

ARMED FORCES PENSION SCHEME

PENSION SHARING ON DIVORCE

Factors for Divorce Calculations 20 December 2011

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Table A1: Transfer value factors for deferred benefits payable from 60**Males**

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	5.55	0.28	1.28	1.28	3.08	4.32
17	5.71	0.29	1.32	1.32	3.09	4.44
18	5.87	0.30	1.36	1.36	3.10	4.56
19	6.03	0.31	1.40	1.40	3.11	4.69
20	6.20	0.32	1.44	1.44	3.11	4.81
21	6.37	0.33	1.49	1.49	3.12	4.94
22	6.54	0.34	1.53	1.53	3.13	5.08
23	6.73	0.35	1.58	1.58	3.14	5.22
24	6.91	0.36	1.63	1.63	3.15	5.36
25	7.10	0.37	1.67	1.67	3.16	5.50
26	7.30	0.38	1.72	1.72	3.17	5.65
27	7.50	0.39	1.77	1.77	3.18	5.80
28	7.71	0.40	1.82	1.82	3.19	5.96
29	7.92	0.41	1.88	1.88	3.20	6.12
30	8.14	0.42	1.93	1.93	3.21	6.29
31	8.37	0.44	1.98	1.98	3.22	6.46
32	8.60	0.45	2.04	2.04	3.23	6.64
33	8.84	0.46	2.09	2.09	3.24	6.82
34	9.09	0.48	2.15	2.15	3.25	7.00
35	9.34	0.49	2.20	2.20	3.26	7.19
36	9.61	0.51	2.26	2.26	3.27	7.39
37	9.88	0.52	2.31	2.31	3.28	7.59
38	10.16	0.54	2.37	2.37	3.29	7.80
39	10.44	0.55	2.42	2.42	3.30	8.02
40	10.74	0.57	2.48	2.48	3.31	8.24
41	11.04	0.58	2.54	2.54	3.32	8.47
42	11.36	0.60	2.60	2.60	3.33	8.70
43	11.68	0.62	2.66	2.66	3.35	8.94
44	12.01	0.64	2.72	2.72	3.36	9.19
45	12.35	0.66	2.79	2.79	3.37	9.45
46	12.71	0.67	2.85	2.85	3.38	9.71
47	13.07	0.69	2.92	2.92	3.39	9.98
48	13.44	0.71	2.99	2.99	3.41	10.26
49	13.83	0.74	3.06	3.06	3.42	10.55
50	14.23	0.76	3.13	3.13	3.43	10.84
51	14.64	0.78	3.20	3.20	3.44	11.15
52	15.06	0.80	3.27	3.27	3.46	11.46
53	15.50	0.83	3.34	3.34	3.47	11.79
54	15.96	0.85	3.40	3.40	3.49	12.13
55	16.43	0.88	3.47	3.47	3.5	12.48
56	16.93	0.9	3.53	3.53	3.52	12.84
57	17.44	0.93	3.6	3.6	3.54	13.22
58	17.97	0.96	3.65	3.65	3.56	13.62
59	18.53	0.99	3.71	3.71	3.58	14.03

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table A2: Transfer value factors for deferred benefits payable from 60**Females**

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	5.82	0.28	0.66	0.66	2.58	4.59
17	5.99	0.29	0.68	0.68	2.59	4.72
18	6.16	0.30	0.70	0.70	2.60	4.84
19	6.33	0.31	0.72	0.72	2.61	4.98
20	6.51	0.32	0.74	0.74	2.61	5.11
21	6.69	0.32	0.76	0.76	2.62	5.25
22	6.87	0.33	0.78	0.78	2.63	5.40
23	7.07	0.34	0.81	0.81	2.64	5.54
24	7.26	0.35	0.83	0.83	2.64	5.70
25	7.46	0.37	0.85	0.85	2.65	5.85
26	7.67	0.38	0.88	0.88	2.66	6.01
27	7.89	0.39	0.90	0.90	2.67	6.18
28	8.11	0.40	0.93	0.93	2.67	6.35
29	8.33	0.41	0.95	0.95	2.68	6.52
30	8.57	0.42	0.98	0.98	2.69	6.70
31	8.81	0.44	1.01	1.01	2.70	6.88
32	9.05	0.45	1.03	1.03	2.70	7.07
33	9.31	0.46	1.06	1.06	2.71	7.26
34	9.57	0.48	1.09	1.09	2.72	7.46
35	9.83	0.49	1.11	1.11	2.73	7.67
36	10.11	0.50	1.14	1.14	2.74	7.88
37	10.40	0.52	1.17	1.17	2.74	8.10
38	10.69	0.53	1.19	1.19	2.75	8.32
39	10.99	0.55	1.22	1.22	2.76	8.55
40	11.30	0.57	1.24	1.24	2.77	8.79
41	11.62	0.58	1.27	1.27	2.78	9.03
42	11.95	0.60	1.30	1.30	2.79	9.29
43	12.29	0.62	1.32	1.32	2.79	9.54
44	12.64	0.64	1.35	1.35	2.80	9.81
45	13.00	0.66	1.37	1.37	2.81	10.09
46	13.38	0.67	1.40	1.40	2.82	10.37
47	13.76	0.69	1.42	1.42	2.83	10.66
48	14.16	0.71	1.44	1.44	2.84	10.96
49	14.57	0.74	1.46	1.46	2.85	11.27
50	14.99	0.76	1.49	1.49	2.86	11.59
51	15.43	0.78	1.50	1.50	2.87	11.92
52	15.88	0.80	1.52	1.52	2.88	12.27
53	16.35	0.83	1.54	1.54	2.90	12.62
54	16.84	0.85	1.55	1.55	2.91	12.99
55	17.35	0.88	1.56	1.56	2.92	13.37
56	17.87	0.90	1.57	1.57	2.94	13.77
57	18.42	0.93	1.58	1.58	2.95	14.18
58	18.99	0.96	1.58	1.58	2.97	14.61
59	19.58	0.99	1.58	1.58	3.05	15.05

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table B1: Transfer value factors for deferred benefits payable from 65**Males**

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	4.32	0.25	1.28	1.28	3.08	4.32
17	4.44	0.25	1.32	1.32	3.09	4.44
18	4.56	0.26	1.36	1.36	3.10	4.56
19	4.69	0.27	1.40	1.40	3.11	4.69
20	4.81	0.28	1.44	1.44	3.11	4.81
21	4.94	0.28	1.49	1.49	3.12	4.94
22	5.08	0.29	1.53	1.53	3.13	5.08
23	5.22	0.30	1.58	1.58	3.14	5.22
24	5.36	0.31	1.63	1.63	3.15	5.36
25	5.50	0.32	1.67	1.67	3.16	5.50
26	5.65	0.33	1.72	1.72	3.17	5.65
27	5.80	0.34	1.77	1.77	3.18	5.80
28	5.96	0.35	1.82	1.82	3.19	5.96
29	6.12	0.36	1.88	1.88	3.20	6.12
30	6.29	0.37	1.93	1.93	3.21	6.29
31	6.46	0.38	1.98	1.98	3.22	6.46
32	6.64	0.39	2.04	2.04	3.23	6.64
33	6.82	0.40	2.09	2.09	3.24	6.82
34	7.00	0.41	2.15	2.15	3.25	7.00
35	7.19	0.43	2.20	2.20	3.26	7.19
36	7.39	0.44	2.26	2.26	3.27	7.39
37	7.59	0.45	2.31	2.31	3.28	7.59
38	7.80	0.47	2.37	2.37	3.29	7.80
39	8.02	0.48	2.42	2.42	3.30	8.02
40	8.24	0.49	2.48	2.48	3.31	8.24
41	8.47	0.51	2.54	2.54	3.32	8.47
42	8.70	0.52	2.60	2.60	3.33	8.70
43	8.94	0.54	2.66	2.66	3.35	8.94
44	9.19	0.55	2.72	2.72	3.36	9.19
45	9.45	0.57	2.79	2.79	3.37	9.45
46	9.71	0.59	2.85	2.85	3.38	9.71
47	9.98	0.60	2.92	2.92	3.39	9.98
48	10.26	0.62	2.99	2.99	3.41	10.26
49	10.55	0.64	3.06	3.06	3.42	10.55
50	10.84	0.66	3.13	3.13	3.43	10.84
51	11.15	0.68	3.20	3.20	3.44	11.15
52	11.46	0.70	3.27	3.27	3.46	11.46
53	11.79	0.72	3.34	3.34	3.47	11.79
54	12.13	0.74	3.40	3.40	3.49	12.13
55	12.48	0.76	3.47	3.47	3.50	12.48
56	12.84	0.78	3.53	3.53	3.52	12.84
57	13.22	0.80	3.60	3.60	3.54	13.22
58	13.62	0.83	3.65	3.65	3.56	13.62
59	14.03	0.85	3.71	3.71	3.58	14.03
60	14.46	0.88	3.76	3.76	3.60	14.46
61	14.92	0.90	3.81	3.81	3.63	14.92
62	15.39	0.93	3.85	3.85	3.65	15.39
63	15.89	0.96	3.89	3.89	3.68	15.89
64	16.42	0.99	3.92	3.92	3.79	16.42

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table B2: Transfer value factors for deferred benefits payable from 65**Females (up to age 59)**

Age last birthday at relevant date	Gross Pension of £1 per annum		Survivor's Pension of £1 per annum		Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner		
16	4.59	0.24	0.66	0.66	-0.53	4.59
17	4.72	0.25	0.68	0.68	-0.54	4.72
18	4.84	0.26	0.70	0.70	-0.56	4.84
19	4.98	0.27	0.72	0.72	-0.57	4.98
20	5.11	0.27	0.74	0.74	-0.59	5.11
21	5.25	0.28	0.76	0.76	-0.60	5.25
22	5.40	0.29	0.78	0.78	-0.62	5.40
23	5.54	0.30	0.81	0.81	-0.63	5.54
24	5.70	0.31	0.83	0.83	-0.65	5.70
25	5.85	0.32	0.85	0.85	-0.67	5.85
26	6.01	0.33	0.88	0.88	-0.68	6.01
27	6.18	0.34	0.90	0.90	-0.70	6.18
28	6.35	0.35	0.93	0.93	-0.72	6.35
29	6.52	0.36	0.95	0.95	-0.74	6.52
30	6.70	0.37	0.98	0.98	-0.75	6.70
31	6.88	0.38	1.01	1.01	-0.77	6.88
32	7.07	0.39	1.03	1.03	-0.79	7.07
33	7.26	0.40	1.06	1.06	-0.81	7.26
34	7.46	0.41	1.09	1.09	-0.83	7.46
35	7.67	0.43	1.11	1.11	-0.84	7.67
36	7.88	0.44	1.14	1.14	-0.86	7.88
37	8.10	0.45	1.17	1.17	-0.88	8.10
38	8.32	0.46	1.19	1.19	-0.90	8.32
39	8.55	0.48	1.22	1.22	-0.92	8.55
40	8.79	0.49	1.24	1.24	-0.94	8.79
41	9.03	0.51	1.27	1.27	-0.96	9.03
42	9.29	0.52	1.30	1.30	-0.98	9.29
43	9.54	0.54	1.32	1.32	-1.00	9.54
44	9.81	0.55	1.35	1.35	-1.03	9.81
45	10.09	0.57	1.37	1.37	-1.05	10.09
46	10.37	0.59	1.40	1.40	-1.07	10.37
47	10.66	0.60	1.42	1.42	-1.09	10.66
48	10.96	0.62	1.44	1.44	-1.11	10.96
49	11.27	0.64	1.46	1.46	-1.14	11.27
50	11.59	0.66	1.49	1.49	-1.16	11.59
51	11.92	0.68	1.50	1.50	-1.19	11.92
52	12.27	0.70	1.52	1.52	-1.21	12.27
53	12.62	0.72	1.54	1.54	-1.24	12.62
54	12.99	0.74	1.55	1.55	-1.27	12.99
55	13.37	0.76	1.56	1.56	-1.29	13.37
56	13.77	0.78	1.57	1.57	-1.32	13.77
57	14.18	0.80	1.58	1.58	-1.35	14.18
58	14.61	0.83	1.58	1.58	-1.38	14.61
59	15.05	0.85	1.58	1.58	-1.44	15.05

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 350% of the GMP amount in respect of service after that date

Table B3: Transfer value factors for deferred benefits payable from 65

Females (ages 60 and over)

Age last birthday at relevant date		Lump Sum of £1	Survivor's Pension of £1 per annum		Deduction for Pre-88 GMP of £1 pa	Deduction for Post-88 GMP of £1 pa	Deduction for NI Modification of £1 pa
			With Partner	Without Partner			
60	15.52	0.88	1.58	1.58	-1.01	-3.68	15.52
61	16.00	0.90	1.58	1.58	-0.05	-2.79	16.00
62	16.49	0.93	1.58	1.58	0.95	-1.87	16.49
63	17.01	0.96	1.58	1.58	1.98	-0.92	17.01
64	17.55	0.99	1.57	1.57	3.05	0.07	17.55

Notes:

1. When calculating the deduction for GMP for females age 60 and above, the 'Pre-88' GMP factor should be applied to the GMP amount in respect of service up to 5 April 1988, and the 'Post-88' GMP factor applied to the GMP amount in respect of service after that date.

2. When calculating the deduction for GMP for females **aged 60 or above**, the factors given should be applied to the annual amount of the GMP after late retirement increase of **1/7% per week** and **for GMP accrued post-6 April 1988, GMP increase orders**.

Table C: Adjustment for market conditions for use with Tables A and B

Males and Females

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-25	1.00	1.00	1.00	1.00	1.00
26-28	1.00	1.00	1.00	1.00	1.00
29-31	1.00	1.00	1.00	1.00	1.00
32-33	1.00	1.00	1.00	1.00	1.00
34-35	1.00	1.00	1.00	1.00	1.00
36-37	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00

Table D1: Transfer value factors for active members entitled to immediate benefits

Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
37	24.22	12.57	2.31	3.28	7.59
38	24.15	12.93	2.37	3.29	7.80
39	24.07	13.30	2.42	3.30	8.02
40	23.97	13.68	2.48	3.31	8.24
41	23.87	14.08	2.54	3.32	8.47
42	23.75	14.49	2.60	3.33	8.70
43	23.62	14.90	2.66	3.35	8.94
44	23.47	15.34	2.72	3.36	9.19
45	23.31	15.78	2.79	3.37	9.45
46	23.13	16.24	2.85	3.38	9.71
47	22.93	16.71	2.92	3.39	9.98
48	22.71	17.20	2.99	3.41	10.26
49	22.48	17.70	3.06	3.42	10.55
50	22.22	18.22	3.13	3.43	10.84
51	21.93	18.76	3.20	3.44	11.15
52	21.63	19.32	3.27	3.46	11.46
53	21.30	19.89	3.34	3.47	11.79
54	20.95	20.49	3.40	3.49	12.13
55	20.57		3.47	3.50	12.48
56	20.18		3.53	3.52	12.84
57	19.79		3.60	3.54	13.22
58	19.38		3.65	3.56	13.62
59	18.97		3.71	3.58	14.03
60	18.56		3.76	3.60	14.46
61	18.14		3.81	3.63	14.92
62	17.71		3.85	3.65	15.39
63	17.27		3.89	3.68	15.89
64	16.83		3.92	3.79	16.42

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table D2: Transfer value factors for active members entitled to immediate benefits

Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
37	24.77	13.09	1.17	2.74	8.10
38	24.71	13.47	1.19	2.75	8.32
39	24.64	13.86	1.22	2.76	8.55
40	24.56	14.25	1.24	2.77	8.79
41	24.46	14.66	1.27	2.78	9.03
42	24.36	15.09	1.30	2.79	9.29
43	24.24	15.52	1.32	2.79	9.54
44	24.11	15.97	1.35	2.80	9.81
45	23.97	16.44	1.37	2.81	10.09
46	23.81	16.92	1.40	2.82	10.37
47	23.63	17.41	1.42	2.83	10.66
48	23.43	17.92	1.44	2.84	10.96
49	23.22	18.45	1.46	2.85	11.27
50	22.99	18.99	1.49	2.86	11.59
51	22.73	19.56	1.50	2.87	11.92
52	22.46	20.15	1.52	2.88	12.27
53	22.16	20.75	1.54	2.90	12.62
54	21.84	21.38	1.55	2.91	12.99
55	21.50		1.56	2.92	13.37
56	21.14		1.57	2.94	13.77
57	20.78		1.58	2.95	14.18
58	20.41		1.58	2.97	14.61
59	20.03		1.58	3.05	15.05
60	19.64		1.58	3.16	15.52
61	19.24		1.58	3.25	16.00
62	18.83		1.58	3.35	16.49
63	18.41		1.58	3.44	17.01
64	17.98		1.57	3.54	17.55

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table E1: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	24.27	7.00	1.28	3.08	4.32
17	24.31	7.20	1.32	3.09	4.44
18	24.34	7.40	1.36	3.10	4.56
19	24.38	7.61	1.40	3.11	4.69
20	24.41	7.82	1.44	3.11	4.81
21	24.43	8.04	1.49	3.12	4.94
22	24.46	8.27	1.53	3.13	5.08
23	24.48	8.50	1.58	3.14	5.22
24	24.49	8.74	1.63	3.15	5.36
25	24.50	8.98	1.67	3.16	5.50
26	24.51	9.24	1.72	3.17	5.65
27	24.51	9.50	1.77	3.18	5.80
28	24.51	9.77	1.82	3.19	5.96
29	24.51	10.04	1.88	3.20	6.12
30	24.49	10.32	1.93	3.21	6.29
31	24.47	10.62	1.98	3.22	6.46
32	24.45	10.92	2.04	3.23	6.64
33	24.42	11.23	2.09	3.24	6.82
34	24.38	11.55	2.15	3.25	7.00
35	24.34	11.88	2.20	3.26	7.19
36	24.28	12.22	2.26	3.27	7.39
37	24.22	12.57	2.31	3.28	7.59
38	24.15	12.93	2.37	3.29	7.80
39	24.07	13.30	2.42	3.30	8.02
40	23.97	13.68	2.48	3.31	8.24
41	23.87	14.08	2.54	3.32	8.47
42	23.75	14.49	2.60	3.33	8.70
43	23.62	14.90	2.66	3.35	8.94
44	23.47	15.34	2.72	3.36	9.19
45	23.31	15.78	2.79	3.37	9.45
46	23.13	16.24	2.85	3.38	9.71
47	22.93	16.71	2.92	3.39	9.98
48	22.71	17.20	2.99	3.41	10.26
49	22.48	17.70	3.06	3.42	10.55
50	22.22	18.22	3.13	3.43	10.84
51	21.93	18.76	3.20	3.44	11.15
52	21.63	19.32	3.27	3.46	11.46
53	21.30	19.89	3.34	3.47	11.79
54	20.95	20.49	3.40	3.49	12.13
55	20.57		3.47	3.50	12.48
56	20.18		3.53	3.52	12.84
57	19.79		3.60	3.54	13.22
58	19.38		3.65	3.56	13.62
59	18.97		3.71	3.58	14.03
60	18.56		3.76	3.60	14.46
61	18.14		3.81	3.63	14.92
62	17.71		3.85	3.65	15.39
63	17.27		3.89	3.68	15.89
64	16.83		3.92	3.79	16.42

Table E1: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Males (*continued*)

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
65	16.37		3.96	3.80	
66	15.90		3.99	3.63	
67	15.43		4.02	3.45	
68	14.94		4.04	3.28	
69	14.44		4.06	3.10	
70	13.94		4.06	2.93	
71	13.45		4.06	2.77	
72	12.95		4.04	2.60	
73	12.45		4.01	2.44	
74	11.95		3.96	2.28	
75	11.45		3.91	2.13	
76	10.95		3.84	1.98	
77	10.44		3.77	1.83	
78	9.93		3.68	1.68	
79	9.42		3.58	1.54	
80	8.90		3.46	1.40	
81	8.39		3.32	1.27	
82	7.89		3.17	1.14	
83	7.40		2.98	1.02	
84	6.93		2.78	0.91	
85	6.49		2.56	0.80	
86	6.07		2.33	0.70	
87	5.67		2.10	0.62	
88	5.30		1.87	0.54	
89	4.96		1.64	0.47	
90	4.64		1.42	0.41	
91	4.35		1.22	0.36	
92	4.08		1.03	0.31	
93	3.82		0.85	0.27	
94	3.58		0.69	0.23	
95	3.35		0.55	0.20	
96	3.11		0.43	0.17	
97	2.89		0.33	0.14	
98	2.67		0.24	0.12	
99	2.47		0.18	0.10	
100	2.29		0.12	0.09	

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table E2: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	24.58	7.28	0.66	2.58	4.59
17	24.62	7.49	0.68	2.59	4.72
18	24.67	7.70	0.70	2.60	4.84
19	24.71	7.92	0.72	2.61	4.98
20	24.75	8.14	0.74	2.61	5.11
21	24.79	8.37	0.76	2.62	5.25
22	24.82	8.61	0.78	2.63	5.40
23	24.85	8.85	0.81	2.64	5.54
24	24.88	9.10	0.83	2.64	5.70
25	24.91	9.36	0.85	2.65	5.85
26	24.92	9.62	0.88	2.66	6.01
27	24.94	9.89	0.90	2.67	6.18
28	24.95	10.17	0.93	2.67	6.35
29	24.96	10.46	0.95	2.68	6.52
30	24.96	10.76	0.98	2.69	6.70
31	24.95	11.06	1.01	2.70	6.88
32	24.94	11.38	1.03	2.70	7.07
33	24.92	11.70	1.06	2.71	7.26
34	24.89	12.04	1.09	2.72	7.46
35	24.86	12.38	1.11	2.73	7.67
36	24.82	12.73	1.14	2.74	7.88
37	24.77	13.09	1.17	2.74	8.10
38	24.71	13.47	1.19	2.75	8.32
39	24.64	13.86	1.22	2.76	8.55
40	24.56	14.25	1.24	2.77	8.79
41	24.46	14.66	1.27	2.78	9.03
42	24.36	15.09	1.30	2.79	9.29
43	24.24	15.52	1.32	2.79	9.54
44	24.11	15.97	1.35	2.80	9.81
45	23.97	16.44	1.37	2.81	10.09
46	23.81	16.92	1.40	2.82	10.37
47	23.63	17.41	1.42	2.83	10.66
48	23.43	17.92	1.44	2.84	10.96
49	23.22	18.45	1.46	2.85	11.27
50	22.99	18.99	1.49	2.86	11.59
51	22.73	19.56	1.50	2.87	11.92
52	22.46	20.15	1.52	2.88	12.27
53	22.16	20.75	1.54	2.90	12.62
54	21.84	21.38	1.55	2.91	12.99
55	21.50		1.56	2.92	13.37
56	21.14		1.57	2.94	13.77
57	20.78		1.58	2.95	14.18
58	20.41		1.58	2.97	14.61
59	20.03		1.58	3.05	15.05
60	19.64		1.58	3.16	15.52
61	19.24		1.58	3.25	16.00
62	18.83		1.58	3.35	16.49
63	18.41		1.58	3.44	17.01
64	17.98		1.57	3.54	17.55

Table E2: Pensioner cash equivalent factors for divorce purposes

Retirement *not* on grounds of ill health – Females (*continued*)

Age last birthday at relevant date	Gross Pension of £1 per annum	Accrued P.I. below age 55	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
65	17.54		1.56	3.51	
66	17.09		1.54	3.34	
67	16.63		1.53	3.18	
68	16.16		1.51	3.01	
69	15.68		1.48	2.85	
70	15.19		1.46	2.68	
71	14.70		1.42	2.53	
72	14.20		1.39	2.37	
73	13.69		1.34	2.22	
74	13.18		1.29	2.07	
75	12.67		1.23	1.93	
76	12.15		1.16	1.79	
77	11.62		1.08	1.65	
78	11.09		1.00	1.52	
79	10.55		0.92	1.39	
80	10.00		0.83	1.26	
81	9.46		0.74	1.14	
82	8.92		0.65	1.03	
83	8.39		0.57	0.92	
84	7.89		0.49	0.82	
85	7.40		0.41	0.73	
86	6.94		0.34	0.65	
87	6.50		0.28	0.58	
88	6.09		0.23	0.51	
89	5.69		0.18	0.46	
90	5.32		0.14	0.40	
91	4.97		0.10	0.35	
92	4.63		0.07	0.31	
93	4.31		0.05	0.27	
94	4.01		0.03	0.24	
95	3.72		0.02	0.21	
96	3.44		0.01	0.18	
97	3.18		0.01	0.16	
98	2.94		0.00	0.13	
99	2.72		0.00	0.12	
100	2.52		0.00	0.10	

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table F1: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Males

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	29.15	1.80	2.64	3.74
17	28.99	1.86	2.65	3.84
18	28.83	1.92	2.66	3.94
19	28.67	1.98	2.66	4.04
20	28.50	2.04	2.67	4.15
21	28.33	2.10	2.67	4.26
22	28.15	2.16	2.68	4.37
23	27.97	2.23	2.69	4.48
24	27.78	2.29	2.69	4.60
25	27.59	2.36	2.70	4.72
26	27.39	2.43	2.71	4.85
27	27.19	2.49	2.71	4.98
28	26.98	2.56	2.72	5.11
29	26.76	2.64	2.72	5.24
30	26.55	2.71	2.73	5.38
31	26.32	2.78	2.74	5.53
32	26.09	2.85	2.75	5.67
33	25.85	2.93	2.75	5.82
34	25.61	3.00	2.76	5.98
35	25.36	3.08	2.77	6.14
36	25.10	3.16	2.77	6.30
37	24.83	3.24	2.78	6.47
38	24.56	3.32	2.79	6.65
39	24.27	3.41	2.80	6.82
40	23.98	3.49	2.80	7.01
41	23.68	3.58	2.81	7.20
42	23.37	3.67	2.82	7.39
43	23.06	3.76	2.83	7.59
44	22.73	3.86	2.84	7.79
45	22.39	3.96	2.84	8.01
46	22.04	4.05	2.85	8.22
47	21.69	4.15	2.86	8.45
48	21.32	4.25	2.87	8.68
49	20.95	4.35	2.88	8.92
50	20.57	4.44	2.89	9.17
51	20.18	4.54	2.90	9.43
52	19.79	4.64	2.92	9.70
53	19.38	4.73	2.93	9.98
54	18.97	4.82	2.94	10.27
55	18.56	4.91	2.96	10.57
56	18.14	4.99	2.98	10.90
57	17.71	5.06	3.00	11.23
58	17.27	5.14	3.02	11.59
59	16.83	5.21	3.04	11.96
60	16.37	5.28	3.06	12.34
61	15.90	5.35	3.09	12.75
62	15.43	5.42	3.12	13.17
63	14.94	5.49	3.15	13.62
64	14.44	5.55	3.25	14.09

Table F1: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Males (*continued*)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
65	13.94	5.60	3.25	
66	13.45	5.64	3.09	
67	12.95	5.67	2.92	
68	12.45	5.68	2.76	
69	11.95	5.68	2.60	
70	11.45	5.67	2.44	
71	10.95	5.64	2.29	
72	10.44	5.60	2.13	
73	9.93	5.55	1.98	
74	9.42	5.49	1.84	
75	8.90	5.42	1.69	
76	8.39	5.33	1.55	
77	7.89	5.22	1.42	
78	7.40	5.08	1.29	
79	6.93	4.92	1.17	
80	6.49	4.72	1.05	
81	6.07	4.49	0.95	
82	5.67	4.23	0.84	
83	5.30	3.94	0.75	
84	4.96	3.64	0.66	
85	4.64	3.31	0.58	
86	4.35	2.98	0.50	
87	4.08	2.66	0.44	
88	3.82	2.34	0.38	
89	3.58	2.04	0.33	
90	3.35	1.76	0.28	
91	3.11	1.50	0.24	
92	2.89	1.27	0.20	
93	2.67	1.05	0.16	
94	2.47	0.86	0.14	
95	2.29	0.69	0.11	
96	2.12	0.54	0.09	
97	1.97	0.41	0.08	
98	1.83	0.30	0.06	
99	1.71	0.21	0.05	
100	1.61	0.15	0.05	

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table F2: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Females

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
16	29.52	0.98	2.05	4.03
17	29.37	1.01	2.06	4.14
18	29.22	1.04	2.06	4.25
19	29.07	1.07	2.06	4.37
20	28.91	1.10	2.07	4.48
21	28.75	1.14	2.07	4.60
22	28.59	1.17	2.08	4.72
23	28.42	1.20	2.08	4.85
24	28.24	1.24	2.08	4.98
25	28.06	1.27	2.09	5.11
26	27.87	1.31	2.09	5.25
27	27.68	1.35	2.09	5.39
28	27.49	1.38	2.10	5.54
29	27.28	1.42	2.10	5.68
30	27.07	1.46	2.11	5.84
31	26.86	1.50	2.11	5.99
32	26.64	1.54	2.11	6.15
33	26.41	1.57	2.12	6.32
34	26.18	1.61	2.12	6.49
35	25.94	1.65	2.12	6.67
36	25.69	1.69	2.13	6.85
37	25.44	1.73	2.13	7.03
38	25.18	1.77	2.14	7.22
39	24.92	1.81	2.14	7.42
40	24.64	1.85	2.15	7.62
41	24.36	1.89	2.15	7.83
42	24.07	1.93	2.16	8.04
43	23.78	1.97	2.16	8.26
44	23.47	2.01	2.17	8.49
45	23.16	2.04	2.17	8.73
46	22.84	2.08	2.18	8.97
47	22.52	2.12	2.18	9.22
48	22.18	2.15	2.19	9.48
49	21.84	2.18	2.20	9.75
50	21.50	2.21	2.20	10.03
51	21.14	2.24	2.21	10.32
52	20.78	2.27	2.22	10.62
53	20.41	2.29	2.23	10.93
54	20.03	2.31	2.24	11.25
55	19.64	2.33	2.25	11.58
56	19.24	2.35	2.26	11.93
57	18.83	2.37	2.27	12.29
58	18.41	2.39	2.28	12.67
59	17.98	2.40	2.34	13.06
60	17.54	2.42	2.43	13.47
61	17.09	2.43	2.50	13.89
62	16.63	2.44	2.57	14.33
63	16.16	2.44	2.65	14.80
64	15.68	2.44	2.72	15.29

Table F2: Ill health pensioner cash equivalent factors for divorce purposes

Retirement on grounds of ill health – Females (*continued*)

Age last birthday at relevant date	Gross Pension of £1 per annum	Surviving Partner's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
65	15.19	2.43	2.68	
66	14.70	2.41	2.53	
67	14.20	2.39	2.37	
68	13.69	2.36	2.22	
69	13.18	2.33	2.07	
70	12.67	2.28	1.93	
71	12.15	2.23	1.79	
72	11.62	2.18	1.65	
73	11.09	2.11	1.52	
74	10.55	2.03	1.39	
75	10.00	1.94	1.26	
76	9.46	1.83	1.14	
77	8.92	1.72	1.03	
78	8.39	1.58	0.92	
79	7.89	1.44	0.82	
80	7.40	1.29	0.73	
81	6.94	1.14	0.65	
82	6.50	0.99	0.58	
83	6.09	0.85	0.51	
84	5.69	0.72	0.46	
85	5.32	0.60	0.40	
86	4.97	0.50	0.35	
87	4.63	0.40	0.31	
88	4.31	0.32	0.27	
89	4.01	0.25	0.24	
90	3.72	0.19	0.21	
91	3.44	0.14	0.18	
92	3.18	0.10	0.16	
93	2.94	0.07	0.13	
94	2.72	0.05	0.12	
95	2.52	0.03	0.10	
96	2.34	0.02	0.09	
97	2.17	0.01	0.07	
98	2.01	0.01	0.06	
99	1.88	0.00	0.06	
100	1.77	0.00	0.05	

Notes:

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 15% of the GMP amount in respect of service after that date

Table G: Adjustment for market conditions for use with Tables D, E and F

Males and Females

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
20-40	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00

Table G: Adjustment for market conditions for use with Tables D, E and F
Males and Females (*continued*)

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
65	1.00	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00	1.00

Table H1: Factors for calculating the pension credit from 6 April 2009- Male Ex-spouses

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1
16	4.32	0.25	65	16.37	1.00
17	4.44	0.25	66	15.90	1.00
18	4.56	0.26	67	15.43	1.00
19	4.69	0.27	68	14.94	1.00
20	4.81	0.28	69	14.44	1.00
21	4.94	0.28	70	13.94	1.00
22	5.08	0.29	71	13.45	1.00
23	5.22	0.30	72	12.95	1.00
24	5.36	0.31	73	12.45	1.00
25	5.50	0.32	74	11.95	1.00
26	5.65	0.33	75	11.45	1.00
27	5.80	0.34	76	10.95	1.00
28	5.96	0.35	77	10.44	1.00
29	6.12	0.36	78	9.93	1.00
30	6.29	0.37	79	9.42	1.00
31	6.46	0.38	80	8.90	1.00
32	6.64	0.39	81	8.39	1.00
33	6.82	0.40	82	7.89	1.00
34	7.00	0.41	83	7.40	1.00
35	7.19	0.43	84	6.93	1.00
36	7.39	0.44	85	6.49	1.00
37	7.59	0.45	86	6.07	1.00
38	7.80	0.47	87	5.67	1.00
39	8.02	0.48	88	5.30	1.00
40	8.24	0.49	89	4.96	1.00
41	8.47	0.51	90	4.64	1.00
42	8.70	0.52	91	4.35	1.00
43	8.94	0.54	92	4.08	1.00
44	9.19	0.55	93	3.82	1.00
45	9.45	0.57	94	3.58	1.00
46	9.71	0.59	95	3.35	1.00
47	9.98	0.60	96	3.11	1.00
48	10.26	0.62	97	2.89	1.00
49	10.55	0.64	98	2.67	1.00
50	10.84	0.66	99	2.47	1.00
51	11.15	0.68	100	2.29	1.00
52	11.46	0.70			
53	11.79	0.72			
54	12.13	0.74			
55	12.48	0.76			
56	12.84	0.78			
57	13.22	0.80			
58	13.62	0.83			
59	14.03	0.85			
60	14.46	0.88			
61	14.92	0.90			
62	15.39	0.93			
63	15.89	0.96			
64	16.42	0.99			

Armed Forces Pension Scheme: Pension Sharing on Divorce

Notes:

- 1. The lump sum factor should only be used if the member has not received her lump sum from the scheme**
- 2. Use the age and gender of the ex-spouse, not the member**

Table H2: Factors for calculating the pension credit from 6 April 2009 - Female Ex-spouses

Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1	Age last birthday at relevant date	Gross Pension of £1 per annum	Lump Sum of £1
16	4.59	0.24	65	17.54	1.00
17	4.72	0.25	66	17.09	1.00
18	4.84	0.26	67	16.63	1.00
19	4.98	0.27	68	16.16	1.00
20	5.11	0.27	69	15.68	1.00
21	5.25	0.28	70	15.19	1.00
22	5.40	0.29	71	14.70	1.00
23	5.54	0.30	72	14.20	1.00
24	5.70	0.31	73	13.69	1.00
25	5.85	0.32	74	13.18	1.00
26	6.01	0.33	75	12.67	1.00
27	6.18	0.34	76	12.15	1.00
28	6.35	0.35	77	11.62	1.00
29	6.52	0.36	78	11.09	1.00
30	6.70	0.37	79	10.55	1.00
31	6.88	0.38	80	10.00	1.00
32	7.07	0.39	81	9.46	1.00
33	7.26	0.40	82	8.92	1.00
34	7.46	0.41	83	8.39	1.00
35	7.67	0.43	84	7.89	1.00
36	7.88	0.44	85	7.40	1.00
37	8.10	0.45	86	6.94	1.00
38	8.32	0.46	87	6.50	1.00
39	8.55	0.48	88	6.09	1.00
40	8.79	0.49	89	5.69	1.00
41	9.03	0.51	90	5.32	1.00
42	9.29	0.52	91	4.97	1.00
43	9.54	0.54	92	4.63	1.00
44	9.81	0.55	93	4.31	1.00
45	10.09	0.57	94	4.01	1.00
46	10.37	0.59	95	3.72	1.00
47	10.66	0.60	96	3.44	1.00
48	10.96	0.62	97	3.18	1.00
49	11.27	0.64	98	2.94	1.00
50	11.59	0.66	99	2.72	1.00
51	11.92	0.68	100	2.52	1.00
52	12.27	0.70			
53	12.62	0.72			
54	12.99	0.74			
55	13.37	0.76			
56	13.77	0.78			
57	14.18	0.80			
58	14.61	0.83			
59	15.05	0.85			
60	15.52	0.88			
61	16.00	0.90			
62	16.49	0.93			
63	17.01	0.96			
64	17.55	0.99			

Notes:

1. The lump sum factor should only be used if the member has not received her lump sum from the

Armed Forces Pension Scheme: Pension Sharing on Divorce

scheme

2. Use the age and gender of the ex-spouse, not the member

Table J1a: Adjustment for market conditions for use with Table H1 and H2 from 6 April 2009

Males and Females (up to age 64)

(Deferred Pension and Lump Sum benefits)

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00

Table J1b: Adjustment for market conditions for use with Table H1 and H2 from 6 April 2009

Males and Females (up to age 64)

(Deferred Pension Only benefit)

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-45	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00	1.00

Table J2: Adjustment for market conditions for use with Table H1 and H2 from 6 April 2009

Males and Females (ages 65 and above)

Note that this adjustment is no longer used, but dummy values of 1.00 have been entered to minimise any alterations to software.

Age Last Birthday at Relevant Date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
65	1.00	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00	1.00

Table K1: Adjustment to pension debit or pension credit on actual retirement in normal health

Adjustment to pension – Males and Females

Age										
	30	31	32	33	34	35	36	37	38	39
months										
0	.314	.323	.333	.344	.354	.366	.377	.389	.402	.416
1	.315	.324	.334	.345	.355	.367	.378	.391	.403	.417
2	.316	.325	.335	.345	.356	.368	.379	.392	.404	.418
3	.316	.326	.336	.346	.357	.369	.380	.393	.406	.419
4	.317	.327	.337	.347	.358	.369	.381	.394	.407	.420
5	.318	.328	.338	.348	.359	.370	.382	.395	.408	.421
6	.319	.328	.339	.349	.360	.371	.383	.396	.409	.423
7	.320	.329	.339	.350	.361	.372	.384	.397	.410	.424
8	.320	.330	.340	.351	.362	.373	.385	.398	.411	.425
9	.321	.331	.341	.352	.363	.374	.386	.399	.412	.426
10	.322	.332	.342	.353	.364	.375	.387	.400	.413	.427
11	.323	.333	.343	.354	.365	.376	.388	.401	.414	.428

Age										
	40	41	42	43	44	45	46	47	48	49
months										
0	.430	.444	.460	.476	.493	.512	.531	.551	.573	.596
1	.431	.446	.461	.478	.495	.513	.533	.553	.575	.598
2	.432	.447	.463	.479	.496	.515	.534	.555	.577	.600
3	.433	.448	.464	.480	.498	.516	.536	.557	.579	.602
4	.435	.449	.465	.482	.499	.518	.538	.558	.581	.604
5	.436	.451	.467	.483	.501	.520	.539	.560	.583	.606
6	.437	.452	.468	.485	.502	.521	.541	.562	.584	.608
7	.438	.453	.469	.486	.504	.523	.543	.564	.586	.610
8	.439	.455	.471	.488	.505	.524	.544	.566	.588	.613
9	.441	.456	.472	.489	.507	.526	.546	.567	.590	.615
10	.442	.457	.473	.490	.508	.528	.548	.569	.592	.617
11	.443	.459	.475	.492	.510	.529	.549	.571	.594	.619

Armed Forces Pension Scheme: Pension Sharing on Divorce

Age										
	50	51	52	53	54	55	56	57	58	59
months										
0	.621	.647	.676	.706	.739	.775	.815	.857	.902	.950
1	.623	.650	.678	.709	.742	.779	.818	.861	.906	.955
2	.625	.652	.681	.712	.745	.782	.822	.864	.910	.959
3	.627	.654	.683	.715	.748	.785	.825	.868	.914	.963
4	.630	.657	.686	.717	.751	.788	.829	.872	.918	.968
5	.632	.659	.688	.720	.754	.792	.832	.876	.922	.972
6	.634	.661	.691	.723	.757	.795	.836	.879	.926	.976
7	.636	.664	.694	.726	.760	.798	.839	.883	.930	.981
8	.638	.666	.696	.728	.763	.802	.843	.887	.934	.985
9	.641	.669	.699	.731	.766	.805	.846	.891	.938	.989
10	.643	.671	.701	.734	.769	.808	.850	.894	.942	.994
11	.645	.673	.704	.737	.772	.811	.853	.898	.946	.998

Age						
	60	61	62	63	64	65
months						
0	1.000	1.058	1.118	1.184	1.255	1.333
1	1.007	1.063	1.124	1.190	1.261	1.340
2	1.012	1.068	1.129	1.196	1.268	1.347
3	1.016	1.073	1.135	1.202	1.274	1.354
4	1.021	1.078	1.140	1.207	1.281	1.361
5	1.026	1.083	1.146	1.213	1.287	1.368
6	1.030	1.088	1.151	1.219	1.294	1.375
7	1.035	1.093	1.156	1.225	1.300	1.382
8	1.039	1.098	1.162	1.231	1.307	1.389
9	1.044	1.103	1.167	1.237	1.313	1.397
10	1.049	1.108	1.173	1.243	1.320	1.404
11	1.053	1.113	1.178	1.249	1.326	1.411

A debit or credit due at age x which is deducted or paid from age y should be multiplied by (Factor for age y)/(Factor for age x)

These factors should not be used with other early retirement cases

Table K2: Adjustment to pension debit or pension credit on actual retirement in Normal Health

Adjustment to lump sum – Males and Females

Age										
	30	31	32	33	34	35	36	37	38	39
months										
0	.418	.431	.443	.457	.470	.484	.498	.513	.528	.543
1	.419	.432	.445	.458	.471	.485	.499	.514	.529	.545
2	.420	.433	.446	.459	.472	.486	.501	.515	.530	.546
3	.421	.434	.447	.460	.473	.487	.502	.516	.532	.547
4	.423	.435	.448	.461	.475	.489	.503	.518	.533	.549
5	.424	.436	.449	.462	.476	.490	.504	.519	.534	.550
6	.425	.437	.450	.463	.477	.491	.505	.520	.535	.551
7	.426	.438	.451	.464	.478	.492	.507	.521	.537	.553
8	.427	.439	.452	.466	.479	.493	.508	.523	.538	.554
9	.428	.440	.453	.467	.480	.495	.509	.524	.539	.555
10	.429	.441	.454	.468	.482	.496	.510	.525	.541	.556
11	.430	.442	.455	.469	.483	.497	.511	.526	.542	.558

Age										
	40	41	42	43	44	45	46	47	48	49
months										
0	.559	.576	.592	.610	.628	.646	.665	.685	.705	.726
1	.561	.577	.594	.611	.629	.648	.667	.686	.707	.727
2	.562	.578	.595	.613	.631	.649	.668	.688	.708	.729
3	.563	.580	.597	.614	.632	.651	.670	.690	.710	.731
4	.565	.581	.598	.616	.634	.652	.672	.691	.712	.733
5	.566	.583	.600	.617	.635	.654	.673	.693	.714	.735
6	.567	.584	.601	.619	.637	.656	.675	.695	.715	.736
7	.569	.585	.603	.620	.638	.657	.677	.696	.717	.738
8	.570	.587	.604	.622	.640	.659	.678	.698	.719	.740
9	.571	.588	.605	.623	.642	.660	.680	.700	.720	.742
10	.573	.590	.607	.625	.643	.662	.681	.702	.722	.744
11	.574	.591	.608	.626	.645	.664	.683	.703	.724	.745

Armed Forces Pension Scheme: Pension Sharing on Divorce

Age										
	50	51	52	53	54	55	56	57	58	59
months										
0	.747	.769	.792	.815	.840	.864	.890	.917	.944	.972
1	.749	.771	.794	.817	.842	.867	.892	.919	.946	.975
2	.751	.773	.796	.819	.844	.869	.895	.921	.949	.977
3	.753	.775	.798	.821	.846	.871	.897	.923	.951	.979
4	.754	.777	.800	.823	.848	.873	.899	.926	.953	.982
5	.756	.779	.802	.825	.850	.875	.901	.928	.956	.984
6	.758	.781	.804	.827	.852	.877	.903	.930	.958	.987
7	.760	.782	.806	.829	.854	.879	.906	.933	.960	.989
8	.762	.784	.808	.831	.856	.882	.908	.935	.963	.992
9	.764	.786	.810	.833	.858	.884	.910	.937	.965	.994
10	.766	.788	.811	.836	.860	.886	.912	.939	.967	.996
11	.767	.790	.813	.838	.862	.888	.914	.942	.970	.999

Age						
	60	61	62	63	64	65
months						
0	1.000	1.031	1.062	1.095	1.128	1.162
1	1.004	1.034	1.065	1.097	1.131	1.165
2	1.006	1.037	1.068	1.100	1.134	1.168
3	1.009	1.039	1.070	1.103	1.136	1.171
4	1.011	1.042	1.073	1.106	1.139	1.174
5	1.014	1.044	1.076	1.108	1.142	1.177
6	1.016	1.047	1.078	1.111	1.145	1.180
7	1.019	1.049	1.081	1.114	1.148	1.183
8	1.021	1.052	1.084	1.117	1.151	1.186
9	1.024	1.055	1.087	1.120	1.154	1.189
10	1.026	1.057	1.089	1.122	1.157	1.192
11	1.029	1.060	1.092	1.125	1.159	1.195

A debit or credit due at age x which is deducted or paid from age y should be multiplied by (Factor for age y)/(Factor for age x)

These factors should not be used with other early retirement cases

Table L1: Adjustment to pension debit on ill health retirement

Adjustment to pension – Males and Females

Age										
	20	21	22	23	24	25	26	27	28	29
months										
0	.192	.199	.206	.213	.220	.228	.237	.245	.254	.264
1	.192	.199	.206	.213	.221	.229	.237	.246	.255	.264
2	.193	.200	.207	.214	.222	.230	.238	.247	.256	.265
3	.193	.200	.207	.215	.222	.230	.239	.247	.257	.266
4	.194	.201	.208	.215	.223	.231	.239	.248	.257	.267
5	.195	.201	.209	.216	.224	.232	.240	.249	.258	.268
6	.195	.202	.209	.217	.224	.232	.241	.250	.259	.269
7	.196	.203	.210	.217	.225	.233	.242	.250	.260	.269
8	.196	.203	.210	.218	.226	.234	.242	.251	.260	.270
9	.197	.204	.211	.219	.226	.235	.243	.252	.261	.271
10	.197	.204	.212	.219	.227	.235	.244	.253	.262	.272
11	.198	.205	.212	.220	.228	.236	.245	.253	.263	.273

Age										
	30	31	32	33	34	35	36	37	38	39
months										
0	.273	.284	.294	.306	.317	.330	.342	.356	.370	.385
1	.274	.285	.295	.307	.318	.331	.344	.357	.371	.386
2	.275	.285	.296	.308	.319	.332	.345	.358	.373	.388
3	.276	.286	.297	.308	.320	.333	.346	.359	.374	.389
4	.277	.287	.298	.309	.321	.334	.347	.361	.375	.390
5	.278	.288	.299	.310	.322	.335	.348	.362	.376	.392
6	.279	.289	.300	.311	.323	.336	.349	.363	.378	.393
7	.279	.290	.301	.312	.324	.337	.350	.364	.379	.394
8	.280	.291	.302	.313	.325	.338	.351	.365	.380	.395
9	.281	.292	.303	.314	.326	.339	.353	.367	.381	.397
10	.282	.293	.304	.315	.328	.340	.354	.368	.383	.398
11	.283	.293	.305	.316	.329	.341	.355	.369	.384	.399

Armed Forces Pension Scheme: Pension Sharing on Divorce

Age										
	40	41	42	43	44	45	46	47	48	49
months										
0	.401	.417	.434	.453	.472	.492	.514	.536	.560	.586
1	.402	.419	.436	.454	.474	.494	.516	.538	.562	.588
2	.403	.420	.437	.456	.475	.496	.517	.540	.565	.590
3	.405	.421	.439	.457	.477	.498	.519	.542	.567	.592
4	.406	.423	.441	.459	.479	.499	.521	.544	.569	.595
5	.407	.424	.442	.461	.480	.501	.523	.546	.571	.597
6	.409	.426	.444	.462	.482	.503	.525	.548	.573	.599
7	.410	.427	.445	.464	.484	.505	.527	.550	.575	.601
8	.412	.429	.447	.465	.485	.507	.529	.552	.577	.604
9	.413	.430	.448	.467	.487	.508	.531	.554	.579	.606
10	.414	.432	.450	.469	.489	.510	.533	.556	.581	.608
11	.416	.433	.451	.470	.491	.512	.534	.558	.584	.610

Age										
	50	51	52	53	54	55	56	57	58	59
months										
0	.613	.641	.672	.704	.739	.775	.815	.857	.902	.950
1	.615	.644	.674	.707	.742	.779	.818	.861	.906	.955
2	.617	.646	.677	.710	.745	.782	.822	.864	.910	.959
3	.620	.649	.680	.713	.748	.785	.825	.868	.914	.963
4	.622	.651	.682	.716	.751	.788	.829	.872	.918	.968
5	.625	.654	.685	.718	.754	.792	.832	.876	.922	.972
6	.627	.656	.688	.721	.757	.795	.836	.879	.926	.976
7	.629	.659	.690	.724	.760	.798	.839	.883	.930	.981
8	.632	.661	.693	.727	.763	.802	.843	.887	.934	.985
9	.634	.664	.696	.730	.766	.805	.846	.891	.938	.989
10	.636	.667	.699	.733	.769	.808	.850	.894	.942	.994
11	.639	.669	.701	.736	.772	.811	.853	.898	.946	.998

Armed Forces Pension Scheme: Pension Sharing on Divorce

Age						
	60	61	62	63	64	65
months						
0	1.000	1.058	1.118	1.184	1.255	1.333
1	1.007	1.063	1.124	1.190	1.261	1.340
2	1.012	1.068	1.129	1.196	1.268	1.347
3	1.016	1.073	1.135	1.202	1.274	1.354
4	1.021	1.078	1.140	1.207	1.281	1.361
5	1.026	1.083	1.146	1.213	1.287	1.368
6	1.030	1.088	1.151	1.219	1.294	1.375
7	1.035	1.093	1.156	1.225	1.300	1.382
8	1.039	1.098	1.162	1.231	1.307	1.389
9	1.044	1.103	1.167	1.237	1.313	1.397
10	1.049	1.108	1.173	1.243	1.320	1.404
11	1.053	1.113	1.178	1.249	1.326	1.411

A debit or credit due at age x which is deducted or paid from age y should be multiplied by (Factor for age y)/(Factor for age x)

These factors should not be used with other early retirement cases

Table L2: Adjustment to pension debit on ill health retirement

Adjustment to lump sum – Males and Females

Age										
	20	21	22	23	24	25	26	27	28	29
months										
0	.312	.322	.331	.341	.351	.362	.372	.383	.395	.406
1	.313	.322	.332	.342	.352	.362	.373	.384	.396	.407
2	.314	.323	.333	.343	.353	.363	.374	.385	.397	.408
3	.315	.324	.334	.344	.354	.364	.375	.386	.398	.409
4	.315	.325	.334	.344	.355	.365	.376	.387	.399	.410
5	.316	.326	.335	.345	.355	.366	.377	.388	.400	.411
6	.317	.326	.336	.346	.356	.367	.378	.389	.401	.412
7	.318	.327	.337	.347	.357	.368	.379	.390	.402	.413
8	.319	.328	.338	.348	.358	.369	.380	.391	.402	.414
9	.319	.329	.339	.349	.359	.370	.381	.392	.403	.415
10	.320	.330	.339	.349	.360	.371	.381	.393	.404	.416
11	.321	.330	.340	.350	.361	.371	.382	.394	.405	.417

Age										
	30	31	32	33	34	35	36	37	38	39
months										
0	.418	.431	.443	.457	.470	.484	.498	.513	.528	.543
1	.419	.432	.445	.458	.471	.485	.499	.514	.529	.545
2	.420	.433	.446	.459	.472	.486	.501	.515	.530	.546
3	.421	.434	.447	.460	.473	.487	.502	.516	.532	.547
4	.423	.435	.448	.461	.475	.489	.503	.518	.533	.549
5	.424	.436	.449	.462	.476	.490	.504	.519	.534	.550
6	.425	.437	.450	.463	.477	.491	.505	.520	.535	.551
7	.426	.438	.451	.464	.478	.492	.507	.521	.537	.553
8	.427	.439	.452	.466	.479	.493	.508	.523	.538	.554
9	.428	.440	.453	.467	.480	.495	.509	.524	.539	.555
10	.429	.441	.454	.468	.482	.496	.510	.525	.541	.556
11	.430	.442	.455	.469	.483	.497	.511	.526	.542	.558

Armed Forces Pension Scheme: Pension Sharing on Divorce

Age										
	40	41	42	43	44	45	46	47	48	49
months										
0	.559	.576	.592	.610	.628	.646	.665	.685	.705	.726
1	.561	.577	.594	.611	.629	.648	.667	.686	.707	.727
2	.562	.578	.595	.613	.631	.649	.668	.688	.708	.729
3	.563	.580	.597	.614	.632	.651	.670	.690	.710	.731
4	.565	.581	.598	.616	.634	.652	.672	.691	.712	.733
5	.566	.583	.600	.617	.635	.654	.673	.693	.714	.735
6	.567	.584	.601	.619	.637	.656	.675	.695	.715	.736
7	.569	.585	.603	.620	.638	.657	.677	.696	.717	.738
8	.570	.587	.604	.622	.640	.659	.678	.698	.719	.740
9	.571	.588	.605	.623	.642	.660	.680	.700	.720	.742
10	.573	.590	.607	.625	.643	.662	.681	.702	.722	.744
11	.574	.591	.608	.626	.645	.664	.683	.703	.724	.745

Age										
	50	51	52	53	54	55	56	57	58	59
months										
0	.747	.769	.792	.815	.840	.864	.890	.917	.944	.972
1	.749	.771	.794	.817	.842	.867	.892	.919	.946	.975
2	.751	.773	.796	.819	.844	.869	.895	.921	.949	.977
3	.753	.775	.798	.821	.846	.871	.897	.923	.951	.979
4	.754	.777	.800	.823	.848	.873	.899	.926	.953	.982
5	.756	.779	.802	.825	.850	.875	.901	.928	.956	.984
6	.758	.781	.804	.827	.852	.877	.903	.930	.958	.987
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1	1.004	1.034	1.065	1.097	1.131	1.165
2	1.006	1.037	1.068	1.100	1.134	1.168
3	1.009	1.039	1.070	1.103	1.136	1.171
4	1.011	1.042	1.073	1.106	1.139	1.174
5	1.014	1.044	1.076	1.108	1.142	1.177
6	1.016	1.047	1.078	1.111	1.145	1.180
7	1.019	1.049	1.081	1.114	1.148	1.183
8	1.021	1.052	1.084	1.117	1.151	1.186
9	1.024	1.055	1.087	1.120	1.154	1.189
10	1.026	1.057	1.089	1.122	1.157	1.192
11	1.029	1.060	1.092	1.125	1.159	1.195

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