



Government
Actuary's
Department

Local Government Pension Scheme (Scotland)

Purchase of additional pension – Elections before 1 April
2012

Factors and guidance

Date: 19 March 2020





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1 Introduction

- 1.1 Scottish Ministers are required to issue guidance on the amount of contributions to be paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member.
- 1.2 This guidance only applies to periodic payment contracts entered into before 1 April 2012 to purchase the additional benefits summarised in Appendix B; it provides new contribution rates to be paid by members from 1 April 2019.
- 1.3 The remainder of this introduction contains:
- details of the implementation and future review of this guidance,
 - the relevant legislative references, and
 - statements about third party reliance and liability
- 1.4 In the remainder of this note:
- the second section describes the benefits purchased
 - the third section describes the contributions
 - the fourth section sets out other considerations
 - the fifth section sets out examples
 - the sixth section sets out the tables of factors
 - Appendix A sets out a summary of the assumptions underlying the factors
 - Appendix B provides additional details of benefits purchased
 - Appendix C sets out important limitations

Implementation and Review

- 1.5 Scottish Ministers are required to consult the Scheme Actuary before issuing actuarial guidance under the Local Government Pension Scheme (Scotland) Regulations 2018 ('the 2018 Regulations') (SSI 2018/141) [Regulation 2(3) of the 2018 Regulations].
- 1.6 As part of this consultation the Scottish Public Pensions Agency (SPPA) has asked GAD, as Scheme Actuary, to recommend actuarial guidance in respect of the regulations detailed below. This document forms GAD's recommendation for the actuarial guidance required by these regulations.
- 1.7 This note has effect only when this guidance is issued by Scottish Ministers in accordance with Regulation 2(3) of the 2018 Regulations, and is subject to the implementation instructions provided at that time.
- 1.8 The factors and guidance provided in this note have been prepared in light of our advice to the SPPA dated 30 October 2018 and its instructions following that advice.



- 1.9 This guidance supersedes the previous guidance document:
- “The Local Government Pension Scheme (Scotland): Purchase of additional pension-Elections before 1 April 2012 – Factors and guidance” dated 13 March 2013 (with an addendum added to note issued on 6 March 2014).
- 1.10 The factors in this note have been updated but the calculation methodology remains unchanged. They will apply from 1 April 2019. The implementation date has been determined by SPPA.
- 1.11 This guidance has been written for pensions administrators and assumes some knowledge of general pension terminology, and some familiarity with added pension calculations for the Local Government Pension Scheme (Scotland). Any questions concerning the application of the guidance should, in the first instance, be referred to SPPA.
- 1.12 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.
- 1.13 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.

Regulatory References

- 1.14 Under Regulation 14 of the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (“the Benefits Regulations”) (SSI 2008/230), a member may elect to make additional contributions to the LGPS to be credited with additional pension.
- 1.15 Regulations 20 and 21 of the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 (“the Administration Regulations”) (SSI 2008/228) provide further conditions relating to the purchase of Additional Pension by members.
- 1.16 Regulation 14(3) of the Benefits Regulations and Regulation 20(6) of the Administration Regulations provide that the amount of the additional contributions paid by a member purchasing additional pension must be the amount for the time being as is shown in guidance issued by the Scheme Actuary.
- 1.17 Regulation 20(8) of the Administration Regulations provides that the Scheme Actuary may at any time redetermine the amount of additional contributions required under Regulation 20(6) and that the member must pay these additional contributions with effect from the 1 April following the redetermination.



- 1.18 Regulation 21(3) of the Administration Regulations provides that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined by the Scheme Actuary.
- 1.19 Regulation 3(10) of the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014 (SSI 2014/233) ('the Transitional Regulations') requires that guidance issued by the Scheme Actuary under earlier regulations is to be treated as actuarial guidance issued by Scottish Ministers as defined by the 2018 Regulations.

Third party reliance

- 1.20 This guidance has been prepared for the use of SPPA for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on SPPA'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.
- 1.21 Other than SPPA, 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 Benefits purchased

- 2.1 A member purchasing additional pension may only purchase pension in multiples of £250 a year.
- 2.2 The maximum amount of additional pension that may be purchased by a member is limited to £5,000 a year in aggregate.
- 2.3 A member may purchase additional pension for the member only or for the member and his or her dependants.
- 2.4 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, SPPA have confirmed the details of additional pension benefits as set out in Appendix B of this guidance note.



3 Contributions

- 3.1 SPPA have confirmed that member-purchased additional pension should be paid for over a whole number of years not exceeding the period to normal retirement age (age 65). Therefore, a member should not have commenced a contract on or after their 64th birthday.
- 3.2 Tables are attached to this Guidance Note that should be used to determine the new additional contributions from 1 April 2019, expressed as a monthly payment amount, for an increase in pension of £250 a year.
- 3.3 The factor depends on the member's age at their last birthday before the date their original contributions started rather than their age at 1 April 2019. The factors also depend on their gender and on the overall payment period of the contract, rather than the payment period remaining. Different factors are provided depending on whether dependants' benefits are also being purchased.
- 3.4 Regular contributions are the same amount each month and are not indexed. However, the revised contribution rates in this note are subject to further change in the future. Any further revision to rates would apply to any additional pension contracts that still had contributions outstanding at the time of the next revision. The revised contributions would take effect for existing contracts on the 1 April following the next revision.
- 3.5 A member who leaves service must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies the administering authority in writing. SPPA have confirmed the benefits payable where a member ceases contributions, these are given in Appendix B.
- 3.6 If the member stops contributing before the end of the payment period for reasons other than death or qualifying for an ill health pension, the additional pension, and any additional dependant's pension, will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.



4 Other considerations

- 4.1 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 4.2 Administering authorities have the option to request a medical report from members wishing to purchase additional pension prior to 1 April 2012 and if the report does not satisfy the authority that the member is in reasonably good health, it may refuse the request to purchase additional pension.
- 4.3 Additional pension would be reduced to allow for early payment before age 65, unless the member dies in service or retires on grounds of ill health. Similarly, if a member retires before the contributions due have all been paid then the additional pension would be further reduced due to the missed payments. A member retiring before 65 before paying all contributions would be subject to both reductions.
- 4.4 Purchase of additional pension has no effect on a member's 'rule of 85' retirement age. Additional pension is reduced for payment before 65 in normal health even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85'.



5 Examples

Example: Existing contract - regular contributions

Member Details

Date of Birth	14 June 1962
Sex	Female
Normal Pension Age	65

This member purchased her added pension contract on 1 April 2011 with contributions continuing until 31 March 2021. She has paid contributions between 1 April 2011 and 31 March 2019 in line with previous GAD guidance. From 1 April 2019 she pays contributions in line with this guidance. As stated in paragraph 3.3 we need to look at the age of the member when she made the election and the total length of the contract (rather than her current age and the length of the contract remaining).

Additional Pension contract

Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 10 years
Age at election	48

Cost of AP contract prior to 1 April 2019

Relevant Table	Table D (previously issued factor tables)
Age at first contribution	48
Length of contract	10 years
Cost of £250 pa of AP	£42.66 (per month)

Contribution required to purchase the full AP = $\frac{£1750.00}{£250} \times £42.66 = £298.62$ (per month)

Cost of AP contract after 1 April 2019

Relevant Table	Table D (of this guidance)
Age at first contribution	48
Length of contract	10 years
Cost of £250 pa of AP	£46.50 (per month)

Contribution required to purchase the full AP = $\frac{£1750.00}{£250} \times £46.50 = £325.50$ (per month)



6 Factor tables

Table A – Additional own pension – regular monthly contributions – Males (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	247.11	126.25	85.99	65.88	53.83	45.81	40.10	35.82	32.50	29.85	27.69	25.90	24.38	23.09	21.98	21.01
17	249.47	127.46	86.82	66.52	54.35	46.25	40.48	36.16	32.81	30.14	27.96	26.15	24.62	23.32	22.19	21.21
18	251.88	128.69	87.66	67.16	54.88	46.70	40.87	36.51	33.13	30.43	28.23	26.40	24.86	23.54	22.41	21.42
19	254.32	129.94	88.51	67.81	55.41	47.15	41.27	36.86	33.45	30.72	28.50	26.65	25.10	23.77	22.63	21.63
20	256.79	131.20	89.37	68.47	55.95	47.61	41.67	37.22	33.77	31.02	28.78	26.91	25.34	24.00	22.85	21.84
21	259.28	132.47	90.23	69.13	56.49	48.07	42.07	37.58	34.10	31.32	29.06	27.18	25.59	24.24	23.07	22.06
22	261.79	133.76	91.11	69.80	57.04	48.54	42.48	37.95	34.43	31.63	29.34	27.44	25.84	24.48	23.30	22.27
23	264.32	135.05	91.99	70.48	57.59	49.01	42.89	38.32	34.77	31.94	29.63	27.71	26.10	24.72	23.53	22.49
24	266.88	136.36	92.88	71.16	58.15	49.48	43.31	38.69	35.11	32.25	29.92	27.98	26.35	24.96	23.76	22.71
25	269.46	137.68	93.78	71.85	58.71	49.97	43.73	39.07	35.45	32.56	30.21	28.26	26.61	25.21	23.99	22.94
26	272.07	139.01	94.68	72.55	59.28	50.45	44.16	39.45	35.80	32.88	30.51	28.54	26.87	25.46	24.23	23.17
27	274.70	140.35	95.60	73.25	59.86	50.95	44.59	39.84	36.15	33.21	30.81	28.82	27.14	25.71	24.48	23.40
28	277.35	141.72	96.54	73.97	60.45	51.45	45.03	40.23	36.51	33.54	31.12	29.11	27.41	25.97	24.72	23.64
29	280.04	143.10	97.48	74.70	61.04	51.95	45.48	40.63	36.87	33.87	31.43	29.40	27.69	26.23	24.97	23.88
30	282.72	144.47	98.42	75.41	61.63	52.45	45.91	41.02	37.22	34.20	31.73	29.68	27.96	26.49	25.22	24.11
31	285.38	145.83	99.34	76.12	62.21	52.95	46.35	41.41	37.58	34.52	32.04	29.97	28.23	26.74	25.47	24.35
32	288.06	147.20	100.28	76.84	62.80	53.45	46.79	41.80	37.94	34.86	32.35	30.26	28.51	27.01	25.72	24.60



Table A – Additional own pension – regular monthly contributions – Males (2) (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	20.16	19.41	18.74	18.14	17.60	17.12	16.68	16.28	15.91	15.58	15.27	14.99	14.73	14.49	14.27	14.06
17	20.36	19.60	18.92	18.32	17.78	17.29	16.84	16.44	16.07	15.73	15.42	15.14	14.88	14.63	14.41	14.20
18	20.55	19.79	19.11	18.50	17.95	17.45	17.01	16.60	16.23	15.89	15.58	15.29	15.02	14.78	14.56	14.35
19	20.76	19.98	19.29	18.68	18.13	17.63	17.17	16.76	16.39	16.05	15.73	15.44	15.18	14.93	14.70	14.49
20	20.96	20.18	19.48	18.86	18.30	17.80	17.35	16.93	16.55	16.21	15.89	15.60	15.33	15.08	14.85	14.64
21	21.16	20.38	19.68	19.05	18.49	17.98	17.52	17.10	16.72	16.37	16.05	15.76	15.49	15.24	15.01	14.80
22	21.37	20.58	19.87	19.24	18.67	18.16	17.69	17.27	16.89	16.54	16.21	15.92	15.65	15.40	15.17	14.95
23	21.58	20.78	20.07	19.43	18.86	18.34	17.87	17.45	17.06	16.70	16.38	16.08	15.81	15.56	15.33	15.11
24	21.80	20.99	20.27	19.62	19.05	18.52	18.05	17.62	17.23	16.88	16.55	16.25	15.98	15.72	15.49	15.28
25	22.01	21.20	20.47	19.82	19.24	18.71	18.24	17.80	17.41	17.05	16.72	16.42	16.15	15.89	15.66	15.44
26	22.23	21.41	20.68	20.02	19.43	18.90	18.42	17.99	17.59	17.23	16.90	16.60	16.32	16.07	15.83	15.62
27	22.46	21.63	20.89	20.23	19.63	19.10	18.62	18.18	17.78	17.42	17.09	16.78	16.50	16.25	16.01	15.80
28	22.69	21.85	21.10	20.44	19.84	19.30	18.81	18.37	17.97	17.61	17.27	16.97	16.69	16.43	16.20	15.98
29	22.92	22.07	21.32	20.65	20.05	19.50	19.01	18.57	18.17	17.80	17.47	17.16	16.88	16.63	16.39	16.18
30	23.15	22.29	21.54	20.86	20.25	19.71	19.22	18.77	18.37	18.00	17.66	17.36	17.08	16.82	16.59	16.37
31	23.38	22.52	21.75	21.07	20.46	19.92	19.42	18.97	18.57	18.20	17.86	17.56	17.28	17.02	16.79	16.58
32	23.61	22.75	21.98	21.29	20.68	20.13	19.63	19.18	18.78	18.41	18.07	17.76	17.48	17.23	17.00	16.79



Table A – Additional own pension – regular monthly contributions – Males (3) (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	13.87	13.69	13.53	13.38	13.23	13.10	12.98	12.86	12.75	12.65	12.56	12.48	12.40	12.32	12.25	12.19
17	14.01	13.83	13.67	13.51	13.37	13.24	13.11	13.00	12.89	12.79	12.70	12.61	12.53	12.46	12.39	
18	14.15	13.97	13.81	13.65	13.51	13.38	13.25	13.14	13.03	12.93	12.84	12.75	12.67	12.60		
19	14.30	14.12	13.95	13.80	13.65	13.52	13.39	13.28	13.17	13.07	12.98	12.90	12.82			
20	14.45	14.27	14.10	13.94	13.80	13.67	13.54	13.43	13.32	13.22	13.13	13.05				
21	14.60	14.42	14.25	14.09	13.95	13.82	13.69	13.58	13.47	13.37	13.28					
22	14.76	14.57	14.40	14.25	14.10	13.97	13.85	13.73	13.63	13.53						
23	14.91	14.73	14.56	14.41	14.26	14.13	14.01	13.89	13.79							
24	15.08	14.90	14.73	14.57	14.43	14.30	14.17	14.06								
25	15.25	15.06	14.90	14.74	14.60	14.47	14.35									
26	15.42	15.24	15.07	14.92	14.77	14.64										
27	15.60	15.42	15.25	15.10	14.96											
28	15.79	15.61	15.44	15.29												
29	15.98	15.80	15.64													
30	16.18	16.00														
31	16.38															



Table A – Additional own pension – regular monthly contributions – Males (4) (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	290.77	148.59	101.22	77.57	63.39	53.96	47.24	42.21	38.31	35.20	32.66	30.56	28.79	27.28	25.98	24.85
34	293.51	149.99	102.18	78.30	64.00	54.48	47.69	42.61	38.68	35.54	32.98	30.86	29.08	27.55	26.24	25.10
35	296.28	151.40	103.15	79.05	64.61	55.00	48.15	43.03	39.06	35.89	33.31	31.17	29.37	27.84	26.51	25.37
36	299.05	152.83	104.13	79.80	65.23	55.53	48.62	43.45	39.44	36.25	33.65	31.49	29.67	28.13	26.80	25.64
37	301.87	154.28	105.12	80.57	65.86	56.07	49.10	43.88	39.84	36.62	33.99	31.81	29.98	28.43	27.08	25.92
38	304.73	155.75	106.13	81.35	66.50	56.62	49.58	44.32	40.24	36.99	34.34	32.15	30.30	28.73	27.38	26.21
39	307.62	157.24	107.15	82.14	67.15	57.18	50.08	44.77	40.65	37.37	34.70	32.49	30.63	29.05	27.69	26.52
40	310.54	158.74	108.18	82.94	67.81	57.75	50.58	45.22	41.07	37.76	35.07	32.85	30.97	29.38	28.01	26.83
41	313.50	160.27	109.24	83.75	68.49	58.33	51.10	45.69	41.50	38.17	35.46	33.21	31.33	29.73	28.35	27.16
42	316.50	161.82	110.31	84.58	69.17	58.92	51.62	46.17	41.95	38.59	35.86	33.60	31.70	30.08	28.70	27.50
43	319.54	163.40	111.39	85.42	69.87	59.53	52.17	46.67	42.41	39.03	36.27	33.99	32.08	30.46	29.06	27.86
44	322.62	164.99	112.49	86.28	70.59	60.15	52.73	47.18	42.89	39.48	36.70	34.41	32.48	30.85	29.45	28.24
45	325.71	166.59	113.60	87.15	71.32	60.80	53.31	47.71	43.39	39.95	37.15	34.84	32.90	31.26	29.85	28.64
46	328.84	168.22	114.75	88.06	72.08	61.47	53.91	48.27	43.91	40.44	37.62	35.29	33.34	31.69	30.28	29.06
47	332.04	169.92	115.94	89.00	72.88	62.16	54.54	48.85	44.45	40.95	38.11	35.77	33.81	32.15	30.74	29.52
48	335.31	171.65	117.16	89.96	73.69	62.88	55.19	49.44	45.01	41.48	38.62	36.27	34.30	32.63	31.21	29.99



Table A – Additional own pension – regular monthly contributions – Males (5) (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	23.86	22.98	22.21	21.52	20.91	20.35	19.85	19.40	18.99	18.62	18.29	17.98	17.70	17.45	17.22
34	24.11	23.23	22.45	21.76	21.14	20.58	20.08	19.63	19.22	18.85	18.51	18.21	17.93	17.68	
35	24.36	23.48	22.70	22.00	21.38	20.82	20.32	19.86	19.45	19.08	18.75	18.45	18.17		
36	24.63	23.74	22.95	22.25	21.63	21.07	20.56	20.11	19.70	19.33	19.00	18.69			
37	24.91	24.01	23.22	22.52	21.89	21.33	20.82	20.37	19.96	19.59	19.26				
38	25.19	24.29	23.50	22.79	22.16	21.60	21.09	20.64	20.23	19.87					
39	25.49	24.58	23.78	23.08	22.44	21.88	21.38	20.93	20.52						
40	25.79	24.89	24.08	23.37	22.74	22.18	21.68	21.23							
41	26.12	25.20	24.40	23.69	23.06	22.50	22.00								
42	26.46	25.54	24.74	24.03	23.39	22.83									
43	26.81	25.90	25.09	24.38	23.75										
44	27.19	26.27	25.46	24.75											
45	27.59	26.67	25.86												
46	28.01	27.09													
47	28.46														



Table A – Additional own pension – regular monthly contributions – Males (6) (Table 701 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his, but not his dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	338.56	173.37	118.37	90.93	74.51	63.60	55.84	50.05	45.57	42.02	39.15	36.78	34.81	33.13	31.71
50	341.83	175.10	119.59	91.90	75.33	64.33	56.50	50.66	46.16	42.59	39.70	37.32	35.33	33.65	
51	345.12	176.85	120.84	92.89	76.18	65.07	57.18	51.30	46.77	43.18	40.28	37.89	35.89		
52	348.47	178.64	122.12	93.91	77.04	65.84	57.89	51.98	47.42	43.81	40.89	38.48			
53	351.91	180.48	123.42	94.96	77.94	66.65	58.65	52.69	48.10	44.47	41.53				
54	355.43	182.36	124.76	96.04	78.89	67.52	59.45	53.46	48.83	45.17					
55	359.06	184.30	126.17	97.20	79.91	68.45	60.32	54.27	49.61						
56	362.82	186.37	127.71	98.48	81.03	69.47	61.26	55.15							
57	366.86	188.66	129.40	99.88	82.25	70.55	62.26								
58	371.26	191.10	131.19	101.34	83.50	71.68									
59	375.92	193.67	133.05	102.84	84.80										
60	380.90	196.37	134.99	104.40											
61	386.22	199.23	137.03												
62	391.95	202.31													
63	398.26														



Table B – Additional own pension – regular monthly contributions – Females (Table 702 in consolidatedfactors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	268.84	137.35	93.54	71.66	58.55	49.83	43.61	38.95	35.34	32.46	30.11	28.16	26.52	25.11	23.90	22.85
17	271.46	138.69	94.46	72.36	59.13	50.32	44.04	39.34	35.69	32.78	30.41	28.44	26.78	25.36	24.14	23.08
18	274.12	140.05	95.38	73.08	59.71	50.81	44.47	39.73	36.04	33.11	30.71	28.72	27.05	25.62	24.38	23.31
19	276.80	141.42	96.32	73.80	60.30	51.32	44.91	40.12	36.40	33.44	31.02	29.01	27.32	25.87	24.63	23.54
20	279.52	142.81	97.28	74.53	60.90	51.83	45.36	40.52	36.76	33.77	31.33	29.30	27.59	26.13	24.88	23.78
21	282.28	144.23	98.24	75.27	61.50	52.34	45.81	40.92	37.13	34.11	31.64	29.59	27.87	26.40	25.13	24.02
22	285.02	145.63	99.20	76.00	62.10	52.85	46.26	41.32	37.49	34.44	31.95	29.88	28.14	26.66	25.37	24.26
23	287.74	147.02	100.14	76.73	62.69	53.36	46.70	41.72	37.85	34.77	32.26	30.17	28.42	26.92	25.62	24.50
24	290.49	148.42	101.10	77.46	63.29	53.87	47.15	42.12	38.22	35.11	32.57	30.47	28.69	27.18	25.87	24.74
25	293.27	149.84	102.07	78.20	63.90	54.39	47.60	42.53	38.59	35.45	32.89	30.76	28.97	27.45	26.13	24.98
26	296.07	151.28	103.04	78.95	64.52	54.91	48.06	42.94	38.97	35.80	33.21	31.07	29.26	27.72	26.39	25.23
27	298.90	152.73	104.04	79.72	65.14	55.44	48.53	43.36	39.35	36.15	33.54	31.37	29.55	27.99	26.65	25.48
28	301.76	154.19	105.04	80.48	65.77	55.98	49.00	43.78	39.73	36.50	33.87	31.68	29.84	28.27	26.92	25.74
29	304.62	155.66	106.04	81.25	66.40	56.52	49.48	44.21	40.12	36.86	34.20	32.00	30.14	28.55	27.18	25.99
30	307.50	157.13	107.05	82.03	67.04	57.07	49.96	44.64	40.51	37.22	34.54	32.31	30.43	28.83	27.45	26.25
31	310.42	158.63	108.07	82.82	67.69	57.62	50.44	45.07	40.91	37.58	34.88	32.63	30.74	29.12	27.73	26.52
32	313.34	160.13	109.10	83.61	68.33	58.17	50.93	45.51	41.30	37.95	35.22	32.95	31.04	29.41	28.00	26.78



Table B – Additional own pension – regular monthly contributions – Females (2) (Table 702 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	21.93	21.11	20.38	19.73	19.15	18.62	18.14	17.71	17.31	16.95	16.61	16.31	16.03	15.76	15.52	15.30
17	22.14	21.32	20.59	19.93	19.34	18.81	18.33	17.89	17.49	17.12	16.78	16.47	16.19	15.93	15.68	15.46
18	22.37	21.53	20.79	20.13	19.53	19.00	18.51	18.07	17.66	17.29	16.96	16.64	16.36	16.09	15.85	15.62
19	22.59	21.75	21.00	20.33	19.73	19.19	18.70	18.25	17.85	17.47	17.13	16.82	16.53	16.26	16.01	15.78
20	22.82	21.97	21.22	20.54	19.93	19.39	18.89	18.44	18.03	17.65	17.31	16.99	16.70	16.43	16.18	15.95
21	23.05	22.19	21.43	20.75	20.14	19.59	19.08	18.63	18.21	17.83	17.49	17.17	16.87	16.60	16.35	16.12
22	23.28	22.41	21.65	20.96	20.34	19.78	19.28	18.82	18.40	18.02	17.67	17.34	17.05	16.77	16.52	16.28
23	23.51	22.63	21.86	21.16	20.54	19.98	19.47	19.01	18.58	18.20	17.84	17.52	17.22	16.94	16.69	16.45
24	23.74	22.86	22.08	21.38	20.75	20.18	19.66	19.20	18.77	18.38	18.03	17.70	17.40	17.12	16.86	16.63
25	23.98	23.09	22.30	21.59	20.95	20.38	19.86	19.39	18.96	18.57	18.21	17.88	17.58	17.30	17.04	16.81
26	24.21	23.32	22.52	21.81	21.17	20.59	20.07	19.59	19.16	18.76	18.40	18.07	17.77	17.49	17.23	16.99
27	24.46	23.55	22.75	22.03	21.38	20.80	20.27	19.79	19.36	18.96	18.60	18.26	17.96	17.68	17.42	17.18
28	24.70	23.79	22.98	22.25	21.60	21.01	20.48	20.00	19.56	19.16	18.79	18.46	18.15	17.87	17.61	17.37
29	24.95	24.03	23.21	22.48	21.82	21.23	20.69	20.21	19.77	19.36	19.00	18.66	18.35	18.07	17.81	17.57
30	25.20	24.27	23.44	22.71	22.04	21.45	20.91	20.42	19.98	19.57	19.20	18.86	18.56	18.27	18.02	17.78
31	25.45	24.52	23.68	22.94	22.27	21.67	21.13	20.64	20.19	19.78	19.41	19.08	18.77	18.49	18.23	17.99
32	25.71	24.76	23.92	23.17	22.50	21.90	21.35	20.86	20.41	20.00	19.63	19.29	18.99	18.70	18.45	18.21



Table B – Additional own pension – regular monthly contributions – Females (3) (Table 702 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	15.09	14.90	14.72	14.55	14.39	14.25	14.11	13.99	13.87	13.76	13.66	13.56	13.47	13.39	13.31	13.24
17	15.25	15.05	14.87	14.70	14.55	14.40	14.26	14.14	14.02	13.91	13.81	13.71	13.62	13.54	13.46	
18	15.41	15.21	15.03	14.86	14.70	14.55	14.42	14.29	14.17	14.06	13.96	13.86	13.78	13.69		
19	15.57	15.37	15.19	15.02	14.86	14.71	14.57	14.45	14.33	14.22	14.12	14.02	13.93			
20	15.73	15.53	15.35	15.18	15.02	14.87	14.74	14.61	14.49	14.38	14.28	14.19				
21	15.90	15.70	15.52	15.34	15.18	15.04	14.90	14.77	14.66	14.55	14.45					
22	16.07	15.87	15.68	15.51	15.35	15.20	15.07	14.94	14.82	14.71						
23	16.24	16.04	15.85	15.68	15.52	15.37	15.24	15.11	14.99							
24	16.41	16.21	16.02	15.85	15.69	15.54	15.41	15.28								
25	16.59	16.39	16.20	16.03	15.87	15.72	15.59									
26	16.77	16.57	16.38	16.21	16.06	15.91										
27	16.96	16.76	16.57	16.40	16.25											
28	17.16	16.95	16.77	16.60												
29	17.36	17.16	16.97													
30	17.56	17.36														
31	17.78															



Table B – Additional own pension – regular monthly contributions – Females (4) (Table 702 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	316.29	161.64	110.13	84.40	68.99	58.73	51.42	45.95	41.70	38.32	35.56	33.27	31.34	29.70	28.28	27.05
34	319.25	163.16	111.17	85.20	69.64	59.29	51.91	46.39	42.10	38.69	35.91	33.60	31.65	29.99	28.56	27.32
35	322.23	164.69	112.22	86.01	70.30	59.85	52.40	46.83	42.51	39.06	36.26	33.93	31.96	30.29	28.85	27.60
36	325.24	166.24	113.27	86.82	70.97	60.42	52.90	47.28	42.92	39.44	36.61	34.26	32.28	30.59	29.14	27.88
37	328.26	167.79	114.34	87.64	71.64	60.99	53.41	47.73	43.33	39.82	36.97	34.60	32.60	30.90	29.43	28.16
38	331.34	169.36	115.41	88.46	72.32	61.57	53.92	48.19	43.75	40.21	37.33	34.94	32.93	31.21	29.74	28.45
39	334.45	170.96	116.50	89.30	73.01	62.17	54.44	48.66	44.18	40.61	37.70	35.29	33.26	31.54	30.05	28.76
40	337.60	172.57	117.61	90.16	73.71	62.77	54.97	49.14	44.62	41.02	38.09	35.66	33.61	31.87	30.37	29.08
41	340.79	174.21	118.73	91.03	74.43	63.39	55.52	49.63	45.07	41.44	38.48	36.03	33.97	32.22	30.71	29.41
42	344.03	175.89	119.88	91.91	75.16	64.01	56.07	50.14	45.54	41.87	38.89	36.42	34.34	32.58	31.06	29.75
43	347.32	177.59	121.05	92.82	75.91	64.66	56.64	50.65	46.01	42.32	39.31	36.82	34.73	32.96	31.44	30.12
44	350.65	179.30	122.23	93.73	76.66	65.31	57.23	51.18	46.50	42.77	39.74	37.24	35.14	33.35	31.82	30.50
45	354.01	181.03	123.43	94.66	77.43	65.98	57.82	51.72	47.00	43.25	40.20	37.67	35.56	33.77	32.23	30.91
46	357.39	182.79	124.64	95.61	78.22	66.66	58.43	52.28	47.52	43.74	40.67	38.13	36.01	34.21	32.66	31.33
47	360.83	184.58	125.88	96.58	79.03	67.36	59.06	52.86	48.07	44.26	41.17	38.62	36.48	34.67	33.12	31.79
48	364.32	186.39	127.14	97.56	79.85	68.08	59.71	53.47	48.64	44.81	41.70	39.13	36.98	35.17	33.61	32.27



Table B – Additional own pension – regular monthly contributions – Females (5) (Table 702 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	25.97	25.02	24.17	23.41	22.74	22.13	21.58	21.08	20.64	20.23	19.86	19.52	19.21	18.93	18.67
34	26.23	25.27	24.42	23.66	22.98	22.37	21.82	21.32	20.87	20.46	20.09	19.75	19.44	19.16	
35	26.50	25.53	24.67	23.91	23.22	22.61	22.06	21.56	21.11	20.70	20.33	19.99	19.69		
36	26.77	25.79	24.93	24.16	23.48	22.86	22.31	21.81	21.36	20.95	20.58	20.24			
37	27.05	26.07	25.20	24.43	23.74	23.12	22.57	22.07	21.62	21.21	20.84				
38	27.33	26.35	25.48	24.70	24.01	23.39	22.84	22.34	21.89	21.48					
39	27.63	26.64	25.77	24.99	24.30	23.68	23.12	22.62	22.17						
40	27.94	26.95	26.07	25.29	24.60	23.98	23.42	22.93							
41	28.27	27.27	26.39	25.61	24.92	24.30	23.74								
42	28.61	27.61	26.73	25.95	25.25	24.63									
43	28.97	27.97	27.09	26.30	25.61										
44	29.35	28.35	27.46	26.68											
45	29.75	28.74	27.86												
46	30.18	29.17													
47	30.63														



Table B – Additional own pension – regular monthly contributions – Females (6) (Table 702 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her, but not her dependants', pension by £250 a year.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	367.82	188.22	128.41	98.56	80.69	68.83	60.39	54.10	49.24	45.38	42.25	39.67	37.51	35.68	34.12
50	371.36	190.06	129.70	99.59	81.57	69.61	61.11	54.77	49.87	45.98	42.84	40.24	38.07	36.23	
51	374.93	191.95	131.05	100.67	82.50	70.44	61.87	55.48	50.55	46.63	43.46	40.85	38.67		
52	378.60	193.93	132.47	101.82	83.49	71.32	62.67	56.23	51.26	47.32	44.13	41.50			
53	382.35	195.96	133.93	103.00	84.50	72.23	63.51	57.02	52.01	48.04	44.82				
54	386.08	197.98	135.39	104.18	85.53	73.15	64.36	57.82	52.77	48.76					
55	389.85	200.04	136.88	105.40	86.58	74.09	65.23	58.64	53.54						
56	393.72	202.16	138.42	106.65	87.67	75.08	66.14	59.48							
57	397.76	204.36	140.03	107.96	88.81	76.10	67.07								
58	401.99	206.68	141.73	109.35	90.00	77.16									
59	406.47	209.15	143.52	110.79	91.23										
60	411.27	211.76	145.38	112.29											
61	416.37	214.49	147.33												
62	421.84	217.42													
63	427.81														



Table C– Additional own and dependants’ pension – regular monthly contributions - Males (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	269.61	137.74	93.82	71.88	58.73	49.98	43.74	39.08	35.45	32.57	30.21	28.25	26.60	25.20	23.98	22.92
17	273.30	139.64	95.11	72.87	59.54	50.67	44.35	39.62	35.94	33.01	30.63	28.64	26.97	25.54	24.31	23.24
18	277.75	141.91	96.66	74.06	60.51	51.50	45.07	40.26	36.53	33.55	31.13	29.11	27.41	25.96	24.71	23.62
19	281.69	143.93	98.03	75.11	61.37	52.23	45.71	40.83	37.05	34.03	31.57	29.52	27.80	26.33	25.06	23.96
20	284.43	145.33	98.99	75.84	61.97	52.74	46.16	41.23	37.41	34.36	31.88	29.81	28.07	26.59	25.31	24.19
21	287.20	146.74	99.95	76.58	62.57	53.25	46.60	41.63	37.77	34.70	32.19	30.10	28.35	26.85	25.56	24.43
22	289.99	148.17	100.92	77.32	63.18	53.77	47.06	42.04	38.14	35.03	32.50	30.40	28.63	27.11	25.81	24.67
23	292.81	149.61	101.90	78.07	63.79	54.29	47.52	42.45	38.51	35.38	32.82	30.70	28.91	27.38	26.06	24.92
24	295.65	151.06	102.89	78.83	64.41	54.82	47.98	42.86	38.89	35.73	33.14	31.00	29.19	27.65	26.32	25.16
25	298.53	152.53	103.89	79.60	65.04	55.35	48.45	43.28	39.27	36.08	33.47	31.31	29.48	27.92	26.58	25.41
26	301.43	154.01	104.90	80.37	65.68	55.90	48.93	43.71	39.66	36.43	33.80	31.62	29.77	28.20	26.85	25.67
27	304.36	155.51	105.93	81.16	66.33	56.45	49.41	44.14	40.05	36.80	34.14	31.93	30.07	28.49	27.12	25.93
28	307.32	157.03	106.97	81.96	66.98	57.01	49.90	44.58	40.45	37.16	34.48	32.25	30.37	28.77	27.39	26.19
29	310.32	158.58	108.02	82.77	67.64	57.57	50.39	45.02	40.86	37.53	34.82	32.57	30.68	29.06	27.67	26.46
30	313.31	160.10	109.07	83.57	68.30	58.13	50.88	45.46	41.25	37.90	35.16	32.89	30.98	29.35	27.95	26.72
31	316.27	161.61	110.09	84.36	68.94	58.68	51.36	45.89	41.65	38.26	35.50	33.21	31.28	29.64	28.22	26.99
32	319.26	163.14	111.14	85.16	69.60	59.24	51.85	46.33	42.05	38.63	35.85	33.54	31.59	29.93	28.50	27.26



Table C – Additional own and dependants' pension – regular monthly contributions – Males (2) (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	22.00	21.18	20.45	19.79	19.21	18.68	18.20	17.76	17.36	17.00	16.66	16.36	16.07	15.81	15.57	15.34
17	22.30	21.47	20.73	20.07	19.47	18.94	18.45	18.01	17.60	17.23	16.90	16.58	16.30	16.03	15.79	15.56
18	22.67	21.82	21.07	20.40	19.79	19.25	18.75	18.30	17.89	17.52	17.18	16.86	16.57	16.30	16.05	15.82
19	22.99	22.13	21.37	20.69	20.08	19.52	19.02	18.57	18.15	17.77	17.42	17.10	16.81	16.54	16.29	16.05
20	23.21	22.35	21.58	20.89	20.28	19.72	19.21	18.75	18.33	17.95	17.60	17.28	16.98	16.71	16.45	16.22
21	23.44	22.57	21.79	21.10	20.48	19.91	19.40	18.94	18.52	18.13	17.78	17.45	17.15	16.88	16.62	16.39
22	23.67	22.79	22.01	21.31	20.68	20.11	19.60	19.13	18.71	18.32	17.96	17.63	17.33	17.05	16.80	16.56
23	23.91	23.02	22.23	21.52	20.89	20.32	19.80	19.33	18.90	18.50	18.15	17.82	17.51	17.23	16.98	16.74
24	24.15	23.25	22.45	21.74	21.10	20.52	20.00	19.52	19.09	18.70	18.33	18.00	17.70	17.42	17.16	16.92
25	24.39	23.48	22.68	21.96	21.31	20.73	20.20	19.72	19.29	18.89	18.53	18.20	17.89	17.61	17.35	17.11
26	24.63	23.72	22.91	22.18	21.53	20.94	20.41	19.93	19.49	19.09	18.73	18.39	18.08	17.80	17.54	17.30
27	24.88	23.96	23.14	22.41	21.75	21.16	20.63	20.14	19.70	19.30	18.93	18.59	18.29	18.00	17.74	17.50
28	25.14	24.21	23.38	22.64	21.98	21.39	20.85	20.36	19.91	19.51	19.14	18.80	18.49	18.21	17.95	17.71
29	25.40	24.46	23.62	22.88	22.21	21.61	21.07	20.58	20.13	19.73	19.36	19.02	18.71	18.42	18.16	17.93
30	25.65	24.71	23.87	23.12	22.45	21.84	21.30	20.80	20.35	19.95	19.57	19.23	18.92	18.64	18.38	18.15
31	25.91	24.96	24.11	23.35	22.68	22.07	21.52	21.03	20.58	20.17	19.80	19.46	19.15	18.86	18.61	18.37
32	26.17	25.21	24.36	23.60	22.92	22.31	21.76	21.26	20.81	20.40	20.03	19.69	19.38	19.10	18.84	18.60



Table C – Additional own and dependants' pension – regular monthly contributions – Males (3) (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	15.13	14.94	14.76	14.59	14.44	14.29	14.16	14.03	13.92	13.81	13.71	13.61	13.52	13.44	13.37	13.30
17	15.35	15.15	14.97	14.80	14.65	14.50	14.37	14.24	14.12	14.01	13.91	13.82	13.73	13.65	13.57	
18	15.61	15.41	15.23	15.06	14.90	14.75	14.61	14.49	14.37	14.26	14.16	14.06	13.97	13.89		
19	15.84	15.64	15.45	15.28	15.12	14.97	14.84	14.71	14.59	14.48	14.38	14.28	14.20			
20	16.00	15.80	15.62	15.44	15.28	15.14	15.00	14.87	14.75	14.64	14.54	14.45				
21	16.17	15.97	15.78	15.61	15.45	15.30	15.17	15.04	14.92	14.81	14.71					
22	16.34	16.14	15.96	15.78	15.62	15.48	15.34	15.21	15.10	14.99						
23	16.52	16.32	16.13	15.96	15.80	15.65	15.52	15.39	15.28							
24	16.70	16.50	16.31	16.14	15.98	15.84	15.70	15.58								
25	16.89	16.69	16.50	16.33	16.17	16.03	15.89									
26	17.08	16.88	16.70	16.53	16.37	16.22										
27	17.29	17.08	16.90	16.73	16.57											
28	17.49	17.29	17.11	16.94												
29	17.71	17.51	17.33													
30	17.93	17.73														
31	18.15															



Table C – Additional own and dependants' pension – regular monthly contributions – Males (4) (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	322.27	164.69	112.19	85.97	70.26	59.81	52.35	46.78	42.46	39.01	36.20	33.87	31.91	30.23	28.79	27.54
34	325.33	166.25	113.26	86.79	70.93	60.38	52.86	47.23	42.87	39.39	36.56	34.21	32.23	30.54	29.09	27.83
35	328.41	167.83	114.34	87.62	71.61	60.96	53.37	47.70	43.29	39.78	36.93	34.55	32.56	30.86	29.39	28.12
36	331.51	169.41	115.42	88.46	72.30	61.56	53.89	48.17	43.72	40.18	37.30	34.91	32.89	31.18	29.70	28.42
37	334.64	171.03	116.53	89.31	73.01	62.16	54.43	48.65	44.16	40.59	37.68	35.27	33.24	31.51	30.03	28.74
38	337.82	172.66	117.65	90.18	73.72	62.77	54.97	49.13	44.61	41.01	38.07	35.64	33.59	31.85	30.36	29.06
39	341.01	174.31	118.78	91.05	74.44	63.39	55.51	49.63	45.06	41.43	38.47	36.02	33.96	32.21	30.70	29.39
40	344.23	175.96	119.92	91.93	75.17	64.01	56.07	50.13	45.53	41.86	38.88	36.41	34.33	32.57	31.05	29.74
41	347.47	177.64	121.07	92.83	75.91	64.65	56.63	50.64	46.00	42.31	39.30	36.81	34.72	32.95	31.42	30.10
42	350.74	179.33	122.24	93.73	76.66	65.30	57.21	51.17	46.49	42.77	39.74	37.23	35.13	33.34	31.80	30.47
43	354.05	181.04	123.42	94.65	77.42	65.96	57.80	51.71	46.99	43.24	40.19	37.66	35.55	33.75	32.20	30.87
44	357.37	182.76	124.61	95.57	78.19	66.64	58.41	52.27	47.51	43.73	40.66	38.11	35.98	34.17	32.62	31.28
45	360.71	184.49	125.81	96.52	78.98	67.33	59.04	52.84	48.05	44.24	41.14	38.58	36.43	34.61	33.06	31.72
46	364.06	186.25	127.04	97.49	79.81	68.05	59.69	53.44	48.61	44.77	41.65	39.07	36.91	35.08	33.52	32.18
47	367.49	188.06	128.32	98.51	80.66	68.80	60.36	54.07	49.19	45.32	42.18	39.59	37.42	35.58	34.02	32.67
48	370.96	189.90	129.62	99.53	81.53	69.56	61.05	54.70	49.79	45.89	42.73	40.12	37.95	36.10	34.53	33.18



Table C – Additional own and dependants' pension – regular monthly contributions – Males (5) (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	26.44	25.48	24.62	23.85	23.17	22.56	22.00	21.50	21.05	20.64	20.27	19.93	19.62	19.34	19.08
34	26.72	25.75	24.88	24.12	23.43	22.81	22.26	21.76	21.30	20.89	20.52	20.18	19.87	19.60	
35	27.01	26.03	25.16	24.39	23.70	23.08	22.52	22.02	21.56	21.15	20.78	20.45	20.14		
36	27.30	26.32	25.44	24.67	23.97	23.35	22.79	22.29	21.84	21.43	21.06	20.72			
37	27.61	26.62	25.74	24.96	24.26	23.64	23.08	22.58	22.13	21.72	21.35				
38	27.93	26.93	26.05	25.26	24.57	23.94	23.38	22.88	22.43	22.02					
39	28.25	27.25	26.37	25.58	24.88	24.26	23.70	23.20	22.75						
40	28.59	27.59	26.70	25.91	25.21	24.59	24.03	23.53							
41	28.95	27.94	27.05	26.26	25.56	24.94	24.38								
42	29.32	28.30	27.41	26.63	25.93	25.30									
43	29.71	28.69	27.80	27.01	26.31										
44	30.12	29.10	28.21	27.42											
45	30.55	29.53	28.64												
46	31.01	29.99													
47	31.50														



Table C – Additional own and dependants' pension – regular monthly contributions – Males (6) (Table 703 in consolidated factors spreadsheet)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £250 a year with a proportion of this pension to be payable to his dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	374.40	191.72	130.90	100.55	82.39	70.33	61.75	55.34	50.40	46.47	43.29	40.68	38.49	36.64	35.06
50	377.82	193.54	132.19	101.58	83.26	71.10	62.45	56.00	51.02	47.07	43.88	41.25	39.05	37.20	
51	381.25	195.37	133.49	102.62	84.15	71.88	63.17	56.67	51.67	47.70	44.49	41.85	39.64		
52	384.72	197.23	134.82	103.68	85.06	72.69	63.92	57.39	52.35	48.37	45.14	42.48			
53	388.25	199.12	136.17	104.76	85.99	73.54	64.71	58.14	53.07	49.06	45.82				
54	391.84	201.04	137.54	105.88	86.97	74.43	65.54	58.93	53.83	49.80					
55	395.50	203.01	138.97	107.07	88.02	75.40	66.44	59.78	54.64						
56	399.27	205.10	140.54	108.38	89.17	76.45	67.41	60.69							
57	403.32	207.40	142.26	109.80	90.42	77.57	68.45								
58	407.68	209.85	144.06	111.28	91.70	78.71									
59	412.22	212.37	145.90	112.77	92.98										
60	417.00	214.99	147.79	114.30											
61	422.07	217.72	149.75												
62	427.49	220.65													
63	433.44														



Table D – Additional own and dependants' pension – regular monthly contributions – Females (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	279.92	143.01	97.40	74.62	60.97	51.88	45.40	40.56	36.80	33.80	31.35	29.32	27.61	26.15	24.89	23.79
17	282.67	144.41	98.36	75.35	61.57	52.39	45.85	40.96	37.16	34.14	31.67	29.61	27.89	26.41	25.14	24.03
18	285.45	145.83	99.33	76.10	62.18	52.91	46.31	41.37	37.53	34.48	31.98	29.91	28.17	26.68	25.39	24.27
19	288.25	147.27	100.31	76.85	62.79	53.44	46.77	41.78	37.91	34.82	32.30	30.21	28.45	26.94	25.65	24.52
20	291.08	148.72	101.30	77.61	63.42	53.97	47.23	42.19	38.28	35.17	32.62	30.51	28.73	27.21	25.90	24.76
21	293.95	150.19	102.30	78.38	64.05	54.50	47.70	42.61	38.67	35.52	32.95	30.82	29.02	27.49	26.16	25.01
22	296.80	151.65	103.29	79.14	64.67	55.03	48.17	43.03	39.04	35.86	33.27	31.12	29.30	27.76	26.42	25.26
23	299.62	153.09	104.28	79.89	65.28	55.56	48.63	43.44	39.42	36.21	33.59	31.42	29.59	28.03	26.68	25.51
24	302.47	154.55	105.27	80.65	65.91	56.09	49.09	43.86	39.80	36.56	33.92	31.72	29.88	28.30	26.94	25.76
25	305.36	156.02	106.27	81.43	66.54	56.63	49.56	44.28	40.18	36.91	34.25	32.03	30.17	28.58	27.21	26.01
26	308.27	157.51	107.29	82.21	67.18	57.17	50.04	44.71	40.57	37.27	34.58	32.35	30.47	28.86	27.47	26.27
27	311.21	159.02	108.32	83.00	67.82	57.73	50.53	45.14	40.97	37.64	34.92	32.67	30.77	29.15	27.75	26.53
28	314.18	160.54	109.36	83.80	68.48	58.29	51.02	45.58	41.37	38.01	35.26	32.99	31.07	29.44	28.02	26.80
29	317.15	162.06	110.40	84.59	69.13	58.85	51.51	46.02	41.77	38.38	35.61	33.31	31.38	29.73	28.30	27.06
30	320.14	163.59	111.45	85.40	69.80	59.41	52.01	46.47	42.17	38.75	35.96	33.64	31.69	30.02	28.58	27.33
31	323.15	165.14	112.50	86.21	70.46	59.98	52.51	46.92	42.58	39.13	36.31	33.97	32.00	30.32	28.87	27.60
32	326.18	166.69	113.57	87.03	71.13	60.55	53.01	47.37	42.99	39.51	36.66	34.30	32.31	30.61	29.15	27.88



Table D – Additional own and dependants' pension – regular monthly contributions – Females (2) (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	22.83	21.98	21.22	20.54	19.94	19.39	18.89	18.44	18.02	17.65	17.30	16.98	16.69	16.41	16.16	15.93
17	23.06	22.20	21.44	20.75	20.14	19.58	19.08	18.62	18.21	17.83	17.48	17.15	16.86	16.58	16.33	16.10
18	23.29	22.42	21.65	20.96	20.34	19.78	19.28	18.82	18.39	18.01	17.66	17.33	17.03	16.76	16.50	16.26
19	23.53	22.65	21.87	21.17	20.55	19.98	19.47	19.01	18.58	18.19	17.84	17.51	17.21	16.93	16.67	16.43
20	23.76	22.88	22.09	21.39	20.76	20.19	19.67	19.20	18.77	18.38	18.02	17.69	17.39	17.11	16.85	16.61
21	24.00	23.11	22.32	21.61	20.97	20.39	19.87	19.40	18.97	18.57	18.21	17.88	17.57	17.29	17.02	16.78
22	24.24	23.34	22.54	21.82	21.18	20.60	20.07	19.60	19.16	18.76	18.39	18.06	17.75	17.46	17.20	16.96
23	24.48	23.57	22.76	22.04	21.39	20.80	20.27	19.79	19.35	18.95	18.58	18.24	17.93	17.64	17.38	17.13
24	24.72	23.80	22.99	22.26	21.60	21.01	20.48	19.99	19.55	19.14	18.77	18.43	18.11	17.83	17.56	17.31
25	24.96	24.04	23.21	22.48	21.82	21.22	20.68	20.19	19.75	19.34	18.96	18.62	18.30	18.01	17.75	17.50
26	25.21	24.28	23.45	22.70	22.04	21.44	20.89	20.40	19.95	19.54	19.16	18.81	18.50	18.21	17.94	17.69
27	25.46	24.52	23.68	22.93	22.26	21.66	21.11	20.61	20.16	19.74	19.36	19.01	18.70	18.40	18.13	17.89
28	25.72	24.77	23.92	23.17	22.49	21.88	21.32	20.82	20.37	19.95	19.57	19.22	18.90	18.61	18.34	18.09
29	25.98	25.02	24.16	23.40	22.72	22.10	21.54	21.04	20.58	20.16	19.78	19.43	19.11	18.81	18.54	18.30
30	26.24	25.27	24.41	23.64	22.95	22.33	21.77	21.26	20.80	20.38	19.99	19.64	19.32	19.03	18.76	18.51
31	26.50	25.52	24.65	23.88	23.19	22.56	22.00	21.48	21.02	20.60	20.21	19.86	19.54	19.25	18.98	18.73
32	26.76	25.78	24.90	24.12	23.42	22.79	22.23	21.71	21.25	20.82	20.44	20.09	19.76	19.47	19.20	18.96



Table D – Additional own and dependants' pension – regular monthly contributions – Females (3) (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	15.71	15.51	15.33	15.15	14.99	14.84	14.70	14.56	14.44	14.33	14.22	14.12	14.03	13.94	13.86	13.79
17	15.88	15.67	15.49	15.31	15.15	14.99	14.85	14.72	14.60	14.48	14.38	14.28	14.18	14.10	14.02	
18	16.04	15.84	15.65	15.47	15.31	15.16	15.01	14.88	14.76	14.64	14.54	14.44	14.35	14.26		
19	16.21	16.01	15.82	15.64	15.47	15.32	15.18	15.04	14.92	14.81	14.70	14.60	14.51			
20	16.38	16.18	15.98	15.81	15.64	15.49	15.34	15.21	15.09	14.98	14.87	14.77				
21	16.56	16.35	16.16	15.98	15.81	15.66	15.52	15.38	15.26	15.15	15.04					
22	16.73	16.52	16.33	16.15	15.98	15.83	15.69	15.56	15.44	15.32						
23	16.91	16.70	16.50	16.32	16.16	16.01	15.86	15.73	15.61							
24	17.09	16.88	16.68	16.50	16.34	16.19	16.04	15.91								
25	17.27	17.06	16.87	16.69	16.52	16.37	16.23									
26	17.46	17.25	17.06	16.88	16.72	16.57										
27	17.66	17.45	17.26	17.08	16.92											
28	17.86	17.65	17.46	17.28												
29	18.07	17.86	17.67													
30	18.28	18.08														
31	18.50															



Table D – Additional own and dependants' pension – regular monthly contributions – Females (4) (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	329.22	168.25	114.63	87.85	71.81	61.13	53.52	47.82	43.41	39.89	37.01	34.63	32.63	30.91	29.44	28.16
34	332.27	169.82	115.70	88.68	72.48	61.71	54.03	48.28	43.82	40.27	37.37	34.97	32.94	31.22	29.73	28.44
35	335.34	171.39	116.78	89.51	73.16	62.29	54.54	48.74	44.24	40.65	37.73	35.31	33.26	31.52	30.02	28.72
36	338.43	172.98	117.87	90.34	73.85	62.87	55.05	49.20	44.66	41.04	38.09	35.65	33.59	31.83	30.32	29.01
37	341.53	174.57	118.96	91.18	74.54	63.46	55.57	49.66	45.08	41.43	38.46	35.99	33.92	32.15	30.62	29.30
38	344.68	176.18	120.06	92.02	75.23	64.05	56.09	50.13	45.51	41.83	38.83	36.35	34.25	32.47	30.93	29.60
39	347.85	177.81	121.17	92.88	75.93	64.66	56.62	50.61	45.95	42.24	39.22	36.71	34.60	32.80	31.25	29.91
40	351.06	179.46	122.30	93.75	76.65	65.27	57.17	51.10	46.40	42.66	39.61	37.08	34.95	33.14	31.58	30.23
41	354.31	181.13	123.44	94.64	77.38	65.90	57.72	51.60	46.86	43.08	40.01	37.46	35.32	33.49	31.93	30.57
42	357.60	182.82	124.61	95.54	78.13	66.54	58.29	52.12	47.33	43.52	40.42	37.85	35.70	33.86	32.29	30.93
43	360.94	184.55	125.80	96.46	78.88	67.19	58.87	52.64	47.82	43.98	40.85	38.26	36.09	34.25	32.67	31.30
44	364.31	186.29	126.99	97.38	79.65	67.86	59.45	53.17	48.31	44.44	41.29	38.69	36.51	34.65	33.06	31.69
45	367.70	188.03	128.20	98.32	80.43	68.53	60.05	53.72	48.82	44.92	41.75	39.13	36.94	35.07	33.48	32.10
46	371.10	189.80	129.42	99.27	81.22	69.21	60.67	54.28	49.34	45.42	42.23	39.60	37.39	35.52	33.92	32.54
47	374.56	191.60	130.67	100.25	82.03	69.92	61.30	54.87	49.90	45.94	42.74	40.09	37.87	35.99	34.38	33.00
48	378.06	193.42	131.94	101.24	82.86	70.65	61.96	55.48	50.47	46.50	43.27	40.61	38.38	36.49	34.88	33.49



Table D – Additional own and dependants' pension – regular monthly contributions – Females (5) (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
33	27.03	26.04	25.16	24.37	23.67	23.03	22.46	21.95	21.48	21.05	20.67	20.32	20.00	19.70	19.44
34	27.30	26.30	25.41	24.62	23.91	23.28	22.71	22.19	21.72	21.29	20.91	20.56	20.24	19.95	
35	27.58	26.57	25.67	24.88	24.17	23.53	22.95	22.44	21.97	21.54	21.16	20.81	20.49		
36	27.85	26.84	25.94	25.14	24.43	23.79	23.21	22.69	22.22	21.80	21.41	21.06			
37	28.14	27.12	26.22	25.41	24.70	24.06	23.48	22.96	22.49	22.07	21.68				
38	28.43	27.41	26.50	25.70	24.98	24.33	23.76	23.24	22.77	22.35					
39	28.74	27.71	26.80	25.99	25.27	24.63	24.05	23.53	23.06						
40	29.06	28.02	27.11	26.30	25.58	24.94	24.36	23.84							
41	29.39	28.35	27.44	26.63	25.90	25.26	24.68								
42	29.74	28.70	27.78	26.97	26.25	25.60									
43	30.11	29.07	28.15	27.33	26.61										
44	30.50	29.45	28.53	27.72											
45	30.90	29.86	28.93												
46	31.34	30.28													
47	31.79														



Table D – Additional own and dependants' pension – regular monthly contributions – Females (6) (Table 704 in consolidated factors spreadsheet)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £250 a year with a proportion of this pension to be payable to her dependants.

Age at first contribution	Contract length (years)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
49	381.57	195.26	133.21	102.24	83.71	71.40	62.65	56.12	51.08	47.07	43.83	41.15	38.91	37.02	35.40
50	385.10	197.10	134.50	103.27	84.59	72.18	63.37	56.79	51.72	47.69	44.42	41.73	39.48	37.57	
51	388.66	198.98	135.85	104.36	85.52	73.02	64.13	57.51	52.40	48.34	45.06	42.35	40.08		
52	392.31	200.96	137.27	105.50	86.51	73.90	64.94	58.27	53.12	49.04	45.73	43.00			
53	396.03	202.97	138.72	106.68	87.53	74.81	65.78	59.06	53.87	49.76	46.42				
54	399.72	204.98	140.18	107.87	88.55	75.73	66.64	59.86	54.63	50.49					
55	403.44	207.01	141.66	109.07	89.60	76.68	67.51	60.68	55.41						
56	407.24	209.09	143.17	110.31	90.68	77.65	68.41	61.52							
57	411.16	211.25	144.75	111.60	91.80	78.66	69.33								
58	415.25	213.50	146.40	112.95	92.96	79.70									
59	419.56	215.89	148.14	114.36	94.17										
60	424.17	218.40	149.94	115.81											
61	429.03	221.02	151.81												
62	434.24	223.81													
63	439.91														



Appendix A: 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	S2NMA and S2NFA
Base table adjustment	Member: 122% of S2NMA and (M) 117% of S2NFA (F) (as per 2017 valuation)
Future mortality improvement	Based on ONS principal UK population projections 2016
Year of Use	2020

In-service decrement rates

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

Other assumptions

Proportion partnered	80% males and 75% female at retirement age
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 B: Summary of benefits purchased

B.1 The benefits provided to a member awarded additional pension are not fully specified in the regulations. However, SPPA have confirmed the relevant details of the additional pension benefits described below.

Own benefits

B.2 A member purchasing or awarded benefits in respect of him or her alone will receive the following benefits:

- On age retirement, the total pension awarded will be increased by the rate of additional pension purchased.
- If the member stops contributing before the end of the payment period for reason other than qualifying for an ill health pension, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension originally applied for multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.
- On early retirement (before age 65) an actuarial reduction will apply to the additional pension (calculated after the reduction in the sub-paragraph above, if appropriate) to allow for early payment.
- On late retirement after age 65, an increase in line with the guidance on late retirement will be applied to the additional pension.
- The additional pension is payable without reduction if the member qualifies for an ill health pension.
- In all cases, the additional pension awarded may be commuted for cash when it comes into payment under the same terms as the rest of the pension.
- On death in deferment, a lump sum of five times the additional pension is payable
- On death in retirement a lump sum equal is payable equal to ten times the annual rate of additional pension in payment before death, less the amount of additional pension already paid.
- No additional pension benefit is payable if the member dies in service.
- The rate of additional pension is increased with reference to the RPI, both from the date of the first contribution/ lump sum payment to the date of award of benefits, and once it is in payment.



Dependants' benefits

- B.3 If a member opts to purchase dependants' benefits as well as their own benefits, then the following additional benefits will be paid on the death of the member.
- B.4 On death in service, death in deferment or death as a pensioner, an additional dependants' pension is payable to an eligible spouse, civil partner or nominated cohabiting partner. A pension is also payable to eligible children.
- B.5 The additional spouse, civil partner or nominated cohabiting partner's pension is 37.5% of the rate of additional pension purchased.
- B.6 The child's additional pension is 18.75% of the member's additional pension if there is one eligible child. If there are two or more eligible children then the total children's pension awarded is 37.5% of the member's additional pension and is shared equally between the eligible children.
- B.7 If there is no pension paid to an eligible spouse, civil partner or nominated cohabiting partner, then the additional child's pension is 25% of the member's additional pension if there is one eligible child. If there are two or more children then the total additional pension awarded is 50% of the member's pension and is shared equally between the eligible children.
- B.8 On the death of a pensioner who commuted additional pension at retirement for cash, the calculation is based on the member's additional pension that would have been in payment if the member had not commuted additional pension.
- B.9 On the death of a pensioner who had their additional pension actuarially reduced due to payment before normal retirement age, the calculation is based on the member's additional pension that would have been paid without the early retirement reduction.
- B.10 On the death of a pensioner who had their additional pension actuarially increased due to payment after normal retirement age, the calculation is based on the member's additional pension excluding the late retirement increase.
- B.11 On the death of a member who had not completed all the required contributions, the additional pension will be reduced pro-rata. The additional pension awarded is the additional pension that would have been awarded if all the contributions had been paid multiplied by the number of monthly contributions actually made divided by the number of monthly contributions that would have been paid had the contributions had continued to the end of the contract.
- B.12 The exceptions to the paragraph above are that no reduction is applied when the member ceased contributing due to death in service or being awarded an ill health pension.
- B.13 The rate of the dependant's additional pension is increased with reference to the RPI as for a member's pension, both before it comes into payment and once it is in payment.



Appendix C: Limitations

- C.1 This guidance should not be used for any purpose other than those set out in this guidance.
- C.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- C.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.
- C.4 This guidance only covers the actuarial principles around the calculation and application of added pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- C.5 Scheme managers and administrators should satisfy themselves that added pension calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- C.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of SPPA and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.