{£505.80}{£312.40} \times £250 = £404.77$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[\frac{9}{12} - 0 \right] \times [£404.77 - £0.00] \\ &= £303.58 \text{ per year} \end{aligned}$$

Step 3: Interpolate the answers from steps 1 and 2 to calculate the member's actual paid-up credit

Using interpolation between the two NPA paid-up AP credit amounts to calculate the finalised paid-up AP credit we have:

$$\text{Interpolated paid-up credit} = C^- + [N^E - N^-] \times [C^+ - C^-]$$

where:

N^E = actual NPA ($66 \frac{5}{12}$),

N^- = NPA **rounded down** to nearest whole year (in this case, 66),

N^+ = NPA **rounded up** to nearest whole year (in this case, 67),

C^- = AP paid-up credit for N^- (£303.62 per year, from step 1)

C^+ = AP paid-up credit for N^+ (£303.58 per year, from step 2).

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £303.62 + \left[66 \frac{5}{12} - 66 \right] \times [£303.58 - £303.62] \\ &= \mathbf{£303.60 \text{ per year}} \end{aligned}$$

The current amount of the AP credit will depend on the rate of inflation (in this case as measured by CPI) since the date of original election.



Outstanding lump sum calculations

The member requests to pay a further lump sum (in respect of future contributions) in order to purchase their originally elected AP amount.

Original election date:	30 November 2020
Calculation date	31 August 2021
Age last birthday at calculation date:	61
Personal AP purchased:	£1,500 per year
Cumulative increase under PIA 1971*:	1.1%
Payments stopped after:	9 months (ie 9 monthly payments made)

**Illustrative figure for the purpose of the example.*

Step 1:

The paid-up AP credit is £303.60 per year (as at the date of original election). (This calculation assumes 9 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,500 - £303.60 = £1,196.40$$

Step 2:

The remaining pension should be increased in line with the cumulative increase that would have been awarded under the Pensions (Increase) Act 1971 between the election date and the calculation date if the pension was eligible to be increased.

$$\text{Revalued Pension} = £1,196.40 \times 1.011 = £1,209.56$$

Step 3:

As the member's actual NPA is not a whole number, the required single premium factor must be interpolated. The interpolated single premium can be calculated as follows:

$$\text{Interpolated single premium factor} = F^- + [N^E - N^-] \times [F^+ - F^-]$$

where:

N^E = actual NPA (in this case, $66 \frac{5}{12}$),

N^- = NPA **rounded down** to nearest whole year (in this case, 66),

N^+ = NPA **rounded up** to nearest whole year (in this case, 67),

F^- = single premium for N^- ,

F^+ = single premium for N^+ .

Using tables APS66 and APS67 we can directly look up the respective values for F^- and F^+ .



In this example they are £3,940 and £3,730 respectively.

The interpolated single premium factor is as follows:

$$\begin{aligned}\text{Interpolated single premium factor} &= £3,940 + \left[66\frac{5}{12} - 66\right] \times [£3,730 - £3,940] \\ &= £3,852.50\end{aligned}$$

Therefore, the outstanding lump sum to be paid is:

$$\begin{aligned}\text{Lump Sum} &= \frac{£1,208.36 \times £3,852.50}{£250} \\ &= \mathbf{£18,620.83}\end{aligned}$$



Appendix A: Lump sum elections

Table APS60 – NPA 60, STSS
(Table 701 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, £	
20	2,170	2,310
21	2,220	2,360
22	2,270	2,410
23	2,320	2,470
24	2,370	2,520
25	2,430	2,580
26	2,480	2,630
27	2,530	2,690
28	2,590	2,750
29	2,650	2,810
30	2,700	2,870
31	2,760	2,940
32	2,820	3,000
33	2,890	3,070
34	2,950	3,130
35	3,010	3,200
36	3,080	3,270
37	3,150	3,340
38	3,220	3,410
39	3,290	3,490
40	3,360	3,560
41	3,430	3,640
42	3,510	3,720
43	3,590	3,800
44	3,660	3,880
45	3,740	3,970
46	3,830	4,050
47	3,910	4,140
48	3,990	4,230
49	4,080	4,320
50	4,170	4,410
51	4,260	4,510
52	4,350	4,600
53	4,450	4,700
54	4,550	4,810
55	4,650	4,910
56	4,750	5,020
57	4,860	5,130
58	4,970	5,240
59	5,090	5,360



Table APS65 – NPA 65, STSS and STPS
(Table 702 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, £	
20	1,750	1,890
21	1,790	1,930
22	1,830	1,970
23	1,870	2,010
24	1,910	2,060
25	1,950	2,100
26	1,990	2,150
27	2,030	2,190
28	2,080	2,240
29	2,120	2,290
30	2,170	2,340
31	2,210	2,390
32	2,260	2,440
33	2,310	2,490
34	2,360	2,540
35	2,410	2,600
36	2,460	2,650
37	2,510	2,710
38	2,570	2,770
39	2,620	2,830
40	2,680	2,890
41	2,740	2,950
42	2,790	3,010
43	2,850	3,070
44	2,910	3,140
45	2,980	3,200
46	3,040	3,270
47	3,100	3,340
48	3,170	3,400
49	3,230	3,470
50	3,300	3,540
51	3,370	3,620
52	3,440	3,690
53	3,510	3,760
54	3,580	3,840
55	3,650	3,910
56	3,730	3,990
57	3,810	4,070
58	3,890	4,160
59	3,970	4,240
60	4,060	4,330
61	4,150	4,430
62	4,240	4,520
63	4,340	4,620
64	4,450	4,730



Table APS66 – NPA 66, STPS
(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, £	
20	1,670	1,810
21	1,710	1,850
22	1,750	1,890
23	1,780	1,930
24	1,820	1,970
25	1,860	2,020
26	1,900	2,060
27	1,940	2,100
28	1,980	2,150
29	2,030	2,190
30	2,070	2,240
31	2,110	2,290
32	2,160	2,340
33	2,200	2,390
34	2,250	2,440
35	2,300	2,490
36	2,350	2,540
37	2,400	2,600
38	2,450	2,650
39	2,500	2,710
40	2,560	2,760
41	2,610	2,820
42	2,670	2,880
43	2,720	2,940
44	2,780	3,000
45	2,840	3,060
46	2,900	3,130
47	2,960	3,190
48	3,020	3,260
49	3,080	3,320
50	3,140	3,390
51	3,210	3,450
52	3,270	3,520
53	3,340	3,590
54	3,410	3,660
55	3,480	3,740
56	3,550	3,810
57	3,620	3,890
58	3,700	3,960
59	3,770	4,040
60	3,850	4,130
61	3,940	4,210
62	4,020	4,300
63	4,120	4,400
64	4,210	4,490
65	4,310	4,590



Table APS67 – NPA 67, STPS
(Table 704 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, £	
20	1,600	1,740
21	1,630	1,770
22	1,670	1,810
23	1,700	1,850
24	1,740	1,890
25	1,780	1,930
26	1,820	1,970
27	1,850	2,020
28	1,890	2,060
29	1,930	2,100
30	1,980	2,150
31	2,020	2,190
32	2,060	2,240
33	2,100	2,290
34	2,150	2,340
35	2,190	2,380
36	2,240	2,430
37	2,290	2,490
38	2,340	2,540
39	2,390	2,590
40	2,440	2,640
41	2,490	2,700
42	2,540	2,760
43	2,590	2,810
44	2,650	2,870
45	2,700	2,930
46	2,760	2,990
47	2,820	3,050
48	2,870	3,110
49	2,930	3,170
50	2,990	3,240
51	3,050	3,300
52	3,110	3,360
53	3,180	3,430
54	3,240	3,500
55	3,300	3,560
56	3,370	3,630
57	3,440	3,700
58	3,510	3,780
59	3,580	3,850
60	3,650	3,930
61	3,730	4,010
62	3,810	4,090
63	3,900	4,180
64	3,990	4,270
65	4,080	4,360
66	4,170	4,460



Table APS68 – NPA 68, STPS
(Table 705 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, £	
20	1,530	1,670
21	1,560	1,700
22	1,590	1,740
23	1,630	1,780
24	1,660	1,810
25	1,700	1,850
26	1,730	1,890
27	1,770	1,930
28	1,810	1,970
29	1,850	2,010
30	1,890	2,060
31	1,930	2,100
32	1,970	2,150
33	2,010	2,190
34	2,050	2,240
35	2,090	2,280
36	2,140	2,330
37	2,180	2,380
38	2,230	2,430
39	2,280	2,480
40	2,320	2,530
41	2,370	2,580
42	2,420	2,640
43	2,470	2,690
44	2,520	2,750
45	2,580	2,800
46	2,630	2,860
47	2,680	2,920
48	2,740	2,970
49	2,790	3,030
50	2,850	3,090
51	2,900	3,150
52	2,960	3,210
53	3,020	3,270
54	3,080	3,330
55	3,140	3,400
56	3,200	3,460
57	3,260	3,530
58	3,330	3,590
59	3,390	3,660
60	3,460	3,730
61	3,530	3,810
62	3,610	3,890
63	3,690	3,970
64	3,770	4,050
65	3,850	4,140
66	3,940	4,230
67	4,040	4,320



Appendix B: Regular contribution elections made on or after 1 April 2011

Table APC60: Personal benefits, NPA 60, STSS
(Table 706 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, £									
20	185.20	94.60	64.40	49.40	40.30	34.30	30.00	26.80	24.30	22.40
21	189.20	96.70	65.90	50.50	41.20	35.10	30.70	27.40	24.90	22.90
22	193.40	98.80	67.30	51.60	42.10	35.90	31.40	28.00	25.40	23.40
23	197.70	101.00	68.80	52.70	43.10	36.70	32.10	28.70	26.00	23.90
24	202.10	103.20	70.30	53.90	44.00	37.50	32.80	29.30	26.60	24.40
25	206.50	105.50	71.90	55.10	45.00	38.30	33.50	29.90	27.20	24.90
26	211.10	107.80	73.50	56.30	46.00	39.10	34.20	30.60	27.80	25.50
27	215.70	110.20	75.10	57.50	47.00	40.00	35.00	31.30	28.40	26.10
28	220.50	112.60	76.70	58.80	48.00	40.90	35.80	32.00	29.00	26.60
29	225.30	115.10	78.40	60.10	49.10	41.80	36.60	32.70	29.60	27.20
30	230.30	117.70	80.10	61.40	50.20	42.70	37.40	33.40	30.30	27.80
31	235.30	120.20	81.90	62.80	51.30	43.60	38.20	34.10	31.00	28.50
32	240.50	122.90	83.70	64.10	52.40	44.60	39.00	34.90	31.70	29.10
33	245.80	125.60	85.60	65.60	53.60	45.60	39.90	35.70	32.40	29.70
34	251.20	128.30	87.40	67.00	54.80	46.60	40.80	36.40	33.10	30.40
35	256.70	131.20	89.40	68.50	56.00	47.60	41.70	37.30	33.80	31.10
36	262.30	134.10	91.30	70.00	57.20	48.70	42.60	38.10	34.60	31.80
37	268.10	137.00	93.30	71.50	58.50	49.80	43.60	38.90	35.30	32.50
38	274.00	140.00	95.40	73.10	59.70	50.90	44.50	39.80	36.10	33.20
39	280.00	143.10	97.50	74.70	61.10	52.00	45.50	40.70	36.90	33.90
40	286.10	146.20	99.60	76.40	62.40	53.10	46.50	41.60	37.80	34.70
41	292.40	149.50	101.80	78.10	63.80	54.30	47.60	42.50	38.60	35.50
42	298.90	152.80	104.10	79.80	65.20	55.50	48.60	43.50	39.50	36.30
43	305.40	156.10	106.40	81.60	66.70	56.80	49.70	44.50	40.40	37.10
44	312.10	159.60	108.80	83.40	68.20	58.10	50.90	45.50	41.30	38.00
45	319.00	163.10	111.20	85.20	69.70	59.40	52.00	46.50	42.30	38.90
46	326.00	166.70	113.60	87.20	71.30	60.70	53.20	47.60	43.30	39.80
47	333.10	170.40	116.20	89.10	72.90	62.10	54.50	48.70	44.30	40.70
48	340.50	174.20	118.80	91.10	74.60	63.60	55.70	49.90	45.30	41.70
49	348.00	178.00	121.40	93.20	76.30	65.00	57.00	51.00	46.40	42.70
50	355.60	182.00	124.10	95.30	78.00	66.50	58.30	52.20	47.50	
51	363.40	186.00	126.90	97.40	79.80	68.00	59.70	53.40		
52	371.50	190.20	129.80	99.70	81.60	69.60	61.10			
53	379.70	194.40	132.70	101.90	83.50	71.20				



Table APC60 (continued): Personal benefits, NPA 60, STSS
(Table 706 in consolidated factors spreadsheet)

Payme nt 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, £					
54	388.20	198.80	135.80	104.30	85.40					
55	396.90	203.30	138.90	106.70						
56	405.90	208.00	142.10							
57	415.20	212.80								
58	424.90									



Table APC60 (continued): Personal benefits, NPA 60, STSS
(Table 706 in consolidated factors spreadsheet)

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
<hr/>										
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	20.70	19.40	18.30	17.30	16.50	15.70	15.10	14.50	14.00	13.60
21	21.20	19.80	18.70	17.70	16.80	16.10	15.40	14.90	14.40	13.90
22	21.70	20.30	19.10	18.10	17.20	16.40	15.80	15.20	14.70	14.20
23	22.20	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
24	22.60	21.20	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.80
25	23.10	21.60	20.40	19.30	18.40	17.60	16.90	16.20	15.70	15.20
26	23.70	22.10	20.80	19.70	18.80	18.00	17.20	16.60	16.00	15.50
27	24.20	22.60	21.30	20.20	19.20	18.40	17.60	17.00	16.40	15.90
28	24.70	23.10	21.80	20.60	19.60	18.80	18.00	17.30	16.70	16.20
29	25.30	23.60	22.30	21.10	20.10	19.20	18.40	17.70	17.10	16.60
30	25.80	24.20	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
31	26.40	24.70	23.30	22.00	21.00	20.10	19.20	18.50	17.90	17.30
32	27.00	25.20	23.80	22.50	21.40	20.50	19.70	19.00	18.30	17.70
33	27.60	25.80	24.30	23.00	21.90	21.00	20.10	19.40	18.70	18.10
34	28.20	26.40	24.80	23.50	22.40	21.40	20.60	19.80	19.10	18.50
35	28.80	27.00	25.40	24.10	22.90	21.90	21.00	20.30	19.60	19.00
36	29.50	27.60	26.00	24.60	23.40	22.40	21.50	20.70	20.00	19.40
37	30.10	28.20	26.60	25.20	24.00	22.90	22.00	21.20	20.50	19.90
38	30.80	28.80	27.20	25.70	24.50	23.50	22.50	21.70	21.00	20.30
39	31.50	29.50	27.80	26.30	25.10	24.00	23.10	22.20	21.50	20.80
40	32.20	30.20	28.40	26.90	25.70	24.60	23.60	22.70	22.00	
41	33.00	30.80	29.10	27.60	26.30	25.10	24.20	23.30		
42	33.70	31.60	29.80	28.20	26.90	25.70	24.70			
43	34.50	32.30	30.50	28.90	27.50	26.40				
44	35.30	33.10	31.20	29.60	28.20					
45	36.10	33.80	31.90	30.30						
46	37.00	34.60	32.70							
47	37.90	35.50								
48	38.80									



Table APC60D: Personal and dependant's benefits, NPA 60, STSS
(Table 707 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, £									
20	196.80	100.50	68.50	52.50	42.90	36.50	31.90	28.50	25.90	23.80
21	201.10	102.80	70.00	53.60	43.80	37.30	32.60	29.10	26.40	24.30
22	205.60	105.00	71.50	54.80	44.80	38.10	33.40	29.80	27.00	24.80
23	210.10	107.30	73.10	56.00	45.80	38.90	34.10	30.50	27.60	25.40
24	214.70	109.70	74.70	57.20	46.80	39.80	34.80	31.10	28.20	25.90
25	219.50	112.10	76.40	58.50	47.80	40.70	35.60	31.80	28.90	26.50
26	224.30	114.60	78.10	59.80	48.90	41.60	36.40	32.50	29.50	27.10
27	229.20	117.10	79.80	61.10	49.90	42.50	37.20	33.20	30.20	27.70
28	234.30	119.70	81.50	62.50	51.00	43.40	38.00	34.00	30.80	28.30
29	239.40	122.30	83.30	63.80	52.20	44.40	38.90	34.70	31.50	28.90
30	244.70	125.00	85.10	65.20	53.30	45.40	39.70	35.50	32.20	29.60
31	250.00	127.70	87.00	66.70	54.50	46.40	40.60	36.30	32.90	30.20
32	255.50	130.50	88.90	68.10	55.70	47.40	41.50	37.10	33.60	30.90
33	261.10	133.40	90.90	69.60	56.90	48.40	42.40	37.90	34.40	31.60
34	266.80	136.30	92.90	71.20	58.20	49.50	43.30	38.70	35.10	32.30
35	272.60	139.30	94.90	72.70	59.40	50.60	44.30	39.60	35.90	33.00
36	278.60	142.30	97.00	74.30	60.70	51.70	45.30	40.40	36.70	33.70
37	284.60	145.50	99.10	75.90	62.10	52.80	46.20	41.30	37.50	34.50
38	290.80	148.60	101.30	77.60	63.40	54.00	47.30	42.20	38.30	35.20
39	297.20	151.90	103.50	79.30	64.80	55.20	48.30	43.20	39.20	36.00
40	303.60	155.20	105.70	81.00	66.20	56.40	49.40	44.10	40.10	36.80
41	310.30	158.60	108.00	82.80	67.70	57.60	50.50	45.10	41.00	37.70
42	317.00	162.00	110.40	84.60	69.20	58.90	51.60	46.10	41.90	38.50
43	323.90	165.60	112.80	86.50	70.70	60.20	52.80	47.20	42.80	39.40
44	331.00	169.20	115.30	88.40	72.30	61.60	53.90	48.20	43.80	40.30
45	338.10	172.90	117.80	90.40	73.90	63.00	55.20	49.30	44.80	41.20
46	345.50	176.60	120.40	92.40	75.50	64.40	56.40	50.50	45.80	42.20
47	352.90	180.50	123.10	94.40	77.20	65.80	57.70	51.60	46.90	43.20
48	360.60	184.40	125.80	96.50	79.00	67.30	59.00	52.80	48.00	44.20
49	368.40	188.50	128.60	98.60	80.70	68.80	60.40	54.00	49.10	45.20
50	376.40	192.60	131.40	100.80	82.50	70.40	61.70	55.30	50.30	
51	384.50	196.80	134.30	103.10	84.40	72.00	63.10	56.50		
52	392.80	201.10	137.30	105.40	86.30	73.60	64.60			
53	401.40	205.50	140.30	107.80	88.30	75.30				



**Table APC60D (continued): Personal and dependant's benefits, NPA 60, STSS
(Table 707 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, £									
54	410.10	210.10	143.40	110.20	90.30					
55	419.10	214.70	146.70	112.70						
56	428.40	219.50	150.00							
57	438.00	224.50								
58	447.90									



Table APC60D (continued): Personal and dependant's benefits, NPA 60, STSS
(Table 707 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, £									
20	22.00	20.60	19.40	18.40	17.50	16.70	16.10	15.50	14.90	14.40
21	22.50	21.10	19.80	18.80	17.90	17.10	16.40	15.80	15.30	14.80
22	23.00	21.50	20.30	19.20	18.30	17.50	16.80	16.10	15.60	15.10
23	23.50	22.00	20.70	19.60	18.70	17.90	17.10	16.50	15.90	15.40
24	24.10	22.50	21.20	20.10	19.10	18.30	17.50	16.90	16.30	15.80
25	24.60	23.00	21.70	20.50	19.50	18.70	17.90	17.20	16.70	16.10
26	25.10	23.50	22.10	21.00	20.00	19.10	18.30	17.60	17.00	16.50
27	25.70	24.00	22.60	21.40	20.40	19.50	18.70	18.00	17.40	16.90
28	26.30	24.60	23.10	21.90	20.90	19.90	19.10	18.40	17.80	17.20
29	26.80	25.10	23.60	22.40	21.30	20.40	19.60	18.80	18.20	17.60
30	27.40	25.70	24.20	22.90	21.80	20.80	20.00	19.30	18.60	18.00
31	28.00	26.20	24.70	23.40	22.30	21.30	20.40	19.70	19.00	18.40
32	28.70	26.80	25.30	23.90	22.80	21.80	20.90	20.10	19.40	18.80
33	29.30	27.40	25.80	24.50	23.30	22.30	21.40	20.60	19.90	19.30
34	29.90	28.00	26.40	25.00	23.80	22.80	21.90	21.10	20.30	19.70
35	30.60	28.60	27.00	25.60	24.30	23.30	22.30	21.50	20.80	20.20
36	31.30	29.30	27.60	26.10	24.90	23.80	22.90	22.00	21.30	20.60
37	32.00	29.90	28.20	26.70	25.40	24.30	23.40	22.50	21.80	21.10
38	32.70	30.60	28.80	27.30	26.00	24.90	23.90	23.00	22.30	21.60
39	33.40	31.30	29.50	27.90	26.60	25.50	24.50	23.60	22.80	22.10
40	34.20	32.00	30.20	28.60	27.20	26.10	25.00	24.10	23.30	
41	35.00	32.70	30.80	29.20	27.90	26.70	25.60	24.70		
42	35.80	33.50	31.60	29.90	28.50	27.30	26.20			
43	36.60	34.30	32.30	30.60	29.20	28.00				
44	37.40	35.10	33.10	31.40	29.90					
45	38.30	35.90	33.80	32.10						
46	39.20	36.70	34.60							
47	40.10	37.60								
48	41.10									



Table APC65: Personal benefits, NPA 65, STSS and STPS
(Table 708 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, £									
20	148.90	76.10	51.80	39.70	32.40	27.60	24.20	21.60	19.60	18.00
21	152.10	77.70	52.90	40.60	33.10	28.20	24.70	22.00	20.00	18.40
22	155.40	79.40	54.10	41.40	33.90	28.80	25.20	22.50	20.40	18.80
23	158.80	81.10	55.30	42.30	34.60	29.40	25.80	23.00	20.90	19.20
24	162.30	82.90	56.50	43.30	35.30	30.10	26.30	23.50	21.30	19.60
25	165.80	84.70	57.70	44.20	36.10	30.70	26.90	24.00	21.80	20.00
26	169.40	86.50	58.90	45.20	36.90	31.40	27.50	24.60	22.30	20.50
27	173.00	88.40	60.20	46.10	37.70	32.10	28.10	25.10	22.80	20.90
28	176.80	90.30	61.50	47.10	38.50	32.80	28.70	25.60	23.30	21.40
29	180.60	92.30	62.80	48.20	39.30	33.50	29.30	26.20	23.80	21.80
30	184.50	94.30	64.20	49.20	40.20	34.20	29.90	26.80	24.30	22.30
31	188.40	96.30	65.60	50.30	41.10	35.00	30.60	27.30	24.80	22.80
32	192.50	98.40	67.00	51.30	42.00	35.70	31.30	27.90	25.30	23.30
33	196.60	100.50	68.40	52.40	42.90	36.50	31.90	28.50	25.90	23.80
34	200.90	102.60	69.90	53.60	43.80	37.30	32.60	29.10	26.50	24.30
35	205.20	104.80	71.40	54.70	44.70	38.10	33.30	29.80	27.00	24.80
36	209.60	107.10	73.00	55.90	45.70	38.90	34.00	30.40	27.60	25.40
37	214.10	109.40	74.50	57.10	46.70	39.70	34.80	31.10	28.20	25.90
38	218.70	111.70	76.10	58.30	47.70	40.60	35.50	31.80	28.80	26.50
39	223.30	114.10	77.80	59.60	48.70	41.50	36.30	32.50	29.50	27.10
40	228.10	116.60	79.40	60.90	49.80	42.40	37.10	33.20	30.10	27.70
41	233.00	119.10	81.10	62.20	50.80	43.30	37.90	33.90	30.80	28.30
42	238.00	121.70	82.90	63.50	52.00	44.20	38.70	34.60	31.40	28.90
43	243.10	124.30	84.70	64.90	53.10	45.20	39.60	35.40	32.20	29.60
44	248.30	126.90	86.50	66.30	54.20	46.20	40.50	36.20	32.90	30.20
45	253.50	129.60	88.40	67.80	55.40	47.20	41.40	37.00	33.60	30.90
46	258.90	132.40	90.30	69.20	56.60	48.20	42.30	37.80	34.40	31.60
47	264.40	135.20	92.20	70.70	57.90	49.30	43.20	38.70	35.10	32.30
48	270.00	138.10	94.20	72.20	59.10	50.40	44.20	39.50	35.90	33.10
49	275.60	141.00	96.20	73.80	60.40	51.50	45.20	40.40	36.70	33.80
50	281.40	144.00	98.20	75.40	61.70	52.60	46.20	41.30	37.60	34.60
51	287.30	147.00	100.30	77.00	63.10	53.80	47.20	42.20	38.40	35.40
52	293.20	150.10	102.50	78.70	64.40	55.00	48.20	43.20	39.30	36.20
53	299.30	153.30	104.60	80.40	65.80	56.20	49.30	44.20	40.20	37.00



Table APC65 (continued): Personal benefits, NPA 65, STSS and STPS
(Table 708 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, £									
54	305.60	156.50	106.90	82.10	67.30	57.40	50.40	45.20	41.10	37.90
55	312.00	159.80	109.20	83.90	68.70	58.70	51.50	46.20	42.00	38.80
56	318.60	163.20	111.50	85.70	70.30	60.00	52.70	47.20	43.00	
57	325.30	166.70	113.90	87.60	71.80	61.30	53.90	48.30		
58	332.30	170.40	116.50	89.50	73.40	62.70	55.10			
59	339.60	174.10	119.00	91.60	75.10	64.20				
60	347.10	178.00	121.70	93.60	76.90					
61	354.90	182.10	124.50	95.90						
62	363.00	186.30	127.50							
63	371.50	190.70								
64	380.30									



Table APC65 (continued): Personal benefits, NPA 65, STSS and STPS
(Table 708 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, £									
20	16.70	15.60	14.70	13.90	13.20	12.70	12.10	11.70	11.30	10.90
21	17.00	15.90	15.00	14.20	13.50	12.90	12.40	12.00	11.50	11.20
22	17.40	16.30	15.30	14.50	13.80	13.20	12.70	12.20	11.80	11.40
23	17.80	16.60	15.70	14.80	14.10	13.50	13.00	12.50	12.00	11.70
24	18.20	17.00	16.00	15.20	14.40	13.80	13.20	12.80	12.30	11.90
25	18.60	17.40	16.40	15.50	14.80	14.10	13.50	13.00	12.60	12.20
26	19.00	17.80	16.70	15.80	15.10	14.40	13.80	13.30	12.90	12.40
27	19.40	18.10	17.10	16.20	15.40	14.70	14.10	13.60	13.10	12.70
28	19.80	18.50	17.50	16.50	15.70	15.00	14.40	13.90	13.40	13.00
29	20.20	18.90	17.80	16.90	16.10	15.40	14.80	14.20	13.70	13.30
30	20.70	19.40	18.20	17.30	16.40	15.70	15.10	14.50	14.00	13.60
31	21.10	19.80	18.60	17.60	16.80	16.10	15.40	14.80	14.30	13.90
32	21.60	20.20	19.00	18.00	17.20	16.40	15.80	15.20	14.70	14.20
33	22.10	20.60	19.40	18.40	17.50	16.80	16.10	15.50	15.00	14.50
34	22.50	21.10	19.90	18.80	17.90	17.10	16.50	15.80	15.30	14.80
35	23.00	21.60	20.30	19.20	18.30	17.50	16.80	16.20	15.70	15.20
36	23.50	22.00	20.80	19.70	18.70	17.90	17.20	16.60	16.00	15.50
37	24.10	22.50	21.20	20.10	19.10	18.30	17.60	16.90	16.40	15.90
38	24.60	23.00	21.70	20.50	19.60	18.70	18.00	17.30	16.70	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	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
41	26.30	24.60	23.20	22.00	20.90	20.00	19.20	18.60	17.90	17.40
42	26.80	25.10	23.70	22.50	21.40	20.50	19.70	19.00	18.40	17.80
43	27.50	25.70	24.20	23.00	21.90	21.00	20.20	19.40	18.80	18.20
44	28.10	26.30	24.80	23.50	22.40	21.50	20.60	19.90	19.30	18.70
45	28.70	26.90	25.40	24.10	23.00	22.00	21.10	20.40	19.70	19.10
46	29.40	27.50	26.00	24.60	23.50	22.50	21.60	20.90	20.20	
47	30.00	28.20	26.60	25.20	24.10	23.00	22.20	21.40		
48	30.70	28.80	27.20	25.80	24.60	23.60	22.70			
49	31.40	29.50	27.80	26.40	25.20	24.20				
50	32.20	30.20	28.50	27.00	25.80					
51	32.90	30.90	29.10	27.70						
52	33.70	31.60	29.80							
53	34.40	32.30								
54	35.30									



Table APC65D: Personal and dependant's benefits, NPA 65, STSS and STPS
(Table 709 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, £									
20	160.70	82.10	55.90	42.90	35.00	29.80	26.10	23.30	21.10	19.40
21	164.20	83.90	57.10	43.80	35.80	30.40	26.60	23.80	21.60	19.80
22	167.80	85.70	58.40	44.70	36.50	31.10	27.20	24.30	22.10	20.30
23	171.40	87.60	59.70	45.70	37.30	31.80	27.80	24.80	22.50	20.70
24	175.10	89.50	60.90	46.70	38.20	32.50	28.40	25.40	23.00	21.20
25	178.90	91.40	62.30	47.70	39.00	33.20	29.00	25.90	23.50	21.60
26	182.80	93.40	63.60	48.70	39.80	33.90	29.70	26.50	24.00	22.10
27	186.70	95.40	65.00	49.80	40.70	34.60	30.30	27.10	24.60	22.60
28	190.70	97.50	66.40	50.90	41.60	35.40	31.00	27.70	25.10	23.10
29	194.80	99.60	67.80	52.00	42.50	36.10	31.60	28.30	25.60	23.60
30	199.00	101.70	69.30	53.10	43.40	36.90	32.30	28.90	26.20	24.10
31	203.30	103.90	70.80	54.20	44.30	37.70	33.00	29.50	26.80	24.60
32	207.70	106.10	72.30	55.40	45.30	38.50	33.70	30.10	27.30	25.10
33	212.10	108.40	73.80	56.60	46.20	39.30	34.40	30.80	27.90	25.70
34	216.60	110.70	75.40	57.80	47.20	40.20	35.20	31.40	28.50	26.20
35	221.20	113.10	77.00	59.00	48.20	41.10	35.90	32.10	29.10	26.80
36	226.00	115.50	78.70	60.30	49.30	41.90	36.70	32.80	29.80	27.40
37	230.80	117.90	80.30	61.60	50.30	42.80	37.50	33.50	30.40	27.90
38	235.70	120.40	82.10	62.90	51.40	43.80	38.30	34.20	31.10	28.60
39	240.70	123.00	83.80	64.20	52.50	44.70	39.10	35.00	31.70	29.20
40	245.80	125.60	85.60	65.60	53.60	45.60	40.00	35.70	32.40	29.80
41	251.00	128.30	87.40	67.00	54.80	46.60	40.80	36.50	33.10	30.50
42	256.30	131.00	89.30	68.40	55.90	47.60	41.70	37.30	33.90	31.10
43	261.70	133.80	91.20	69.90	57.10	48.70	42.60	38.10	34.60	31.80
44	267.20	136.60	93.10	71.40	58.40	49.70	43.60	38.90	35.40	32.50
45	272.80	139.50	95.10	72.90	59.60	50.80	44.50	39.80	36.20	33.30
46	278.50	142.40	97.10	74.40	60.90	51.90	45.50	40.70	37.00	34.00
47	284.30	145.40	99.10	76.00	62.20	53.00	46.50	41.60	37.80	34.80
48	290.10	148.40	101.20	77.70	63.50	54.20	47.50	42.50	38.60	35.50
49	296.10	151.50	103.30	79.30	64.90	55.30	48.50	43.40	39.50	36.30
50	302.20	154.60	105.50	81.00	66.30	56.50	49.60	44.40	40.40	37.20
51	308.30	157.80	107.70	82.70	67.70	57.70	50.60	45.30	41.20	38.00
52	314.60	161.10	109.90	84.40	69.10	59.00	51.70	46.30	42.20	38.80
53	321.00	164.40	112.20	86.20	70.60	60.20	52.90	47.40	43.10	39.70



Table APC65D (continued): Personal and dependant's benefits, NPA 65, STSS and STPS
(Table 709 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, £									
54	327.50	167.70	114.50	88.00	72.10	61.50	54.00	48.40	44.00	40.60
55	334.20	171.20	116.90	89.80	73.60	62.90	55.20	49.50	45.00	41.50
56	341.00	174.70	119.40	91.70	75.20	64.20	56.40	50.50	46.00	
57	348.00	178.40	121.90	93.70	76.80	65.60	57.60	51.70		
58	355.30	182.10	124.50	95.70	78.50	67.10	58.90			
59	362.70	186.00	127.20	97.80	80.20	68.60				
60	370.40	190.00	129.90	99.90	82.00					
61	378.40	194.10	132.80	102.20						
62	386.70	198.50	135.80							
63	395.40	203.00								
64	404.40									



Table APC65D (continued): Personal and dependant's benefits, NPA 65, STSS and STPS
(Table 709 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, £									
20	18.00	16.80	15.90	15.00	14.30	13.70	13.10	12.60	12.20	11.80
21	18.40	17.20	16.20	15.30	14.60	14.00	13.40	12.90	12.50	12.10
22	18.80	17.60	16.60	15.70	14.90	14.30	13.70	13.20	12.70	12.30
23	19.20	18.00	16.90	16.00	15.20	14.60	14.00	13.50	13.00	12.60
24	19.60	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
25	20.10	18.80	17.70	16.70	15.90	15.20	14.60	14.10	13.60	13.10
26	20.50	19.20	18.00	17.10	16.30	15.60	14.90	14.40	13.90	13.40
27	20.90	19.60	18.40	17.50	16.60	15.90	15.20	14.70	14.20	13.70
28	21.40	20.00	18.80	17.80	17.00	16.20	15.60	15.00	14.50	14.00
29	21.80	20.40	19.20	18.20	17.40	16.60	15.90	15.30	14.80	14.30
30	22.30	20.90	19.70	18.60	17.70	17.00	16.30	15.70	15.10	14.70
31	22.80	21.30	20.10	19.00	18.10	17.30	16.60	16.00	15.50	15.00
32	23.30	21.80	20.50	19.40	18.50	17.70	17.00	16.40	15.80	15.30
33	23.80	22.30	21.00	19.90	18.90	18.10	17.40	16.70	16.20	15.60
34	24.30	22.70	21.40	20.30	19.30	18.50	17.70	17.10	16.50	16.00
35	24.80	23.20	21.90	20.70	19.80	18.90	18.10	17.50	16.90	16.40
36	25.40	23.70	22.40	21.20	20.20	19.30	18.50	17.90	17.30	16.70
37	25.90	24.30	22.90	21.70	20.60	19.70	19.00	18.30	17.60	17.10
38	26.50	24.80	23.40	22.10	21.10	20.20	19.40	18.70	18.00	17.50
39	27.10	25.30	23.90	22.60	21.60	20.60	19.80	19.10	18.50	17.90
40	27.70	25.90	24.40	23.10	22.00	21.10	20.30	19.50	18.90	18.30
41	28.30	26.50	25.00	23.70	22.50	21.60	20.70	20.00	19.30	18.70
42	28.90	27.10	25.50	24.20	23.10	22.10	21.20	20.50	19.80	19.20
43	29.60	27.70	26.10	24.70	23.60	22.60	21.70	20.90	20.20	19.60
44	30.20	28.30	26.70	25.30	24.10	23.10	22.20	21.40	20.70	20.10
45	30.90	28.90	27.30	25.90	24.70	23.60	22.70	21.90	21.20	20.60
46	31.60	29.60	27.90	26.50	25.30	24.20	23.30	22.50	21.70	
47	32.30	30.30	28.60	27.10	25.90	24.80	23.80	23.00		
48	33.00	31.00	29.20	27.70	26.50	25.40	24.40			
49	33.80	31.70	29.90	28.40	27.10	25.90				
50	34.50	32.40	30.60	29.00	27.70					
51	35.30	33.10	31.30	29.70						
52	36.10	33.90	32.00							
53	36.90	34.70								
54	37.80									



Table APC66: Personal benefits, NPA 66, STPS
(Table 710 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, £									
20	142.40	72.70	49.50	38.00	31.00	26.40	23.10	20.60	18.70	17.20
21	145.40	74.30	50.60	38.80	31.70	27.00	23.60	21.10	19.10	17.60
22	148.60	75.90	51.70	39.60	32.40	27.50	24.10	21.50	19.50	17.90
23	151.80	77.60	52.80	40.50	33.10	28.10	24.60	22.00	20.00	18.30
24	155.10	79.20	54.00	41.30	33.80	28.70	25.20	22.50	20.40	18.70
25	158.40	80.90	55.10	42.20	34.50	29.40	25.70	23.00	20.80	19.10
26	161.80	82.70	56.30	43.10	35.30	30.00	26.30	23.50	21.30	19.60
27	165.30	84.50	57.50	44.10	36.00	30.70	26.80	24.00	21.70	20.00
28	168.90	86.30	58.80	45.00	36.80	31.30	27.40	24.50	22.20	20.40
29	172.50	88.10	60.00	46.00	37.60	32.00	28.00	25.00	22.70	20.90
30	176.20	90.00	61.30	47.00	38.40	32.70	28.60	25.60	23.20	21.30
31	180.00	92.00	62.60	48.00	39.20	33.40	29.20	26.10	23.70	21.80
32	183.80	93.90	64.00	49.00	40.10	34.10	29.80	26.70	24.20	22.20
33	187.80	95.90	65.40	50.10	40.90	34.80	30.50	27.20	24.70	22.70
34	191.80	98.00	66.80	51.20	41.80	35.60	31.10	27.80	25.30	23.20
35	195.90	100.10	68.20	52.30	42.70	36.30	31.80	28.40	25.80	23.70
36	200.10	102.20	69.60	53.40	43.60	37.10	32.50	29.00	26.40	24.20
37	204.30	104.40	71.10	54.50	44.60	37.90	33.20	29.70	26.90	24.70
38	208.70	106.60	72.70	55.70	45.50	38.70	33.90	30.30	27.50	25.30
39	213.10	108.90	74.20	56.90	46.50	39.60	34.70	31.00	28.10	25.80
40	217.70	111.20	75.80	58.10	47.50	40.40	35.40	31.60	28.70	26.40
41	222.30	113.60	77.40	59.30	48.50	41.30	36.20	32.30	29.40	27.00
42	227.00	116.00	79.10	60.60	49.60	42.20	37.00	33.00	30.00	27.60
43	231.80	118.50	80.80	61.90	50.60	43.10	37.80	33.80	30.70	28.20
44	236.80	121.00	82.50	63.20	51.70	44.10	38.60	34.50	31.30	28.80
45	241.80	123.60	84.30	64.60	52.80	45.00	39.40	35.30	32.00	29.50
46	246.80	126.20	86.00	66.00	54.00	46.00	40.30	36.10	32.80	30.10
47	252.00	128.90	87.90	67.40	55.10	47.00	41.20	36.90	33.50	30.80
48	257.30	131.60	89.70	68.90	56.30	48.00	42.10	37.70	34.20	31.50
49	262.60	134.40	91.60	70.30	57.60	49.10	43.00	38.50	35.00	32.20
50	268.00	137.20	93.60	71.80	58.80	50.10	44.00	39.40	35.80	33.00
51	273.50	140.00	95.50	73.30	60.10	51.20	44.90	40.20	36.60	33.70
52	279.10	142.90	97.50	74.90	61.30	52.30	45.90	41.10	37.40	34.50
53	284.90	145.90	99.60	76.50	62.70	53.50	46.90	42.00	38.20	35.20



Table APC66 (continued): Personal benefits, NPA 66, STPS
(Table 710 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, £									
54	290.70	148.90	101.70	78.10	64.00	54.60	47.90	43.00	39.10	36.00
55	296.70	152.00	103.80	79.80	65.40	55.80	49.00	43.90	40.00	36.80
56	302.80	155.20	106.00	81.50	66.80	57.00	50.10	44.90	40.90	37.70
57	309.20	158.50	108.30	83.20	68.20	58.30	51.20	45.90	41.80	
58	315.70	161.80	110.60	85.10	69.80	59.60	52.30	47.00		
59	322.40	165.30	113.00	86.90	71.30	60.90	53.60			
60	329.40	169.00	115.50	88.90	72.90	62.40				
61	336.60	172.70	118.10	90.90	74.70					
62	344.20	176.60	120.80	93.00						
63	352.10	180.70	123.70							
64	360.30	185.00								
65	368.80									



Table APC66 (continued): Personal benefits, NPA 66, STPS
(Table 710 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, £									
20	15.90	14.90	14.00	13.30	12.70	12.10	11.60	11.20	10.80	10.50
21	16.30	15.20	14.40	13.60	12.90	12.40	11.90	11.40	11.00	10.70
22	16.60	15.60	14.70	13.90	13.20	12.60	12.10	11.70	11.30	10.90
23	17.00	15.90	15.00	14.20	13.50	12.90	12.40	11.90	11.50	11.10
24	17.40	16.30	15.30	14.50	13.80	13.20	12.70	12.20	11.80	11.40
25	17.80	16.60	15.60	14.80	14.10	13.50	12.90	12.50	12.00	11.60
26	18.10	17.00	16.00	15.10	14.40	13.80	13.20	12.70	12.30	11.90
27	18.50	17.30	16.30	15.50	14.70	14.10	13.50	13.00	12.60	12.20
28	18.90	17.70	16.70	15.80	15.00	14.40	13.80	13.30	12.80	12.40
29	19.30	18.10	17.00	16.10	15.40	14.70	14.10	13.60	13.10	12.70
30	19.80	18.50	17.40	16.50	15.70	15.00	14.40	13.90	13.40	13.00
31	20.20	18.90	17.80	16.80	16.00	15.30	14.70	14.20	13.70	13.30
32	20.60	19.30	18.20	17.20	16.40	15.70	15.00	14.50	14.00	13.60
33	21.10	19.70	18.60	17.60	16.70	16.00	15.40	14.80	14.30	13.90
34	21.50	20.10	19.00	18.00	17.10	16.40	15.70	15.10	14.60	14.20
35	22.00	20.60	19.40	18.40	17.50	16.70	16.10	15.50	14.90	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	20.20	19.20	18.30	17.50	16.80	16.20	15.60	15.10
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	18.00	17.30	16.70	16.20
41	25.10	23.50	22.10	21.00	20.00	19.10	18.40	17.70	17.10	16.60
42	25.60	24.00	22.60	21.40	20.40	19.60	18.80	18.10	17.50	17.00
43	26.20	24.50	23.10	21.90	20.90	20.00	19.20	18.50	17.90	17.40
44	26.80	25.10	23.60	22.40	21.40	20.50	19.70	19.00	18.40	17.80
45	27.40	25.60	24.20	23.00	21.90	21.00	20.20	19.40	18.80	18.20
46	28.00	26.20	24.70	23.50	22.40	21.50	20.60	19.90	19.30	18.70
47	28.60	26.80	25.30	24.00	22.90	22.00	21.10	20.40	19.70	
48	29.30	27.50	25.90	24.60	23.50	22.50	21.60	20.90		
49	30.00	28.10	26.50	25.20	24.00	23.00	22.10			
50	30.60	28.70	27.10	25.80	24.60	23.60				
51	31.30	29.40	27.80	26.40	25.20					
52	32.10	30.10	28.40	27.00						
53	32.80	30.80	29.10							
54	33.50	31.50								
55	34.30									



Table APC66D: Personal and dependant's benefits, NPA 66, STPS
(Table 711 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, £									
20	154.20	78.80	53.70	41.10	33.60	28.60	25.00	22.40	20.30	18.60
21	157.60	80.50	54.80	42.00	34.30	29.20	25.60	22.80	20.70	19.00
22	161.00	82.20	56.00	42.90	35.10	29.80	26.10	23.30	21.20	19.40
23	164.40	84.00	57.20	43.80	35.80	30.50	26.70	23.80	21.60	19.90
24	168.00	85.80	58.50	44.80	36.60	31.10	27.30	24.30	22.10	20.30
25	171.60	87.70	59.70	45.70	37.40	31.80	27.80	24.90	22.60	20.70
26	175.30	89.60	61.00	46.70	38.20	32.50	28.40	25.40	23.10	21.20
27	179.00	91.50	62.30	47.70	39.00	33.20	29.10	26.00	23.60	21.60
28	182.90	93.40	63.60	48.80	39.80	33.90	29.70	26.50	24.10	22.10
29	186.80	95.40	65.00	49.80	40.70	34.60	30.30	27.10	24.60	22.60
30	190.80	97.50	66.40	50.90	41.60	35.40	31.00	27.70	25.10	23.10
31	194.90	99.60	67.80	52.00	42.50	36.10	31.60	28.30	25.60	23.60
32	199.00	101.70	69.30	53.10	43.40	36.90	32.30	28.90	26.20	24.10
33	203.30	103.90	70.80	54.20	44.30	37.70	33.00	29.50	26.80	24.60
34	207.60	106.10	72.30	55.40	45.20	38.50	33.70	30.10	27.30	25.10
35	212.00	108.30	73.80	56.50	46.20	39.30	34.40	30.80	27.90	25.70
36	216.50	110.60	75.40	57.70	47.20	40.20	35.20	31.40	28.50	26.20
37	221.10	113.00	77.00	59.00	48.20	41.00	35.90	32.10	29.10	26.80
38	225.70	115.40	78.60	60.20	49.20	41.90	36.70	32.80	29.80	27.30
39	230.50	117.80	80.30	61.50	50.30	42.80	37.50	33.50	30.40	27.90
40	235.30	120.30	81.90	62.80	51.30	43.70	38.30	34.20	31.10	28.50
41	240.30	122.80	83.70	64.10	52.40	44.60	39.10	34.90	31.70	29.20
42	245.30	125.40	85.50	65.50	53.60	45.60	39.90	35.70	32.40	29.80
43	250.50	128.00	87.30	66.90	54.70	46.60	40.80	36.50	33.10	30.50
44	255.70	130.70	89.10	68.30	55.90	47.60	41.70	37.30	33.90	31.10
45	261.00	133.50	91.00	69.80	57.00	48.60	42.60	38.10	34.60	31.80
46	266.40	136.20	92.90	71.20	58.30	49.60	43.50	38.90	35.40	32.50
47	271.90	139.00	94.80	72.70	59.50	50.70	44.40	39.80	36.10	33.20
48	277.50	141.90	96.80	74.30	60.80	51.80	45.40	40.60	36.90	34.00
49	283.10	144.80	98.80	75.80	62.00	52.90	46.40	41.50	37.70	34.70
50	288.80	147.80	100.80	77.40	63.40	54.00	47.40	42.40	38.60	35.50
51	294.60	150.80	102.90	79.00	64.70	55.20	48.40	43.30	39.40	36.30
52	300.50	153.80	105.00	80.60	66.00	56.30	49.40	44.30	40.30	37.10
53	306.50	157.00	107.20	82.30	67.40	57.50	50.50	45.20	41.10	37.90



Table APC66D (continued): Personal and dependant's benefits, NPA 66, STPS
(Table 711 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, £									
54	312.60	160.10	109.30	84.00	68.80	58.70	51.60	46.20	42.00	38.70
55	318.90	163.40	111.60	85.70	70.30	60.00	52.70	47.20	43.00	39.60
56	325.30	166.70	113.90	87.50	71.70	61.20	53.80	48.20	43.90	40.50
57	331.80	170.10	116.20	89.30	73.20	62.60	54.90	49.30	44.90	
58	338.60	173.60	118.60	91.20	74.80	63.90	56.10	50.40		
59	345.50	177.20	121.10	93.20	76.40	65.30	57.40			
60	352.70	180.90	123.70	95.20	78.10	66.80				
61	360.20	184.80	126.40	97.20	79.80					
62	367.90	188.80	129.20	99.40						
63	376.00	193.00	132.10							
64	384.40	197.30								
65	393.00									



Table APC66D (continued): Personal and dependant's benefits, NPA 66, STPS
(Table 711 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, £									
20	17.30	16.20	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
21	17.70	16.50	15.50	14.70	14.00	13.40	12.90	12.40	11.90	11.60
22	18.00	16.90	15.90	15.00	14.30	13.70	13.10	12.60	12.20	11.80
23	18.40	17.20	16.20	15.40	14.60	14.00	13.40	12.90	12.50	12.10
24	18.80	17.60	16.60	15.70	14.90	14.30	13.70	13.20	12.70	12.30
25	19.20	18.00	16.90	16.00	15.30	14.60	14.00	13.50	13.00	12.60
26	19.60	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
27	20.10	18.80	17.70	16.70	15.90	15.20	14.60	14.10	13.60	13.20
28	20.50	19.20	18.10	17.10	16.30	15.60	14.90	14.40	13.90	13.50
29	20.90	19.60	18.50	17.50	16.60	15.90	15.30	14.70	14.20	13.70
30	21.40	20.00	18.90	17.90	17.00	16.30	15.60	15.00	14.50	14.00
31	21.90	20.40	19.30	18.20	17.40	16.60	15.90	15.30	14.80	14.40
32	22.30	20.90	19.70	18.60	17.70	17.00	16.30	15.70	15.10	14.70
33	22.80	21.30	20.10	19.00	18.10	17.30	16.60	16.00	15.50	15.00
34	23.30	21.80	20.50	19.50	18.50	17.70	17.00	16.40	15.80	15.30
35	23.80	22.30	21.00	19.90	18.90	18.10	17.40	16.70	16.20	15.70
36	24.30	22.80	21.40	20.30	19.30	18.50	17.80	17.10	16.50	16.00
37	24.80	23.20	21.90	20.80	19.80	18.90	18.20	17.50	16.90	16.40
38	25.40	23.80	22.40	21.20	20.20	19.30	18.60	17.90	17.30	16.80
39	25.90	24.30	22.90	21.70	20.70	19.80	19.00	18.30	17.70	17.10
40	26.50	24.80	23.40	22.20	21.10	20.20	19.40	18.70	18.10	17.50
41	27.10	25.30	23.90	22.70	21.60	20.70	19.80	19.10	18.50	17.90
42	27.70	25.90	24.40	23.20	22.10	21.10	20.30	19.60	18.90	18.40
43	28.30	26.50	25.00	23.70	22.60	21.60	20.80	20.00	19.40	18.80
44	28.90	27.10	25.50	24.20	23.10	22.10	21.30	20.50	19.80	19.20
45	29.60	27.70	26.10	24.80	23.60	22.60	21.80	21.00	20.30	19.70
46	30.20	28.30	26.70	25.30	24.20	23.20	22.30	21.50	20.80	20.10
47	30.90	29.00	27.30	25.90	24.70	23.70	22.80	22.00	21.30	
48	31.60	29.60	27.90	26.50	25.30	24.30	23.30	22.50		
49	32.30	30.30	28.60	27.10	25.90	24.80	23.90			
50	33.00	31.00	29.20	27.80	26.50	25.40				
51	33.80	31.70	29.90	28.40	27.10					
52	34.50	32.40	30.60	29.00						
53	35.30	33.10	31.30							
54	36.10	33.80								
55	36.90									



Table APC67: Personal benefits, NPA 67, STPS
(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, £									
20	136.00	69.50	47.30	36.30	29.60	25.20	22.10	19.70	17.90	16.40
21	139.00	71.00	48.40	37.10	30.30	25.80	22.50	20.10	18.30	16.80
22	142.00	72.50	49.40	37.80	30.90	26.30	23.00	20.60	18.70	17.10
23	145.00	74.10	50.50	38.70	31.60	26.90	23.50	21.00	19.10	17.50
24	148.10	75.70	51.60	39.50	32.30	27.50	24.00	21.50	19.50	17.90
25	151.30	77.30	52.70	40.30	33.00	28.10	24.60	21.90	19.90	18.30
26	154.60	79.00	53.80	41.20	33.70	28.70	25.10	22.40	20.30	18.70
27	157.90	80.70	54.90	42.10	34.40	29.30	25.60	22.90	20.80	19.10
28	161.30	82.40	56.10	43.00	35.10	29.90	26.20	23.40	21.20	19.50
29	164.70	84.20	57.30	43.90	35.90	30.50	26.70	23.90	21.70	19.90
30	168.20	86.00	58.60	44.90	36.70	31.20	27.30	24.40	22.10	20.30
31	171.80	87.80	59.80	45.80	37.40	31.90	27.90	24.90	22.60	20.80
32	175.50	89.70	61.10	46.80	38.20	32.60	28.50	25.50	23.10	21.20
33	179.20	91.60	62.40	47.80	39.10	33.20	29.10	26.00	23.60	21.70
34	183.00	93.50	63.70	48.80	39.90	34.00	29.70	26.60	24.10	22.10
35	186.90	95.50	65.10	49.90	40.70	34.70	30.40	27.10	24.60	22.60
36	190.90	97.50	66.50	50.90	41.60	35.40	31.00	27.70	25.10	23.10
37	194.90	99.60	67.90	52.00	42.50	36.20	31.70	28.30	25.70	23.60
38	199.10	101.70	69.30	53.10	43.40	37.00	32.40	28.90	26.20	24.10
39	203.30	103.90	70.80	54.20	44.30	37.70	33.00	29.50	26.80	24.60
40	207.60	106.10	72.30	55.40	45.30	38.60	33.80	30.20	27.40	25.20
41	212.00	108.30	73.80	56.60	46.30	39.40	34.50	30.80	28.00	25.70
42	216.50	110.60	75.40	57.80	47.20	40.20	35.20	31.50	28.60	26.30
43	221.00	113.00	77.00	59.00	48.30	41.10	36.00	32.20	29.20	26.90
44	225.70	115.40	78.60	60.30	49.30	42.00	36.80	32.90	29.90	27.50
45	230.40	117.80	80.30	61.60	50.40	42.90	37.60	33.60	30.50	28.10
46	235.20	120.30	82.00	62.90	51.40	43.80	38.40	34.30	31.20	28.70
47	240.10	122.80	83.70	64.20	52.50	44.80	39.20	35.10	31.90	29.40
48	245.00	125.30	85.50	65.60	53.70	45.70	40.10	35.90	32.60	30.00
49	250.10	127.90	87.30	67.00	54.80	46.70	41.00	36.70	33.30	30.70
50	255.20	130.60	89.10	68.40	56.00	47.70	41.90	37.50	34.10	31.40
51	260.30	133.20	90.90	69.80	57.10	48.70	42.80	38.30	34.80	32.10
52	265.60	136.00	92.80	71.30	58.40	49.80	43.70	39.10	35.60	32.80
53	270.90	138.70	94.70	72.70	59.60	50.80	44.60	40.00	36.40	33.50



Table APC67 (continued): Personal benefits, NPA 67, STPS
(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, £									
54	276.40	141.60	96.70	74.30	60.80	51.90	45.60	40.80	37.20	34.20
55	282.00	144.50	98.70	75.80	62.10	53.00	46.60	41.70	38.00	35.00
56	287.70	147.40	100.70	77.40	63.40	54.20	47.60	42.60	38.80	35.80
57	293.60	150.50	102.80	79.00	64.80	55.30	48.60	43.60	39.70	36.60
58	299.60	153.60	105.00	80.70	66.20	56.60	49.70	44.60	40.60	
59	305.90	156.90	107.20	82.50	67.70	57.80	50.80	45.60		
60	312.40	160.20	109.60	84.30	69.20	59.10	52.00			
61	319.10	163.70	112.00	86.20	70.70	60.50				
62	326.10	167.30	114.50	88.10	72.40					
63	333.40	171.10	117.10	90.20						
64	341.00	175.10	119.90							
65	349.00	179.20								
66	357.30									



Table APC67 (continued): Personal benefits, NPA 67, STPS
(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, £									
20	15.20	14.30	13.40	12.70	12.10	11.60	11.10	10.70	10.30	10.00
21	15.60	14.60	13.70	13.00	12.40	11.80	11.30	10.90	10.50	10.20
22	15.90	14.90	14.00	13.30	12.60	12.10	11.60	11.20	10.80	10.40
23	16.30	15.20	14.30	13.60	12.90	12.30	11.80	11.40	11.00	10.70
24	16.60	15.50	14.60	13.80	13.20	12.60	12.10	11.60	11.20	10.90
25	17.00	15.90	14.90	14.10	13.50	12.90	12.40	11.90	11.50	11.10
26	17.30	16.20	15.30	14.50	13.80	13.20	12.60	12.20	11.70	11.40
27	17.70	16.60	15.60	14.80	14.10	13.40	12.90	12.40	12.00	11.60
28	18.10	16.90	15.90	15.10	14.40	13.70	13.20	12.70	12.30	11.90
29	18.50	17.30	16.30	15.40	14.70	14.00	13.50	13.00	12.50	12.10
30	18.90	17.60	16.60	15.70	15.00	14.30	13.80	13.20	12.80	12.40
31	19.30	18.00	17.00	16.10	15.30	14.60	14.10	13.50	13.10	12.70
32	19.70	18.40	17.30	16.40	15.60	15.00	14.40	13.80	13.40	12.90
33	20.10	18.80	17.70	16.80	16.00	15.30	14.70	14.10	13.70	13.20
34	20.50	19.20	18.10	17.20	16.30	15.60	15.00	14.40	14.00	13.50
35	21.00	19.60	18.50	17.50	16.70	16.00	15.30	14.80	14.30	13.80
36	21.40	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	23.40	21.90	20.60	19.50	18.60	17.80	17.10	16.50	16.00	15.50
41	23.90	22.40	21.10	20.00	19.00	18.20	17.50	16.90	16.30	15.80
42	24.40	22.90	21.60	20.40	19.50	18.60	17.90	17.30	16.70	16.20
43	25.00	23.40	22.00	20.90	19.90	19.10	18.30	17.70	17.10	16.60
44	25.50	23.90	22.50	21.40	20.40	19.50	18.80	18.10	17.50	17.00
45	26.10	24.40	23.10	21.90	20.90	20.00	19.20	18.50	17.90	17.40
46	26.70	25.00	23.60	22.40	21.30	20.40	19.70	19.00	18.40	17.80
47	27.30	25.60	24.10	22.90	21.80	20.90	20.10	19.40	18.80	18.20
48	27.90	26.20	24.70	23.40	22.40	21.40	20.60	19.90	19.20	
49	28.50	26.70	25.20	24.00	22.90	21.90	21.10	20.40		
50	29.20	27.40	25.80	24.50	23.40	22.40	21.60			
51	29.80	28.00	26.40	25.10	23.90	23.00				
52	30.50	28.60	27.00	25.70	24.50					
53	31.20	29.20	27.60	26.30						
54	31.90	29.90	28.30							
55	32.60	30.60								
56	33.40									



Table APC67D: Personal and dependant's benefits, NPA 67, STPS
(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, £									
20	147.90	75.60	51.50	39.40	32.20	27.40	24.00	21.40	19.50	17.90
21	151.10	77.20	52.60	40.30	32.90	28.00	24.50	21.90	19.90	18.30
22	154.40	78.90	53.70	41.20	33.60	28.60	25.00	22.40	20.30	18.60
23	157.70	80.60	54.90	42.00	34.40	29.20	25.60	22.90	20.70	19.00
24	161.10	82.30	56.10	42.90	35.10	29.90	26.10	23.30	21.20	19.50
25	164.50	84.10	57.30	43.90	35.80	30.50	26.70	23.80	21.60	19.90
26	168.00	85.90	58.50	44.80	36.60	31.20	27.30	24.40	22.10	20.30
27	171.60	87.70	59.70	45.80	37.40	31.80	27.90	24.90	22.60	20.70
28	175.30	89.60	61.00	46.70	38.20	32.50	28.50	25.40	23.10	21.20
29	179.00	91.50	62.30	47.70	39.00	33.20	29.10	26.00	23.60	21.60
30	182.90	93.40	63.60	48.80	39.80	33.90	29.70	26.50	24.10	22.10
31	186.70	95.40	65.00	49.80	40.70	34.60	30.30	27.10	24.60	22.60
32	190.70	97.40	66.40	50.90	41.60	35.40	31.00	27.70	25.10	23.10
33	194.70	99.50	67.80	51.90	42.40	36.10	31.60	28.30	25.60	23.60
34	198.90	101.60	69.20	53.00	43.30	36.90	32.30	28.90	26.20	24.10
35	203.10	103.80	70.70	54.20	44.30	37.70	33.00	29.50	26.70	24.60
36	207.30	105.90	72.20	55.30	45.20	38.50	33.70	30.10	27.30	25.10
37	211.70	108.20	73.70	56.50	46.20	39.30	34.40	30.70	27.90	25.60
38	216.10	110.50	75.30	57.70	47.10	40.10	35.10	31.40	28.50	26.20
39	220.70	112.80	76.80	58.90	48.10	41.00	35.90	32.10	29.10	26.70
40	225.30	115.10	78.40	60.10	49.10	41.80	36.60	32.70	29.70	27.30
41	230.00	117.50	80.10	61.40	50.20	42.70	37.40	33.40	30.40	27.90
42	234.80	120.00	81.80	62.70	51.20	43.60	38.20	34.20	31.00	28.50
43	239.70	122.50	83.50	64.00	52.30	44.60	39.00	34.90	31.70	29.10
44	244.60	125.10	85.20	65.40	53.40	45.50	39.90	35.70	32.40	29.80
45	249.70	127.60	87.00	66.70	54.60	46.50	40.70	36.40	33.10	30.40
46	254.80	130.30	88.80	68.10	55.70	47.50	41.60	37.20	33.80	31.10
47	260.00	132.90	90.70	69.50	56.90	48.50	42.50	38.00	34.50	31.80
48	265.20	135.70	92.50	71.00	58.10	49.50	43.40	38.80	35.30	32.50
49	270.60	138.40	94.40	72.50	59.30	50.60	44.30	39.70	36.10	33.20
50	276.00	141.20	96.30	73.90	60.50	51.60	45.30	40.50	36.90	33.90
51	281.40	144.00	98.30	75.50	61.80	52.70	46.20	41.40	37.60	34.70
52	287.00	146.90	100.30	77.00	63.10	53.80	47.20	42.30	38.50	35.40
53	292.60	149.80	102.30	78.60	64.30	54.90	48.20	43.20	39.30	36.20



Table APC67D (continued): Personal and dependant's benefits, NPA 67, STPS
(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, £									
54	298.30	152.80	104.30	80.10	65.70	56.00	49.20	44.10	40.10	37.00
55	304.20	155.80	106.40	81.80	67.00	57.20	50.20	45.00	41.00	37.80
56	310.10	158.90	108.60	83.40	68.40	58.40	51.30	46.00	41.90	38.60
57	316.20	162.10	110.80	85.10	69.80	59.60	52.40	46.90	42.80	39.50
58	322.50	165.30	113.00	86.90	71.30	60.90	53.50	48.00	43.70	
59	329.00	168.70	115.30	88.70	72.80	62.20	54.60	49.00		
60	335.70	172.20	117.70	90.60	74.30	63.50	55.90			
61	342.60	175.80	120.20	92.50	75.90	64.90				
62	349.70	179.50	122.80	94.50	77.60					
63	357.20	183.40	125.50	96.60						
64	365.00	187.40	128.30							
65	373.10	191.60								
66	381.50									



Table APC67D (continued): Personal and dependant's benefits, NPA 67, STPS
(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, £									
20	16.60	15.50	14.60	13.80	13.20	12.60	12.10	11.60	11.20	10.90
21	16.90	15.80	14.90	14.10	13.40	12.80	12.30	11.90	11.50	11.10
22	17.30	16.20	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
23	17.70	16.50	15.60	14.70	14.00	13.40	12.90	12.40	12.00	11.60
24	18.10	16.90	15.90	15.10	14.30	13.70	13.10	12.70	12.20	11.80
25	18.40	17.20	16.20	15.40	14.60	14.00	13.40	12.90	12.50	12.10
26	18.80	17.60	16.60	15.70	15.00	14.30	13.70	13.20	12.80	12.40
27	19.20	18.00	16.90	16.10	15.30	14.60	14.00	13.50	13.00	12.60
28	19.70	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
29	20.10	18.80	17.70	16.80	15.90	15.20	14.60	14.10	13.60	13.20
30	20.50	19.20	18.10	17.10	16.30	15.60	14.90	14.40	13.90	13.50
31	20.90	19.60	18.50	17.50	16.60	15.90	15.30	14.70	14.20	13.80
32	21.40	20.00	18.90	17.90	17.00	16.30	15.60	15.00	14.50	14.10
33	21.90	20.40	19.30	18.20	17.40	16.60	15.90	15.40	14.80	14.40
34	22.30	20.90	19.70	18.60	17.70	17.00	16.30	15.70	15.20	14.70
35	22.80	21.30	20.10	19.00	18.10	17.30	16.60	16.00	15.50	15.00
36	23.30	21.80	20.50	19.50	18.50	17.70	17.00	16.40	15.80	15.30
37	23.80	22.30	21.00	19.90	18.90	18.10	17.40	16.80	16.20	15.70
38	24.30	22.70	21.40	20.30	19.30	18.50	17.80	17.10	16.60	16.00
39	24.80	23.20	21.90	20.80	19.80	18.90	18.20	17.50	16.90	16.40
40	25.40	23.70	22.40	21.20	20.20	19.30	18.60	17.90	17.30	16.80
41	25.90	24.30	22.90	21.70	20.70	19.80	19.00	18.30	17.70	17.20
42	26.50	24.80	23.40	22.20	21.10	20.20	19.40	18.70	18.10	17.60
43	27.10	25.30	23.90	22.70	21.60	20.70	19.90	19.20	18.50	18.00
44	27.70	25.90	24.40	23.20	22.10	21.20	20.30	19.60	19.00	18.40
45	28.30	26.50	25.00	23.70	22.60	21.60	20.80	20.10	19.40	18.80
46	28.90	27.10	25.50	24.20	23.10	22.10	21.30	20.50	19.90	19.30
47	29.50	27.70	26.10	24.80	23.60	22.70	21.80	21.00	20.40	19.70
48	30.20	28.30	26.70	25.40	24.20	23.20	22.30	21.50	20.80	
49	30.90	28.90	27.30	25.90	24.70	23.70	22.80	22.00		
50	31.60	29.60	27.90	26.50	25.30	24.30	23.30			
51	32.20	30.20	28.60	27.10	25.90	24.80				
52	32.90	30.90	29.20	27.70	26.50					
53	33.70	31.60	29.80	28.30						
54	34.40	32.30	30.50							
55	35.20	33.00								
56	35.90									



Table APC68: Personal benefits, NPA 68, STPS
(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, £									
20	129.90	66.40	45.20	34.60	28.30	24.10	21.10	18.80	17.10	15.70
21	132.70	67.80	46.20	35.40	28.90	24.60	21.50	19.20	17.50	16.00
22	135.60	69.30	47.20	36.10	29.50	25.10	22.00	19.70	17.80	16.40
23	138.50	70.80	48.20	36.90	30.20	25.70	22.50	20.10	18.20	16.70
24	141.40	72.30	49.20	37.70	30.80	26.20	23.00	20.50	18.60	17.10
25	144.50	73.80	50.30	38.50	31.50	26.80	23.40	20.90	19.00	17.50
26	147.60	75.40	51.40	39.30	32.10	27.40	23.90	21.40	19.40	17.80
27	150.70	77.00	52.50	40.20	32.80	27.90	24.50	21.90	19.80	18.20
28	153.90	78.60	53.60	41.00	33.50	28.50	25.00	22.30	20.30	18.60
29	157.20	80.30	54.70	41.90	34.30	29.20	25.50	22.80	20.70	19.00
30	160.50	82.00	55.90	42.80	35.00	29.80	26.10	23.30	21.10	19.40
31	164.00	83.80	57.10	43.70	35.70	30.40	26.60	23.80	21.60	19.80
32	167.40	85.60	58.30	44.70	36.50	31.10	27.20	24.30	22.00	20.20
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	25.30	23.00	21.10
35	178.30	91.10	62.10	47.60	38.90	33.10	29.00	25.90	23.50	21.60
36	182.00	93.00	63.40	48.60	39.70	33.80	29.60	26.40	24.00	22.00
37	185.90	95.00	64.70	49.60	40.50	34.50	30.20	27.00	24.50	22.50
38	189.80	97.00	66.10	50.60	41.40	35.20	30.80	27.60	25.00	23.00
39	193.80	99.00	67.50	51.70	42.30	36.00	31.50	28.20	25.60	23.50
40	197.90	101.10	68.90	52.80	43.20	36.80	32.20	28.80	26.10	24.00
41	202.00	103.30	70.40	53.90	44.10	37.50	32.90	29.40	26.70	24.50
42	206.30	105.40	71.80	55.10	45.00	38.30	33.60	30.00	27.30	25.10
43	210.60	107.70	73.40	56.20	46.00	39.20	34.30	30.70	27.90	25.60
44	215.00	109.90	74.90	57.40	47.00	40.00	35.00	31.30	28.50	26.20
45	219.40	112.20	76.50	58.60	48.00	40.90	35.80	32.00	29.10	26.80
46	224.00	114.50	78.10	59.90	49.00	41.70	36.60	32.70	29.70	27.30
47	228.60	116.90	79.70	61.10	50.00	42.60	37.40	33.40	30.40	28.00
48	233.20	119.30	81.40	62.40	51.10	43.50	38.20	34.20	31.00	28.60
49	238.00	121.80	83.00	63.70	52.20	44.50	39.00	34.90	31.70	29.20
50	242.80	124.20	84.80	65.00	53.20	45.40	39.80	35.60	32.40	29.80
51	247.60	126.70	86.50	66.40	54.40	46.40	40.70	36.40	33.10	30.50
52	252.50	129.30	88.20	67.80	55.50	47.30	41.50	37.20	33.80	31.20
53	257.50	131.90	90.00	69.10	56.60	48.30	42.40	38.00	34.60	31.80



Table APC68 (continued): Personal benefits, NPA 68, STPS
(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, £									
54	262.60	134.50	91.80	70.60	57.80	49.30	43.30	38.80	35.30	32.50
55	267.80	137.20	93.70	72.00	59.00	50.40	44.20	39.60	36.10	33.30
56	273.10	139.90	95.60	73.50	60.20	51.40	45.20	40.50	36.90	34.00
57	278.60	142.80	97.60	75.00	61.50	52.50	46.10	41.40	37.70	34.70
58	284.20	145.70	99.60	76.60	62.80	53.60	47.10	42.30	38.50	35.50
59	290.00	148.70	101.70	78.20	64.10	54.80	48.20	43.20	39.40	
60	296.00	151.80	103.80	79.90	65.50	56.00	49.20	44.20		
61	302.20	155.00	106.10	81.60	67.00	57.20	50.40			
62	308.70	158.40	108.40	83.40	68.50	58.60				
63	315.40	161.90	110.80	85.30	70.10					
64	322.50	165.60	113.30	87.30						
65	329.80	169.40	116.00							
66	337.50	173.40								
67	345.50									



Table APC68 (continued): Personal benefits, NPA 68, STPS
(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, £									
20	14.60	13.60	12.80	12.10	11.60	11.00	10.60	10.20	9.90	9.50
21	14.90	13.90	13.10	12.40	11.80	11.30	10.80	10.40	10.10	9.70
22	15.20	14.20	13.40	12.70	12.10	11.50	11.10	10.70	10.30	10.00
23	15.50	14.50	13.70	12.90	12.30	11.80	11.30	10.90	10.50	10.20
24	15.90	14.80	14.00	13.20	12.60	12.00	11.50	11.10	10.70	10.40
25	16.20	15.10	14.30	13.50	12.90	12.30	11.80	11.40	11.00	10.60
26	16.50	15.50	14.60	13.80	13.10	12.60	12.10	11.60	11.20	10.80
27	16.90	15.80	14.90	14.10	13.40	12.80	12.30	11.90	11.40	11.10
28	17.30	16.10	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
29	17.60	16.50	15.50	14.70	14.00	13.40	12.80	12.40	11.90	11.60
30	18.00	16.80	15.90	15.00	14.30	13.70	13.10	12.60	12.20	11.80
31	18.40	17.20	16.20	15.30	14.60	14.00	13.40	12.90	12.50	12.10
32	18.80	17.60	16.60	15.70	14.90	14.30	13.70	13.20	12.70	12.30
33	19.20	18.00	16.90	16.00	15.30	14.60	14.00	13.50	13.00	12.60
34	19.60	18.30	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
35	20.00	18.70	17.60	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	16.30	15.60	15.00	14.50	14.10
39	21.80	20.40	19.20	18.20	17.40	16.60	16.00	15.40	14.90	14.40
40	22.30	20.90	19.70	18.60	17.80	17.00	16.30	15.70	15.20	14.70
41	22.80	21.30	20.10	19.00	18.20	17.40	16.70	16.10	15.60	15.10
42	23.30	21.80	20.50	19.50	18.60	17.80	17.10	16.50	15.90	15.40
43	23.80	22.30	21.00	19.90	19.00	18.20	17.50	16.80	16.30	15.80
44	24.30	22.80	21.50	20.40	19.40	18.60	17.90	17.20	16.70	16.20
45	24.90	23.30	22.00	20.80	19.90	19.00	18.30	17.60	17.10	16.60
46	25.40	23.80	22.50	21.30	20.30	19.50	18.70	18.10	17.50	17.00
47	26.00	24.30	23.00	21.80	20.80	19.90	19.20	18.50	17.90	17.40
48	26.60	24.90	23.50	22.30	21.30	20.40	19.60	18.90	18.30	17.80
49	27.20	25.50	24.00	22.80	21.80	20.90	20.10	19.40	18.80	
50	27.80	26.00	24.60	23.30	22.30	21.30	20.50	19.80		
51	28.40	26.60	25.10	23.90	22.80	21.80	21.00			
52	29.00	27.20	25.70	24.40	23.30	22.40				
53	29.60	27.80	26.30	25.00	23.80					
54	30.30	28.40	26.90	25.50						
55	31.00	29.10	27.50							
56	31.60	29.70								
57	32.40									



Table APC68D: Personal and dependant's benefits, NPA 68, STPS
(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, £									
20	141.90	72.50	49.40	37.80	30.90	26.30	23.00	20.60	18.70	17.10
21	144.90	74.00	50.40	38.60	31.60	26.90	23.50	21.00	19.10	17.50
22	148.00	75.60	51.50	39.50	32.20	27.40	24.00	21.50	19.50	17.90
23	151.20	77.20	52.60	40.30	32.90	28.00	24.50	21.90	19.90	18.30
24	154.40	78.90	53.70	41.20	33.60	28.60	25.10	22.40	20.30	18.70
25	157.70	80.60	54.90	42.10	34.40	29.20	25.60	22.90	20.70	19.10
26	161.10	82.30	56.10	42.90	35.10	29.90	26.10	23.40	21.20	19.50
27	164.50	84.10	57.30	43.90	35.80	30.50	26.70	23.90	21.60	19.90
28	168.00	85.80	58.50	44.80	36.60	31.20	27.30	24.40	22.10	20.30
29	171.60	87.70	59.70	45.80	37.40	31.80	27.80	24.90	22.60	20.70
30	175.20	89.50	61.00	46.70	38.20	32.50	28.40	25.40	23.10	21.20
31	178.90	91.40	62.30	47.70	39.00	33.20	29.00	25.90	23.50	21.60
32	182.70	93.30	63.60	48.70	39.80	33.90	29.70	26.50	24.00	22.10
33	186.50	95.30	64.90	49.80	40.70	34.60	30.30	27.10	24.60	22.60
34	190.50	97.30	66.30	50.80	41.50	35.30	30.90	27.60	25.10	23.00
35	194.40	99.40	67.70	51.90	42.40	36.10	31.60	28.20	25.60	23.50
36	198.50	101.40	69.10	53.00	43.30	36.80	32.30	28.80	26.20	24.00
37	202.70	103.60	70.60	54.10	44.20	37.60	32.90	29.40	26.70	24.50
38	206.90	105.70	72.00	55.20	45.10	38.40	33.60	30.00	27.30	25.10
39	211.20	107.90	73.50	56.40	46.10	39.20	34.30	30.70	27.90	25.60
40	215.60	110.20	75.10	57.50	47.00	40.00	35.10	31.30	28.40	26.10
41	220.10	112.50	76.60	58.70	48.00	40.90	35.80	32.00	29.10	26.70
42	224.60	114.80	78.20	60.00	49.00	41.70	36.60	32.70	29.70	27.30
43	229.30	117.20	79.90	61.20	50.10	42.60	37.30	33.40	30.30	27.90
44	234.00	119.60	81.50	62.50	51.10	43.50	38.10	34.10	31.00	28.50
45	238.70	122.10	83.20	63.80	52.20	44.40	38.90	34.80	31.60	29.10
46	243.60	124.50	84.90	65.10	53.30	45.40	39.80	35.60	32.30	29.70
47	248.50	127.10	86.60	66.50	54.40	46.30	40.60	36.30	33.00	30.40
48	253.50	129.60	88.40	67.80	55.50	47.30	41.50	37.10	33.70	31.00
49	258.50	132.20	90.20	69.20	56.70	48.30	42.30	37.90	34.50	31.70
50	263.60	134.90	92.00	70.60	57.80	49.30	43.20	38.70	35.20	32.40
51	268.70	137.50	93.80	72.00	59.00	50.30	44.10	39.50	35.90	33.10
52	273.90	140.20	95.70	73.50	60.20	51.30	45.00	40.30	36.70	33.80
53	279.20	142.90	97.60	75.00	61.40	52.40	46.00	41.20	37.50	34.50



Table APC68D (continued): Personal and dependant's benefits, NPA 68, STPS
(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, £									
54	284.50	145.70	99.50	76.40	62.60	53.50	46.90	42.00	38.30	35.30
55	290.00	148.50	101.50	78.00	63.90	54.50	47.90	42.90	39.10	36.00
56	295.50	151.40	103.40	79.50	65.20	55.60	48.90	43.80	39.90	36.80
57	301.20	154.40	105.50	81.10	66.50	56.80	49.90	44.70	40.70	37.50
58	307.00	157.40	107.60	82.70	67.80	58.00	50.90	45.70	41.60	38.40
59	313.10	160.50	109.70	84.40	69.20	59.20	52.00	46.60	42.50	
60	319.20	163.70	112.00	86.10	70.70	60.40	53.10	47.70		
61	325.60	167.10	114.30	87.90	72.20	61.70	54.30			
62	332.30	170.50	116.70	89.80	73.70	63.10				
63	339.20	174.10	119.10	91.70	75.40					
64	346.40	177.80	121.70	93.80						
65	353.90	181.70	124.50							
66	361.70	185.80								
67	369.90									



Table APC68D (continued): Personal and dependant's benefits, NPA 68, STPS
(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, £									
20	15.90	14.90	14.00	13.30	12.60	12.10	11.60	11.10	10.80	10.40
21	16.20	15.20	14.30	13.50	12.90	12.30	11.80	11.40	11.00	10.60
22	16.60	15.50	14.60	13.80	13.20	12.60	12.10	11.60	11.20	10.90
23	16.90	15.80	14.90	14.10	13.50	12.90	12.30	11.90	11.50	11.10
24	17.30	16.20	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
25	17.70	16.50	15.60	14.70	14.00	13.40	12.90	12.40	12.00	11.60
26	18.10	16.90	15.90	15.10	14.30	13.70	13.20	12.70	12.20	11.80
27	18.40	17.20	16.20	15.40	14.60	14.00	13.40	12.90	12.50	12.10
28	18.80	17.60	16.60	15.70	15.00	14.30	13.70	13.20	12.80	12.40
29	19.20	18.00	16.90	16.10	15.30	14.60	14.00	13.50	13.00	12.60
30	19.70	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
31	20.10	18.80	17.70	16.70	15.90	15.20	14.60	14.10	13.60	13.20
32	20.50	19.20	18.10	17.10	16.30	15.60	14.90	14.40	13.90	13.50
33	20.90	19.60	18.40	17.50	16.60	15.90	15.30	14.70	14.20	13.80
34	21.40	20.00	18.80	17.80	17.00	16.30	15.60	15.00	14.50	14.10
35	21.80	20.40	19.20	18.20	17.40	16.60	15.90	15.40	14.80	14.40
36	22.30	20.90	19.70	18.60	17.70	17.00	16.30	15.70	15.20	14.70
37	22.80	21.30	20.10	19.00	18.10	17.30	16.60	16.00	15.50	15.00
38	23.30	21.80	20.50	19.40	18.50	17.70	17.00	16.40	15.80	15.40
39	23.80	22.20	21.00	19.90	18.90	18.10	17.40	16.80	16.20	15.70
40	24.30	22.70	21.40	20.30	19.30	18.50	17.80	17.10	16.60	16.10
41	24.80	23.20	21.90	20.70	19.80	18.90	18.20	17.50	16.90	16.40
42	25.30	23.70	22.40	21.20	20.20	19.30	18.60	17.90	17.30	16.80
43	25.90	24.20	22.90	21.70	20.70	19.80	19.00	18.30	17.70	17.20
44	26.50	24.80	23.40	22.20	21.10	20.20	19.50	18.80	18.10	17.60
45	27.00	25.30	23.90	22.70	21.60	20.70	19.90	19.20	18.60	18.00
46	27.60	25.90	24.40	23.20	22.10	21.20	20.40	19.60	19.00	18.40
47	28.20	26.50	25.00	23.70	22.60	21.70	20.80	20.10	19.50	18.90
48	28.90	27.10	25.50	24.20	23.10	22.20	21.30	20.60	19.90	19.30
49	29.50	27.60	26.10	24.80	23.60	22.70	21.80	21.00	20.40	
50	30.10	28.30	26.70	25.30	24.20	23.20	22.30	21.50		
51	30.80	28.90	27.30	25.90	24.70	23.70	22.80			
52	31.40	29.50	27.90	26.50	25.30	24.20				
53	32.10	30.10	28.50	27.10	25.80					
54	32.80	30.80	29.10	27.70						
55	33.50	31.50	29.70							
56	34.20	32.20								
57	35.00									



Appendix C: Regular contribution elections made before 1 April 2011

Table APR60: Personal benefits, NPA 60, STSS
(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, £									
20	286.90	146.60	99.80	76.50	62.50	53.20	46.50	41.60	37.70	34.60
21	290.00	148.20	100.90	77.30	63.20	53.80	47.00	42.00	38.10	35.00
22	293.10	149.70	102.00	78.10	63.80	54.30	47.50	42.50	38.50	35.40
23	296.20	151.30	103.10	79.00	64.50	54.90	48.10	42.90	39.00	35.80
24	299.40	153.00	104.20	79.80	65.20	55.50	48.60	43.40	39.40	36.20
25	302.60	154.60	105.30	80.70	65.90	56.10	49.10	43.90	39.80	36.60
26	305.80	156.20	106.40	81.50	66.60	56.70	49.60	44.30	40.20	36.90
27	309.10	157.90	107.60	82.40	67.30	57.30	50.20	44.80	40.70	37.30
28	312.40	159.60	108.70	83.30	68.10	57.90	50.70	45.30	41.10	37.70
29	315.70	161.30	109.90	84.20	68.80	58.50	51.20	45.80	41.50	38.20
30	319.10	163.00	111.00	85.10	69.50	59.20	51.80	46.30	42.00	38.60
31	322.50	164.80	112.20	86.00	70.30	59.80	52.30	46.80	42.40	39.00
32	325.90	166.50	113.40	86.90	71.00	60.40	52.90	47.30	42.90	39.40
33	329.40	168.30	114.60	87.80	71.80	61.10	53.50	47.80	43.40	39.80
34	332.90	170.10	115.90	88.80	72.60	61.80	54.10	48.30	43.80	40.30
35	336.40	171.90	117.10	89.70	73.30	62.40	54.60	48.80	44.30	40.70
36	340.00	173.70	118.40	90.70	74.10	63.10	55.20	49.40	44.80	41.20
37	343.60	175.60	119.60	91.70	74.90	63.80	55.80	49.90	45.30	41.60
38	347.30	177.50	120.90	92.70	75.70	64.50	56.40	50.40	45.80	42.10
39	351.00	179.40	122.20	93.70	76.60	65.20	57.10	51.00	46.30	42.50
40	354.80	181.30	123.50	94.70	77.40	65.90	57.70	51.60	46.80	43.00
41	358.60	183.30	124.90	95.70	78.20	66.60	58.30	52.10	47.30	43.50
42	362.40	185.20	126.20	96.80	79.10	67.40	59.00	52.70	47.90	44.00
43	366.30	187.20	127.60	97.80	80.00	68.10	59.70	53.30	48.40	44.50
44	370.20	189.30	129.00	98.90	80.90	68.90	60.30	54.00	49.00	45.10
45	374.20	191.30	130.40	100.00	81.80	69.70	61.00	54.60	49.60	45.60
46	378.20	193.40	131.80	101.10	82.70	70.50	61.80	55.20	50.20	46.20
47	382.30	195.50	133.30	102.30	83.70	71.30	62.50	55.90	50.80	46.70
48	386.40	197.70	134.80	103.40	84.60	72.10	63.20	56.60	51.40	47.30
49	390.60	199.80	136.30	104.60	85.60	73.00	64.00	57.30	52.10	47.90
50	394.80	202.00	137.80	105.80	86.60	73.80	64.80	58.00	52.70	
51	399.10	204.30	139.40	107.00	87.60	74.70	65.60	58.70		
52	403.50	206.60	141.00	108.30	88.70	75.60	66.40			
53	408.00	208.90	142.60	109.50	89.70	76.60				



Table APR60 (continued): Personal benefits, NPA 60, STSS
(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, £									
54	412.50	211.30	144.30	110.80	90.80					
55	417.20	213.70	146.00	112.20						
56	422.00	216.20	147.70							
57	426.90	218.80								
58	432.10									



Table APR60 (continued): Personal benefits, NPA 60, STSS
(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, £									
20	32.10	30.10	28.30	26.80	25.50	24.40	23.40	22.50	21.80	21.10
21	32.50	30.40	28.60	27.10	25.80	24.70	23.70	22.80	22.00	21.30
22	32.80	30.70	28.90	27.40	26.10	24.90	23.90	23.00	22.20	21.50
23	33.20	31.00	29.20	27.70	26.40	25.20	24.20	23.30	22.50	21.80
24	33.50	31.40	29.50	28.00	26.60	25.50	24.40	23.50	22.70	22.00
25	33.90	31.70	29.90	28.30	26.90	25.70	24.70	23.80	23.00	22.20
26	34.30	32.10	30.20	28.60	27.20	26.00	25.00	24.00	23.20	22.50
27	34.60	32.40	30.50	28.90	27.50	26.30	25.20	24.30	23.50	22.70
28	35.00	32.80	30.80	29.20	27.80	26.60	25.50	24.60	23.70	23.00
29	35.40	33.10	31.20	29.50	28.10	26.90	25.80	24.80	24.00	23.20
30	35.80	33.50	31.50	29.90	28.40	27.20	26.10	25.10	24.30	23.50
31	36.20	33.80	31.90	30.20	28.70	27.50	26.40	25.40	24.50	23.80
32	36.60	34.20	32.20	30.50	29.10	27.80	26.70	25.70	24.80	24.00
33	37.00	34.60	32.60	30.90	29.40	28.10	27.00	26.00	25.10	24.30
34	37.40	35.00	32.90	31.20	29.70	28.40	27.30	26.30	25.40	24.60
35	37.80	35.30	33.30	31.50	30.00	28.70	27.60	26.60	25.70	24.90
36	38.20	35.70	33.70	31.90	30.40	29.10	27.90	26.90	26.00	25.20
37	38.60	36.10	34.00	32.30	30.70	29.40	28.20	27.20	26.30	25.50
38	39.00	36.50	34.40	32.60	31.10	29.70	28.60	27.50	26.60	25.80
39	39.50	37.00	34.80	33.00	31.40	30.10	28.90	27.90	26.90	26.10
40	39.90	37.40	35.20	33.40	31.80	30.50	29.30	28.20	27.30	
41	40.40	37.80	35.60	33.80	32.20	30.80	29.60	28.60		
42	40.90	38.30	36.10	34.20	32.60	31.20	30.00			
43	41.40	38.70	36.50	34.60	33.00	31.60				
44	41.90	39.20	37.00	35.10	33.40					
45	42.40	39.70	37.40	35.50						
46	42.90	40.20	37.90							
47	43.40	40.70								
48	44.00									



Table APR60D: Personal and dependant's benefits, NPA 60, STSS
(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, £									
20	304.40	155.50	105.90	81.10	66.30	56.40	49.40	44.10	40.00	36.80
21	307.60	157.20	107.10	82.00	67.00	57.00	49.90	44.60	40.40	37.20
22	310.90	158.90	108.20	82.90	67.70	57.60	50.40	45.10	40.90	37.60
23	314.30	160.60	109.40	83.80	68.50	58.30	51.00	45.50	41.30	38.00
24	317.60	162.30	110.50	84.70	69.20	58.90	51.50	46.00	41.80	38.40
25	321.00	164.00	111.70	85.60	69.90	59.50	52.10	46.50	42.20	38.80
26	324.40	165.80	112.90	86.50	70.70	60.20	52.60	47.00	42.70	39.20
27	327.90	167.50	114.10	87.40	71.40	60.80	53.20	47.50	43.10	39.60
28	331.40	169.30	115.30	88.40	72.20	61.50	53.80	48.00	43.60	40.00
29	334.90	171.10	116.60	89.30	73.00	62.10	54.40	48.60	44.10	40.50
30	338.50	173.00	117.80	90.30	73.80	62.80	54.90	49.10	44.50	40.90
31	342.10	174.80	119.10	91.20	74.60	63.50	55.50	49.60	45.00	41.40
32	345.70	176.70	120.30	92.20	75.40	64.10	56.10	50.20	45.50	41.80
33	349.40	178.50	121.60	93.20	76.20	64.80	56.70	50.70	46.00	42.30
34	353.10	180.40	122.90	94.20	77.00	65.50	57.30	51.20	46.50	42.70
35	356.90	182.40	124.20	95.20	77.80	66.20	58.00	51.80	47.00	43.20
36	360.60	184.30	125.50	96.20	78.60	66.90	58.60	52.30	47.50	43.70
37	364.50	186.20	126.90	97.20	79.50	67.60	59.20	52.90	48.00	44.10
38	368.30	188.20	128.20	98.30	80.30	68.40	59.90	53.50	48.60	44.60
39	372.20	190.20	129.60	99.30	81.20	69.10	60.50	54.10	49.10	45.10
40	376.10	192.20	131.00	100.40	82.10	69.90	61.20	54.70	49.60	45.60
41	380.10	194.30	132.40	101.50	82.90	70.60	61.80	55.30	50.20	46.10
42	384.10	196.30	133.80	102.60	83.80	71.40	62.50	55.90	50.80	46.70
43	388.20	198.40	135.20	103.70	84.80	72.20	63.20	56.50	51.30	47.20
44	392.30	200.50	136.70	104.80	85.70	73.00	63.90	57.20	51.90	47.80
45	396.40	202.70	138.20	105.90	86.60	73.80	64.70	57.80	52.50	48.30
46	400.60	204.80	139.60	107.10	87.60	74.60	65.40	58.50	53.20	48.90
47	404.80	207.00	141.20	108.30	88.60	75.50	66.20	59.20	53.80	49.50
48	409.10	209.30	142.70	109.50	89.60	76.40	66.90	59.90	54.50	50.10
49	413.40	211.50	144.30	110.70	90.60	77.20	67.70	60.60	55.10	50.70
50	417.80	213.80	145.80	111.90	91.60	78.10	68.50	61.30	55.80	
51	422.20	216.10	147.40	113.20	92.70	79.00	69.30	62.10		
52	426.60	218.40	149.10	114.50	93.70	80.00	70.20			
53	431.20	220.80	150.70	115.80	94.80	80.90				



Table APR60D (continued): Personal and dependant's benefits, NPA 60, STSS
(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, £									
54	435.80	223.20	152.40	117.10	95.90					
55	440.60	225.70	154.10	118.40						
56	445.40	228.20	155.90							
57	450.30	230.80								
58	455.50									



Table APR60D (continued): Personal and dependant's benefits, NPA 60, STSS
(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, £									
20	34.10	31.90	30.00	28.40	27.10	25.90	24.80	23.90	23.10	22.30
21	34.50	32.20	30.30	28.70	27.40	26.20	25.10	24.20	23.30	22.60
22	34.80	32.60	30.70	29.10	27.70	26.40	25.40	24.40	23.60	22.80
23	35.20	32.90	31.00	29.40	28.00	26.70	25.60	24.70	23.80	23.10
24	35.60	33.30	31.30	29.70	28.30	27.00	25.90	25.00	24.10	23.30
25	36.00	33.60	31.70	30.00	28.60	27.30	26.20	25.20	24.40	23.60
26	36.40	34.00	32.00	30.30	28.90	27.60	26.50	25.50	24.60	23.80
27	36.80	34.40	32.40	30.70	29.20	27.90	26.80	25.80	24.90	24.10
28	37.20	34.80	32.70	31.00	29.50	28.20	27.10	26.10	25.20	24.40
29	37.60	35.10	33.10	31.30	29.80	28.50	27.40	26.40	25.50	24.60
30	38.00	35.50	33.40	31.70	30.20	28.80	27.70	26.60	25.70	24.90
31	38.40	35.90	33.80	32.00	30.50	29.10	28.00	26.90	26.00	25.20
32	38.80	36.30	34.20	32.40	30.80	29.50	28.30	27.20	26.30	25.50
33	39.20	36.70	34.50	32.70	31.20	29.80	28.60	27.50	26.60	25.80
34	39.60	37.10	34.90	33.10	31.50	30.10	28.90	27.90	26.90	26.10
35	40.10	37.50	35.30	33.50	31.90	30.50	29.30	28.20	27.20	26.40
36	40.50	37.90	35.70	33.80	32.20	30.80	29.60	28.50	27.50	26.70
37	41.00	38.30	36.10	34.20	32.60	31.20	29.90	28.80	27.90	27.00
38	41.40	38.70	36.50	34.60	33.00	31.50	30.30	29.20	28.20	27.30
39	41.90	39.20	36.90	35.00	33.30	31.90	30.60	29.50	28.50	27.70
40	42.30	39.60	37.40	35.40	33.70	32.30	31.00	29.90	28.90	
41	42.80	40.10	37.80	35.80	34.10	32.70	31.40	30.30		
42	43.30	40.60	38.20	36.30	34.60	33.10	31.80			
43	43.80	41.10	38.70	36.70	35.00	33.50				
44	44.40	41.50	39.20	37.20	35.40					
45	44.90	42.10	39.70	37.60						
46	45.40	42.60	40.20							
47	46.00	43.10								
48	46.60									



Table APR65: Personal benefits, NPA 65, STSS
(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, £									
20	242.70	124.00	84.40	64.70	52.90	45.00	39.40	35.20	31.90	29.30
21	245.20	125.30	85.30	65.40	53.40	45.50	39.80	35.50	32.20	29.60
22	247.70	126.60	86.20	66.00	54.00	45.90	40.20	35.90	32.60	29.90
23	250.30	127.90	87.10	66.70	54.50	46.40	40.60	36.30	32.90	30.20
24	252.80	129.20	88.00	67.40	55.10	46.90	41.00	36.60	33.30	30.50
25	255.40	130.50	88.90	68.10	55.70	47.40	41.40	37.00	33.60	30.90
26	258.10	131.90	89.80	68.80	56.20	47.80	41.90	37.40	33.90	31.20
27	260.70	133.20	90.70	69.50	56.80	48.30	42.30	37.80	34.30	31.50
28	263.40	134.60	91.70	70.20	57.40	48.80	42.80	38.20	34.70	31.80
29	266.10	136.00	92.60	71.00	58.00	49.30	43.20	38.60	35.00	32.20
30	268.80	137.40	93.60	71.70	58.60	49.90	43.60	39.00	35.40	32.50
31	271.60	138.80	94.50	72.40	59.20	50.40	44.10	39.40	35.70	32.80
32	274.40	140.20	95.50	73.20	59.80	50.90	44.50	39.80	36.10	33.20
33	277.20	141.60	96.50	73.90	60.40	51.40	45.00	40.20	36.50	33.50
34	280.00	143.10	97.50	74.70	61.00	52.00	45.50	40.60	36.90	33.90
35	282.90	144.50	98.50	75.50	61.70	52.50	45.90	41.10	37.30	34.20
36	285.70	146.00	99.50	76.20	62.30	53.00	46.40	41.50	37.60	34.60
37	288.70	147.50	100.50	77.00	62.90	53.60	46.90	41.90	38.00	35.00
38	291.60	149.00	101.50	77.80	63.60	54.10	47.40	42.40	38.40	35.30
39	294.60	150.60	102.60	78.60	64.30	54.70	47.90	42.80	38.90	35.70
40	297.60	152.10	103.60	79.40	64.90	55.30	48.40	43.30	39.30	36.10
41	300.60	153.70	104.70	80.20	65.60	55.90	48.90	43.70	39.70	36.50
42	303.70	155.20	105.80	81.10	66.30	56.50	49.40	44.20	40.10	36.90
43	306.80	156.80	106.90	81.90	67.00	57.10	50.00	44.70	40.60	37.30
44	309.90	158.50	108.00	82.80	67.70	57.70	50.50	45.20	41.00	37.70
45	313.10	160.10	109.10	83.70	68.40	58.30	51.10	45.70	41.50	38.20
46	316.30	161.70	110.20	84.50	69.20	58.90	51.60	46.20	42.00	38.60
47	319.50	163.40	111.40	85.40	69.90	59.60	52.20	46.70	42.50	39.10
48	322.70	165.10	112.60	86.40	70.70	60.20	52.80	47.20	43.00	39.50
49	325.90	166.70	113.70	87.30	71.40	60.90	53.40	47.80	43.50	40.00
50	329.20	168.40	114.90	88.20	72.20	61.60	54.00	48.30	44.00	40.50
51	332.50	170.20	116.10	89.10	73.00	62.20	54.60	48.90	44.50	41.00
52	335.80	171.90	117.30	90.10	73.80	62.90	55.20	49.50	45.00	41.40
53	339.10	173.70	118.60	91.10	74.60	63.60	55.80	50.00	45.50	41.90



Table APR65 (continued): Personal benefits, NPA 65, STSS
(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, £									
54	342.50	175.40	119.80	92.00	75.40	64.40	56.50	50.60	46.10	42.40
55	346.00	177.30	121.10	93.00	76.20	65.10	57.10	51.20	46.60	
56	349.60	179.10	122.40	94.00	77.10	65.80	57.80	51.80		
57	353.20	181.00	123.70	95.10	78.00	66.60	58.50			
58	356.90	183.00	125.10	96.20	78.90	67.40				
59	360.80	185.00	126.50	97.30	79.80					
60	364.80	187.10	127.90	98.40						
61	368.90	189.30	129.50							
62	373.20	191.50								
63	377.70									



Table APR65 (continued): Personal benefits, NPA 65, STSS
(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, £									
20	27.20	25.40	23.90	22.70	21.60	20.60	19.80	19.10	18.40	17.80
21	27.50	25.70	24.20	22.90	21.80	20.80	20.00	19.30	18.60	18.00
22	27.80	26.00	24.40	23.10	22.00	21.10	20.20	19.50	18.80	18.20
23	28.00	26.20	24.70	23.40	22.30	21.30	20.40	19.70	19.00	18.40
24	28.30	26.50	25.00	23.60	22.50	21.50	20.60	19.90	19.20	18.60
25	28.60	26.80	25.20	23.90	22.70	21.70	20.90	20.10	19.40	18.80
26	28.90	27.10	25.50	24.10	23.00	22.00	21.10	20.30	19.60	19.00
27	29.20	27.30	25.70	24.40	23.20	22.20	21.30	20.50	19.80	19.20
28	29.50	27.60	26.00	24.60	23.50	22.40	21.50	20.70	20.00	19.40
29	29.80	27.90	26.30	24.90	23.70	22.70	21.70	20.90	20.20	19.60
30	30.20	28.20	26.60	25.20	24.00	22.90	22.00	21.20	20.40	19.80
31	30.50	28.50	26.80	25.40	24.20	23.10	22.20	21.40	20.70	20.00
32	30.80	28.80	27.10	25.70	24.50	23.40	22.40	21.60	20.90	20.20
33	31.10	29.10	27.40	26.00	24.70	23.60	22.70	21.90	21.10	20.40
34	31.40	29.40	27.70	26.20	25.00	23.90	22.90	22.10	21.30	20.70
35	31.80	29.70	28.00	26.50	25.30	24.20	23.20	22.30	21.60	20.90
36	32.10	30.00	28.30	26.80	25.50	24.40	23.40	22.60	21.80	21.10
37	32.40	30.40	28.60	27.10	25.80	24.70	23.70	22.80	22.10	21.40
38	32.80	30.70	28.90	27.40	26.10	25.00	24.00	23.10	22.30	21.60
39	33.10	31.00	29.20	27.70	26.40	25.30	24.30	23.40	22.60	21.90
40	33.50	31.40	29.60	28.00	26.70	25.50	24.50	23.70	22.90	22.20
41	33.90	31.70	29.90	28.30	27.00	25.80	24.80	23.90	23.10	22.40
42	34.30	32.10	30.20	28.70	27.30	26.20	25.10	24.20	23.40	22.70
43	34.70	32.40	30.60	29.00	27.70	26.50	25.40	24.50	23.70	23.00
44	35.10	32.80	31.00	29.40	28.00	26.80	25.80	24.90	24.00	23.30
45	35.50	33.20	31.30	29.70	28.30	27.10	26.10	25.20	24.40	
46	35.90	33.60	31.70	30.10	28.70	27.50	26.40	25.50		
47	36.30	34.00	32.10	30.50	29.10	27.80	26.80			
48	36.70	34.40	32.50	30.80	29.40	28.20				
49	37.20	34.90	32.90	31.20	29.80					
50	37.60	35.30	33.30	31.60						
51	38.10	35.70	33.70							
52	38.60	36.20								
53	39.00									



Table APR65D: Personal and dependant's benefits, NPA 65, STSS
(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, £									
20	261.10	133.40	90.90	69.60	56.90	48.40	42.40	37.80	34.30	31.50
21	263.90	134.80	91.80	70.30	57.50	48.90	42.80	38.20	34.70	31.90
22	266.60	136.20	92.80	71.10	58.10	49.40	43.30	38.60	35.10	32.20
23	269.30	137.60	93.70	71.80	58.70	49.90	43.70	39.00	35.40	32.50
24	272.10	139.00	94.70	72.60	59.30	50.40	44.20	39.40	35.80	32.90
25	274.90	140.50	95.70	73.30	59.90	51.00	44.60	39.90	36.20	33.20
26	277.80	141.90	96.70	74.10	60.50	51.50	45.10	40.30	36.50	33.60
27	280.60	143.40	97.70	74.80	61.10	52.00	45.50	40.70	36.90	33.90
28	283.50	144.90	98.70	75.60	61.80	52.60	46.00	41.10	37.30	34.30
29	286.40	146.30	99.70	76.40	62.40	53.10	46.50	41.50	37.70	34.60
30	289.40	147.80	100.70	77.20	63.10	53.70	47.00	42.00	38.10	35.00
31	292.30	149.40	101.70	78.00	63.70	54.20	47.50	42.40	38.50	35.30
32	295.30	150.90	102.80	78.80	64.40	54.80	47.90	42.80	38.90	35.70
33	298.30	152.40	103.80	79.60	65.00	55.30	48.40	43.30	39.30	36.10
34	301.30	154.00	104.90	80.40	65.70	55.90	48.90	43.70	39.70	36.50
35	304.40	155.50	106.00	81.20	66.40	56.50	49.40	44.20	40.10	36.80
36	307.50	157.10	107.00	82.00	67.00	57.10	50.00	44.60	40.50	37.20
37	310.60	158.70	108.10	82.90	67.70	57.60	50.50	45.10	40.90	37.60
38	313.70	160.30	109.20	83.70	68.40	58.20	51.00	45.60	41.40	38.00
39	316.90	162.00	110.30	84.60	69.10	58.80	51.50	46.00	41.80	38.40
40	320.10	163.60	111.50	85.40	69.80	59.40	52.10	46.50	42.20	38.80
41	323.30	165.20	112.60	86.30	70.50	60.10	52.60	47.00	42.70	39.20
42	326.60	166.90	113.70	87.20	71.30	60.70	53.20	47.50	43.10	39.70
43	329.80	168.60	114.90	88.10	72.00	61.30	53.70	48.00	43.60	40.10
44	333.10	170.30	116.10	89.00	72.80	62.00	54.30	48.60	44.10	40.60
45	336.40	172.00	117.20	89.90	73.50	62.60	54.90	49.10	44.60	41.00
46	339.80	173.70	118.40	90.80	74.30	63.30	55.50	49.60	45.10	41.50
47	343.10	175.50	119.60	91.80	75.10	64.00	56.10	50.20	45.60	42.00
48	346.50	177.20	120.90	92.70	75.90	64.70	56.70	50.70	46.10	42.40
49	349.80	179.00	122.10	93.70	76.70	65.40	57.30	51.30	46.60	42.90
50	353.20	180.70	123.30	94.60	77.50	66.10	57.90	51.90	47.20	43.40
51	356.60	182.50	124.60	95.60	78.30	66.80	58.60	52.40	47.70	43.90
52	360.00	184.30	125.80	96.60	79.10	67.50	59.20	53.00	48.20	44.40
53	363.50	186.10	127.10	97.60	79.90	68.20	59.90	53.60	48.80	44.90



Table APR65D (continued): Personal and dependant's benefits, NPA 65, STSS
(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, £									
54	366.90	187.90	128.30	98.60	80.80	68.90	60.50	54.20	49.30	45.50
55	370.50	189.80	129.60	99.60	81.60	69.70	61.20	54.80	49.90	
56	374.00	191.70	130.90	100.60	82.50	70.40	61.80	55.40		
57	377.70	193.60	132.30	101.70	83.40	71.20	62.50			
58	381.40	195.50	133.70	102.80	84.30	72.00				
59	385.30	197.60	135.10	103.90	85.20					
60	389.20	199.70	136.50	105.00						
61	393.30	201.80	138.00							
62	397.60	204.00								
63	402.10									



Table APR65D (continued): Personal and dependant's benefits, NPA 65, STSS
(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, £									
20	29.30	27.40	25.80	24.40	23.20	22.20	21.30	20.50	19.80	19.20
21	29.60	27.60	26.00	24.70	23.50	22.40	21.50	20.70	20.00	19.40
22	29.90	27.90	26.30	24.90	23.70	22.70	21.70	20.90	20.20	19.60
23	30.20	28.20	26.60	25.20	24.00	22.90	22.00	21.20	20.40	19.80
24	30.50	28.50	26.90	25.40	24.20	23.10	22.20	21.40	20.60	20.00
25	30.80	28.80	27.10	25.70	24.50	23.40	22.40	21.60	20.90	20.20
26	31.10	29.10	27.40	26.00	24.70	23.60	22.70	21.80	21.10	20.40
27	31.50	29.40	27.70	26.20	25.00	23.90	22.90	22.10	21.30	20.60
28	31.80	29.70	28.00	26.50	25.20	24.10	23.20	22.30	21.50	20.90
29	32.10	30.00	28.30	26.80	25.50	24.40	23.40	22.50	21.80	21.10
30	32.50	30.40	28.60	27.10	25.80	24.60	23.70	22.80	22.00	21.30
31	32.80	30.70	28.90	27.40	26.00	24.90	23.90	23.00	22.20	21.50
32	33.10	31.00	29.20	27.70	26.30	25.20	24.20	23.30	22.50	21.80
33	33.50	31.30	29.50	27.90	26.60	25.40	24.40	23.50	22.70	22.00
34	33.80	31.60	29.80	28.20	26.90	25.70	24.70	23.80	23.00	22.30
35	34.20	32.00	30.10	28.50	27.20	26.00	25.00	24.00	23.20	22.50
36	34.50	32.30	30.40	28.80	27.50	26.30	25.20	24.30	23.50	22.80
37	34.90	32.70	30.80	29.20	27.80	26.60	25.50	24.60	23.80	23.00
38	35.30	33.00	31.10	29.50	28.10	26.90	25.80	24.90	24.00	23.30
39	35.70	33.40	31.40	29.80	28.40	27.20	26.10	25.10	24.30	23.60
40	36.00	33.70	31.80	30.10	28.70	27.50	26.40	25.40	24.60	23.80
41	36.40	34.10	32.10	30.50	29.00	27.80	26.70	25.70	24.90	24.10
42	36.80	34.50	32.50	30.80	29.40	28.10	27.00	26.10	25.20	24.40
43	37.20	34.90	32.90	31.20	29.70	28.50	27.40	26.40	25.50	24.70
44	37.70	35.30	33.30	31.60	30.10	28.80	27.70	26.70	25.80	25.10
45	38.10	35.70	33.70	31.90	30.50	29.20	28.00	27.00	26.20	
46	38.50	36.10	34.10	32.30	30.80	29.50	28.40	27.40		
47	39.00	36.50	34.50	32.70	31.20	29.90	28.80			
48	39.50	37.00	34.90	33.10	31.60	30.30				
49	39.90	37.40	35.30	33.50	32.00					
50	40.40	37.90	35.70	33.90						
51	40.90	38.30	36.20							
52	41.30	38.80								
53	41.80									



Appendix D: Factors for purchase of outstanding amount by lump sum (election date before 1 April 2011)

Table APSR60 – NPA 60, STSS
(Table 720 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, £	
20	3,370	3,570
21	3,400	3,610
22	3,440	3,650
23	3,480	3,690
24	3,520	3,730
25	3,550	3,770
26	3,590	3,810
27	3,630	3,850
28	3,670	3,890
29	3,710	3,930
30	3,750	3,970
31	3,790	4,020
32	3,830	4,060
33	3,870	4,100
34	3,910	4,150
35	3,950	4,190
36	3,990	4,230
37	4,030	4,280
38	4,080	4,320
39	4,120	4,370
40	4,160	4,420
41	4,210	4,460
42	4,250	4,510
43	4,300	4,560
44	4,340	4,600
45	4,390	4,650
46	4,440	4,700
47	4,480	4,750
48	4,530	4,800
49	4,580	4,850
50	4,630	4,900
51	4,680	4,950
52	4,730	5,000
53	4,780	5,050
54	4,830	5,110
55	4,890	5,160
56	4,940	5,220
57	5,000	5,270
58	5,060	5,330
59	5,120	5,390



Table APSR65 - NPA 65, STSS
(Table 721 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, £	
20	2,850	3,070
21	2,880	3,100
22	2,910	3,130
23	2,940	3,160
24	2,970	3,200
25	3,000	3,230
26	3,030	3,260
27	3,060	3,300
28	3,090	3,330
29	3,120	3,360
30	3,160	3,400
31	3,190	3,430
32	3,220	3,470
33	3,250	3,500
34	3,290	3,540
35	3,320	3,570
36	3,360	3,610
37	3,390	3,650
38	3,420	3,680
39	3,460	3,720
40	3,490	3,760
41	3,530	3,800
42	3,570	3,830
43	3,600	3,870
44	3,640	3,910
45	3,670	3,950
46	3,710	3,990
47	3,750	4,030
48	3,790	4,060
49	3,820	4,100
50	3,860	4,140
51	3,900	4,180
52	3,940	4,220
53	3,970	4,260
54	4,010	4,300
55	4,050	4,340
56	4,090	4,380
57	4,140	4,420
58	4,180	4,460
59	4,220	4,510
60	4,270	4,550
61	4,310	4,600
62	4,360	4,650
63	4,420	4,700
64	4,470	4,750



Appendix E: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448% pa
Real discount rate (in excess of CPI)	2.40% pa
Real discount rate (in excess of RPI)	1.25% pa

Mortality assumptions

Base mortality tables and adjustments:

	Males	Females
Retirements in normal health	119% of S2NMA_L	Age dependant adjustments to S1NFA_L: ≤79: 84% 80-84: 97% 85-89: 113% ≥90: 122%
Retirements in ill-health	100% of S2IMA	100% of S2IFA
Dependants	135% of S2NMA	107% of S2DFA

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

In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before NPA, 100% at NPA
Ill health retirement	2016 valuation assumptions

Other assumptions

Proportion of male members for unisex factors	30%
Proportion partnered	100% for members purchasing additional pension with attaching dependant's pension
Age difference between member and partner	Males assumed 3 years older than their partners and female members assumed 2 years younger than their partners
Allowance for commutation	Nil



Appendix F: Limitations

- F.1 This note should not be used for any purpose other than those set out in this guidance note.
- F.2 The factors contained in this note are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- F.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.
- F.4 This note 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.
- F.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.
- F.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 the SPPA and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.