

# JSP 764

## PART 4

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# Chapter 1

## THE TARIFF

### INTRODUCTION

0101. AFPS 05 and RFPS feature ill-health benefits based on tiers. These tiers relate to the severity of the individual's condition and capacity for suitable civilian employment, and are based on a Tariff of injuries and illnesses, within nine tables.

0102. The Tariff allocates conditions between 15 levels and these map across to the tiers in AFPS 05 and RFPS as follows:

Scheme/Tier	Tariff level	Comment
AFPS 05 Tier 1	12-15	AFPS 05 Tier 1, offers a lump sum only for those unable to do their Service job but their ability to get gainful employment is not deemed to be significantly impaired.
AFPS 05 Tier 2	7-11	AFPS 05 Tier 2, for those that the potential for suitable gainful employment is significantly impaired.
AFPS 05 Tier 3	1-6	Tariff Levels 1-4 feature an award of 100% of GIP (Guarantee Income Payment) and Tariff Levels 5-6 feature 75% of GIP. For those that suitable gainful full-time employment is not possible.
RFPS	12-15	RFPS does not feature an ill-health award for conditions which fall into these Tariff Levels.
RFPS Tier 1	7-11	RFPS Tier 1, for those that suitable gainful employment is significantly impaired.
RFPS Tier 2	1-6	RFPS Tier 2 for those that suitable gainful full-time employment is not possible.

0103. Annex A list the conditions and allocates Tariff Levels to them. This tariff broadly aligns to the Armed Forces Compensation Scheme tariff.

0104. The conditions are split into categories to assist the reader. They are as follows:

- Table 1 Burns
- Table 2 Injury, wounds and scarring
- Table 3 Mental disorders
- Table 4 Physical disorders, including infectious diseases
- Table 5 Amputations
- Table 6 Neurological disorders, including spinal cord, head or brain injuries

- Table 7        Senses
- Table 8        Fractures and dislocations
- Table 9        Musco-skeletal disorders

0105.    The allocation of conditions to levels was undertaken in such a way as to take account of the sort of deterioration that might be expected and the consequential conditions which may arise directly from the condition listed. Thus, successful appeals on the grounds of unexpected deterioration should be rare.

**Table 1 – Burns\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	4	Burns, with deep second degree, third degree, or full thickness burns affecting 70 per cent or more of whole body surface area.
2.	5	Burns, with deep second degree, third degree, or full thickness burns affecting 50 to 69 per cent of whole body surface area.
3.	6	Burns, with deep second degree, third degree, or full thickness burns affecting 15 to 49 per cent of whole body surface area.
4.	7	Burns, with deep second degree, third degree, or full thickness burns to the face or face and neck resulting in or expected to result in residual scarring and poor cosmetic results despite treatment and camouflage.
5.	8	Burns, with deep second degree, third degree, or full thickness burns affecting 9 to 14.9 per cent of whole body surface area.
6.	9	Burns, with deep second degree, third degree, or full thickness burns to the face or face and neck resulting in or expected to result in residual scarring and satisfactory cosmetic results with camouflage.
7.	11	Burns, with deep second degree, third degree, or full thickness burns affecting 4.5 to 8.9 per cent of whole body surface area.
8.	12	Burns, with deep second degree, third degree, or full thickness burns affecting less than 4.5 per cent of whole body surface area.
9.	12	Burns, with first degree or superficial second degree burns affecting more than 15 percent of whole body surface area.
10.	13	Burns, with first degree or superficial second degree burns to the face or face and neck.
11.	14	Burns, with first degree or superficial second degree burns affecting 4.5 to 15 percent of whole body surface area.
12.	15	Burns, with first degree or superficial second degree burns affecting 1 to 4.4 per cent of whole body surface area.

\*Awards for all burns include compensation for any residual scarring or pigmentation.

\*Awards for deep second degree, third degree or full thickness burns include compensation for actual or expected metabolic or cardiovascular consequences.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 2 - Injury, Wounds and Scarring\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	5	Complex injury covering all or most of the area from thigh to ankle or shoulder to wrist, with complications, causing permanent functional limitation and restriction.
2.	5	Loss of both kidneys or chronic renal failure.
3.	6	Complex injury covering all or most of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, with complications, causing permanent functional limitation and restriction.
4.	6	Injury covering all or most of the area from thigh to ankle or shoulder to wrist, with complications, causing permanent functional limitation and restriction.
5.	6	Complex injury to chest, with complications, causing permanent functional limitation and restriction.
6.	7	Complex injury covering all or most of the area from thigh to ankle or shoulder to wrist, causing permanent functional limitation and restriction.
7.	7	Injury covering all of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, with complications, causing permanent functional limitation and restriction.
8.	7	Injury to chest, with complications, causing permanent functional limitation and restriction.
9.	7	Complex injury to abdomen, including pelvis, with complications, causing permanent functional limitation and restriction.
10.	8	Injury covering all or most of the area from thigh to ankle or shoulder to wrist, causing permanent functional limitation and restriction.
11.	8	Complex injury covering all or most of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, causing permanent functional limitation and restriction.
12.	8	Severe facial lacerations which produce poor cosmetic result despite camouflage and have required, or are expected to require, operative treatment.
13.	8	Injury to abdomen, including pelvis, with complications, causing permanent functional limitation and restriction.
14.	8	Injury to chest, causing permanent major functional limitation and restriction.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
15.	9	Injury to abdomen, including pelvis, causing permanent functional limitation and restriction.
16.	9	Injury covering all or most of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, causing permanent functional limitation and restriction.
17.	10	Serious permanent damage to, or loss of, one kidney.
18.	10	Severe facial lacerations, which have required, or are expected to require, operative treatment resulting in or expected to result in a satisfactory cosmetic result.
19.	11	Complex injury covering all or most of the area from thigh to ankle or shoulder to wrist, causing or expected to cause functional limitation and restriction at 26 weeks with substantial recovery beyond that date.
20.	11	Traumatic damage to spleen which has required splenectomy and where there is, or where there is a high risk of, overwhelming post-splenectomy infection.
21.	11	Severe facial scarring which produces a poor cosmetic result despite camouflage.
22.	12	Complex injury covering all or most of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, causing or expected to cause functional limitation and restriction at 26 weeks with substantial recovery beyond that date.
23.	12	Severe scarring of face, or face and neck, or neck, scalp, torso or limb, where camouflage produces a good cosmetic result.
24.	12	Injury to chest with complications, causing or expected to cause functional limitation and restriction at 26 weeks, with substantial recovery beyond that date.
25.	12	Injury covering all or most of the area thigh to ankle or shoulder to wrist, causing or expected to cause functional limitation and restriction at 26 weeks, with substantial recovery beyond that date.
26.	12	High velocity gun shot wound affecting skin, subcutaneous tissue and muscle of the abdomen, chest or limbs.
27.	12	Traumatic injury to genitalia requiring treatment resulting in severe permanent damage or loss.
28.	13	Injury to abdomen including pelvis, with complications, causing or expected to cause functional limitation and restriction at 26 weeks with substantial recovery beyond that date.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
29.	13	Injury to all or most of the area from thigh to knee, knee to ankle, shoulder to elbow or elbow to wrist, causing or expected to cause functional limitation or restriction at 26 weeks, with substantial recovery beyond that date.
30.	13	Injury to chest, causing or expected to cause functional limitation or restriction at 26 weeks, where the claimant has made or is expected to make a substantial recovery beyond that date.
31.	13	Moderate facial scarring where camouflage produces a good cosmetic result.
32.	13	Lung damage due to toxic fumes, smoke inhalation or blast, where symptoms have continued, or are expected to continue beyond 6 weeks and where the claimant has made or is expected to make a substantial recovery within 26 weeks.
33.	13	Traumatic tension or open pneumothorax.
34.	14	Injury to abdomen including pelvis, causing or expected to cause functional limitation and restriction at 26 weeks, with substantial recovery beyond that date.
35.	14	Moderate scarring of scalp, neck, torso or limbs where camouflage produces a good cosmetic result.
36.	14	Minor facial scarring.
37.	14	Flesh wound which has required, or is expected to require operative treatment.
38.	14	Fractured tooth which has required, or is expected to require root resection.
39.	14	Loss of two or more front teeth.
40.	14	Traumatic injury to genitalia requiring treatment resulting in moderate permanent damage.
41.	15	Minor scarring of scalp, neck, torso or limbs.
42.	15	Damage to one front tooth which has required, or is expected to require a crown or root canal surgery.
43.	15	Damage to two or more teeth other than front which has required, or is expected to require crowns or root canal surgery.
44.	15	Loss of one front tooth.



<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
45.	15	Loss of two or more teeth other than front.
46.	15	Injury to abdomen including pelvis, causing or expected to cause functional limitation and restriction at 13 weeks, with substantial recovery within 26 weeks.

\*When applied to limb injuries the expression “complex injury” means that the injury affects all or most of the following structures: skin, subcutaneous tissues, muscle, bone, blood vessels and nerves.

\*When applied to limb injuries the expression “with complications” means that the injury is complicated by at least one of septicaemia, osteomyelitis, vascular or neurological injury, avascular necrosis, gross shortening of the limb, mal-united or non-united fracture, or the fact that the claimant has required, or is expected to require a bone or skin graft.

\*When applied to chest and abdominal (including pelvis) injuries the expression “complex injury” means that there is damage to vital structures and organs including two or more of the following: trachea, lungs, heart, oesophagus, great vessels, diaphragm, chest or abdominal wall, liver, kidneys, spleen or ovaries.

\*When applied to chest and abdominal (including pelvis) injuries the expression “with complications” means that management of the injury has required two or more of the following: resuscitation, ventilation, thoracic or abdominal drainage or a laparotomy with repair and/or removal of organs and structure.

\*Any award for an injury to limbs, chest or abdomen includes compensation for related scarring and damage to, or removal of structures (including skin, subcutaneous tissue, muscle, bone, blood vessels and nerves).

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 3 - Mental disorders\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	8	Permanent mental disorder, causing severe functional limitation and restriction.
2.	10	Permanent mental disorder, causing moderate functional limitation and restriction.
3.	11	Mental disorder, which is functionally limiting and restricting, and has continued, or is expected to continue for 5 years.
4.	12	Mental disorder, which has caused or is expected to cause functional limitation and restriction at 2 years, from which the claimant has made or is expected to make a substantial recovery within 5 years.
5.	13	Mental disorder, which has caused, or is expected to cause, functional limitation and restriction, at 26 weeks, from which the claimant has made, or is expected to make a substantial recovery within 2 years.
6.	14	Mental disorder, which has caused or is expected to cause, functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.

\*In assessing functional limitation and restriction for mental disorders account shall be taken of psychological, social and occupational function.

\*Functional limitation and restriction is likely to be severe where symptoms or behaviours include mania, delusions, hallucinations, severe depression with suicidal preoccupations or abnormal rituals.

\*Mental disorders must be diagnosed by a relevant accredited medical specialist.

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

**Table 4 - Physical disorders including infectious diseases\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	6	Physical disorder causing severe functional limitation and restriction where life expectancy is less than five years.
2.	7	Physical disorder causing severe functional limitation and restriction where life expectancy is reduced, but is more than 5 years.
3.	8	Infertility.
4.	9	Physical disorder causing permanent severe functional limitation and restriction.
5.	11	Physical disorder which has caused, or is expected to cause severe functional limitation and restriction at 26 weeks where the claimant has made, or is expected to make, a substantial recovery beyond that date.
6.	11	Physical disorder causing permanent moderate functional limitation and restriction.
7.	13	Physical disorder which has caused, or is expected to cause, severe functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
8.	13	Physical disorder which has caused, or is expected to cause, moderate functional limitation and restriction at 26 weeks, from which the claimant has made, or is expected to make, a substantial recovery beyond that date.
9.	14	Physical disorder which has caused, or is expected to cause, severe functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
10.	14	Physical disorder which has caused, or is expected to cause, moderate functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
11.	15	Physical disorder which has caused, or is expected to cause, moderate functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 5 – Amputations\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	1	Loss of both legs (above or below knee) and both arms (above or below elbow).
2.	1	Loss of both eyes or sight in both eyes and loss of either both legs (above or below knee), or both arms (above or below elbow).
3.	1	Total deafness and loss of either both legs or both arms.
4.	2	Loss of both legs above knee (hip disarticulation or hemipelvectomy).
5.	2	Loss of both arms above elbow (shoulder disarticulation or forequarter).
6.	2	Loss of both legs above or below knee (not hip disarticulation or hemipelvectomy) and one arm (above or below elbow).
7.	2	Loss of both arms above or below elbow (not shoulder disarticulation or forequarter) and one leg (above or below knee).
8.	3	Loss of both legs at or above knee (trans-femoral or knee disarticulation).
9.	3	Loss of both arms at or above elbow (trans-humeral or elbow disarticulation).
10.	3	Loss of one leg above knee (hip disarticulation or hemipelvectomy).
11.	3	Loss of one arm above elbow (shoulder disarticulation or forequarter).
12.	3	Loss of one leg at or above knee and one arm at or above elbow.
13.	4	Loss of both legs below knee (trans-tibial).
14.	4	Loss of both arms below elbow (trans-radial).
15.	4	Loss of both hands (wrist disarticulation).
16.	4	Loss of one leg at or above knee and one leg below knee.
17.	4	Loss of one arm at or above elbow, and one arm below elbow.
18.	4	Loss of one leg at or above knee and one arm below elbow.
19.	4	Loss of one arm at or above elbow and one leg below knee.
20.	5	Loss of both feet at ankle.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
21.	5	Loss of one leg at or above knee (trans-femoral or knee disarticulation).
22.	5	Loss of one arm at or above elbow (trans-humeral or elbow disarticulation).
23.		Reserved.
24.	6	Loss of one leg below knee (trans-tibial).
25.	6	Loss of one arm below elbow (trans-radial).
26.	6	Loss of one hand (wrist disarticulation). or permanent loss of use of one hand.
27.	7	Loss of both thumbs.
28.	8	Loss of one foot at ankle.
29.	10	Loss of both great toes.
30.	10	Loss of thumb.
31.	10	Loss of both index fingers.
32.	10	Loss of two or more fingers, other than thumb or index finger, from each hand.
33.	10	Partial loss of thumb and index finger from each hand.
34.	11	Loss of two or more fingers other than thumb or index finger from one hand.
35.	12	Loss of great toe.
36.	12	Loss of two or more toes, other than great toe, from each foot.
37.	12	Loss of index finger from one hand.
38.	12	Partial loss of thumb and index finger from one hand.
39.	12	Partial loss of two or more fingers, other than thumb or index finger, from each hand.
40.	12	Loss of finger, other than thumb or index finger, from each hand.
41.	12	Partial loss of thumb or index finger from each hand.
42.	12	Persistent phantom limb pain.
43.	12	Stump neuroma with trigger point stump pain.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
44.	13	Loss of two or more toes, other than great toe, from one foot.
45.	13	Partial loss of each great toe.
46.	13	Partial loss of one finger, other than thumb or index finger, from each hand.
47.	13	Loss of one finger, other than thumb or index finger, from one hand.
48.	13	Partial loss of two or more fingers, other than thumb or index finger, from one hand.
49.	13	Partial loss of thumb or index finger from one hand.
50.	14	Partial loss of great toe from one foot.
51.	14	Loss of one toe, other than great toe, from each foot.
52.	14	Partial loss of one finger, other than thumb or index finger, from one hand.
53.	15	Loss of one toe, other than great toe, from one foot.

\*Loss of a finger means that amputation has taken place at the metacarpophalangeal joint.

\*Loss of a toe means that amputation has taken place at the metatarsophalangeal joint.

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 6 - Neurological disorders, including spinal cord, head or brain injuries\***

Item	Column (a) Level	Column (b) Injury
1.	1	Spinal cord injury, at or above vertebra C3.
2.	1	Brain injury with persistent vegetative state. <sup>(a)</sup>
3.	1	Brain injury where epilepsy is present (or where there is a high risk of epilepsy) and the claimant has reflex activity but has little or no meaningful response to the environment and requires full-time skilled nursing care. <sup>(b)</sup>
3A.	2	Brain injury where epilepsy is present (or where there is a high risk of epilepsy) and full-time skilled nursing is required, and the claimant has two of the following reflex activity but little or no meaningful response to the environment, no language or double incontinence. This is with effect from 11 January 2010 unless a temporary award in accordance with the principal Order has been made. <sup>(ab)</sup>
4.	2	Spinal cord injury at vertebra C4 or C5 or C6.
5.	3	Spinal cord injury at vertebra C7 or C8 or T1.
6.	3	Brain injury where epilepsy is present (or where there is a high risk of epilepsy) where the claimant has limited response to environment and substantial physical, sensory, personality, behavioural or cognitive problems and requires regular skilled nursing care. <sup>(c)</sup>
7.	4	Spinal cord injury at vertebra T2 to T6.
8.	4	Brain injury where epilepsy is either present (or where there is a high risk of epilepsy) where the claimant has some limitation on response to environment and some sensory, personality, behavioural or cognitive problems but does not require skilled nursing care. <sup>(d)</sup>
9.	5	Spinal cord injury at vertebra T7 to T10.
10.	5	Hemiplegia.
11.	6	Spinal cord injury at vertebra T11 to L1.
12.	6	Uncontrolled post-head-injury epilepsy.
13.	7	Spinal cord injury at vertebra below L1.
14.	9	Permanent upper limb paralysis due to traumatic damage to brachial plexus – pre-ganglionic.
15.	9	Permanent isolated damage to one cranial nerve.

(a) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of less than 5.

(ab) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of less than 5.

(b) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of less than 5.

(c) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of 6-8.

(d) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of 9-12.

Item	Column (a) Level	Column (b) Injury
16.	10	Permanent foot or wrist drop.
17.	11	Brain injury from which the claimant has made, or is expected to make, a substantial recovery beyond 26 weeks, except for residual vertigo. <sup>(e)</sup>
18.	11	Brain haemorrhage or stroke which has caused, or is expected to cause, persistent functional limitation and restriction at 26 weeks, but where there has been, or is expected to be, a substantial recovery beyond that date.
19.	12	Brain injury from which the claimant has made, or is expected to make, a substantial recovery beyond 26 weeks, except for problems with memory or concentration. <sup>(f)</sup>
20.	12	Controlled post-head-injury epilepsy.
21.	12	Permanent substantial peripheral motor sensory or autonomic nerve damage.
22.	12	Entrapment neuropathy which has not responded to treatment.
23.	12	Permanent upper limb paralysis due to traumatic damage to brachial plexus – post-ganglionic.
24.	13	Permanent facial numbness including lip.
25.	13	Entrapment neuropathy which has responded, or is expected to respond, to treatment.
26.	14	Permanent facial numbness which does not include the lip.
27.	14	Minor head injury which has caused or is expected to cause, impaired balance or post-traumatic syndrome for more than 6 weeks from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
28.	15	Permanent minor peripheral sensory nerve damage.

\*An award for brain injury in levels 1, 3 or 4 includes compensation for associated epilepsy.

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

\*Spinal cord injury – the level of spinal cord injury is the lowest intact spinal cord segment. Awards include compensation for long-term neurological consequences, muscle spasms and effects on skin, spine, joints, bladder, bowel and sexual function and the cardiovascular and respiratory systems.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

(e) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of 13-15.

(f) The claimant is likely to have had a post-resuscitation Glasgow Coma scale of 13-15.



**Table 7 - senses\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	1	Total deafness and loss of both eyes, or total deafness and blindness in both eyes, or total deafness and loss of one eye and blindness in the other eye.
2.	2	Loss of eyes.
3.	2	Blindness in both eyes.
4.	2	Loss of one eye and blindness in the other eye.
5.	5	Loss of one eye and permanent damage to the other eye, where visual acuity is correctable to 6/36.
6.	6	Deafness in both ears.
7.	8	Loss of one eye or blindness in one eye.
8.	9	Bilateral permanent hearing loss of more than 75dB averaged over 1, 2 and 3kHz, with severe persistent tinnitus.
9.	9	Partial loss of vision where binocular visual acuity is correctable to 6/60.
10.	9	Permanent and inoperable cataracts in both eyes.
11.	10	Deafness in one ear.
12.	10	Partial loss of vision where binocular visual acuity is correctable to 6/36.
13.	10	Bilateral permanent hearing loss of more than 75dB averaged over 1, 2 and 3kHz, with mild or no tinnitus.
14.	11	Detached retina in both eyes.
15.	11	Bilateral permanent hearing loss of 50-75dB averaged over 1, 2 and 3kHz, with severe tinnitus.
16.	11	Partial loss of vision where binocular visual acuity is correctable to 6/24.
17.	12	Partial loss of vision where binocular visual acuity is correctable to 6/18.
18.	12	Permanent and inoperable cataract in one eye.
19.	12	Operable cataracts in both eyes.
20.	13	Bilateral permanent hearing loss of 50-75dB averaged over 1, 2 and 3kHz, with mild or no tinnitus.

Item	Column (a) Level	Column (b) Injury
21.	13	Significant penetrating injury to both eyes.
22.	13	Detached retina in one eye.
23.	13	Retinal damage (not detached) to both eyes.
24.	13	Partial loss of vision where binocular visual acuity is correctable to 6/12.
25.	13	Dislocation of lens in one eye.
26.	13	Degeneration of optic nerve in both eyes.
27.	13	Permanent diplopia.
28.	14	Blast injury to ears.
29.	14	Diplopia which is present, or is expected to be present, at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery beyond that date.
30.	14	Operable cataract in one eye.
31.	14	Corneal abrasions in both eyes.
32.	14	Hyphaema in both eyes which has required, or is expected to require, operative treatment.
33.	14	Retinal damage (not detached) in one eye.
34.	14	Significant penetrating injury in one eye.
35.	14	Degeneration of optic nerve in one eye.
36.	15	Diplopia which is present, or is expected to be present at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery beyond that date.
37.	15	Corneal abrasions in one eye.
38.	15	Hyphaema in one eye which has required, or is expected to require, operative treatment.

\*For the purposes of the scheme the following definitions apply:

“Blindness” means that the claimant must have been diagnosed as being blind by an accredited medical specialist, and have a visual acuity of 3/60 or worse in both eyes; and  
“Total deafness”, means that the claimant’s bilateral average hearing threshold level is 90 dB or more averaged over 1, 2 and 3 kHz as measured by appropriately calibrated equipment meeting British Standards, and using quality assured pure tone audiometry.

\*Any references to duration of effects in column (b) are from date of injury or onset of illness.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 8 - Fractures and dislocations\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	10	Fractured heels of both feet causing permanent significant functional limitation and restriction.
2.	10	Fractures or dislocations of both hips, both ankles, both shoulders, both elbows or both wrists causing permanent significant functional limitation and restriction.
3.	10	Multiple face fractures causing permanent significant cosmetic effect and functional limitation and restriction despite treatment.
4.	11	Fractures or dislocations or both of both hips, both ankles, both shoulders, both elbows or both wrists which have caused, or are expected to cause, significant functional limitation and restriction at 26 weeks, from which the claimant has made, or is expected to make a substantial recovery beyond that date.
5.	11	Fractured heel of one foot, causing permanent significant functional limitation and restriction.
6.	11	Fractured heel of each foot which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
7.	11	Fracture of pelvis which has caused or is expected to cause significant functional limitation and restriction beyond 26 weeks.
8.	11	Fracture or dislocation or both of great toe, of each foot, which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
9.	11	Fractured tarsal bones of each foot which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
10.	11	Fractures of both femurs, both tibiae, both humeri, both ulnae or both radii which have caused, or are expected to cause, continuing significant functional limitation and restriction beyond 26 weeks.
11.	11	Multiple fractures to face, or face and neck where treatment has led, or is expected to lead, to a good cosmetic and functional outcome.
12.	11	Fracture or dislocation or both of one hip, elbow, wrist, ankle or shoulder causing permanent significant functional limitation or restriction.
13.	12	Fracture of one humerus, femur, radius, ulna or tibia which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
14.	12	Fracture of mandible or maxilla which has required or is expected to require operative treatment and which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
15.	12	Fracture of each hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
16.	12	Fracture of each clavicle or each scapula which has caused or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
17.	12	Fracture of the skull with sub-dural or extra-dural haematoma which has required evacuation, from which the claimant has made, or is expected to make, a substantial functional recovery within 26 weeks.
18.	12	Fracture or dislocation or both of thumb of each hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
19.	12	Fracture or dislocation or both of one hip, elbow, wrist, ankle or shoulder which has caused, or is expected to cause, significant functional limitation and restriction at 26 weeks with recovery thereafter.
20.	12	Fracture or dislocation or both of index finger on each hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
21.	12	Fracture or dislocation or both of great toe on one foot which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
22.	12	Fractured tarsal bones on one foot which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
23.	12	Fractured heel of one foot which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
24.	12	Fractured heel of each foot from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
25.	12	Dislocated patella on each knee which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
26.	12	Fractured metatarsal bones on each foot which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
27.	12	Fractures of both femurs, both ulnae, both tibiae, both humeri or both radii from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
28.	13	Fractured tarsal or metatarsal bones on each foot from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
29.	13	Fractured metatarsal bones on one foot which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
30.	13	Fracture or dislocation or both of great toe of each foot from which the claimant has made or is expected to make a substantial functional recovery within 26 weeks.
31.	13	Fracture of one femur, ulna, tibia, humerus or radius from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
32.	13	Fracture of skull with sub-dural or extra-dural haematoma which has not required evacuation.
33.	13	Fracture of ethmoid which has required or is expected to require operative treatment.
34.	13	Fracture of zygoma which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
35.	13	Fracture or dislocation or both of one hip, ankle, shoulder, elbow or wrist from which the claimant has made or is expected to make a substantial recovery within 26 weeks.
36.	13	Fracture of one hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
37.	13	Fractured heel of one foot, from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
38.	13	Fracture of each hand from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
39.	13	Blow-out fracture of orbit which has required, or is expected to require, operative treatment.
40.	13	Dislocated jaw which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
41.	13	Fracture of scapula or clavicle which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
42.	13	Fracture of each clavicle or each scapula from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
43.	13	Fracture of pelvis from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
44.	13	Fracture of sternum which has, or is expected to have, symptoms continuing beyond 26 weeks.
45.	13	Fractures or dislocations or both of two or more toes, other than great, of each foot which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
46.	13	Fracture or dislocation or both of thumb on one hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
47.	13	Fracture or dislocation or both of thumb of each hand which has caused, or is expected to cause, significant functional limitation and restriction at 13 weeks from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
48.	13	Fracture or dislocation or both of index finger on each hand, which have caused, or are expected to cause, significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
49.	13	Fractures or dislocations or both of two or more fingers, other than index, on each hand, which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
50.	13	Fracture or dislocation or both of index finger on one hand which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
51.	13	Dislocated patella of one knee which has caused, or is expected to cause significant functional limitation beyond 26 weeks.
52.	14	Dislocated jaw from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
53.	14	Fractured zygoma from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
54.	14	Fractured ethmoid which has not, or is not expected to require operative treatment.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
55.	14	Fracture of mandible or maxilla from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
56.	14	Fracture of hand from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
57.	14	Deviated nasal septum requiring corrective surgery.
58.	14	Displaced fracture of nasal bones.
59.	14	Simple skull fracture with no brain injury.
60.	14	Fractured fibula which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
61.	14	Fracture or dislocation or both of thumb on one hand which has caused, or is expected to cause, significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
62.	14	Fracture or dislocation or both of index finger, on one hand, which has caused, or is expected to cause, significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
63.	14	Fracture or dislocation or both of one finger, other than index, on each hand, which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
64.	14	Fractures or dislocations or both of two or more fingers, other than index, on one hand, which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
65.	14	Fractures or dislocations or both of two or more fingers, other than index, on each hand which have caused, or are expected to cause, significant functional limitation and restriction beyond 13 weeks from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
66.	14	Fractures or dislocations or both of two or more toes, other than great toe, on one foot, which have caused, or are expected to cause significant functional limitation and restriction beyond 26 weeks.
67.	14	Fractures or dislocations or both of one toe other than great toe, on each foot, which have caused, or are expected to cause significant functional limitation and restriction beyond 26 weeks.



<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
68.	14	Fractures or dislocations or both of two or more toes, other than great toe, on each foot, from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
69.	14	Fracture or dislocation or both of great toe from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
70.	14	Fracture or dislocation or both of index finger on each hand, from which the claimant has made or is expected to make, a substantial recovery within 13 weeks.
71.	14	Fracture or dislocation or both of thumb on each hand, from which the claimant has made or is expected to make, a substantial recovery within 13 weeks.
72.	14	Dislocated acromio-clavicular joint from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
73.	14	Fracture of coccyx from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
74.	14	Fracture of clavicle or scapula from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
75.	14	Fracture of sternum from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
76.	14	Fractured tarsal or metatarsal bones on one foot which have caused, or are expected to cause significant functional limitation and restriction at 13 weeks from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
77.	14	Dislocated patella of each knee which has caused, or is expected to cause, significant functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
78.	15	Fracture of mastoid.
79.	15	Undisplaced fracture of nasal bones.
80.	15	Deviated nasal septum which has not required or is not expected to require operative treatment.
81.	15	Dislocated patella of one knee which has caused, or is expected to cause, significant functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.



<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
82.	15	Fracture of three or more ribs.
83.	15	Fractures or dislocations or both of two or more toes, on one foot, which have caused, or are expected to cause significant functional limitation and restriction at 13 weeks from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
84.	15	Fractures or dislocations of one toe, other than great toe, on each foot, which have caused, or are expected to cause significant functional limitation and restriction at 13 weeks from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
85.	15	Fracture or dislocation or both of thumb from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
86.	15	Fractured tarsal or metatarsal bone on one foot, which has caused or is expected to cause significant functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
87.	15	Stress fracture where symptoms have lasted, or are expected to last, for more than 6 weeks, where the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
88.	15	Fracture or dislocation or both of two or more fingers, other than index, on one hand which has caused, or is expected to cause, significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
89.	15	Fracture or dislocation or both of two or more fingers, other than index, on each hand, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
90.	15	Fracture or dislocation or both of one finger, other than index, on each hand, which has caused, or is expected to cause, significant function limitation and restriction at 13 weeks from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
91.	15	Fracture or dislocation or both of index finger on one hand, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
92.	15	Fracture or dislocation or both of one finger, other than index, on one hand, which has caused or is expected to cause significant functional limitation and restriction beyond 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
93.	15	Fractured fibula from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
94.	15	Fractured patella of one knee.

\*The tariff values for fractures refer to closed fractures. Where the fracture is open the award shall be increased by £1,000.

\*An award for an injury in this table includes compensation for any expected consequential osteoarthritis.

\*Any reference to duration of effects in column (b) are from date of injury or onset of illness.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

**Table 9 - Musco-skeletal disorders\***

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
1.	10	Permanent severely impaired grip in both hands.
2.	10	Ligament injury which has resulted in rupture, affecting both knees, ankles, shoulders or elbows, causing permanent significant functional limitation and restriction.
3.	11	Ligament injury which has resulted in rupture, affecting one knee, ankle, shoulder or elbow, causing permanent significant functional limitation and restriction.
4.	11	Ligament injury which has resulted in rupture, affecting both knees, both ankles, both shoulders or both elbows, which has caused, or is expected to cause significant functional limitation and restriction at 26 weeks, from which the claimant is expected to make a substantial recovery beyond that date.
5.	11	Traumatic back injury (with medically verified neurological signs and vertebral damage) extending over several levels of vertebrae, which has required, or is expected to require operative treatment and which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
6.	11	Radiologically confirmed juxta-articular aseptic necrosis of hip or shoulder.
7.	11	Ligament injury short of rupture, to both knees, ankles, shoulders or elbows, causing permanent significant functional limitation and restriction.
8.	12	Two frozen shoulders which have caused, or are expected to cause, significant functional limitation and restriction beyond 26 weeks.
9.	12	Ligament injury short of rupture, to both knees, ankles, shoulders or elbows, which has caused, or is expected to cause, significant functional limitation and restriction at 26 weeks, from which the claimant has made or is expected to make a substantial recovery beyond that date.
10.	12	Ligament injury short of rupture, to one knee, ankle, shoulder or elbow, causing permanent significant functional limitation and restriction.
11.	12	Ligament injury which has resulted in rupture, affecting one knee, ankle, shoulder or elbow, which has caused, or is expected to cause, significant functional limitation at 26 weeks, from which the claimant has made, or is expected to make a substantial recovery beyond that date.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
12.	12	Full thickness muscle or tendon unit rupture which has caused, or is expected to cause, significant functional limitation or restriction beyond 26 weeks.
13.	12	Traumatic back injury including prolapsed intervertebral discs (with medically verified neurological signs and vertebral damage), which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
14.	12	Radiologically confirmed osteoarthritis of both knees, hips, ankles, shoulders or elbows (caused by a repetitive or attrition injury), causing permanent significant functional limitation and restriction.
15.	12	Permanent severely impaired grip in one hand.
16.	13	Frozen shoulder, which has caused, or is expected to cause, continuing significant functional limitation and restriction beyond 26 weeks.
17.	13	Two frozen shoulders, which have caused or are expected to cause significant functional limitation at 6 weeks from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
18.	13	Ligament injury short of rupture, to both knees, ankles, shoulders or elbows from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
19.	13	Muscle or tendon unit injury short of full thickness rupture, which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.
20.	13	Two muscle or tendon unit injuries, short of full thickness rupture, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
21.	13	Full thickness muscle or tendon unit rupture from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
22.	13	Ligament injury short of rupture, to one knee, shoulder, ankle or elbow which has caused, or is expected to cause, significant functional limitation and restriction at 26 weeks with substantial recovery beyond that date.
23.	13	Back sprain or strain, with either more than one inter-vertebral disc prolapse, or more than one vertebral fracture, which has caused, or is expected to cause, significant functional limitation and restriction beyond 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
24.	13	Radiologically confirmed osteoarthritis of knee, hip, ankle, shoulder or elbow (caused by repetitive and attrition injury) causing permanent significant functional limitation and restriction.
25.	13	Compartment syndrome which has lasted, or is expected to last, beyond 6 weeks and which has required, or is expected to require, operative treatment.
26.	14	Frozen shoulder which has caused, or is expected to cause, significant functional limitation at 6 weeks from which the claimant has made, or is expected to make a substantial recovery within 26 weeks.
27.	14	Ligament injury short of rupture to one knee, ankle, shoulder or elbow, which has caused or is expected to cause, significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
28.	14	Muscle or tendon unit injury short of full thickness rupture from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
29.	14	Knee meniscus injury which has required, or is expected to require, operative treatment.
30.	14	Tendon rupture of finger or thumb which has required, or is expected to require, operative reconstruction.
31.	14	Back sprain or strain, with one vertebral fracture, which has caused, or is expected to cause significant functional limitation and restriction at 13 weeks, from which the claimant has made, or is expected to make a substantial recovery within 2 years.
32.	14	Low back pain syndrome.
33.	14	Anterior knee pain syndrome in both knees which has caused, or is expected to cause significant functional restriction and limitation at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
34.	15	Knee meniscus injury which has caused, or is expected to cause, significant functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.
35.	15	Anterior knee pain syndrome in one knee which has caused, or is expected to cause, significant functional restriction and limitation at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks.

<b>Item</b>	<b>Column (a) Level</b>	<b>Column (b) Injury</b>
36.	15	Direct hernia which has required operative treatment.
37.	15	Frozen shoulder which has caused, or is expected to cause, significant functional limitation at 6 weeks from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.
38.	15	Ligament injury, short of rupture, to one knee, ankle, shoulder or elbow, which has caused, or is expected to cause, significant functional limitation and restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks.

\*Award for an injury in this table includes any expected consequential osteoarthritis.

\*Any reference to duration of effects in column (b) are from date of injury or onset of illness.

\*References to back in this table include cervical, thoracic, lumbar or sacral segments.

\*Awards for injuries in this table include compensation for any associated psychological effects short of a distinct diagnosable disorder.

## Chapter 2

### GLOSSARY OF TERMS USED IN PARTS 1, 2, 3, 4 AND 5 OF THIS JSP

0201. The following terms appear in the text of Parts 1, 2, 3, 4 and 5 of this JSP in ***bold italic***:

***Abate/abated/abatement*** – the reduction of the pension in certain circumstances.

***Accrual rate*** – the rate at which the pension builds up. In the case of AFPS 05 and RFPS the accrual rate is 1/70 of final pensionable salary for every year of reckonable service. Part years will be worked out to four decimal places.

***Accrued*** – built up.

***Active member*** – a member of the pension scheme in respect of whom the MOD is paying a contribution to his pension.

***Actuarial reduction/Actuarially reduced*** – the pension is reduced using tables produced by the scheme actuary. This reduction is made to take account of circumstances where a pension (be it the member's pension or a dependant's pension) will be in payment longer than would normally be expected. Not to reduce in this way would undermine the assumptions underpinning the pension scheme.

***ADC – Additional Duties Commitment*** – service under Section 25 of the Reserve Forces Act 1996 on a part-time engagement.

***AFRS 75 – Armed Forces Redundancy Scheme 1975*** – the terms of AFRS 75 applied to those who were declared redundant before 6 April 2010, having joined or rejoined the Service on their current terms before 6 April 2005 and who had not transferred their accrued pension rights from AFPS 75 to AFPS 05 under the Offer To Transfer (OTT).

***AFRS 2010 – Armed Forces Redundancy Scheme 2010*** – the terms of AFRS 2010 apply to those who are declared redundant after 6 April 2010, having joined or rejoined the Service on their current terms before 6 April 2005 and who did not transfer their accrued pension rights from AFPS 75 to AFPS 05 under the Offer To Transfer (OTT) or have opted out of AFPS 75.

***AFRS 06 – Armed Forces Redundancy Scheme 2006*** – the terms of AFRS 06 apply to those who are declared redundant, having joined or rejoined the Regular Armed Forces on their current terms on or after 6 April 2005 or have transferred their accrued pension rights from AFPS 75 to AFPS 05 under the Offer To Transfer (OTT). Also applies to those who have opted out of AFPS 75 in favour of their own private pension arrangement.

***Aggregate/aggregated/aggregation*** – to add together. Usually refers to the joining together of separate periods of service which qualify under the pension scheme.



**Allocation** – the arrangement whereby a member can opt to give up to 37.5% of his pension during his life time in order that one or more people who are financially dependent upon him can have an income after his death.

**AA – Annual Allowance** – the limit on what can be added each tax year to the value of the pension without a tax charge. The rule is that, when added together, the increase in the value of an individual's pensions savings in any "input period" may not exceed the AA. Any excess over the AA is taxed at 40% which is due as a lump sum when the tax liability is calculated. It is the individual's responsibility to pay this.

**Assumed Pay** – is a term used to describe periods where an active member is receiving reduced pay or no pay but is allowed to count the period as reckonable. Examples are:

- secondment to private industry where the terms of secondment provide for the member to be an active member of the pension scheme
- ordinary maternity leave
- ordinary paternity or ordinary adoption leave
- periods of approved unpaid leave that have been authorised by the Defence Council as counting towards pension
- Any amount given up by way of salary sacrifice (e.g. for childcare vouchers).

**Attributable** – this expression is usually used to signify that a condition mainly caused by, or has been made worse by, service in the Armed Forces, or that a death has been caused by, or significantly hastened by, service in the Armed Forces.

**AVCs – Additional Voluntary Contributions** – Members of AFPS 75 were entitled to make tax-deductible Additional Voluntary Contributions (AVCs) to:

- improve their death-in-service lump sum
- improve their spouse's pensions
- fill the headroom between their representative rate of pay and their military salary

Neither AFPS 05 nor RFPS offers AVCs. Those who opted to transfer to AFPS 05 as part of the Offer To Transfer were allowed, exceptionally, to stop paying any AVCs they were contracted to pay. Because AFPS 05 offers benefits up to the levels offered by the AVCs, those paying for improved spouse's pensions or to fill the headroom between representative pay and military salary were given extra reckonable service commensurate to the contributions they had paid up to a maximum of 35 years on transfer.

**Bonus conditions** – Instead of receiving Early Departure Payments (EDP) in AFPS 05, certain specialist groups (eg Medical Officers and Dental Officers) receive taxable bonuses instead. The system of taxable bonus payments is designed to reward personnel in these groups who stay rather than paying them to leave.

**Calculation service** – Calculation service is used to describe the types of service which can be added together to give the period upon which the EDP lump sum and income are based. Calculation service includes:

- relevant service as defined in the Armed Forces EDP Scheme Order 2005
- added years service purchased whilst a member of AFPS 05
- any pension rights transferred into AFPS 05 from another employer's pension scheme or a private pension plan



**Civil partner** – An individual who has formed a legally recognised partnership with another person of the same sex under the procedure provided by the Civil Partnership Act 2004.

**Civil partnership** – An arrangement under which same sex couples can enter into a legally recognised partnership under the procedure set out in the Civil Partnership Act 2004.

**Compensation Lump Sum (CLS)** – a tax free lump sum paid as compensation under the Armed Forces Redundancy Scheme 2006.

**Condoned Service** – GPS only – A member who was unable to complete his contracted period of service may, in certain circumstances, have had the outstanding period added to his service to enable him to reach the 15 year immediate pension point or next pension increment.

**Current Service** – means service as a member of the Armed Forces which commenced on the date the member last became a member of the Armed Forces and continues without interruption until the day on which service in the Armed Forces terminates.

**Deferred member** – a person who has benefits accrued in a pension scheme which are being preserved until he reaches the preserved pension age. This is age 65 for members of both AFPS 05 and RFPS.

**Defined benefit** – an expression which describes a scheme that provides benefits in relation to the length of reckonable service given by a member and his pensionable salary rather than in relation to the actual value of contributions paid into the scheme by the employer and employee.

**Dependants** – spouses, civil partners, eligible partners and eligible children.

**DER – Directed Early Retirement** – Senior Officers (one star or higher) may be selected to leave under the terms of the DER Scheme. Those leaving under the DER Scheme will be treated for compensation purposes as if they had been made redundant.

**Divorce** – only a Decree Absolute ends a marriage. A Decree Nisi precedes the Decree Absolute but the divorce is not final until the court awards the Decree Absolute. If a member dies before the Decree Absolute is awarded, his spouse is still eligible to receive a pension.

**Eligible child/children** – a natural child or any child who is financially dependent upon the member, who is:

- under age 18
- under age 23 and still in full time education or vocational training
- if the pensioner member died before 6 April 2006, and that person is unable to engage in gainful employment because of physical or mental disability from which the person began to suffer before age of 23.
- In the case of any other member, if the person is under 23 and was at the date of the member's death dependent on the member because of physical or mental impairment and unable because of the impairment to engage in gainful employment. In this case the pension is payable for life.

A child born after the member's death will be eligible providing he or she was born within 12 months of the member's death.

**Eligible partner** – Someone with whom a member is cohabiting, in an exclusive (i.e. neither partner is married or a civil partner to someone else) and a substantial relationship with financial and wider inter-dependence. The partner may or may not be the same sex as the member. This is not the same as a civil partnership, which attracts different rights.

**Ex-civil partner** – a person who has been in a civil partnership which has subsequently been legally dissolved.

**Ex-spouse** – a person who has been in a marriage which has subsequently been legally dissolved by divorce or annulment.

**Final pensionable earnings** – means the greatest amount of the member's pensionable earnings in any consecutive 365 days in the final three years of service. For RFPS, this must be within the same engagement. When calculating final pensionable earnings any amount given up by way of salary sacrifice (e.g for childcare vouchers) is to be restored for the EDP calculation.

**Final relevant earnings** – Final relevant earnings means the greatest amount of earnings in any consecutive 365 days in the final three years of service. This includes any X Factor applicable but excludes allowances, bonuses, financial retention incentives, loan service pay and specialist pay.

**FTRS – Full Time Reserve Service** – service under Section 25 of the Reserve Forces Act 1996 on a full-time engagement.

**Full Commission** – includes Full Career Commission, Regular Commission, Permanent Commission and a CTOS Full Commission.

**Gratuity Earning Service** – service on a short service commission terms, providing that the person serving is not eligible to be a member of the scheme or AFPS 75 but will be eligible for the payment of a gratuity on leaving service, subject to the satisfactory completion of that service.

**GPS – Gurkha Pension Scheme** – This is the pension scheme for Gurkhas and was closed to new entrants on 5 April 2006.

**Gurkha Pension Scheme transferee** – is in reference to a person who opted to become a member of this scheme on the basis set out in Part 1 Chapter 11.

**Immediate pension** – A taxable pension paid immediately on leaving the Regular Armed Forces to members of AFPS 75 who meet the following criteria:

- for officers, 16 years' qualifying service from age 21
- for other ranks, 22 years' qualifying service from age 18

**Inverse commutation** – an arrangement whereby members of AFPS 05 or RFPS can exchange part or the whole of their tax-free lump sum for an increase in their taxable pension and/or that of their dependants.

**LTA Life Time Allowance** – The limit on total pension savings eligible for tax relief. The limits for the tax years 06/07 – 12/13 are:

- £1.5m in 2006-07
- £1.6m in 2007-08
- £1.65m in 2008-09
- £1.75m in 2009-10
- £1.8m in 2010-11
- £1.8m in 2011-12
- £1.5m in 2012-13

**Medium Commission** – includes Medium Career Commission, Regular Commission, 16/38 Commission and a CTOS Medium Commission.

**Non-attributable** – this term is used to describe an injury, illness or death that was not mainly caused or aggravated by service in the Armed Forces.

**Normal retirement age** – for members of AFPS 05 the normal retirement age is 55 and for RFPS the normal retirement age is 60. In both schemes some members are contracted to serve beyond this age and they are tied by the terms they have agreed to. If a person served up to normal retirement age, he will be eligible to receive his pension immediately when he leaves. If he leaves before normal retirement age, his pension and pension lump sum will be preserved until age 65.

**Pension credit** – the rights arising from a share of the value of a scheme member's pension rights as a result of a Pension Sharing Order.

**Pension credit member** – the ex-spouse of a member in whose favour a Pension Sharing Order has been made by a court as part of a divorce settlement. A pension credit member is a member in their own right but they cannot transfer their pension credit out of the scheme or enhance it by transferring benefits in or purchasing added years.

**Pension debit member** – the scheme member who has been ordered to give up part or all of their pension rights as part of a divorce settlement.

**Pension lump sum** – a one-off lump sum (normally tax-free) equal to three times the annual pension awarded. The pension lump sum is paid in addition to the pension when the pension first comes into payment.

**Pensionable earnings** - This includes any X Factor applicable but excludes allowances, bounties, bonuses, financial retention incentives, loan service pay and specialist pay. When calculating pensionable earnings any amount given up by way of salary sacrifice (e.g. for childcare vouchers) should be restored.

**Pensioner member** – this is a person who has built up a pension in a pension scheme, and these benefits are in payment.

**Preserved benefits** – a pension which is kept for a member leaving the scheme (for AFPS members, after a minimum of two years' qualifying service) but before becoming eligible to receive a pension immediately. There is no minimum qualifying period for members of RFPS to be eligible for pensions but they will need at least two years' qualifying service to qualify for dependants' benefits to be paid.

**Preserved pension** – see preserved benefits.

**Previous service** – means any period of service as a member of the armed forces which terminated before current service began.

**Qualifying service** – this is service for which an individual is paid, pension rights transferred in to the scheme, service aggregated from AFPS 75 and any period of service with NATO/UN or similar collaborative arrangement in respect of which the member has repaid both elements of his severance payment (and the project has provided any necessary top-up) to buy back the service he missed whilst on secondment.

**Reckonable service** – this is qualifying service plus any added years the member has purchased.

**Redundancy** – Redundancy terms are authorised by HM Treasury. When Ministers give approval for a programme that has the aim of permanently reducing the number of people employed in the Regular Armed Forces. Retirement terms are always compulsory even though many of the selected persons may volunteer to leave on these terms.

**Redundancy Reckonable Service** - this is paid service given over age 18 which counts towards the award of a Special Capital Payment under the terms of the Armed Forces Redundancy Scheme 2010 (AFRS 2010). Includes periods on Ordinary Maternity Leave, Ordinary Adoption Leave, Ordinary Paternity Leave, Paid Additional Paternity Leave (w.e.f 3 April 2011), Secondment to the UN, NATO or other external employing organisations. Also includes periods in receipt of Statutory Maternity Pay and Statutory Adoption Pay.

**Relevant service** – is paid service on or after 6 April 2005 plus any service transferred from AFPS 75 to AFPS 05 under the Offer To Transfer (OTT). Also includes periods on Ordinary Maternity Leave, Ordinary Adoption Leave, Ordinary Paternity Leave, Paid Additional Paternity Leave (w.e.f 3 April 2011), and periods on secondment to the UN, NATO or other external employing organisations. Also includes periods in receipt of Statutory Maternity Pay and Statutory Adoption Pay.

**Representative pay** – a rate fixed annually under AFPS 75 to give those leaving the Armed Forces at the same rank with the same length of service the same pension no matter what they are actually being paid.

**Scheme actuary** – the Government Actuary's Department provides actuarial advice to the scheme.

**Short Commission** – includes Short Service Commissions, Short Career Commissions and CTOS Short Commission.

**Special Capital Payment (SCP)** – a tax free lump sum paid as compensation under the Armed Forces Redundancy Scheme 2010.

**Spouse** – a legally married (including separated, but not divorced) husband or wife.

**Stakeholder pension** – a type of private pension. It is a money purchase arrangement under which contributions are invested to provide a fund at retirement. They do not top up benefit in AFPS 05 or RFPS but are in addition and separate to those provided to the scheme benefits.

## Chapter 3

# MOBILISED PERSONNEL

### PENSION ARRANGEMENT OPTIONS ON BEING MOBILISED FOR PERMANENT SERVICE

0301. If an individual is mobilised for permanent service, on arrival at the Mobilisation Centre they will be asked to sign a Declaration of Intent. This allows them to opt for the mobilised service to count towards the RFPS, to remain in any occupational or personal pension arrangement or to join the State Second Pension (S2P). Only one option for pension cover is permitted during the period of permanent service. The choice will depend on their status and what pension arrangements they already have.

0302. Those mobilised under Part 4, 5 or 6 of the Reserve Forces Act 1996 (RFA 96) or corresponding provisions of the Reserve Forces Act 1980 (RFA 80) could opt for the following:

**(a) Current members of the RFPS will build up benefits under the RFPS.** Members are not offered a fresh choice, but they can opt out at any time.

**(b) Those with no former Reserve service, and who are not members of an occupational or personal pension scheme will build up benefits under the RFPS** unless they choose to enter into personal pension arrangements or to join S2P.

**(c) Those who have former Reserve service and earned preserved pensions or have a pension in payment under the RFPS.** For those who opt to earn further benefits under the RFPS:

(1) Service pensioners already in receipt of an RFPS pension. On demobilisation, previous service will be added to with the mobilised service and the value of their pension will be adjusted.

(2) Service personnel who are eligible to receive a preserved RFPS pension. On demobilisation the value of the preserved pension will be adjusted to take account of the mobilised service.

**(d) Reservists who are in civilian occupational or personal pension arrangements,** may choose to continue to contribute towards their occupational or personal pension scheme. MOD will contribute the employer's element of the occupational pension scheme but the individual must continue to pay their employee contributions. Individuals will need to provide details of their civilian employment pension scheme to enable the necessary payments to be made.

**(e) Personnel with preserved benefits under AFPS 75** will join RFPS but can transfer the preserved award from AFPS 75 if they wish. However, individuals in this position will need to think carefully about the

implications of transferring into RFPS because, although it has improved death-in-service benefits, it also features a preserved pension age of 65.

0303. Those mobilised under Part 7 of RFA 96 or corresponding provision of RFA 80 could opt for the arrangements described in (d) above or

(a) Join S2P.

(b) Join AFPS 05.

(c) Personnel who have an Immediate Pension from AFPS 75 can choose to stay in their occupational or personal pension scheme, to join AFPS 05 or rejoin AFPS 75.

If they choose to continue to contribute to their occupational or personal pension scheme, they should read paragraph 0302(d) above. Whatever the choice, their pension remains in payment during their mobilised service.

(d) Personnel with preserved benefits under AFPS 75 will join AFPS 05 but can aggregate the preserved award from AFPS if they wish. However, individuals in this position will need to think carefully about the implications of aggregation into AFPS 05. AFPS 05 has improved death-in-service and spouse's, civil partner's and eligible partner's benefits but it also features a preserved pension age of 65.

## **EFFECT OF MOBILISATION ON IMMEDIATE PENSION (IP), EARLY DEPARTURE PAYMENTS (EDP) AND RESETTLEMENT GRANTS (RGs)**

### **IP**

0304. Those in receipt of an IP from AFPS 75 when mobilised will retain their pension. This applies whatever pension choice the member makes.

### **EDP**

0305. EDP is, in part, compensation for not having a career beyond about age 40, and it does not make sense to compensate on the one hand and re-employ on the other. Therefore, when a member is mobilised, the EDP income will stop but will restart on demobilisation. Loss of EDP income will be taken into account when the pay you receive as a reservist is determined.

0306. When demobilised before the age of 55, EDP income will restart at the same level. If mobilised under Part 7 of RFA 96 or corresponding provision of RFA 80, it will not restart if demobilised after the age of 55; instead, the member will receive a pension, including pension lump sum, which would otherwise be preserved until the age of 65. The additional service will not affect the amount of EDP income but if the member rejoins AFPS 05 the preserved AFPS 05 benefits will be increased to reflect the service.

0307. Whatever provision of RFA 96 or RFA 80 the member is mobilised under, the member will not be required to repay any of the EDP lump sum. This is because mobilisation is not something the member has any choice about.

**RG**

0308. The member will not be required to repay any of the RG.



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## Chapter 4

### FACTOR TABLES

#### FACTORS FOR ADJUSTING PENSION DEBITS

0401. When a member is allocated with a pension debit an assumption is made as to when the pension debit will come into payment. In general, this is taken as the deferred pension age, unless the member can currently retire at an earlier age with an unreduced pension. If the member eventually draws his pension at a different age to that assumed when the debit was set up, the debit will need to be increased or decreased so that it is appropriate for the age at which it is coming into payment.

0402. There are 13 tables that the Government Actuary's Department (GAD) have produced. The Pension on Divorce factors are at Annex A as follows:

- Table 1 – Male – CETV Divorce – Retirement in Normal Health
- Table 2 – Female – CETV Divorce – Retirement in Normal Health
- Table 3 – Male – CETV Divorce – Retirement in ill Health
- Table 4 – Female – CETV Divorce – Retirement in ill Health
- Table 5 – Adjustment Factor for Pension Debits/Credits – Pension on Retirement in Normal Health
- Table 6 – Adjustment Factor for Pension Debits/Credits – Lump Sum on Retirement in Normal Health
- Table 7 – Adjustment Factor for Pension Debits/Credits – Pension on Retirement in ill Health
- Table 8 – Male – Pension Credit Factors (effective from 6 April 2009)
- Table 9 – Female – Pension Credit Factors (effective from 6 April 2009)
- Table 10 – Adjustment For Market Conditions – use with All Pensioner Member on Divorce Factor Tables
- Table 11 – Adjustment For Market Conditions (up to age 54) – for Pension Credit Benefits in Deferred Pension cases only
- Table 12 – Adjustment For Market Conditions (up to age 54) – for Pension Credit Benefits both Deferred Pension and Lump Sum cases only
- Table 13 – Adjustment For Market Conditions (ages 55 and above) – for Pension Credit Benefits

0403. For further detail on pension credit members of AFPS 05 see Part 1, paras 0311 – 0312 and for members of RFPS see Part 3, paras 0311 – 0312.

0404. Where a pension debit member retires in normal health or on redundancy (ages 30 to 65 years 11 months) the following factors should be used:

Pension (factor at age y from Table 5 ÷ factor at age x from Table 5)  
Pension Lump Sum (factor at age y from Table 6 ÷ factor at age x from Table 6).

0405. Where a pension debit member retires in ill-health (ages 25 to 65 years 11 months) the following factors should be used:

Pension (factor at age y from Table 7 ÷ factor at age x from Table 7)  
Pension Lump Sum (factor at age y from Table 6 ÷ factor at age x from Table 6).

## EARLY PAYMENT OF PENSIONS WITH AN ACTUARIAL REDUCTION

0406. The factors shown at Annex B are to be applied to benefits under early payment of pensions with actuarial reduction. There are separate factors to be applied to a member's pension and their lump sum.

0407. For further detail on actuarial reduction for members of AFPS 05 see Part 1, para 0313 and for members of RFPS see Part 3, para 0313.

## ALLOCATION FACTORS

0408. A member can choose to allocate part of their pension to a dependant. In return for an immediate reduction in the members' pension, a nominated dependant can receive an additional pension on the members' death. Actuarial factors are required to determine the amount of the dependant's pension for a given amount of members pension given up.

0409. The allocation calculation is subject to maximum constraints. Members may not elect to allocate more than 37.5% of their annual pension (before the option of exchanging lump sum for pension). Also, the members' post allocation pension must not be less than any guaranteed minimum pension.

0410. Furthermore, under HMRC rules, if the total dependant's pension (including any amount that has been allocated) is greater than the member's pension (plus an addition in respect of the lump sum at retirement) in the year before death, then the excess will be treated as an unauthorised payment and taxed at 40%. This only applies for death after age 75.

0411. If any cases arise for allocation to a same sex partner necessary factors will be provided by GAD.

## Example of Allocation Calculation

A member elects to allocate 5% of his pension to his wife who is 5 years younger than him. He retires from AFPS 05 at age 65 with entitlement to a pension of £10,000 p.a. and a lump sum of £30,000.

Members' Pension given up	= 10,000 × 5% = £500 p.a.
Allocation Factor (Male aged 65, female dependent aged 60)	= 2.938
Additional Spouse's pension	= 500 × 2.938 = £1,469 p.a.

Benefits paid to member at retirement:

Member's pension	= 10,000 – 500 = £9,500 p.a.
Member's lump sum	= £30,000

Benefits paid to spouse on members' death:

Spouses pension = 10,000 × 62.5% + 1,469 = £7,719 p.a.  
(plus increases to date of death).

0412. Allocation tables are at Annex C.

0413. For further detail on allocation for members of AFPS 05 see Part 1, paras 0332 – 0338 and for members of RFPS see Part 3, paras 0330 – 0336.

## **INVERSE COMMUTATION FACTORS**

0414. An *active member* or *deferred member* may opt to exchange the whole or part of his pension lump sum for an increase in the amount of pension payable to:

- the member's pension only
- both member's and dependants' benefits

For further detail on inverse commutation for members of AFPS 05 see Part 1, paras 0339 – 0344 and for members of RFPS see Part 3, paras 0337 – 0341.

0415. The amount of additional annual pension per £100 of lump sum given up is shown at Annex D.

0416. Inverse commutation factors for those aged under 55 are calculated by GAD on an individual basis.

## **ADDED YEARS FACTOR TABLES**

0417. Added Years factor tables are at Annex E. Members who leave with a deferred pension would have their added years reduced to allow for the partial period of contributions and then increased by a factor of 1.5 (eg a 50% increase).

0418. For further detail on added years for members of AFPS 05 see Part 1, paras 0501 – 0518. Added years are not normally available to members of RFPS.

## **TRANSFER OUT VALUES – BOTH PUBLIC SECTOR (CLUB) AND NON-PUBLIC SECTOR (NON-CLUB) SCHEMES**

0419. To enable SPVA (GL) to calculate a member's transfer value GAD produce a table of factors that they then apply to the member's deferred benefits. These are at Annex G. Included with the transfer value calculation is an Adjustment for Market Conditions (AMC) (Table 19) at Annex F. Tables 20 and 21 are the Non Club (male and female) Transfer Out Factors. The Tables at 22 and 23 are the Club (male and female) Transfer Out Factors.

0420. For further detail on transfer out values for members of AFPS 05 see Part 1, paras 0601 – 0615 and for members of RFPS see Part 3, paras 0601 – 0615.

## **CLUB TRANSFER IN VALUES**

0421. Active members who have accrued pension benefits elsewhere have the option to transfer in the value of other benefits to receive a service credit in AFPS 05. To enable SPVA(GL) to calculate a member's service credit on transfer in, a table of factors has been produced by GAD so that they can apply to the transfer value received.

0422. There are two types of transfer in, a 'club' transfer and a 'non-club' transfer. A club transfer takes place when the previous arrangement is a member of the public

sector transfer club and under this transfer the member will receive a service credit of equivalent value to that accrued in the previous scheme, regardless on any change in salary. A non-club transfer takes place if the previous scheme is not a member of the public sector transfer club and the member will receive a lower service credit under these arrangements, because the transfer-in calculation allows for future salary growth, whereas his transfer-out calculation would only have made allowance for future price inflation.

0423. Club transfer-in factors are at Annex H (Tables 24 & 25 – male and female). There are separate Club transfer in factors for Medics (Tables 26 & 27 – male/female). The AMC factors are at Annex I should be used with these factors. For further detail on transfer-in for members of AFPS 05 see Part 1, paras 0616 – 0622 and for members of RFPS see Part 3, paras 0615 – 0620.

### **NON-CLUB TRANSFER IN VALUES**

0424. Non-club transfer-in factors are at Annex J as follows:

- Table 29 – Male - Pension Values
- Table 30 – Male – Lump Sum Values
- Table 31 – Male – Spouse’s/Partner’s Pension Values
- Table 32 – Female – Pension Values
- Table 33 – Female – Lump Sum Values
- Table 34 – Female – Spouse’s/Partner’s Pension Values
- Table 35 – Male Medics Pension/Lump Sum/Spouse’s/Partner’s Pension Values
- Table 36 – Female Medics Pension/Lump Sum/Spouse’s/Partner’s Pension Values

The AMC factors are at Annex I should be used with these factors. The pension, lump sum and spouse’s/partner’s pension factors are split so that they are in different tables. This is to facilitate a double entry table that gives factors based on both a member’s current age and the age at which they joined the scheme. There are separate Non-Club transfer in factors for Medics (Tables 33 & 34 – male/female). For further details on non-club transfer-in for members of AFPS 05 see Part 1, paras 0616-0621 and for members of RFPS see Part 3, paras 0615 - 0620.

### **TRIVIAL COMMUTATION FACTORS**

TBC – awaiting GAD factors

For further details on trivial commutation for members of AFPS 05 see Part 1, paras 0935 – 0937 and for members of RFPS see Part 3, paras 0935 – 0937.

**Table 1 – AFPS/RFPS – CETV FOR MALE PENSIONER MEMBER ON DIVORCE – RETIREMENT IN NORMAL HEALTH**

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	22.00	6.13	0.79	1.65	3.46
21	22.03	6.33	0.82	1.68	3.58
22	22.06	6.54	0.85	1.71	3.70
23	22.09	6.76	0.89	1.75	3.82
24	22.12	6.99	0.92	1.78	3.95
25	22.14	7.23	0.96	1.81	4.08
26	22.16	7.47	0.99	1.85	4.22
27	22.18	7.72	1.03	1.88	4.36
28	22.20	7.98	1.07	1.92	4.51
29	22.21	8.24	1.11	1.96	4.66
30	22.22	8.52	1.15	1.99	4.81
31	22.22	8.81	1.19	2.03	4.98
32	22.22	9.10	1.23	2.07	5.14
33	22.21	9.41	1.28	2.11	5.32
34	22.20	9.73	1.32	2.15	5.49
35	22.18	10.06	1.37	2.19	5.68
36	22.16	10.40	1.42	2.23	5.87
37	22.12	10.75	1.46	2.27	6.07
38	22.08	11.11	1.51	2.32	6.28
39	22.03	11.49	1.57	2.36	6.49
40	21.97	11.87	1.62	2.40	6.71
41	21.90	12.27	1.67	2.45	6.93
42	21.81	12.69	1.73	2.49	7.17
43	21.71	13.12	1.78	2.54	7.41
44	21.60	13.56	1.84	2.59	7.66
45	21.48	14.02	1.89	2.64	7.92
46	21.34	14.50	1.95	2.69	8.19
47	21.18	14.99	2.01	2.74	8.47
48	21.00	15.51	2.07	2.79	8.76
49	20.81	16.04	2.13	2.84	9.06
50	20.60	16.59	2.19	2.90	9.37
51	20.36	17.17	2.24	2.95	9.70
52	20.10	17.76	2.30	3.01	10.03
53	19.81	18.38	2.36	3.06	10.38
54	19.50	19.04	2.42	3.12	10.75
55	19.16		2.48	3.18	11.12
56	18.81		2.54	3.24	11.52
57	18.45		2.59	3.31	11.93
58	18.09		2.65	3.37	12.35
59	17.72		2.71	3.44	12.80
60	17.36		2.75	3.51	13.27
61	17.01		2.79	3.58	13.79
62	16.65		2.83	3.66	14.33
63	16.29		2.86	3.75	14.90
64	15.93		2.89	3.83	15.49
65	15.55		2.91	3.93	
66	15.17		2.93	3.77	
67	14.78		2.95	3.61	
68	14.38		2.97	3.44	
69	13.97		2.98	3.28	
70	13.55		2.98	3.11	
71	13.12		2.99	2.95	
72	12.69		2.99	2.79	
73	12.25		2.98	2.63	
74	11.82		2.96	2.47	
75	11.37		2.93	2.32	
76	10.93		2.90	2.17	
77	10.49		2.85	2.02	
78	10.06		2.78	1.88	
79	9.63		2.71	1.74	
80	9.21		2.62	1.61	
81	8.79		2.51	1.48	
82	8.38		2.40	1.35	
83	7.97		2.27	1.24	
84	7.57		2.14	1.12	
85	7.17		2.01	1.01	
86	6.78		1.87	0.91	
87	6.40		1.72	0.82	
88	6.03		1.57	0.73	
89	5.67		1.41	0.65	
90	5.33		1.26	0.57	
91	5.00		1.11	0.51	
92	4.69		0.96	0.44	
93	4.39		0.82	0.39	
94	4.11		0.69	0.34	
95	3.84		0.57	0.29	

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 25% of the GMP amount in respect of service after that date.

**Table 2 – AFPS 05/RFPS – CETV FOR FEMALE PENSIONER MEMBER ON DIVORCE – RETIREMENT IN NORMAL HEALTH**

Age last birthday at relevant date	Member's Pension of £1 per annum	Accrued P.I. below age 55	Survivor's Pension of £1 per annum	Deduction for GMP of £1 pa	Deduction for NI Modification of £1 pa
20	22.09	6.32	0.37	1.41	3.65
21	22.13	6.53	0.38	1.43	3.77
22	22.18	6.75	0.40	1.46	3.89
23	22.22	6.98	0.41	1.49	4.03
24	22.25	7.21	0.42	1.51	4.16
25	22.29	7.45	0.44	1.54	4.30
26	22.33	7.71	0.46	1.57	4.45
27	22.36	7.97	0.47	1.60	4.60
28	22.39	8.23	0.49	1.63	4.75
29	22.41	8.51	0.50	1.66	4.91
30	22.44	8.80	0.52	1.69	5.08
31	22.46	9.10	0.53	1.72	5.25
32	22.47	9.40	0.55	1.76	5.43
33	22.48	9.72	0.57	1.79	5.61
34	22.48	10.05	0.58	1.82	5.80
35	22.48	10.39	0.60	1.86	5.99
36	22.47	10.74	0.62	1.89	6.20
37	22.45	11.10	0.64	1.93	6.41
38	22.43	11.48	0.66	1.97	6.62
39	22.39	11.87	0.68	2.00	6.85
40	22.35	12.27	0.70	2.04	7.08
41	22.29	12.68	0.71	2.08	7.32
42	22.22	13.11	0.73	2.12	7.57
43	22.14	13.55	0.75	2.16	7.82
44	22.04	14.01	0.77	2.20	8.09
45	21.93	14.49	0.79	2.24	8.36
46	21.81	14.98	0.81	2.28	8.64
47	21.67	15.49	0.83	2.33	8.94
48	21.51	16.02	0.84	2.37	9.24
49	21.34	16.57	0.86	2.42	9.56
50	21.14	17.14	0.87	2.46	9.89
51	20.92	17.73	0.89	2.51	10.23
52	20.68	18.34	0.90	2.56	10.58
53	20.41	18.98	0.91	2.61	10.95
54	20.11	19.64	0.92	2.66	11.33
55	19.79		0.93	2.71	11.73
56	19.46		0.94	2.77	12.14
57	19.12		0.95	2.82	12.56
58	18.77		0.96	2.88	13.01
59	18.42		0.96	3.00	13.47
60	18.07		0.97	3.15	13.96
61	17.73		0.97	3.26	14.49
62	17.38		0.97	3.39	15.03
63	17.02		0.96	3.52	15.61
64	16.66		0.96	3.65	16.21
65	16.28		0.95	3.64	
66	15.91		0.94	3.48	
67	15.51		0.93	3.32	
68	15.12		0.92	3.16	
69	14.71		0.90	3.00	
70	14.30		0.88	2.85	
71	13.87		0.86	2.69	
72	13.45		0.84	2.54	
73	13.01		0.82	2.39	
74	12.57		0.79	2.24	
75	12.13		0.77	2.10	
76	11.68		0.74	1.96	
77	11.23		0.71	1.82	
78	10.79		0.67	1.69	
79	10.34		0.64	1.56	
80	9.90		0.61	1.44	
81	9.45		0.57	1.33	
82	9.01		0.53	1.21	
83	8.57		0.50	1.11	
84	8.13		0.46	1.01	
85	7.70		0.42	0.91	
86	7.27		0.38	0.82	
87	6.85		0.34	0.74	
88	6.44		0.30	0.66	
89	6.03		0.26	0.59	
90	5.65		0.22	0.52	
91	5.27		0.19	0.46	
92	4.91		0.16	0.40	
93	4.56		0.13	0.35	
94	4.24		0.11	0.31	
95	3.93		0.08	0.27	

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 **25%** of the GMP amount in respect of service after that date.

**Table 3 – AFPS 05/RFPS – CETV FOR MALE PENSIONER MEMBER ON DIVORCE – RETIREMENT IN ILL HEALTH**

Age last birthday at relevant date	Member's 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
20	27.16	1.08	1.46	3.05
21	26.99	1.12	1.49	3.15
22	26.81	1.17	1.52	3.25
23	26.62	1.21	1.55	3.36
24	26.43	1.26	1.58	3.48
25	26.24	1.31	1.61	3.59
26	26.04	1.35	1.64	3.71
27	25.83	1.41	1.67	3.84
28	25.63	1.46	1.70	3.97
29	25.41	1.51	1.74	4.10
30	25.20	1.57	1.77	4.24
31	24.98	1.62	1.80	4.38
32	24.75	1.68	1.84	4.53
33	24.52	1.74	1.87	4.68
34	24.28	1.80	1.91	4.84
35	24.04	1.87	1.95	5.01
36	23.79	1.94	1.98	5.18
37	23.54	2.00	2.02	5.35
38	23.28	2.07	2.06	5.53
39	23.01	2.15	2.10	5.72
40	22.73	2.22	2.14	5.91
41	22.45	2.29	2.18	6.12
42	22.17	2.36	2.22	6.32
43	21.87	2.44	2.26	6.54
44	21.57	2.52	2.31	6.76
45	21.27	2.59	2.35	7.00
46	20.96	2.67	2.39	7.24
47	20.64	2.75	2.44	7.49
48	20.31	2.83	2.48	7.75
49	19.98	2.91	2.53	8.02
50	19.64	2.99	2.58	8.30
51	19.30	3.07	2.63	8.59
52	18.95	3.15	2.68	8.89
53	18.58	3.24	2.73	9.21
54	18.22	3.32	2.78	9.54
55	17.85	3.40	2.84	9.88
56	17.47	3.48	2.89	10.24
57	17.08	3.55	2.95	10.62
58	16.70	3.62	3.01	11.01
59	16.31	3.69	3.07	11.43
60	15.93	3.75	3.14	11.88
61	15.55	3.80	3.20	12.36
62	15.17	3.85	3.28	12.87
63	14.78	3.90	3.35	13.41
64	14.38	3.94	3.49	13.97
65	13.97	3.98	3.51	
66	13.55	4.02	3.35	
67	13.12	4.05	3.19	
68	12.69	4.08	3.02	
69	12.25	4.10	2.86	
70	11.82	4.10	2.71	
71	11.37	4.10	2.55	
72	10.93	4.09	2.40	
73	10.49	4.07	2.25	
74	10.06	4.03	2.10	
75	9.63	3.97	1.96	
76	9.21	3.90	1.82	
77	8.79	3.81	1.68	
78	8.38	3.70	1.56	
79	7.97	3.59	1.43	
80	7.57	3.46	1.31	
81	7.17	3.32	1.19	
82	6.78	3.17	1.08	
83	6.40	3.00	0.98	
84	6.03	2.82	0.88	
85	5.67	2.63	0.78	
86	5.33	2.43	0.70	
87	5.00	2.23	0.62	
88	4.69	2.02	0.54	
89	4.39	1.81	0.47	
90	4.11	1.60	0.41	
91	3.84	1.40	0.36	
92	3.58	1.21	0.31	
93	3.33	1.04	0.26	
94	3.11	0.87	0.23	
95	2.90	0.71	0.19	

**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 **25%** of the GMP amount in respect of service after that date.



**Table 4 – AFPS 05/RFPS – CETV FOR FEMALE PENSIONER MEMBER ON DIVORCE –  
RETIREMENT IN ILL HEALTH**

Age last birthday at relevant date	Member's 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
20	27.25	0.53	1.14	3.25
21	27.09	0.55	1.16	3.36
22	26.93	0.57	1.19	3.47
23	26.76	0.59	1.21	3.59
24	26.58	0.61	1.23	3.71
25	26.41	0.63	1.25	3.83
26	26.23	0.65	1.28	3.96
27	26.04	0.67	1.30	4.10
28	25.85	0.70	1.33	4.23
29	25.66	0.72	1.35	4.38
30	25.46	0.74	1.38	4.53
31	25.25	0.77	1.40	4.68
32	25.04	0.79	1.43	4.84
33	24.83	0.82	1.46	5.00
34	24.61	0.84	1.48	5.17
35	24.38	0.87	1.51	5.35
36	24.15	0.90	1.54	5.53
37	23.91	0.92	1.57	5.71
38	23.67	0.95	1.60	5.91
39	23.42	0.98	1.63	6.11
40	23.16	1.01	1.66	6.31
41	22.90	1.04	1.69	6.53
42	22.63	1.06	1.72	6.75
43	22.35	1.09	1.76	6.98
44	22.07	1.12	1.79	7.22
45	21.78	1.14	1.82	7.47
46	21.49	1.16	1.86	7.72
47	21.19	1.19	1.90	7.99
48	20.88	1.21	1.93	8.27
49	20.57	1.24	1.97	8.55
50	20.25	1.26	2.01	8.85
51	19.92	1.28	2.05	9.16
52	19.59	1.30	2.09	9.48
53	19.24	1.32	2.13	9.81
54	18.90	1.34	2.18	10.16
55	18.54	1.36	2.22	10.52
56	18.17	1.37	2.27	10.90
57	17.80	1.39	2.31	11.29
58	17.43	1.40	2.36	11.70
59	17.04	1.41	2.46	12.12
60	16.66	1.41	2.59	12.58
61	16.28	1.42	2.69	13.07
62	15.91	1.41	2.79	13.58
63	15.51	1.41	2.90	14.12
64	15.12	1.41	3.02	14.69
65	14.71	1.40	3.00	
66	14.30	1.38	2.85	
67	13.87	1.37	2.69	
68	13.45	1.35	2.54	
69	13.01	1.33	2.39	
70	12.57	1.30	2.24	
71	12.13	1.27	2.10	
72	11.68	1.24	1.96	
73	11.23	1.20	1.82	
74	10.79	1.16	1.69	
75	10.34	1.11	1.56	
76	9.90	1.06	1.44	
77	9.45	1.02	1.33	
78	9.01	0.97	1.21	
79	8.57	0.92	1.11	
80	8.13	0.87	1.01	
81	7.70	0.82	0.91	
82	7.27	0.76	0.82	
83	6.85	0.71	0.74	
84	6.44	0.65	0.66	
85	6.03	0.59	0.59	
86	5.65	0.53	0.52	
87	5.27	0.47	0.46	
88	4.91	0.42	0.40	
89	4.56	0.36	0.35	
90	4.24	0.31	0.31	
91	3.93	0.26	0.27	
92	3.65	0.21	0.23	
93	3.38	0.18	0.20	
94	3.15	0.14	0.18	
95	2.93	0.11	0.16	

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 **25%** of the GMP amount in respect of service after that date.



**Table 5 – AFPS 05/RFPS – ADJUSTMENT FACTORS FOR PENSION DEBITS/CREDITS – PENSION ON RETIREMENT IN NORMAL HEALTH**

months	Age										
	30	31	32	33	34	35	36	37	38	39	40
0	.268	.277	.286	.296	.305	.316	.326	.337	.349	.361	.374
1	.269	.278	.287	.296	.306	.317	.327	.338	.350	.363	.376
2	.270	.279	.288	.297	.307	.317	.328	.339	.351	.364	.377
3	.271	.279	.289	.298	.308	.318	.329	.340	.352	.365	.378
4	.271	.280	.289	.299	.309	.319	.330	.341	.353	.366	.379
5	.272	.281	.290	.300	.310	.320	.331	.342	.354	.367	.380
6	.273	.282	.291	.301	.311	.321	.332	.343	.355	.368	.381
7	.274	.282	.292	.301	.311	.322	.333	.344	.356	.369	.382
8	.274	.283	.292	.302	.312	.323	.334	.345	.357	.370	.384
9	.275	.284	.293	.303	.313	.324	.335	.346	.358	.371	.385
10	.276	.285	.294	.304	.314	.325	.336	.347	.359	.372	.386
11	.276	.285	.295	.305	.315	.325	.337	.348	.360	.373	.387
months	Age										
	48	49	50	51	52	53	54	55	56	57	58
0	.511	.534	.560	.587	.617	.651	.688	.729	.775	.825	.879
1	.513	.537	.562	.590	.620	.654	.691	.733	.779	.829	.884
2	.515	.539	.564	.592	.623	.657	.695	.737	.783	.834	.889
3	.517	.541	.566	.595	.626	.660	.698	.741	.788	.838	.894
4	.519	.543	.569	.597	.628	.663	.702	.745	.792	.843	.899
5	.521	.545	.571	.600	.631	.666	.705	.748	.796	.847	.904
6	.523	.547	.573	.602	.634	.669	.708	.752	.800	.852	.909
7	.525	.549	.576	.605	.637	.672	.712	.756	.804	.856	.913
8	.527	.551	.578	.607	.639	.675	.715	.760	.808	.861	.918
9	.529	.553	.580	.610	.642	.678	.719	.764	.812	.865	.923
10	.530	.555	.582	.612	.645	.681	.722	.767	.816	.870	.928
11	.532	.557	.585	.615	.648	.685	.726	.771	.821	.874	.933
months	Age										
	59	60	61	62	63	64	65	66	67	68	69
0	.438	.451	.464	.477	.490	.503	.516	.529	.542	.555	.568
1	.439	.452	.465	.478	.491	.504	.517	.530	.543	.556	.569
2	.440	.453	.466	.479	.492	.505	.518	.531	.544	.557	.570
3	.441	.454	.467	.480	.493	.506	.519	.532	.545	.558	.571
4	.442	.455	.468	.481	.494	.507	.520	.533	.546	.559	.572
5	.443	.456	.469	.482	.495	.508	.521	.534	.547	.560	.573
6	.444	.457	.470	.483	.496	.509	.522	.535	.548	.561	.574
7	.445	.458	.471	.484	.497	.510	.523	.536	.549	.562	.575
8	.446	.459	.472	.485	.498	.511	.524	.537	.550	.563	.576
9	.447	.460	.473	.486	.499	.512	.525	.538	.551	.564	.577
10	.448	.461	.474	.487	.500	.513	.526	.539	.552	.565	.578
11	.449	.462	.475	.488	.501	.514	.527	.540	.553	.566	.579

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

**Table 6 – AFPS 05/RFPs – ADJUSTMENT FACTORS FOR LUMP SUM DEBITS/CREDITS**

months	Age										
	20	21	22	23	24	25	26	27	28	29	30
0	.236	.245	.254	.263	.272	.282	.293	.303	.315	.326	.338
1	.237	.245	.254	.264	.273	.283	.294	.304	.316	.327	.339
2	.238	.246	.255	.264	.274	.284	.295	.305	.317	.328	.340
3	.238	.247	.256	.265	.275	.285	.295	.306	.318	.329	.341
4	.239	.248	.257	.266	.276	.286	.296	.307	.318	.330	.342
5	.240	.248	.257	.267	.277	.287	.297	.308	.319	.331	.343
6	.240	.249	.258	.268	.277	.288	.298	.309	.320	.332	.344
7	.241	.250	.259	.268	.278	.288	.299	.310	.321	.333	.345
8	.242	.251	.260	.269	.279	.289	.300	.311	.322	.334	.347
9	.243	.251	.261	.270	.280	.290	.301	.312	.323	.335	.348
10	.243	.252	.261	.271	.281	.291	.302	.313	.324	.336	.349
11	.244	.253	.262	.272	.282	.292	.303	.314	.325	.337	.350

months	Age										
	35	36	37	38	39	40	41	42	43	44	45
0	.405	.420	.436	.452	.469	.486	.504	.522	.542	.561	.582
1	.407	.422	.437	.453	.470	.487	.505	.524	.543	.563	.584
2	.408	.423	.439	.455	.472	.489	.507	.526	.545	.565	.586
3	.409	.424	.440	.456	.473	.490	.508	.527	.547	.567	.587
4	.410	.426	.441	.458	.474	.492	.510	.529	.548	.568	.589
5	.412	.427	.443	.459	.476	.493	.512	.530	.550	.570	.591
6	.413	.428	.444	.460	.477	.495	.513	.532	.552	.572	.593
7	.414	.429	.445	.462	.479	.496	.515	.534	.553	.573	.595
8	.415	.431	.447	.463	.480	.498	.516	.535	.555	.575	.596
9	.417	.432	.448	.464	.482	.499	.518	.537	.556	.577	.598
10	.418	.433	.449	.466	.483	.501	.519	.538	.558	.579	.600
11	.419	.435	.451	.467	.484	.502	.521	.540	.560	.580	.602

months	Age										
	50	51	52	53	54	55	56	57	58	59	60
0	.697	.723	.749	.777	.805	.835	.866	.898	.931	.965	1.000
1	.699	.725	.751	.779	.808	.837	.868	.900	.934	.968	1.005
2	.701	.727	.754	.781	.810	.840	.871	.903	.937	.971	1.008
3	.703	.729	.756	.784	.812	.842	.873	.906	.939	.974	1.011
4	.706	.731	.758	.786	.815	.845	.876	.909	.942	.977	1.014
5	.708	.734	.761	.788	.817	.848	.879	.911	.945	.980	1.017
6	.710	.736	.763	.791	.820	.850	.881	.914	.948	.983	1.020
7	.712	.738	.765	.793	.822	.853	.884	.917	.951	.986	1.024
8	.714	.740	.767	.796	.825	.855	.887	.920	.954	.989	1.027
9	.716	.742	.770	.798	.827	.858	.889	.922	.957	.992	1.030
10	.718	.745	.772	.800	.830	.860	.892	.925	.960	.995	1.033
11	.720	.747	.774	.803	.832	.863	.895	.928	.963	.998	1.036

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

**Table 7 – AFPS 05/RFPS – ADJUSTMENT FACTORS FOR PENSION DEBITS/CREDITS – PENSION ON RETIREMENT IN ILL HEALTH**

months	Age											
	20	21	22	23	24	25	26	27	28	29	30	31
0	.135	.141	.147	.153	.160	.167	.174	.182	.190	.198	.207	.217
1	.136	.141	.147	.154	.160	.167	.175	.182	.191	.199	.208	.217
2	.136	.142	.148	.154	.161	.168	.175	.183	.191	.200	.209	.218
3	.137	.142	.148	.155	.162	.169	.176	.184	.192	.201	.210	.219
4	.137	.143	.149	.155	.162	.169	.177	.184	.193	.201	.210	.220
5	.137	.143	.150	.156	.163	.170	.177	.185	.193	.202	.211	.221
6	.138	.144	.150	.157	.163	.170	.178	.186	.194	.203	.212	.221
7	.138	.144	.151	.157	.164	.171	.179	.186	.195	.203	.213	.222
8	.139	.145	.151	.158	.164	.172	.179	.187	.195	.204	.213	.223
9	.139	.145	.152	.158	.165	.172	.180	.188	.196	.205	.214	.224
10	.140	.146	.152	.159	.166	.173	.180	.188	.197	.206	.215	.225
11	.140	.146	.153	.159	.166	.173	.181	.189	.198	.206	.216	.226
months	Age											
	35	36	37	38	39	40	41	42	43	44	45	46
0	.259	.272	.284	.298	.313	.328	.344	.361	.380	.399	.420	.442
1	.260	.273	.286	.299	.314	.329	.346	.363	.381	.401	.422	.444
2	.261	.274	.287	.301	.315	.331	.347	.364	.383	.403	.424	.446
3	.262	.275	.288	.302	.316	.332	.348	.366	.385	.404	.425	.448
4	.263	.276	.289	.303	.318	.333	.350	.367	.386	.406	.427	.450
5	.264	.277	.290	.304	.319	.335	.351	.369	.388	.408	.429	.452
6	.265	.278	.291	.305	.320	.336	.353	.371	.389	.410	.431	.454
7	.266	.279	.292	.307	.321	.337	.354	.372	.391	.411	.433	.456
8	.267	.280	.294	.308	.323	.339	.356	.374	.393	.413	.435	.458
9	.268	.281	.295	.309	.324	.340	.357	.375	.394	.415	.437	.460
10	.269	.282	.296	.310	.325	.341	.358	.377	.396	.416	.438	.462
11	.271	.283	.297	.311	.327	.343	.360	.378	.398	.418	.440	.464
months	Age											
	50	51	52	53	54	55	56	57	58	59	60	61
0	.547	.578	.612	.648	.687	.729	.775	.825	.879	.938	1.000	1.074
1	.550	.581	.615	.651	.691	.733	.779	.829	.884	.944	1.009	1.081
2	.552	.584	.618	.655	.694	.737	.783	.834	.889	.949	1.015	1.087
3	.555	.587	.621	.658	.698	.741	.788	.838	.894	.954	1.021	1.093
4	.558	.589	.624	.661	.701	.745	.792	.843	.899	.960	1.027	1.100
5	.560	.592	.627	.664	.705	.748	.796	.847	.904	.965	1.032	1.106
6	.563	.595	.630	.668	.708	.752	.800	.852	.909	.970	1.038	1.113
7	.565	.598	.633	.671	.712	.756	.804	.856	.913	.976	1.044	1.119
8	.568	.601	.636	.674	.715	.760	.808	.861	.918	.981	1.050	1.126
9	.570	.603	.639	.677	.719	.764	.812	.865	.923	.987	1.056	1.132
10	.573	.606	.642	.680	.722	.767	.816	.870	.928	.992	1.062	1.139
11	.576	.609	.645	.684	.726	.771	.821	.874	.933	.997	1.068	1.145
months	Age											
	60	61	62	63	64	65	66	67	68	69	70	71
0	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
1	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
2	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
3	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
4	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
5	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
6	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
7	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
8	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
9	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
10	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432
11	.1334	.1343	.1352	.1361	.1370	.1379	.1387	.1396	.1405	.1414	.1423	.1432

For those retiring in health a debit/credit due at age x which is deducted from age y should be multiplied by (Factor for age y from Table 4C)/(Factor for age x from Table 4A)

**Table 8 – AFPS 05/RFPS – PENSION CREDIT FACTORS FOR MALES (EFFECTIVE FROM 6 APRIL 2009)**

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	5.34	0.27	56	18.81	1.00
17	5.53	0.28	57	18.45	1.00
18	5.72	0.29	58	18.09	1.00
19	5.92	0.30	59	17.72	1.00
20	6.13	0.31	60	17.36	1.00
21	6.33	0.32	61	17.01	1.00
22	6.54	0.33	62	16.65	1.00
23	6.76	0.34	63	16.29	1.00
24	6.99	0.35	64	15.93	1.00
25	7.23	0.37	65	15.55	1.00
26	7.47	0.38	66	15.17	1.00
27	7.72	0.39	67	14.78	1.00
28	7.98	0.40	68	14.38	1.00
29	8.24	0.42	69	13.97	1.00
30	8.52	0.43	70	13.55	1.00
31	8.81	0.45	71	13.12	1.00
32	9.10	0.46	72	12.69	1.00
33	9.41	0.48	73	12.25	1.00
34	9.73	0.50	74	11.82	1.00
35	10.06	0.51	75	11.37	1.00
36	10.40	0.53	76	10.93	1.00
37	10.75	0.55	77	10.49	1.00
38	11.11	0.57	78	10.06	1.00
39	11.49	0.59	79	9.63	1.00
40	11.87	0.61	80	9.21	1.00
41	12.27	0.63	81	8.79	1.00
42	12.69	0.65	82	8.38	1.00
43	13.12	0.67	83	7.97	1.00
44	13.56	0.70	84	7.57	1.00
45	14.02	0.72	85	7.17	1.00
46	14.50	0.75	86	6.78	1.00
47	14.99	0.77	87	6.40	1.00
48	15.51	0.80	88	6.03	1.00
49	16.04	0.83	89	5.67	1.00
50	16.59	0.86	90	5.33	1.00
51	17.17	0.89	91	5.00	1.00
52	17.76	0.92	92	4.69	1.00
53	18.38	0.95	93	4.39	1.00
54	19.04	0.98	94	4.11	1.00
55	19.16	1.00	95	3.84	1.00

Note:

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 9 – AFPS 05/RFPS – PENSION CREDIT FACTORS FOR FEMALES (EFFECTIVE FROM 6 APRIL 2009)**

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	5.51	0.26	56	19.46	1.00
17	5.70	0.28	57	19.12	1.00
18	5.90	0.29	58	18.77	1.00
19	6.11	0.30	59	18.42	1.00
20	6.32	0.31	60	18.07	1.00
21	6.53	0.32	61	17.73	1.00
22	6.75	0.33	62	17.38	1.00
23	6.98	0.34	63	17.02	1.00
24	7.21	0.35	64	16.66	1.00
25	7.45	0.36	65	16.28	1.00
26	7.71	0.38	66	15.91	1.00
27	7.97	0.39	67	15.51	1.00
28	8.23	0.40	68	15.12	1.00
29	8.51	0.42	69	14.71	1.00
30	8.80	0.43	70	14.30	1.00
31	9.10	0.45	71	13.87	1.00
32	9.40	0.46	72	13.45	1.00
33	9.72	0.48	73	13.01	1.00
34	10.05	0.50	74	12.57	1.00
35	10.39	0.51	75	12.13	1.00
36	10.74	0.53	76	11.68	1.00
37	11.10	0.55	77	11.23	1.00
38	11.48	0.57	78	10.79	1.00
39	11.87	0.59	79	10.34	1.00
40	12.27	0.61	80	9.90	1.00
41	12.68	0.63	81	9.45	1.00
42	13.11	0.65	82	9.01	1.00
43	13.55	0.67	83	8.57	1.00
44	14.01	0.70	84	8.13	1.00
45	14.49	0.72	85	7.70	1.00
46	14.98	0.75	86	7.27	1.00
47	15.49	0.77	87	6.85	1.00
48	16.02	0.80	88	6.44	1.00
49	16.57	0.83	89	6.03	1.00
50	17.14	0.86	90	5.65	1.00
51	17.73	0.89	91	5.27	1.00
52	18.34	0.92	92	4.91	1.00
53	18.98	0.95	93	4.56	1.00
54	19.64	0.98	94	4.24	1.00
55	19.79	1.00	95	3.93	1.00

Note:

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

**Table 10 – ADJUSTMENT FOR MARKET CONDITIONS – FOR USE WITH ALL PENSIONER MEMBER ON DIVORCE FACTOR TABLES**

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	1.26	1.18	1.10	1.03	0.97
41	1.26	1.18	1.10	1.03	0.97
42	1.26	1.18	1.10	1.03	0.97
43	1.26	1.18	1.10	1.03	0.97
44	1.26	1.17	1.10	1.03	0.97
45	1.25	1.17	1.10	1.03	0.97
46	1.25	1.17	1.10	1.03	0.97
47	1.25	1.17	1.10	1.03	0.97
48	1.25	1.17	1.10	1.03	0.97
49	1.25	1.17	1.10	1.03	0.97
50	1.25	1.17	1.10	1.03	0.97
51	1.25	1.17	1.10	1.03	0.97
52	1.25	1.17	1.10	1.03	0.97
53	1.25	1.17	1.10	1.03	0.97
54	1.25	1.17	1.10	1.03	0.97
55	1.25	1.17	1.10	1.03	0.97
56	1.25	1.17	1.10	1.03	0.97
57	1.25	1.17	1.10	1.03	0.97
58	1.24	1.17	1.10	1.03	0.97
59	1.24	1.17	1.10	1.03	0.97
60	1.24	1.17	1.10	1.03	0.97
61	1.24	1.17	1.10	1.03	0.97
62	1.24	1.16	1.10	1.03	0.97
63	1.24	1.16	1.09	1.03	0.97
64	1.24	1.16	1.09	1.03	0.97
65	1.24	1.16	1.09	1.03	0.97
66	1.23	1.16	1.09	1.03	0.97
67	1.23	1.16	1.09	1.03	0.97
68	1.23	1.16	1.09	1.03	0.97
69	1.23	1.16	1.09	1.03	0.97
70	1.23	1.16	1.09	1.03	0.97
71	1.22	1.15	1.09	1.03	0.97
72	1.22	1.15	1.09	1.03	0.97
73	1.22	1.15	1.09	1.03	0.97
74	1.22	1.15	1.09	1.03	0.97
75	1.22	1.15	1.09	1.03	0.97
76	1.21	1.15	1.08	1.03	0.97
77	1.21	1.14	1.08	1.03	0.97
78	1.21	1.14	1.08	1.03	0.97
79	1.20	1.14	1.08	1.03	0.97
80	1.20	1.14	1.08	1.03	0.98
81	1.20	1.14	1.08	1.03	0.98
82	1.19	1.13	1.08	1.02	0.98
83	1.19	1.13	1.08	1.02	0.98
84	1.18	1.13	1.07	1.02	0.98
85	1.18	1.12	1.07	1.02	0.98
86	1.18	1.12	1.07	1.02	0.98
87	1.17	1.12	1.07	1.02	0.98
88	1.17	1.11	1.07	1.02	0.98
89	1.16	1.11	1.06	1.02	0.98
90	1.16	1.11	1.06	1.02	0.98
91	1.15	1.10	1.06	1.02	0.98
92	1.15	1.10	1.06	1.02	0.98
93	1.14	1.10	1.06	1.02	0.98
94	1.13	1.09	1.05	1.02	0.98
95	1.13	1.09	1.05	1.02	0.98

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to total transfer value calculated to allow for current yield on the FT Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions

**Table 11 – AFPS 05/RFPS – ADJUSTMENT FOR MARKET CONDITIONS (UP TO AGE 54) FOR PENSION CREDIT BENEFITS IN THE FORM OF A DEFERRED PENSION ONLY**

Age last birthday at relevant date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.21	1.12	1.04	0.96
42	1.31	1.21	1.12	1.04	0.96
43	1.31	1.21	1.12	1.04	0.96
44	1.31	1.21	1.12	1.04	0.96
45	1.31	1.21	1.12	1.04	0.96
46	1.31	1.21	1.12	1.04	0.96
47	1.30	1.21	1.12	1.04	0.96
48	1.30	1.21	1.12	1.04	0.96
49	1.30	1.20	1.12	1.04	0.96
50	1.29	1.20	1.12	1.04	0.96
51	1.28	1.19	1.11	1.04	0.97
52	1.28	1.19	1.11	1.03	0.97
53	1.27	1.18	1.11	1.03	0.97
54	1.26	1.18	1.10	1.03	0.97

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to total transfer value calculated to allow for current yield on the FT Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions

**Table 12 – AFPS 05/RFPS – ADJUSTMENT FOR MARKET CONDITIONS (UP TO AGE 54) FOR PENSION CREDIT BENEFITS IN THE FORM OF BOTH A DEFERRED PENSION AND LUMP SUM**

Age last birthday at relevant date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
16-39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.21	1.12	1.04	0.96
42	1.31	1.21	1.12	1.04	0.96
43	1.31	1.21	1.12	1.04	0.96
44	1.31	1.21	1.12	1.04	0.96
45	1.31	1.21	1.12	1.04	0.96
46	1.31	1.21	1.12	1.04	0.96
47	1.30	1.21	1.12	1.04	0.96
48	1.30	1.21	1.12	1.04	0.96
49	1.30	1.20	1.12	1.04	0.96
50	1.29	1.20	1.12	1.04	0.96
51	1.28	1.19	1.11	1.04	0.97
52	1.28	1.19	1.11	1.03	0.97
53	1.27	1.18	1.11	1.03	0.97
54	1.26	1.18	1.10	1.03	0.97

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to total transfer value calculated to allow for current yield on the FT Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions



**Table 13 – AFPS 05/RFPS – ADJUSTMENT FOR MARKET CONDITIONS (AGES 55 AND ABOVE)  
FOR PENSION CREDIT BENEFITS**

Age last birthday at relevant date	Yield on Index Linked Stocks at Relevant Date				
	0.0%	1.0%	2.0%	3.0%	4.0%
55	1.25	1.17	1.10	1.03	0.97
56	1.25	1.17	1.10	1.03	0.97
57	1.25	1.17	1.10	1.03	0.97
58	1.24	1.17	1.10	1.03	0.97
59	1.24	1.17	1.10	1.03	0.97
60	1.24	1.17	1.10	1.03	0.97
61	1.24	1.17	1.10	1.03	0.97
62	1.24	1.16	1.10	1.03	0.97
63	1.24	1.16	1.09	1.03	0.97
64	1.24	1.16	1.09	1.03	0.97
65	1.24	1.16	1.09	1.03	0.97
66	1.23	1.16	1.09	1.03	0.97
67	1.23	1.16	1.09	1.03	0.97
68	1.23	1.16	1.09	1.03	0.97
69	1.23	1.16	1.09	1.03	0.97
70	1.23	1.16	1.09	1.03	0.97
71	1.22	1.15	1.09	1.03	0.97
72	1.22	1.15	1.09	1.03	0.97
73	1.22	1.15	1.09	1.03	0.97
74	1.22	1.15	1.09	1.03	0.97
75	1.22	1.15	1.09	1.03	0.97
76	1.21	1.15	1.08	1.03	0.97
77	1.21	1.14	1.08	1.03	0.97
78	1.21	1.14	1.08	1.03	0.97
79	1.20	1.14	1.08	1.03	0.97
80	1.20	1.14	1.08	1.03	0.98
81	1.20	1.14	1.08	1.03	0.98
82	1.19	1.13	1.08	1.02	0.98
83	1.19	1.13	1.08	1.02	0.98
84	1.18	1.13	1.07	1.02	0.98
85	1.18	1.12	1.07	1.02	0.98
86	1.18	1.12	1.07	1.02	0.98
87	1.17	1.12	1.07	1.02	0.98
88	1.17	1.11	1.07	1.02	0.98
89	1.16	1.11	1.06	1.02	0.98
90	1.16	1.11	1.06	1.02	0.98
91	1.15	1.10	1.06	1.02	0.98
92	1.15	1.10	1.06	1.02	0.98
93	1.14	1.10	1.06	1.02	0.98
94	1.13	1.09	1.05	1.02	0.98
95	1.13	1.09	1.05	1.02	0.98

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to total transfer value calculated to allow for current yield on the FT Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions

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**Table 14 – AFPS 05/RFPS – MEMBER EARLY RETIREMENT FACTORS – NORMAL HEALTH****Member's Pension Factors**

Months	Age at early retirement									
	55	56	57	58	59	60	61	62	63	64
0	0.554	0.584	0.617	0.653	0.691	0.733	0.778	0.827	0.880	0.939
1	0.556	0.587	0.620	0.656	0.694	0.736	0.782	0.831	0.885	0.944
2	0.559	0.590	0.623	0.659	0.698	0.740	0.786	0.835	0.890	0.949
3	0.561	0.593	0.626	0.662	0.701	0.744	0.790	0.840	0.895	0.955
4	0.564	0.595	0.629	0.665	0.705	0.747	0.794	0.844	0.900	0.960
5	0.566	0.598	0.632	0.669	0.708	0.751	0.798	0.849	0.904	0.965
6	0.569	0.601	0.635	0.672	0.712	0.755	0.802	0.853	0.909	0.971
7	0.572	0.603	0.638	0.675	0.715	0.759	0.806	0.858	0.914	0.976
8	0.574	0.606	0.641	0.678	0.719	0.762	0.810	0.862	0.919	0.981
9	0.577	0.609	0.644	0.681	0.722	0.766	0.814	0.867	0.924	0.987
10	0.579	0.612	0.647	0.685	0.725	0.770	0.818	0.871	0.929	0.992
11	0.582	0.614	0.650	0.688	0.729	0.774	0.822	0.875	0.934	0.997

Factors to be applied to pension under 'Early payment of pensions with actuarial reduction'.

**Lump Sum Factors**

Months	Age at early retirement									
	55	56	57	58	59	60	61	62	63	64
0	0.712	0.736	0.762	0.788	0.816	0.844	0.873	0.904	0.935	0.968
1	0.714	0.739	0.764	0.791	0.818	0.846	0.876	0.906	0.938	0.970
2	0.716	0.741	0.766	0.793	0.820	0.849	0.878	0.909	0.940	0.973
3	0.718	0.743	0.769	0.795	0.823	0.851	0.881	0.911	0.943	0.976
4	0.720	0.745	0.771	0.797	0.825	0.854	0.883	0.914	0.946	0.979
5	0.722	0.747	0.773	0.800	0.827	0.856	0.886	0.917	0.949	0.982
6	0.724	0.749	0.775	0.802	0.830	0.859	0.888	0.919	0.951	0.985
7	0.726	0.751	0.777	0.804	0.832	0.861	0.891	0.922	0.954	0.987
8	0.728	0.753	0.780	0.807	0.835	0.864	0.893	0.925	0.957	0.990
9	0.730	0.756	0.782	0.809	0.837	0.866	0.896	0.927	0.959	0.993
10	0.732	0.758	0.784	0.811	0.839	0.868	0.899	0.930	0.962	0.996
11	0.734	0.760	0.786	0.813	0.842	0.871	0.901	0.932	0.965	0.999

**Notes:**

1. Ages are given in years and complete months. part months are ignored
2. On early retirement, the members' pension and lump should be multiplied by the relevant factor.
3. Pensions payable to a member's spouse, partner or dependant should not be reduced.
4. Both the member's pension and lump sum should be increased from the date of leaving the scheme until the date of early retirement in line with the Pension Increase Act before applying the factor.
5. These factors should not be used for adjusting pension debits or credits.
6. Factors to be applied to lump sum benefits under 'Early payment of pensions with actuarial reduction'.

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**Table 15 – AFPS 05/RFPS – PENSION ALLOCATION FACTORS – MALE TO SPOUSE OR FEMALE BENEFICIARY**

Age Last Birthday of Beneficiary	Age Last Birthday of Member										
	55	56	57	58	59	60	61	62	63	64	65
45	3.860	3.521	3.215	2.939	2.689	2.461	2.255	2.067	1.897	1.742	1.600
46	4.030	3.669	3.345	3.052	2.788	2.549	2.332	2.135	1.956	1.794	1.646
47	4.215	3.831	3.487	3.176	2.896	2.644	2.415	2.208	2.021	1.850	1.696
48	4.418	4.008	3.641	3.311	3.015	2.747	2.506	2.288	2.090	1.912	1.750
49	4.641	4.202	3.810	3.459	3.143	2.860	2.604	2.374	2.166	1.978	1.809
50	4.886	4.415	3.995	3.620	3.284	2.983	2.712	2.468	2.248	2.051	1.872
51	5.156	4.649	4.199	3.797	3.438	3.117	2.829	2.570	2.338	2.129	1.941
52	5.453	4.907	4.423	3.992	3.608	3.264	2.958	2.683	2.436	2.215	2.016
53	5.781	5.191	4.669	4.205	3.793	3.426	3.098	2.805	2.543	2.309	2.098
54	6.144	5.505	4.941	4.441	3.998	3.604	3.252	2.939	2.660	2.411	2.188
55	6.547	5.853	5.242	4.701	4.223	3.799	3.422	3.087	2.789	2.523	2.286
56	6.993	6.239	5.574	4.989	4.471	4.014	3.609	3.249	2.930	2.646	2.393
57	7.490	6.666	5.943	5.307	4.747	4.252	3.815	3.428	3.085	2.781	2.510
58	8.044	7.142	6.353	5.660	5.051	4.515	4.042	3.625	3.256	2.929	2.639
59	8.661	7.673	6.808	6.052	5.389	4.807	4.294	3.842	3.444	3.093	2.781
60	9.353	8.264	7.316	6.488	5.765	5.131	4.573	4.083	3.652	3.273	2.938
61	10.127	8.927	7.884	6.976	6.183	5.490	4.883	4.351	3.884	3.473	3.112
62	10.993	9.669	8.520	7.521	6.651	5.891	5.228	4.648	4.140	3.695	3.303
63	11.966	10.501	9.231	8.129	7.172	6.339	5.613	4.978	4.424	3.940	3.515
64	13.061	11.435	10.030	8.811	7.755	6.838	6.041	5.346	4.741	4.212	3.750
65	14.298	12.488	10.926	9.577	8.409	7.397	6.519	5.756	5.093	4.515	4.012
66	15.688	13.670	11.934	10.437	9.143	8.024	7.055	6.215	5.486	4.853	4.303
67	17.260	15.003	13.070	11.406	9.968	8.727	7.655	6.728	5.925	5.231	4.627
68	19.045	16.516	14.355	12.497	10.896	9.516	8.329	7.304	6.417	5.651	4.988
69	21.060	18.225	15.806	13.727	11.940	10.406	9.086	7.949	6.968	6.123	5.393
70	23.348	20.162	17.441	15.114	13.121	11.410	9.938	8.674	7.587	6.652	5.846
71	25.948	22.367	19.302	16.689	14.455	12.540	10.899	9.491	8.283	7.246	6.353
72	28.887	24.853	21.411	18.477	15.966	13.819	11.983	10.410	9.065	7.912	6.921
73	32.235	27.684	23.808	20.505	17.679	15.267	13.208	11.448	9.946	8.661	7.561
74	36.064	30.911	26.530	22.797	19.620	16.909	14.597	12.624	10.941	9.507	8.281
75	40.428	34.572	29.612	25.399	21.820	18.769	16.167	13.951	12.064	10.461	9.093

## Notes:

1. The pension given up by the member is multiplied by the relevant allocation factor from the tables above to give the additional pension payable to the beneficiary on the member's death.
2. These factors assume that the member's pension will not be reinstated to its original level should the beneficiary pre-decease the member.
3. Allocation factors for a Male member who allocates to his wife or a Female beneficiary.

**Table 16 – AFPS 05/RFPS – PENSION ALLOCATION FACTORS – FEMALE TO SPOUSE OR A MALE BENEFICIARY**

Age Last Birthday of Beneficiary	Age Last Birthday of Member										
	55	56	57	58	59	60	61	62	63	64	65
45	5.802	5.259	4.774	4.340	3.950	3.600	3.285	3.000	2.744	2.512	2.303
46	6.128	5.544	5.023	4.558	4.141	3.768	3.432	3.129	2.858	2.612	2.391
47	6.487	5.858	5.297	4.797	4.351	3.951	3.592	3.271	2.982	2.722	2.487
48	6.884	6.204	5.599	5.061	4.581	4.153	3.769	3.425	3.117	2.841	2.592
49	7.323	6.586	5.932	5.352	4.835	4.375	3.963	3.595	3.266	2.971	2.707
50	7.809	7.009	6.301	5.673	5.115	4.619	4.176	3.782	3.430	3.115	2.833
51	8.348	7.478	6.708	6.027	5.425	4.889	4.412	3.987	3.610	3.273	2.972
52	8.947	7.998	7.160	6.421	5.767	5.187	4.672	4.214	3.808	3.446	3.124
53	9.614	8.576	7.662	6.857	6.146	5.517	4.960	4.465	4.027	3.638	3.291
54	10.358	9.220	8.220	7.342	6.567	5.883	5.278	4.743	4.269	3.849	3.476
55	11.187	9.939	8.844	7.883	7.037	6.290	5.632	5.051	4.537	4.083	3.681
56	12.117	10.742	9.540	8.486	7.558	6.743	6.025	5.393	4.835	4.343	3.907
57	13.158	11.642	10.318	9.158	8.141	7.249	6.464	5.773	5.166	4.631	4.159
58	14.327	12.653	11.191	9.912	8.794	7.814	6.953	6.198	5.535	4.952	4.438
59	15.645	13.787	12.168	10.758	9.526	8.446	7.500	6.672	5.947	5.309	4.750
60	17.121	15.059	13.265	11.706	10.344	9.154	8.113	7.203	6.406	5.709	5.097
61	18.790	16.499	14.506	12.774	11.265	9.949	8.802	7.798	6.921	6.156	5.485
62	20.648	18.129	15.909	13.980	12.304	10.847	9.575	8.466	7.500	6.657	5.919
63	22.825	19.966	17.489	15.341	13.476	11.858	10.446	9.218	8.149	7.218	6.406
64	25.243	22.042	19.277	16.880	14.799	12.998	11.429	10.064	8.881	7.850	6.954
65	27.976	24.401	21.311	18.627	16.299	14.288	12.538	11.019	9.705	8.564	7.570
66	31.099	27.079	23.610	20.604	17.998	15.744	13.790	12.097	10.635	9.366	8.264
67	34.658	30.130	26.224	22.847	19.923	17.396	15.211	13.319	11.685	10.272	9.045
68	38.709	33.604	29.208	25.405	22.121	19.277	16.824	14.708	12.878	11.298	9.931
69	43.346	37.557	32.593	28.315	24.619	21.419	18.660	16.282	14.228	12.459	10.933
70	48.616	42.097	36.475	31.633	27.452	23.852	20.745	18.062	15.758	13.775	12.067
71	54.624	47.250	40.897	35.412	30.673	26.611	23.114	20.095	17.501	15.274	13.353
72	61.552	53.153	45.917	39.734	34.390	29.787	25.826	22.416	19.493	16.979	14.815
73	69.495	59.918	51.699	44.703	38.656	33.427	28.921	25.055	21.755	18.919	16.481
74	78.525	67.641	58.317	50.357	43.485	37.545	32.447	28.075	24.334	21.128	18.378
75	88.968	76.593	65.970	56.866	49.025	42.260	36.477	31.524	27.275	23.641	20.534

Notes:

1. The pension given up by the member is multiplied by the relevant allocation factor from the tables above to give the additional pension payable to the beneficiary on the member's death.
2. These factors assume that the member's pension will not be reinstated to its original level should the beneficiary pre-decease the member.
3. Allocation factors for a Female member who allocates to her husband or a Male beneficiary.

Table 17 – AFPS 05/RFPS – INVERSE COMMUTATION FACTORS

Age last birthday at retirement	Members Pension		Members and Spouses Pension	
	Male £	Female £	Male £	Female £
55	4.90	4.72	4.43	4.38
56	5.03	4.83	4.53	4.47
57	5.17	4.95	4.63	4.57
58	5.31	5.07	4.73	4.67
59	5.47	5.21	4.85	4.78
60	5.64	5.35	4.97	4.90
61	5.82	5.51	5.10	5.02
62	6.02	5.67	5.24	5.15
63	6.23	5.85	5.39	5.30
64	6.45	6.04	5.55	5.45
65	6.70	6.24	5.72	5.61
66	6.96	6.46	5.91	5.79
67	7.25	6.70	6.11	5.98
68	7.56	6.95	6.32	6.18
69	7.89	7.22	6.55	6.40
70	8.25	7.51	6.80	6.63

1. Amount of additional pension per £100 of lump sum.

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**Table 18 – AFPS 05 – ADDED YEARS FACTORS****Regular annual contribution for one added year as a percentage of salary, paid until age 55.**

Age at birthday following exercise of option	All Officers & Other Ranks
19	1.18%
20	1.21%
21	1.23%
22	1.26%
23	1.28%
24	1.31%
25	1.35%
26	1.38%
27	1.42%
28	1.47%
29	1.51%
30	1.57%
31	1.62%
32	1.68%
33	1.75%
34	1.83%
35	1.91%
36	2.01%
37	2.11%
38	2.23%
39	2.37%
40	2.52%
41	2.69%
42	2.89%
43	3.13%
44	3.40%
45	3.74%
46	4.15%
47	4.66%
48	5.32%
49	6.20%
50	7.43%
51	9.27%
52	12.34%
53	18.48%

Note 1: The above rates are to be deducted from pensionable pay.

Note 2: The age 53 rates are above the 15% contribution limit. They are included in the above table so that the price of a part-year purchase may be determined.

Note 3: A factor of 1.5 (an increase of 50%) should be applied to the number of added years if a member leaves with deferred benefits. This increase would be applied after the added years have been scaled down to reflect that contributions have not been paid for the full period. No increase is applied for any contracts where a member receives EDP benefits.

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**Table 19 – ADJUSTMENT FOR MARKET CONDITIONS – FOR USE WITH ALL CLUB TRANSFER FACTOR TABLES**

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	1.31	1.22	1.12	1.04	0.96
26-28	1.31	1.22	1.12	1.04	0.96
29-31	1.31	1.22	1.12	1.04	0.96
32-33	1.31	1.22	1.12	1.04	0.96
34-35	1.31	1.22	1.12	1.04	0.96
36-37	1.31	1.22	1.12	1.04	0.96
38	1.31	1.22	1.12	1.04	0.96
39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.22	1.12	1.04	0.96
42	1.31	1.22	1.12	1.04	0.96
43	1.31	1.22	1.12	1.04	0.96
44	1.31	1.22	1.12	1.04	0.96
45	1.31	1.22	1.12	1.04	0.96
46	1.31	1.21	1.12	1.04	0.96
47	1.31	1.21	1.12	1.04	0.96
48	1.31	1.21	1.12	1.04	0.96
49	1.31	1.21	1.12	1.04	0.96
50	1.31	1.21	1.12	1.04	0.96
51	1.30	1.21	1.12	1.04	0.96
52	1.30	1.20	1.12	1.04	0.96
53	1.29	1.20	1.12	1.04	0.96
54	1.29	1.20	1.11	1.04	0.97
55	1.28	1.19	1.11	1.04	0.97
56	1.27	1.18	1.11	1.03	0.97
57	1.26	1.18	1.10	1.03	0.97
58	1.25	1.17	1.10	1.03	0.97
59	1.23	1.16	1.09	1.03	0.97
60	1.22	1.15	1.09	1.03	0.97
61	1.22	1.15	1.09	1.03	0.97
62	1.21	1.14	1.08	1.03	0.97
63	1.20	1.14	1.08	1.03	0.98
64	1.19	1.13	1.08	1.02	0.98

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to total transfer value calculated to allow for current yield on the FT-Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions.

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**Table 20 – AFPS 05/RFPS FOR NON CLUB FACTOR FOR OUTGOING TRANSFERS FOR MALES WITH A NORMAL PENSION AGE OF 65**

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	3.02	0.19	0.69	0.69	1.52	3.02
17	3.12	0.20	0.71	0.71	1.56	3.12
18	3.23	0.21	0.74	0.74	1.59	3.23
19	3.35	0.21	0.76	0.76	1.62	3.35
20	3.46	0.22	0.79	0.79	1.65	3.46
21	3.58	0.23	0.82	0.82	1.68	3.58
22	3.70	0.24	0.85	0.85	1.71	3.70
23	3.82	0.25	0.89	0.89	1.75	3.82
24	3.95	0.25	0.92	0.92	1.78	3.95
25	4.08	0.26	0.96	0.96	1.81	4.08
26	4.22	0.27	0.99	0.99	1.85	4.22
27	4.36	0.28	1.03	1.03	1.88	4.36
28	4.51	0.29	1.07	1.07	1.92	4.51
29	4.66	0.30	1.11	1.11	1.96	4.66
30	4.81	0.31	1.15	1.15	1.99	4.81
31	4.98	0.32	1.19	1.19	2.03	4.98
32	5.14	0.33	1.23	1.23	2.07	5.14
33	5.32	0.35	1.28	1.28	2.11	5.32
34	5.49	0.36	1.32	1.32	2.15	5.49
35	5.68	0.37	1.37	1.37	2.19	5.68
36	5.87	0.38	1.42	1.42	2.23	5.87
37	6.07	0.40	1.46	1.46	2.27	6.07
38	6.28	0.41	1.51	1.51	2.32	6.28
39	6.49	0.42	1.57	1.57	2.36	6.49
40	6.71	0.44	1.62	1.62	2.40	6.71
41	6.93	0.45	1.67	1.67	2.45	6.93
42	7.17	0.47	1.73	1.73	2.49	7.17
43	7.41	0.48	1.78	1.78	2.54	7.41
44	7.66	0.50	1.84	1.84	2.59	7.66
45	7.92	0.52	1.89	1.89	2.64	7.92
46	8.19	0.54	1.95	1.95	2.69	8.19
47	8.47	0.55	2.01	2.01	2.74	8.47
48	8.76	0.57	2.07	2.07	2.79	8.76
49	9.06	0.59	2.13	2.13	2.84	9.06
50	9.37	0.61	2.19	2.19	2.90	9.37
51	9.70	0.63	2.24	2.24	2.95	9.70
52	10.03	0.65	2.30	2.30	3.01	10.03
53	10.38	0.68	2.36	2.36	3.06	10.38
54	10.75	0.70	2.42	2.42	3.12	10.75
55	11.12	0.72	2.48	2.48	3.18	11.12
56	11.52	0.75	2.54	2.54	3.24	11.52
57	11.93	0.78	2.59	2.59	3.31	11.93
58	12.35	0.80	2.65	2.65	3.37	12.35
59	12.80	0.83	2.71	2.71	3.44	12.80
60	13.27	0.86	2.75	2.75	3.51	13.27
61	13.79	0.89	2.79	2.79	3.58	13.79
62	14.33	0.92	2.83	2.83	3.66	14.33
63	14.90	0.95	2.86	2.86	3.75	14.90
64	15.49	0.98	2.89	2.89	3.83	15.49

## 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 25% of the GMP amount in respect of service after that date.

**Table 21 – AFPS 05/RFPS NON CLUB FACTORS FOR OUTGOING TRANSFERS FOR FEMALES WITH A NORMAL PENSION AGE OF 65**

Females (up to age 59)

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	3.18	0.19	0.32	0.32	-0.62	3.18
17	3.29	0.20	0.33	0.33	-0.64	3.29
18	3.40	0.21	0.34	0.34	-0.65	3.40
19	3.52	0.21	0.36	0.36	-0.66	3.52
20	3.65	0.22	0.37	0.37	-0.68	3.65
21	3.77	0.23	0.38	0.38	-0.69	3.77
22	3.89	0.24	0.40	0.40	-0.70	3.89
23	4.03	0.24	0.41	0.41	-0.71	4.03
24	4.16	0.25	0.42	0.42	-0.73	4.16
25	4.30	0.26	0.44	0.44	-0.74	4.30
26	4.45	0.27	0.46	0.46	-0.76	4.45
27	4.60	0.28	0.47	0.47	-0.77	4.60
28	4.75	0.29	0.49	0.49	-0.78	4.75
29	4.91	0.30	0.50	0.50	-0.80	4.91
30	5.08	0.31	0.52	0.52	-0.81	5.08
31	5.25	0.32	0.53	0.53	-0.83	5.25
32	5.43	0.33	0.55	0.55	-0.84	5.43
33	5.61	0.34	0.57	0.57	-0.86	5.61
34	5.80	0.36	0.58	0.58	-0.88	5.80
35	5.99	0.37	0.60	0.60	-0.89	5.99
36	6.20	0.38	0.62	0.62	-0.91	6.20
37	6.41	0.39	0.64	0.64	-0.93	6.41
38	6.62	0.41	0.66	0.66	-0.94	6.62
39	6.85	0.42	0.68	0.68	-0.96	6.85
40	7.08	0.44	0.70	0.70	-0.98	7.08
41	7.32	0.45	0.71	0.71	-1.00	7.32
42	7.57	0.47	0.73	0.73	-1.02	7.57
43	7.82	0.48	0.75	0.75	-1.04	7.82
44	8.09	0.50	0.77	0.77	-1.06	8.09
45	8.36	0.52	0.79	0.79	-1.08	8.36
46	8.64	0.53	0.81	0.81	-1.10	8.64
47	8.94	0.55	0.83	0.83	-1.12	8.94
48	9.24	0.57	0.84	0.84	-1.14	9.24
49	9.56	0.59	0.86	0.86	-1.16	9.56
50	9.89	0.61	0.87	0.87	-1.18	9.89
51	10.23	0.63	0.89	0.89	-1.21	10.23
52	10.58	0.65	0.90	0.90	-1.23	10.58
53	10.95	0.68	0.91	0.91	-1.25	10.95
54	11.33	0.70	0.92	0.92	-1.28	11.33
55	11.73	0.72	0.93	0.93	-1.30	11.73
56	12.14	0.75	0.94	0.94	-1.33	12.14
57	12.56	0.77	0.95	0.95	-1.36	12.56
58	13.01	0.80	0.96	0.96	-1.39	13.01
59	13.47	0.83	0.96	0.96	-1.44	13.47

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 25% of the GMP amount in respect of service after that date.

Females (ages 60 to 64)

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 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	13.96	0.86	0.97	0.97	-1.00	-3.37	13.96
61	14.49	0.89	0.97	0.97	-0.02	-2.48	14.49
62	15.03	0.92	0.97	0.97	1.00	-1.55	15.03
63	15.61	0.95	0.96	0.96	2.06	-0.59	15.61
64	16.21	0.98	0.96	0.96	3.16	0.41	16.21

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 250% of 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 the increase of RPI capped at 3% per annum.

**Table 22 – AFPS 05/RFPS CLUB FACTORS FOR OUTGOING TRANSFERS FOR MALES WITH A NORMAL PENSION AGE OF 65**

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	3.02	0.19	0.69	0.69	1.52	3.02
17	3.12	0.20	0.71	0.71	1.56	3.12
18	3.23	0.21	0.74	0.74	1.59	3.23
19	3.35	0.21	0.76	0.76	1.62	3.35
20	3.46	0.22	0.79	0.79	1.65	3.46
21	3.58	0.23	0.82	0.82	1.68	3.58
22	3.70	0.24	0.85	0.85	1.71	3.70
23	3.82	0.25	0.89	0.89	1.75	3.82
24	3.95	0.25	0.92	0.92	1.78	3.95
25	4.08	0.26	0.96	0.96	1.81	4.08
26	4.22	0.27	0.99	0.99	1.85	4.22
27	4.36	0.28	1.03	1.03	1.88	4.36
28	4.51	0.29	1.07	1.07	1.92	4.51
29	4.66	0.30	1.11	1.11	1.96	4.66
30	4.81	0.31	1.15	1.15	1.99	4.81
31	4.98	0.32	1.19	1.19	2.03	4.98
32	5.14	0.33	1.23	1.23	2.07	5.14
33	5.32	0.35	1.28	1.28	2.11	5.32
34	5.49	0.36	1.32	1.32	2.15	5.49
35	5.68	0.37	1.37	1.37	2.19	5.68
36	5.87	0.38	1.42	1.42	2.23	5.87
37	6.07	0.40	1.46	1.46	2.27	6.07
38	6.28	0.41	1.51	1.51	2.32	6.28
39	6.49	0.42	1.57	1.57	2.36	6.49
40	6.71	0.44	1.62	1.62	2.40	6.71
41	6.93	0.45	1.67	1.67	2.45	6.93
42	7.17	0.47	1.73	1.73	2.49	7.17
43	7.41	0.48	1.78	1.78	2.54	7.41
44	7.66	0.50	1.84	1.84	2.59	7.66
45	7.92	0.52	1.89	1.89	2.64	7.92
46	8.19	0.54	1.95	1.95	2.69	8.19
47	8.47	0.55	2.01	2.01	2.74	8.47
48	8.76	0.57	2.07	2.07	2.79	8.76
49	9.06	0.59	2.13	2.13	2.84	9.06
50	9.37	0.61	2.19	2.19	2.90	9.37
51	9.70	0.63	2.24	2.24	2.95	9.70
52	10.03	0.65	2.30	2.30	3.01	10.03
53	10.38	0.68	2.36	2.36	3.06	10.38
54	10.75	0.70	2.42	2.42	3.12	10.75
55	11.12	0.72	2.48	2.48	3.18	11.12
56	11.52	0.75	2.54	2.54	3.24	11.52
57	11.93	0.78	2.59	2.59	3.31	11.93
58	12.35	0.80	2.65	2.65	3.37	12.35
59	12.80	0.83	2.71	2.71	3.44	12.80
60	13.27	0.86	2.75	2.75	3.51	13.27
61	13.79	0.89	2.79	2.79	3.58	13.79
62	14.33	0.92	2.83	2.83	3.66	14.33
63	14.90	0.95	2.86	2.86	3.75	14.90
64	15.49	0.98	2.89	2.89	3.83	15.49

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 25% of the GMP amount in respect of service after that date.

**Table 23 – AFPS 05/RFPS CLUB FACTORS FOR OUTGOING TRANSFERS FOR FEMALES WITH A NORMAL PENSION AGE OF 65**

Females (up to age 59)

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	3.18	0.19	0.32	0.32	-0.62	3.18
17	3.29	0.20	0.33	0.33	-0.64	3.29
18	3.40	0.21	0.34	0.34	-0.65	3.40
19	3.52	0.21	0.36	0.36	-0.66	3.52
20	3.65	0.22	0.37	0.37	-0.68	3.65
21	3.77	0.23	0.38	0.38	-0.69	3.77
22	3.89	0.24	0.40	0.40	-0.70	3.89
23	4.03	0.24	0.41	0.41	-0.71	4.03
24	4.16	0.25	0.42	0.42	-0.73	4.16
25	4.30	0.26	0.44	0.44	-0.74	4.30
26	4.45	0.27	0.46	0.46	-0.76	4.45
27	4.60	0.28	0.47	0.47	-0.77	4.60
28	4.75	0.29	0.49	0.49	-0.78	4.75
29	4.91	0.30	0.50	0.50	-0.80	4.91
30	5.08	0.31	0.52	0.52	-0.81	5.08
31	5.25	0.32	0.53	0.53	-0.83	5.25
32	5.43	0.33	0.55	0.55	-0.84	5.43
33	5.61	0.34	0.57	0.57	-0.86	5.61
34	5.80	0.36	0.58	0.58	-0.88	5.80
35	5.99	0.37	0.60	0.60	-0.89	5.99
36	6.20	0.38	0.62	0.62	-0.91	6.20
37	6.41	0.39	0.64	0.64	-0.93	6.41
38	6.62	0.41	0.66	0.66	-0.94	6.62
39	6.85	0.42	0.68	0.68	-0.96	6.85
40	7.08	0.44	0.70	0.70	-0.98	7.08
41	7.32	0.45	0.71	0.71	-1.00	7.32
42	7.57	0.47	0.73	0.73	-1.02	7.57
43	7.82	0.48	0.75	0.75	-1.04	7.82
44	8.09	0.50	0.77	0.77	-1.06	8.09
45	8.36	0.52	0.79	0.79	-1.08	8.36
46	8.64	0.53	0.81	0.81	-1.10	8.64
47	8.94	0.55	0.83	0.83	-1.12	8.94
48	9.24	0.57	0.84	0.84	-1.14	9.24
49	9.56	0.59	0.86	0.86	-1.16	9.56
50	9.89	0.61	0.87	0.87	-1.18	9.89
51	10.23	0.63	0.89	0.89	-1.21	10.23
52	10.58	0.65	0.90	0.90	-1.23	10.58
53	10.95	0.68	0.91	0.91	-1.25	10.95
54	11.33	0.70	0.92	0.92	-1.28	11.33
55	11.73	0.72	0.93	0.93	-1.30	11.73
56	12.14	0.75	0.94	0.94	-1.33	12.14
57	12.56	0.77	0.95	0.95	-1.36	12.56
58	13.01	0.80	0.96	0.96	-1.39	13.01
59	13.47	0.83	0.96	0.96	-1.44	13.47

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 25% of the GMP amount in respect of service after that date.

Females (ages 60 to 64)

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 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	13.96	0.86	0.97	0.97	-1.00	-3.37	13.96
61	14.49	0.89	0.97	0.97	-0.02	-2.48	14.49
62	15.03	0.92	0.97	0.97	1.00	-1.55	15.03
63	15.61	0.95	0.96	0.96	2.06	-0.59	15.61
64	16.21	0.98	0.96	0.96	3.16	0.41	16.21

Notes:

1. 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 the increase of RPI capped at 3% per annum.



Table 24 – AFPS 05/RFPS CLUB FACTORS FOR INCOMING TRANSFERS FOR 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	5.34	0.36	0.69	0.69	1.52	3.02
17	5.53	0.37	0.71	0.71	1.56	3.12
18	5.72	0.39	0.74	0.74	1.59	3.23
19	5.92	0.41	0.76	0.76	1.62	3.35
20	6.13	0.44	0.79	0.79	1.65	3.46
21	6.33	0.46	0.82	0.82	1.68	3.58
22	6.54	0.49	0.85	0.85	1.71	3.70
23	6.76	0.52	0.89	0.89	1.75	3.82
24	6.99	0.55	0.92	0.92	1.78	3.95
25	7.23	0.57	0.96	0.96	1.81	4.08
26	7.47	0.60	0.99	0.99	1.85	4.22
27	7.72	0.63	1.03	1.03	1.88	4.36
28	7.98	0.66	1.07	1.07	1.92	4.51
29	8.24	0.68	1.11	1.11	1.96	4.66
30	8.52	0.72	1.15	1.15	1.99	4.81
31	8.81	0.75	1.19	1.19	2.03	4.98
32	9.10	0.77	1.23	1.23	2.07	5.14
33	9.41	0.81	1.28	1.28	2.11	5.32
34	9.73	0.75	1.32	1.32	2.15	5.49
35	10.06	0.69	1.37	1.37	2.19	5.68
36	10.40	0.62	1.42	1.42	2.23	5.87
37	10.75	0.55	1.46	1.46	2.27	6.07
38	11.11	0.57	1.51	1.51	2.32	6.28
39	11.49	0.59	1.57	1.57	2.36	6.49
40	11.87	0.61	1.62	1.62	2.40	6.71
41	12.27	0.63	1.67	1.67	2.45	6.93
42	12.69	0.65	1.73	1.73	2.49	7.17
43	13.12	0.67	1.78	1.78	2.54	7.41
44	13.56	0.70	1.84	1.84	2.59	7.66
45	14.02	0.72	1.89	1.89	2.64	7.92
46	14.50	0.75	1.95	1.95	2.69	8.19
47	14.99	0.77	2.01	2.01	2.74	8.47
48	15.51	0.80	2.07	2.07	2.79	8.76
49	16.04	0.83	2.13	2.13	2.84	9.06
50	16.59	0.86	2.19	2.19	2.90	9.37
51	16.67	0.87	2.24	2.24	2.95	9.70
52	16.74	0.89	2.30	2.30	3.01	10.03
53	16.82	0.90	2.36	2.36	3.06	10.38
54	16.90	0.91	2.42	2.42	3.12	10.75

## Notes:

1. This table applies to Officers and Other Ranks and an accrual rate of 1/70 should be used when calculating the service credit for both.
2. 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 **25%** of the GMP amount in respect of service after that date.
3. These factors should **not** be used for Medical and Dental Officers.

**Table 25 – AFPS 05/RFPS CLUB FACTORS FOR INCOMING TRANSFERS FOR 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	5.51	0.34	0.32	0.32	1.29	3.18
17	5.70	0.37	0.33	0.33	1.32	3.29
18	5.90	0.39	0.34	0.34	1.35	3.40
19	6.11	0.41	0.36	0.36	1.38	3.52
20	6.32	0.44	0.37	0.37	1.41	3.65
21	6.53	0.46	0.38	0.38	1.43	3.77
22	6.75	0.49	0.40	0.40	1.46	3.89
23	6.98	0.52	0.41	0.41	1.49	4.03
24	7.21	0.55	0.42	0.42	1.51	4.16
25	7.45	0.57	0.44	0.44	1.54	4.30
26	7.71	0.60	0.46	0.46	1.57	4.45
27	7.97	0.63	0.47	0.47	1.60	4.60
28	8.23	0.66	0.49	0.49	1.63	4.75
29	8.51	0.68	0.50	0.50	1.66	4.91
30	8.80	0.72	0.52	0.52	1.69	5.08
31	9.10	0.75	0.53	0.53	1.72	5.25
32	9.40	0.77	0.55	0.55	1.76	5.43
33	9.72	0.81	0.57	0.57	1.79	5.61
34	10.05	0.74	0.58	0.58	1.82	5.80
35	10.39	0.66	0.60	0.60	1.86	5.99
36	10.74	0.60	0.62	0.62	1.89	6.20
37	11.10	0.55	0.64	0.64	1.93	6.41
38	11.48	0.57	0.66	0.66	1.97	6.62
39	11.87	0.59	0.68	0.68	2.00	6.85
40	12.27	0.61	0.70	0.70	2.04	7.08
41	12.68	0.63	0.71	0.71	2.08	7.32
42	13.11	0.65	0.73	0.73	2.12	7.57
43	13.55	0.67	0.75	0.75	2.16	7.82
44	14.01	0.70	0.77	0.77	2.20	8.09
45	14.49	0.72	0.79	0.79	2.24	8.36
46	14.98	0.75	0.81	0.81	2.28	8.64
47	15.49	0.77	0.83	0.83	2.33	8.94
48	16.02	0.80	0.84	0.84	2.37	9.24
49	16.57	0.83	0.86	0.86	2.42	9.56
50	17.14	0.86	0.87	0.87	2.46	9.89
51	16.73	0.87	0.89	0.89	2.51	10.23
52	16.31	0.89	0.90	0.90	2.56	10.58
53	15.90	0.90	0.91	0.91	2.61	10.95
54	15.48	0.91	0.92	0.92	2.66	11.33

Notes:

1. This table applies to Officers and Other Ranks and an accrual rate of 1/70 should be used when calculating the service credit for both.
2. 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 **25%** of the GMP amount in respect of service after that date.
3. These factors should **not** be used for Medical and Dental Officers.

**Table 26 – AFPS 05 – MODOs – CLUB FACTORS FOR INCOMING TRANSFERS FOR 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
16	4.39	0.24	0.69	1.52
17	4.60	0.24	0.71	1.56
18	4.82	0.25	0.74	1.59
19	5.04	0.27	0.76	1.62
20	5.28	0.28	0.79	1.65
21	5.52	0.29	0.82	1.68
22	5.79	0.31	0.85	1.71
23	6.06	0.32	0.89	1.75
24	6.34	0.33	0.92	1.78
25	6.62	0.35	0.96	1.81
26	6.90	0.36	0.99	1.85
27	7.19	0.37	1.03	1.88
28	7.51	0.39	1.07	1.92
29	7.83	0.40	1.11	1.96
30	8.16	0.43	1.15	1.99
31	8.52	0.44	1.19	2.03
32	8.89	0.45	1.23	2.07
33	9.24	0.48	1.28	2.11
34	9.60	0.49	1.32	2.15
35	9.97	0.51	1.37	2.19
36	10.33	0.53	1.42	2.23
37	10.75	0.56	1.46	2.27
38	11.11	0.58	1.51	2.32
39	11.49	0.60	1.57	2.36
40	11.87	0.62	1.62	2.40
41	12.27	0.64	1.67	2.45
42	12.69	0.66	1.73	2.49
43	13.12	0.68	1.78	2.54
44	13.56	0.71	1.84	2.59
45	14.02	0.73	1.89	2.64
46	14.50	0.76	1.95	2.69
47	14.99	0.78	2.01	2.74
48	15.51	0.82	2.07	2.79
49	16.04	0.84	2.13	2.84
50	16.59	0.87	2.19	2.90
51	16.67	0.88	2.24	2.95
52	16.74	0.89	2.30	3.01
53	16.82	0.91	2.36	3.06
54	16.90	0.92	2.42	3.12

**Notes:**

1. This table applies to Medical and Dental Officers only and an accrual rate of 1/70 should be used when calculating the service credit.
2. 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 25% of the GMP amount in respect of service after that date.

**Table 27 – AFPS 05 – MODOs – CLUB FACTORS FOR INCOMING TRANSFERS FOR 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
16	4.56	0.23	0.32	1.29
17	4.76	0.24	0.33	1.32
18	4.99	0.25	0.34	1.35
19	5.23	0.27	0.36	1.38
20	5.47	0.28	0.37	1.41
21	5.72	0.29	0.38	1.43
22	5.99	0.31	0.40	1.46
23	6.27	0.32	0.41	1.49
24	6.56	0.33	0.42	1.51
25	6.83	0.35	0.44	1.54
26	7.14	0.36	0.46	1.57
27	7.44	0.37	0.47	1.60
28	7.75	0.39	0.49	1.63
29	8.10	0.40	0.50	1.66
30	8.44	0.43	0.52	1.69
31	8.81	0.44	0.53	1.72
32	9.18	0.45	0.55	1.76
33	9.55	0.48	0.57	1.79
34	9.92	0.49	0.58	1.82
35	10.30	0.51	0.60	1.86
36	10.68	0.53	0.62	1.89
37	11.71	0.55	0.64	1.93
38	12.10	0.58	0.66	1.97
39	12.50	0.60	0.68	2.00
40	12.92	0.61	0.70	2.04
41	13.34	0.64	0.71	2.08
42	13.81	0.66	0.73	2.12
43	14.27	0.69	0.75	2.16
44	14.76	0.71	0.77	2.20
45	15.23	0.74	0.79	2.24
46	15.70	0.76	0.81	2.28
47	16.18	0.79	0.83	2.33
48	16.68	0.82	0.84	2.37
49	17.18	0.85	0.86	2.42
50	17.74	0.87	0.87	2.46
51	17.26	0.88	0.89	2.51
52	16.78	0.89	0.90	2.56
53	16.30	0.91	0.91	2.61
54	15.82	0.92	0.92	2.66

**Notes:**

1. This table applies to Medical and Dental Officers only and an accrual rate of 1/70 should be used when calculating the service credit.
2. 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 25% of the GMP amount in respect of service after that date.

**Table 28 – ADJUSTMENT FOR MARKET CONDITIONS – FOR USE WITH ALL NON CLUB TRANSFER FACTOR TABLES**

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	1.31	1.22	1.12	1.04	0.96
26-28	1.31	1.22	1.12	1.04	0.96
29-31	1.31	1.22	1.12	1.04	0.96
32-33	1.31	1.22	1.12	1.04	0.96
34-35	1.31	1.22	1.12	1.04	0.96
36-37	1.31	1.22	1.12	1.04	0.96
38	1.31	1.22	1.12	1.04	0.96
39	1.31	1.22	1.12	1.04	0.96
40	1.31	1.22	1.12	1.04	0.96
41	1.31	1.22	1.12	1.04	0.96
42	1.31	1.22	1.12	1.04	0.96
43	1.31	1.22	1.12	1.04	0.96
44	1.31	1.22	1.12	1.04	0.96
45	1.31	1.22	1.12	1.04	0.96
46	1.31	1.21	1.12	1.04	0.96
47	1.31	1.21	1.12	1.04	0.96
48	1.31	1.21	1.12	1.04	0.96
49	1.31	1.21	1.12	1.04	0.96
50	1.31	1.21	1.12	1.04	0.96
51	1.30	1.21	1.12	1.04	0.96
52	1.30	1.20	1.12	1.04	0.96
53	1.29	1.20	1.12	1.04	0.96
54	1.29	1.20	1.11	1.04	0.97
55	1.28	1.19	1.11	1.04	0.97
56	1.27	1.18	1.11	1.03	0.97
57	1.26	1.18	1.10	1.03	0.97
58	1.25	1.17	1.10	1.03	0.97
59	1.23	1.16	1.09	1.03	0.97
60	1.22	1.15	1.09	1.03	0.97
61	1.22	1.15	1.09	1.03	0.97
62	1.21	1.14	1.08	1.03	0.97
63	1.20	1.14	1.08	1.03	0.98
64	1.19	1.13	1.08	1.02	0.98

Note: For yields between those shown an interpolated figure should be used.

Adjustment to be made to the total transfer value calculated to allow for current yield on the FT- Actuaries index of index-linked government bonds with duration of 15 years or more averaged between the 0% and 5% inflation assumptions.

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**Table 29 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR MALES (PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme							
	16	17	19	19	20	21	22	23
16	29.01							
17	26.77	26.61						
18	25.04	24.89	24.74					
19	23.62	23.48	23.34	23.21				
20	22.49	22.36	22.23	22.09	21.96			
21	21.53	21.40	21.28	21.15	21.02	20.90		
22	20.88	20.76	20.63	20.51	20.39	20.26	20.14	
23	20.17	20.05	19.93	19.81	19.69	19.57	19.45	19.24
24	19.53	19.41	19.29	19.18	19.06	18.94	18.83	18.63
25	18.87	18.76	18.65	18.53	18.42	18.31	18.19	18.00
26	18.44	18.33	18.22	18.11	18.00	17.89	17.78	17.59
27	18.23	18.12	18.01	17.90	17.79	17.68	17.57	17.38
28	18.26	18.15	18.04	17.93	17.82	17.71	17.60	17.41
29	18.36	18.25	18.14	18.03	17.92	17.81	17.69	17.51
30	18.56	18.45	18.36	18.23	18.11	18.00	17.89	17.70
31	18.82	18.71	18.59	18.48	18.37	18.25	18.14	17.95
32	18.95	18.84	18.72	18.61	18.50	18.38	18.27	18.07
33	18.99	18.88	18.76	18.65	18.53	18.42	18.30	18.11
34	18.99	18.87	18.76	18.64	18.53	18.42	18.30	18.10
35	18.97	18.85	18.74	18.62	18.51	18.39	18.28	18.08
36	18.98	18.87	18.75	18.64	18.52	18.41	18.29	18.10
37	19.06	18.94	18.83	18.71	18.60	18.48	18.37	18.17
38	19.20	19.08	18.97	18.85	18.73	18.62	18.50	18.30
39	19.38	19.26	19.14	19.02	18.91	18.79	18.67	18.47
40	19.63	19.51	19.40	19.28	19.17	19.05	18.93	18.70
41	19.83	19.72	19.60	19.49	19.38	19.26	19.15	18.92
42	20.02	19.91	19.80	19.69	19.58	19.47	19.36	19.14
43	20.14	20.04	19.93	19.83	19.72	19.62	19.51	19.30
44	20.22	20.12	20.02	19.92	19.82	19.72	19.62	19.42
45	20.21	20.12	20.02	19.93	19.84	19.74	19.65	19.46
46	20.19	20.11	20.02	19.93	19.85	19.76	19.67	19.50
47	20.12	20.05	19.97	19.89	19.81	19.73	19.65	19.49
48	20.01	19.94	19.87	19.80	19.73	19.66	19.59	19.45
49	19.92	19.87	19.81	19.75	19.69	19.52	19.46	19.34
50	19.84	19.79	19.74	19.70	19.65	19.51	19.47	19.37
51	19.75	19.72	19.68	19.65	19.61	19.51	19.47	19.40
52	19.66	19.64	19.62	19.59	19.57	19.50	19.48	19.43
53	19.58	19.57	19.55	19.54	19.53	19.50	19.48	19.46
54	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49

## Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 29 – AFPS 05 – continue – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR MALES  
(PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme							
	24	25	26	27	28	29	30	31
16								
17								
18								
19								
20								
21								
22								
23								
24	18.44							
25	17.82	17.66						
26	17.41	17.25	17.11					
27	17.21	17.05	16.91	16.78				
28	17.24	17.08	16.94	16.81	16.66			
29	17.33	17.17	17.03	16.90	16.75	16.58		
30	17.52	17.36	17.22	17.09	16.93	16.76	16.56	
31	17.76	17.60	17.46	17.33	17.17	16.99	16.80	16.58
32	17.89	17.72	17.58	17.45	17.29	17.11	16.91	16.70
33	17.92	17.76	17.61	17.48	17.32	17.15	16.94	16.73
34	17.92	17.76	17.61	17.48	17.32	17.14	16.94	16.72
35	17.90	17.73	17.59	17.45	17.30	17.12	16.91	16.70
36	17.91	17.75	17.60	17.47	17.31	17.13	16.93	16.71
37	17.98	17.82	17.67	17.53	17.38	17.20	16.99	16.77
38	18.11	17.95	17.80	17.66	17.50	17.32	17.11	16.89
39	18.28	18.11	17.96	17.82	17.66	17.48	17.27	17.05
40	18.51	18.34	18.18	18.04	17.88	17.69	17.48	17.26
41	18.70	18.52	18.37	18.23	18.06	17.87	17.66	17.43
42	18.92	18.70	18.55	18.40	18.23	18.04	17.83	17.60
43	19.09	18.88	18.67	18.52	18.35	18.16	17.94	17.71
44	19.22	19.02	18.82	18.62	18.45	18.26	18.04	17.80
45	19.28	19.09	18.90	18.71	18.53	18.33	18.11	17.88
46	19.33	19.15	18.98	18.81	18.63	18.46	18.24	18.00
47	19.34	19.18	19.02	18.86	18.70	18.55	18.39	18.15
48	19.31	19.17	19.03	18.89	18.74	18.60	18.46	18.32
49	19.22	19.09	18.97	18.85	18.73	18.60	18.48	18.36
50	19.27	19.17	19.07	18.98	18.88	18.56	18.46	18.36
51	19.33	19.25	19.18	19.11	19.03	18.79	18.72	18.64
52	19.38	19.33	19.28	19.23	19.19	19.03	18.98	18.93
53	19.44	19.41	19.39	19.36	19.34	19.26	19.23	19.21
54	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.



**Table 29 – AFPS 05 – continue – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR MALES  
(PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme					
	32	33	34	35	36	Greater than or equal to 37
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32	16.46					
33	16.49	16.24				
34	16.48	16.23	15.96			
35	16.46	16.21	15.94	15.66		
36	16.47	16.22	15.95	15.67	15.36	
37	16.54	16.28	16.01	15.72	15.42	16.69
38	16.65	16.40	16.12	15.84	15.53	16.80
39	16.80	16.54	16.26	15.98	15.67	16.95
40	17.01	16.75	16.47	16.17	15.86	17.16
41	17.18	16.92	16.63	16.33	16.02	17.33
42	17.35	17.08	16.79	16.49	16.17	17.50
43	17.46	17.19	16.90	16.59	16.27	17.61
44	17.55	17.28	16.98	16.68	16.36	17.70
45	17.62	17.35	17.05	16.74	16.42	17.77
46	17.74	17.47	17.17	16.86	16.53	17.89
47	17.89	17.61	17.31	17.00	16.67	18.04
48	18.06	17.78	17.47	17.16	16.82	18.21
49	18.23	17.95	17.64	17.33	16.99	18.39
50	18.26	18.15	17.84	17.52	17.18	18.59
51	18.57	18.49	18.25	18.01	17.76	18.82
52	18.88	18.82	18.67	18.51	18.34	19.04
53	19.18	19.16	19.08	19.00	18.91	19.27
54	19.49	19.49	19.49	19.49	19.49	19.49

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 30 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR MALES (PER £1 OF LUMP SUM ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Per £1 of Lump Sum Accrued at Date of Transfer		Deduction for GMP of £1 pa
	Age last birthday at date joined scheme		
	Less than 37	Greater than or equal to 37	
16	1.67		1.52
17	1.50		1.56
18	1.43		1.59
19	1.37		1.62
20	1.32		1.65
21	1.29		1.68
22	1.27		1.71
23	1.25		1.75
24	1.22		1.78
25	1.20		1.81
26	1.18		1.85
27	1.19		1.88
28	1.20		1.92
29	1.22		1.96
30	1.27		1.99
31	1.30		2.03
32	1.31		2.07
33	1.34		2.11
34	1.34		2.15
35	1.33		2.19
36	1.35		2.23
37	1.38	0.86	2.27
38	1.37	0.86	2.32
39	1.40	0.87	2.36
40	1.42	0.89	2.40
41	1.42	0.89	2.45
42	1.44	0.90	2.49
43	1.45	0.91	2.54
44	1.46	0.91	2.59
45	1.47	0.92	2.64
46	1.48	0.92	2.69
47	1.49	0.93	2.74
48	1.52	0.95	2.79
49	1.53	0.95	2.84
50	1.54	0.96	2.90
51	1.41	0.97	2.95
52	1.28	0.98	3.01
53	1.14	0.99	3.06
54	1.01	1.01	3.12

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. 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 **25%** of the GMP amount in respect of service after that date.
3. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 31 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR MALES (PER £1 PA OF SPOUSE/PARTNER'S PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Per £1 per annum of Spouse/Partner's Pension Accrued at Date of Transfer	
	Age last birthday at date joined scheme	
	Less than 37	Greater than or equal to 37
16	3.52	
17	3.20	
18	2.97	
19	2.75	
20	2.60	
21	2.47	
22	2.35	
23	2.26	
24	2.15	
25	2.07	
26	1.99	
27	1.96	
28	1.94	
29	1.95	
30	1.96	
31	1.96	
32	1.96	
33	1.96	
34	1.95	
35	1.96	
36	1.97	
37	1.95	2.28
38	1.96	2.29
39	1.99	2.32
40	2.01	2.34
41	2.03	2.36
42	2.06	2.38
43	2.08	2.39
44	2.10	2.40
45	2.11	2.39
46	2.14	2.40
47	2.18	2.41
48	2.21	2.43
49	2.25	2.44
50	2.29	2.45
51	2.34	2.45
52	2.39	2.46
53	2.43	2.47
54	2.48	1.55

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should not be used for any Medical and Dental Officers or members of the RFPS.

**Table 32 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR FEMALES (PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme							
	16	17	18	19	20	21	22	23
16	29.90							
17	27.54	27.38						
18	25.77	25.62	25.47					
19	24.32	24.18	24.04	23.90				
20	23.12	22.98	22.85	22.72	22.59			
21	22.14	22.01	21.88	21.75	21.63	21.50		
22	21.42	21.30	21.18	21.05	20.93	20.80	20.68	
23	20.73	20.61	20.49	20.37	20.25	20.13	20.01	19.81
24	20.03	19.92	19.80	19.68	19.57	19.45	19.33	19.14
25	19.33	19.21	19.10	18.99	18.87	18.76	18.65	18.46
26	18.92	18.81	18.70	18.58	18.47	18.36	18.25	18.07
27	18.70	18.59	18.48	18.37	18.26	18.15	18.04	17.85
28	18.69	18.58	18.47	18.36	18.25	18.14	18.03	17.85
29	18.82	18.71	18.59	18.48	18.37	18.26	18.15	17.97
30	19.02	18.91	18.79	18.68	18.57	18.46	18.35	18.16
31	19.27	19.16	19.05	18.93	18.82	18.71	18.59	18.40
32	19.37	19.26	19.15	19.03	18.92	18.81	18.69	18.50
33	19.43	19.32	19.20	19.09	18.98	18.86	18.75	18.55
34	19.42	19.31	19.20	19.08	18.97	18.85	18.74	18.54
35	19.40	19.28	19.17	19.05	18.94	18.82	18.71	18.52
36	19.41	19.29	19.18	19.06	18.95	18.83	18.72	18.53
37	19.48	19.36	19.25	19.13	19.02	18.90	18.79	18.59
38	19.62	19.50	19.38	19.27	19.15	19.04	18.92	18.72
39	19.81	19.69	19.58	19.46	19.34	19.23	19.11	18.91
40	20.07	19.95	19.83	19.72	19.60	19.49	19.37	19.14
41	20.27	20.16	20.04	19.93	19.82	19.70	19.59	19.36
42	20.46	20.35	20.24	20.13	20.03	19.92	19.81	19.59
43	20.61	20.50	20.40	20.29	20.19	20.08	19.98	19.77
44	20.71	20.61	20.51	20.41	20.31	20.21	20.11	19.91
45	20.70	20.60	20.51	20.42	20.32	20.23	20.14	19.95
46	20.68	20.59	20.51	20.42	20.34	20.25	20.16	19.99
47	20.62	20.54	20.46	20.38	20.30	20.22	20.14	19.99
48	20.53	20.46	20.39	20.32	20.24	20.17	20.10	19.96
49	20.36	20.30	20.24	20.18	20.12	20.06	20.00	19.87
50	20.31	20.26	20.21	20.16	20.12	20.07	20.02	19.73
51	20.26	20.22	20.18	20.15	20.11	20.08	20.04	19.82
52	20.20	20.18	20.16	20.13	20.11	20.08	20.06	19.92
53	20.15	20.14	20.13	20.12	20.10	20.09	20.08	20.01
54	20.10	20.10	20.10	20.10	20.10	20.10	20.10	20.10

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 32 – AFPS 05 – continue – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR FEMALES (PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme							
	24	25	26	27	28	29	30	31
16								
17								
18								
19								
20								
21								
22								
23								
24	18.96							
25	18.28	18.13						
26	17.89	17.74	17.60					
27	17.68	17.53	17.39	17.27				
28	17.68	17.52	17.39	17.27	17.13			
29	17.79	17.64	17.50	17.38	17.24	17.07		
30	17.98	17.83	17.69	17.57	17.42	17.26	17.07	
31	18.23	18.07	17.93	17.81	17.66	17.49	17.30	17.10
32	18.32	18.16	18.03	17.90	17.75	17.58	17.39	17.18
33	18.38	18.22	18.08	17.95	17.80	17.63	17.44	17.23
34	18.37	18.21	18.07	17.94	17.79	17.62	17.43	17.22
35	18.34	18.18	18.04	17.91	17.76	17.59	17.40	17.19
36	18.35	18.19	18.05	17.92	17.77	17.60	17.41	17.20
37	18.41	18.25	18.11	17.98	17.83	17.66	17.47	17.26
38	18.54	18.38	18.24	18.11	17.96	17.78	17.59	17.38
39	18.72	18.56	18.42	18.29	18.13	17.96	17.76	17.55
40	18.95	18.79	18.64	18.51	18.35	18.18	17.97	17.76
41	19.14	18.97	18.82	18.69	18.53	18.35	18.15	17.93
42	19.37	19.15	19.00	18.86	18.70	18.52	18.32	18.10
43	19.56	19.35	19.14	19.00	18.84	18.65	18.45	18.22
44	19.71	19.51	19.31	19.11	18.95	18.76	18.55	18.33
45	19.76	19.58	19.39	19.20	19.02	18.83	18.62	18.39
46	19.82	19.64	19.47	19.30	19.13	18.95	18.74	18.51
47	19.83	19.67	19.52	19.36	19.20	19.04	18.89	18.65
48	19.82	19.68	19.54	19.40	19.26	19.12	18.98	18.84
49	19.75	19.63	19.51	19.38	19.26	19.14	19.02	18.89
50	19.63	19.53	19.42	19.32	19.22	19.12	19.01	18.91
51	19.75	19.67	19.59	19.52	19.44	19.37	19.28	19.21
52	19.87	19.82	19.76	19.71	19.66	19.61	19.56	19.51
53	19.98	19.96	19.93	19.91	19.88	19.86	19.83	19.80
54	20.10	20.10	20.10	20.10	20.10	20.10	20.10	20.10

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 32 – AFPS 05 – continue – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR FEMALES (PER £1 PA OF PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Age last birthday at date joined scheme					Greater than or equal to 37
	32	33	34	35	36	
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32	16.96					
33	17.01	16.76				
34	16.99	16.75	16.49			
35	16.96	16.72	16.46	16.19		
36	16.97	16.73	16.46	16.19	15.90	
37	17.03	16.78	16.52	16.25	15.95	17.23
38	17.14	16.90	16.63	16.36	16.06	17.35
39	17.31	17.06	16.79	16.51	16.22	17.52
40	17.52	17.27	17.00	16.71	16.41	17.73
41	17.69	17.43	17.16	16.87	16.57	17.90
42	17.85	17.59	17.32	17.03	16.72	18.06
43	17.98	17.72	17.44	17.15	16.84	18.19
44	18.08	17.82	17.54	17.24	16.93	18.29
45	18.15	17.88	17.60	17.30	16.99	18.35
46	18.26	18.00	17.71	17.41	17.10	18.47
47	18.40	18.13	17.85	17.55	17.23	18.61
48	18.58	18.31	18.02	17.72	17.39	18.79
49	18.77	18.50	18.20	17.90	17.57	18.98
50	18.81	18.71	18.41	18.10	17.77	19.20
51	19.13	19.06	18.83	18.60	18.35	19.43
52	19.46	19.41	19.26	19.10	18.94	19.65
53	19.78	19.75	19.68	19.60	19.52	19.88
54	20.10	20.10	20.10	20.10	20.10	20.10

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05
2. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS

**Table 33 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR FEMALES (PER £1 OF LUMP SUM ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Per £1 of Lump Sum Accrued at Date of Transfer		Deduction for GMP of £1 pa
	Age last birthday at date joined scheme		
	Less than 37	Greater than or equal to 37	
16	1.59		1.29
17	1.50		1.32
18	1.43		1.35
19	1.37		1.38
20	1.32		1.41
21	1.29		1.43
22	1.27		1.46
23	1.25		1.49
24	1.22		1.51
25	1.20		1.54
26	1.18		1.57
27	1.19		1.60
28	1.20		1.63
29	1.22		1.66
30	1.27		1.69
31	1.30		1.72
32	1.31		1.76
33	1.34		1.79
34	1.34		1.82
35	1.33		1.86
36	1.35		1.89
37	1.35	0.84	1.93
38	1.37	0.86	1.97
39	1.40	0.87	2.00
40	1.40	0.87	2.04
41	1.42	0.89	2.08
42	1.44	0.90	2.12
43	1.45	0.91	2.16
44	1.46	0.91	2.20
45	1.47	0.92	2.24
46	1.48	0.92	2.28
47	1.49	0.93	2.33
48	1.52	0.95	2.37
49	1.53	0.95	2.42
50	1.54	0.96	2.46
51	1.41	0.97	2.51
52	1.28	0.98	2.56
53	1.14	0.99	2.61
54	1.01	1.01	2.66

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. 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 **25%** of the GMP amount in respect of service after that date.
3. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 34 – AFPS 05 – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR FEMALES (PER £1 PA OF SPOUSE/PARTNER'S PENSION ACCRUED AT DATE OF TRANSFER)**

Age last birthday at relevant date	Per £1 per annum of Spouse/Partner's Pension Accrued at Date of Transfer	
	Age last birthday at date joined scheme	
	Less than 37	Greater than or equal to 37
16	1.63	
17	1.49	
18	1.37	
19	1.30	
20	1.22	
21	1.14	
22	1.11	
23	1.04	
24	0.98	
25	0.95	
26	0.93	
27	0.89	
28	0.89	
29	0.88	
30	0.88	
31	0.88	
32	0.87	
33	0.88	
34	0.86	
35	0.86	
36	0.86	
37	0.86	1.00
38	0.86	1.00
39	0.86	1.00
40	0.87	1.01
41	0.86	1.00
42	0.87	1.01
43	0.88	1.01
44	0.88	1.00
45	0.88	1.00
46	0.89	1.00
47	0.90	1.00
48	0.90	0.98
49	0.91	0.98
50	0.91	0.97
51	0.92	0.97
52	0.93	0.96
53	0.93	0.95
54	0.94	0.94

**Notes:**

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. These factors should not be used for any Medical and Dental Officers or members of the RFPS.



**Table 35 – AFPS 05 – MOD0s – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR 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
16	30.96	1.66	5.33	1.52
17	28.43	1.47	4.76	1.56
18	26.43	1.37	4.37	1.59
19	24.89	1.29	4.00	1.62
20	23.69	1.23	3.74	1.65
21	22.63	1.18	3.52	1.68
22	21.71	1.13	3.31	1.71
23	20.87	1.09	3.17	1.75
24	20.38	1.06	3.05	1.78
25	19.92	1.03	2.96	1.81
26	19.47	1.01	2.85	1.85
27	19.11	0.98	2.78	1.88
28	18.81	0.96	2.71	1.92
29	18.52	0.94	2.64	1.96
30	18.28	0.95	2.58	1.99
31	18.19	0.94	2.54	2.03
32	18.18	0.93	2.52	2.07
33	18.02	0.93	2.50	2.11
34	17.85	0.92	2.45	2.15
35	17.72	0.90	2.43	2.19
36	17.65	0.91	2.42	2.23
37	17.64	0.91	2.40	2.27
38	17.69	0.91	2.41	2.32
39	17.75	0.92	2.42	2.36
40	17.81	0.92	2.43	2.40
41	17.84	0.91	2.43	2.45
42	17.90	0.92	2.44	2.49
43	17.95	0.92	2.43	2.54
44	18.01	0.93	2.44	2.59
45	18.06	0.93	2.43	2.64
46	18.12	0.93	2.43	2.69
47	18.22	0.94	2.44	2.74
48	18.34	0.95	2.44	2.79
49	18.47	0.96	2.45	2.84
50	18.63	0.96	2.46	2.90
51	18.80	0.97	2.45	2.95
52	18.96	0.97	2.45	3.01
53	19.13	0.99	2.45	3.06
54	19.30	1.00	2.45	3.12

Notes:

1. This table only applies to Officers and Other Ranks in the AFPS 05.
2. 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 **25%** of the GMP amount in respect of service after that date.
3. These factors should **not** be used for any Medical and Dental Officers or members of the RFPS.

**Table 36 – AFPS 05 – MOD0s – NON CLUB FACTORS FOR INCOMING TRANSFERS FOR 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
16	32.07	1.58	2.47	1.29
17	29.40	1.47	2.21	1.32
18	27.36	1.37	2.01	1.35
19	25.77	1.29	1.90	1.38
20	24.48	1.23	1.75	1.41
21	23.40	1.18	1.63	1.43
22	22.42	1.13	1.56	1.46
23	21.60	1.09	1.46	1.49
24	21.06	1.06	1.39	1.51
25	20.55	1.03	1.36	1.54
26	20.13	1.01	1.32	1.57
27	19.75	0.98	1.27	1.60
28	19.41	0.96	1.24	1.63
29	19.14	0.94	1.19	1.66
30	18.90	0.95	1.17	1.69
31	18.81	0.94	1.13	1.72
32	18.76	0.93	1.13	1.76
33	18.63	0.93	1.11	1.79
34	18.44	0.92	1.08	1.82
35	18.31	0.90	1.07	1.86
36	18.23	0.91	1.06	1.89
37	18.22	0.90	1.05	1.93
38	18.27	0.91	1.05	1.97
39	18.34	0.92	1.05	2.00
40	18.40	0.91	1.05	2.04
41	18.43	0.91	1.03	2.08
42	18.48	0.92	1.03	2.12
43	18.54	0.92	1.03	2.16
44	18.61	0.93	1.02	2.20
45	18.65	0.93	1.02	2.24
46	18.71	0.93	1.01	2.28
47	18.80	0.94	1.01	2.33
48	18.93	0.95	0.99	2.37
49	19.07	0.96	0.99	2.42
50	19.24	0.96	0.98	2.46
51	19.40	0.97	0.97	2.51
52	19.57	0.97	0.96	2.56
53	19.73	0.99	0.95	2.61
54	19.91	1.00	0.93	2.66

**Notes:**

1. This table applies to Medical and Dental Officers only and an accrual rate of 1/70 should be used when calculating the service credit.
2. 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 25% of the GMP amount in respect of service after that date.

## **CHAPTER 5 – RESERVED**

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# Chapter 6

## INTRODUCTION

0601. The Finance Act 2004 (FA 2004) simplified the government's approach to saving for pensions. The effective date for the provisions of the Act was 6 April 2006 – a date known as A Day. The following sets out the main changes but full details, together with guidance notes and forms are available at <http://www.hmrc.gov.uk/pensionschemes/pts.htm>.

0602. The new regime controlled the level of pensions savings by limiting the size of pensions and determining tax treatment by means of two mechanisms:

- the annual allowance (AA)
- the lifetime allowance (LTA)

A breach of either generates a tax charge over and above normal income tax rates. |

0603. The two mechanisms are treated differently from a tax point of view; a tax charge arising from the AA test is due immediately, whereas a tax charge arising from the LTA test is not due until the pension benefits are taken.

### ANNUAL ALLOWANCE (AA)

0603. The AA is the limit on what can be added each tax year to the value of the pension without a tax charge. For the two AFPS, and the RFPS, the impact is likely to be very small, with possibly only one or two members affected every few years (see below). The limits are as follows:

£215,000 in 2006-07,  
£225,000 in 2007-08,  
£235,000 in 2008-09,  
£245,000 in 2009-10 and  
£255,000 in 2010-11.

Any excess over the AA is taxed at 40% and is due as a lump sum when the tax liability is calculated.

0604. The AA is calculated by comparing the value of the pension at the start of year one with the value at the start of year two (this period is referred to as the 'input year'). In the AFPS and RFPS, the increase in an individual's pension benefits is driven by additional service (up to the maximum of the scheme) and the annual pay rise. Individual pension benefits are capitalised by using a factor of 10:1 and then adding the lump sum – or, put more simply, by multiplying the pension rate by 13. If the increase in pension benefits in a tax year exceeds that year's limit there will be an AA charge. Payment of the charge is due at the time that the liability is established, and it is the responsibility of the individual to pay it.

0605. In most cases, “normal” pay rise taken with an additional year’s service will not come close to adding more than the AA to an individual’s pension benefits. Nor will a promotion pay increase take an individual above the AA limit. **The exceptions** are at 3\* and above in certain circumstances.

0606. There is no AA calculation in the year in which pension benefits are drawn.

0607. For AFPS 75, AFPS 05 and RFPS, the dates of the first pension input period is normally 6 April to 6 April.

#### **AFPS 05/RFPS Example 1:**

An individual earning £150,000 pa who has 34 years’ service at 6 April 2006 would have a pension worth £72,857 and a lump sum of £218,571. The opening value of pension rights at that date is arrived at by multiplying the pension by 10 and adding the lump sum. Thus the opening value of pension benefits at 6 April 2006 is £947,141.

If the 2006 pay rise was 4%, the new rate of pay would be £156,000 pa and reckonable with 35 years’ service in April 2007. The pension would be £78,000 and the lump sum £234,000. The closing value of pension benefits at 6 April 2007, calculated as above, would be £1,014,000.

Taking the end period value from the opening period value gives an increase of £66,859, which is well inside the AA limit.

#### **AFPS 05/RFPS Example 2:**

An individual earning £28,500 pa who has 10 years’ service at 6 April 2006 would have a pension worth £4,071.43 and a lump sum of £12,214.29. The opening value of pension rights at that date is arrived at by multiplying the pension by 10 and adding the lump sum. Thus the opening value of pension benefits at 6 April 2006 is £52,928.59.

If the 2006 pay rise was 4%, the new rate of pay would be £29,640 pa, with 11 years’ service in April 2007. The pension would be £4,657.71 and lump sum £13,973.14. The closing value of pension benefits at 6 April 2007, calculated as above, would be £60,550.28.

Taking the end period value from the opening period value gives an increase of £7,621.69, which is well inside the AA limit.

### **AFPS 05/RFPS Example 3:**

In Apr 06 a member of AFPS 05 is on £118,822 pensionable pay and has completed 30 years' reckonable service. In Apr 07 their pensionable pay is £160,625 and they have now completed 31 years' service.

$£118,822 \times 30 \times 1/70 = £50,924$  annual pension

AA value start of input period:

Annual Pension =  $£50,924 \times 10 = £509,240$

Lump sum = £152,772

Total = £662,012

$£160,625 \times 31 \times 1/70 = £71,134$  annual pension

AA value end of input period:

Annual Pension =  $£71,134 \times 10 = £711,340$

Lump sum = £213,402

Total = £924,742

Difference = £262,730

The AA for 2007/08 is £225,000. £262,730 exceeds that limit by £37,730 and tax is due on this amount at 40%. Therefore, the individual would have to pay £15,092 as a lump sum direct to HMRC.

### **AFPS 75 Example 1:**

A Petty Officer on £36,945 with 22 years' service at 6 April 2006 would have a pension worth £8,296 and a lump sum of £24,888. The opening value of pension rights at that date is arrived at by multiplying the pension by 10 and adding the lump sum. Thus the opening value of pension benefits at 6 April 2006 is £107,848.

In April 2007, the individual would have 23 years' service. Assuming a 4% pay rise, the pension would be worth £8,929.44 and the lump sum £26,788.32. The closing value of pension benefits at 6 April 2007, calculated as above, would be £116,082.72.

Taking the end period value from the opening period value gives an increase of £8,234.72, which is well inside the AA limit.

**AFPS 75 Example 2:**

A Major on £44,391.30 with 24 years' service at 6 April 2006 would have a pension worth £17,245 and a lump sum of £51,735. The opening value of pension benefits at that date is arrived at by multiplying the pension by 10 and adding the lump sum. Thus the opening value of the pension at 6 April 2006 is £224,184.

In April 2007, the individual would have 25 years' service. Assuming a 4% pay rise, the pension would be worth £19,212.96 and the lump sum £57,638.88. The closing value of pension benefits at 6 April 2007, calculated as above, would be £249,768.48.

Taking the end period value from the opening period value gives an increase of £22,584.48, which is well inside the AA limit.

**AFPS 75 Example 3:**

A Flight Sergeant on £32,543 with 25 years' service at 6 April 2006 would have a pension worth £11,444 and a lump sum of £34,332. The opening value of pension benefits at that date is arrived at by multiplying the pension by 10 and adding the lump sum. Thus the opening value of pension benefits at 6 April 2006 is £148,772.

On 6 April 2007, the individual would have 11 years' service. Assuming promotion to Warrant Officer and a pay rise of 4%, the individual would be on £36,945, with a pension worth £13,403 and lump sum of £40,209. The closing value of pension benefits at 6 April 2007, calculated as above, would be £174,239.

Taking the end period value from the opening period value gives an increase of £25,467, which is well inside the AA limit.

0607A. There can be adjustments to the closing values in AA calculations in certain circumstances. There are subtractions to the closing values if during the input period the individual has:

- become entitled to a pension credit from a Pension Sharing Order (PSO); or
- received a transfer from another pension scheme.

There are additions to the closing values if during the input period the individual has:

- reduced their pension rights by becoming subject to a pension debit through a PSO;
- transferred pension benefits to another registered pension scheme or a qualified recognised overseas pension scheme; or
- a Benefit Crystallisation Event (BCE) occurs.



## LIFE TIME ALLOWANCE (LTA)

0608. The LTA is the limit on total pension savings eligible for tax relief. The limits for the five tax years 06/07 – 10/11 (figures not announced beyond that) are:

£1.5m in 2006-07,  
£1.6m in 2007-08,  
£1.65m in 2008-09,  
£1.75m in 2009-10 and  
£1.8m in 2010-11.

0609. The LTA applies to the total amount of the individual's pension savings held in registered pension schemes, including occupational pension schemes such as the Armed Forces pension schemes, personal pension arrangements or money purchase AVCs. The State Second Pension (S2P) does not count towards the LTA.

0610. The LTA test must be done whenever a BCE takes place. There are 9 different types of BCE. The ones relevant to the Armed Forces pension schemes are:

BCE	Description
2	Where a member becomes entitled to a scheme pension (eg retires at Immediate Pension Point under AFPS 75 and draws pension, retires at age 55 under AFPS 05 and draws pension) or draws an ill-health pension.
3	Where a scheme pension already in payment is increased beyond a permitted margin (eg under AFPS 75 at age 55 when pension is restored following Resettlement Commutation (RC))
5	Where a member reaches their 75th birthday without having drawn their entitlement to pension and/or pension lump sum (eg deferred member does not claim their preserved pension when first entitled to it).
6	Where a member becomes entitled to a relevant lump sum (retires with a pension under BCE 2). The lump sum always crystallises first.
7	Where a relevant lump sum death benefit is paid on the death of a member (eg death in service lump sum or death in deferment lump sum).
8	Where a member's benefits are transferred to a qualifying recognised overseas pension scheme (eg member transfers benefits to Australian Armed Forces Pension Scheme).

0611. Pension rights **not in payment** (at 5 April 2006 (the day before A-Day)) are valued by multiplying the annual pension by 20 and adding the lump sum (three times pension). This applies both to pensions being built up and to any preserved pension from previous employment. To put this in the context of Armed Forces pensions, an individual with a pension of £65,000 (that is a salary of £130,000 and the maximum 34 years' service in AFPS 75) is just under the £1.5m limit FY06/07. This position will not change markedly in future, although the longer service allowed in AFPS 05 (up to 40 years) may bring in a few more individuals in the years ahead.

### **Example 1:**

A Commander retiring in April 2006 with a pension of £31,100 and a lump sum of £93,300 would have pension benefits worth £715,300 for tax purposes. This figure is derived by multiplying the pension by 20 and adding the lump sum, thus (£31,100 x 20 + £93,300). The figure is well below the *LTA*.

**Example 2:**

A Colour Sergeant retiring in April 2006 with a pension of £15,784 and a lump sum of £47,352 would have pension benefits of £205,192 for tax purposes (£15,784 x 20 + £47,352) which is also well below the LTA.

0612. Pensions in payment are only considered for LTA purposes when a new BCE event occurs after 6 Apr 06. The annual value of the pension as at the date a new BCE occurs is used in the LTA calculation for that pension as is multiplied by 25. The percentage used is against the current LTA limit.

0613. There is an LTA charge levied at either 25% or 55%, depending on the circumstances. Where the LTA is breached through a lump sum payment (only likely to happen if the individual has no or very little available LTA), the tax charge is 55% and deducted from the lump sum by SPVA. If the breach is through a pension payment, the tax charge is 25% and SPVA pay this on the individual's behalf. The pension and that of the member's spouse, civil partner or eligible partner, will then be reduced for life. The annual pension reduction for the member is calculated by dividing the tax charge by 20; this has been calculated by the Scheme Actuary. For AFPS 05 dependants, their annual reduction is 62.5% of the member's annual reduction and for AFPS 05 dependants, their annual reduction is 50% of the member's annual reduction. These reductions continue for life.

**Example**

A member of AFPS 75 exceeded the LTA by £190,000. This leads to a 25% tax charge of £47,500.

$£47,500/20 = £2,375$  annual reduction in pension

As the spouse's pension is worth 50% of the member's pension, their pension would be reduced by 50% of £2,375 = £1,187.50.

A member of AFPS 05 exceeded the LTA by £50,000. This leads to a 25% tax charge of £12,500.

$£12,500/20 = £625$  annual reduction in pension.

As the spouse's pension is worth 62.5% of the member's pension, their pension would be reduced by 62.5% of £625 = £390.63.

0614. FA2004 prescribes 25% of LTA or 25% of the value of the pension pot (whichever is lower) as the largest lump sum which may be paid tax-free by a pension scheme. Pension lump sums in the Armed Forces and Reserve Forces Pensions Schemes are about 13% of the value of the pension pot, which means that **even our most senior officers will not get anywhere near the limit.**

0615. The following are not tested against the member's LTA:

- Resettlement Grant
- Life Commutation (AFPS 75 only with reserved rights)
- AFPS 05 tier 1 lump sum
- Attributable element of ill-health award eg AFCS/pre-2005 Attributable Benefits
- Early Departure Payments
- Dependants' pensions.

0616. AFPS 05 guarantees that the estate of a pensioner member who dies within five years of drawing their pension will be paid the balance of five years of pension as a tax-free lump sum less the pension lump sum already received (JSP 764 Chapter para 0412). With a three times pension lump sum paid at retirement, this means that if the member dies more than two years after drawing the pension there is no payment. While a lump sum payment under this provision is tax-free under the new arrangements, it will count against the member's LTA as it will be a benefit crystallisation event. However, any tax charge is the **sole responsibility** of the recipient of the lump sum (according to FA 2004, para 217).

0617. If the value of pension benefits is below that year's LTA limit (after allowing for any percentage of the LTA that the member has already been used up), no tax charge arises and SPVA(GL) should pay the benefits in the usual way.

0618. If the value of the member's pension benefits is above that year's LTA (after allowing for any percentage of the LTA that the member has already been used up), there is a tax charge assessed as described above (25% on pension and 55% on lump sum, over and above the usual income tax charge). This is a charge on the individual, but the scheme administrator and the member are equally and separately liable for the charge, which means that payment by one will discharge the liability of the other. Pension schemes are required to pay the LTA tax charge upfront to the HMRC and can then recoup the cost from the member.

0619. In order to assess whether a tax charge is due, SPVA(GL) will ask individuals for information about pensions already in payment or due on or before the date the Armed Forces pension is due. SPVA(GL) do not need to know about pension benefits which will come into payment after the Armed Forces pension crystallises. If individuals do not provide the necessary information, SPVA(GL) will assume that the LTA has been used up and that tax is due on the whole Armed Forces pension. It will then be for the individual to present the correct position to HMRC and reclaim any overpaid tax.

0620. A BCE 3 is only likely to occur when an AFPS 75 member's pension is restored at age 55 following RC, a deterioration occurs and the ill-health tier is changed under AFPS 05/RFPS or for expunge cases in AFPS 75. Any member's pension that is increased above the permissible margin after 6 Apr 06 will trigger a BCE 3, although it is unlikely they will exceed the LTA. As a BCE has been triggered the member will need to be contacted to receive their confirmation of any LTA that they have already used up with other pension benefits. Their pension cannot be increased until this confirmation is received. When a member's pension has been abated because of re-employment, a BCE 3 does not occur when it is put back into payment.

0621. There are circumstances where an individual's LTA may be increased. These are as follows:

- Pension Credit Member on or after 6 April 2006. If an individual acquired a pension credit from a PSO on or after 6 April 2006 and it came from a pension that commenced on or after 6 April 2006 and was already in payment, the PCM can apply to HMRC for a pension credit factor to enhance their LTA. This enhancement is due to the fact that the pension benefits had already been tested for LTA purposes when the original member drew that pension.
- Pension Credit Member Before 6 April 2006. If an individual acquired a pension credit from a PSO before 6 April 2006, the PCM can apply for a pre-commencement pension credit factor from HMRC. It is calculated in a similar way as earlier described but always by reference to the standard LTA for the 2006/07 tax year (£1.5M).

- Transfer in of Pension Benefits From a Recognised Overseas Pension Scheme. If an individual transferred in benefits from a recognised overseas pension scheme after 5 April 2006, the member may be entitled to an LTA enhancement factor. An uplift is sometimes given to reflect that those transferred funds will not have previously benefited from UK tax relief. Individuals should apply to HMRC no later than five years after 31 January following the end of the tax year they ceased to be overseas.

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0623. Within three months of the benefit crystallisation, SPVA(GL) must provide certain information to the member:

- the chargeable amount that has arisen as a result of the benefit crystallisation event;
- details of how the chargeable amount has been calculated;
- the amount of tax due;
- details of whether the scheme administrator has already accounted for the tax or intends to account for it.

This information is to enable the member to complete their self-assessment return. Records will be kept for six years for audit purposes.

## PROTECTING EXISTING PENSION RIGHTS

0624. Unless individuals can provide a valid certificate of protection right. SPVA will be required to deduct any tax charge that would have been due without protection. Once individuals have the certificate, they can either send it direct to SPVA or authorise HMRC to allow SPVA to view the certificate on line. This can be done by completing HMRC Form APSS 203.

### Primary protection (PP)

0625. PP is available *only* to those whose pension benefits at 5 April 2006 exceed the standard LTA (£1.5m in 2006-07). PP gives an individual a LTA based on the value of these benefits. This individual LTA will increase in line with increases in the standard LTA. For example, the LTA increases by 20% over the four years to 2010-11, from £1.5m to £1.8m, which means that an individual's personal LTA will also grow by 20%. Thus, an individual whose pension benefits are worth £2m on 5 April 2006 will, with PP, have an individual LTA on retirement in, say, 2010-11 of £2.4m (20% above the figure at 5 April 2006). An individual who has PP may continue to earn benefits in the AFPS or RFPS schemes, but the value of benefits above their individual LTA will be liable for tax as set out above. Primary protection can be lost if an individual becomes subject to a pension debit as a result of a PSO following divorce where the value of the pension benefits are reduced to £1.5M or less.

### Example

An individual has an annual pension value of £70,000 (BCE 2) and lump sum rights of £210,000 (BCE 6) on 5 April 2006.

BCE 6 = £210,000  
BCE 2 = £70,000 x 20 = £1,400,000  
£210,000 + £1,400,000 = pension pot value

Pension pot value = £1,610,000  
LTA = £1,500,000

As the value is above the standard LTA primary protection can be applied for. A factor of 1.07 would be used.

This individual retires in Jul 08 with an annual pension pot value of £75,000 (BCE 2) and a lump sum of £225,000 (BCE 6).

BCE 6 = £225,000  
BCE 2 = £75,000 x 20 = £1,500,000  
£225,000 + £1,500,000 = pension pot value

Pension pot value = £1,725,000  
Standard LTA = £1,650,000  
Personal LTA = £1,650,000 x 1.07 = £1,765,000  
£1,725,000/£1,765,000 x 100 = 97.7% LTA used up.

### Enhanced protection (EP)

0626. Members of AFPS 05 and RFPS are not eligible for enhanced protection. Only AFPS 75 members who, on 5 April 2006, had already accrued maximum reckonable service (eg officers with 34 years' service from age 21) can apply to HMRC for enhanced protection. Individuals do not need to have pension benefits accrued at more than £1.5M on 5 April 2006 to be eligible for enhanced protection. Enhanced protection means that members can receive a full career pension based on their current salary with no LTA tax charge.

0627. EP protects the benefits built up before A-Day, **but it does not allow further pension rights to be earned on or after 6 April 2006**. As long as EP is not lost by, eg. counting additional reckonable service after 5 April 2006, there would be no LTA tax charge on the pension benefits when taken and no AA charge on the build up of pension rights. Where a member holds EP, HMRC will issue a certificate confirming enhanced protection for the individual. SPVA(GL) will need to see a valid certificate before paying benefits without deduction of the LTA charge otherwise payments may be unauthorised.

0628. RESERVED

### Example

An individual had accrued 34 years' service on 6 Apr 06 on pensionable pay of £110,000 (pension value of £55,000 (BCE 2) and pension lump sum of £165,000 (BCE 6)) and retired in 2010 on final pensionable pay of £160,000 (pension value of £80,000 (BCE 2) and pension lump sum of £240,000 (BCE 6)). To ensure that enhanced protection has not been lost an earnings recalculation is required to test if benefits have increased by the relevant amount.

In 2006 the benefits were valued as:

BCE 6 = £165,000  
BCE 2 = £55,000 x 20 = £1,100,000  
£165,000 + £1,100,000 = pension pot value

Pension pot value = £1,265,000

This individual has £1,265,000 of protected benefits on 5 Apr 06.

The relevant amount is the greater of 5% pa increase or recalculating the original 2006 benefits using the 2010 pensionable pay. On this occasion the 2010 pensionable pay calculation is higher, and valued at:

BCE 6 = £240,000  
BCE 2 = £80,000 x 20 = £1,600,000  
£240,000 + £1,600,000 = pension pot value  
Pension pot value = £1,840,000

This means that although the value is above the LTA of £1,800,000, there is no tax charge as the member has increased their pension by the relevant amount.

### Allocation

0629. **Allocation** is a new facility in AFPS 05 and RFPS. It allows a member to allocate up to 37.5% of his or her pension to one or more individuals who are financially dependent on him or her. This reduces the member's pension during their lifetime, but, on their death, gives an income for life to the nominated individual(s). The member must agree the allocation figures before an allocation arrangement goes ahead. Once the pension is awarded the member cannot change their mind. JSP 764, part 1, paras 0332 to 0338 gives further details.

0630. The amount which could be allocated was originally higher than this but, when HMRC guidance was published, it became clear that using a higher percentage could render the spouse, civil partner or eligible partner liable for a tax penalty if the member died at or over age 75. HMRC rules say that this will be avoided as long as total dependants' benefits are, broadly speaking, not above the amount being paid to the member at death. The 37.5% figure was arrived at recognising that at age 75, only rarely will a children's pension be in payment, and 37.5% protects the 62.5% spouse, civil partner or eligible partner's pension in most cases.

0631. The amount that the member may allocate will vary according to individual circumstances, such as the age of the member and the age of the dependant. It will be calculated by SPVA(GL) using tables provided by the scheme actuary and the following formula:



**Maximum allocation (as % of member's pension)**

**$52.5\% \div (\text{Factor} + 1)$ , where:**

- 'Factor' is that used to determine the amount of dependant's pension being obtained per £1 of member's pension (ie factors as issued by GAD);
- the answer is rounded down to the nearest 0.1%.

**Example**

A male aged 62 with a female dependant aged 55 gives a factor of 3.087 (from the scheme actuary's table).

Using the formula, the maximum allocation is then:

$$52.5\% \div (3.087 + 1) = 12.846\% \text{ (round down to 12.8\%).}$$

This would mean that a member retiring with £10,000 a year of pension could then allocate up to £1,280 a year.

0632. RESERVED

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## CHAPTER 7

# MEDICAL AND DENTAL OFFICER BONUS SCHEME

## INTRODUCTION

0701. The bonus arrangements for Medical and Dental Officers (MO/DOs) replace the benefits available to members of AFPS 05 (and those who have opted out) under the EDP Scheme. The bonus payments replace not only the EDP, but also the Commission Transfer Grant (CTG) currently paid to General Medical Practitioners (GMPs) who transfer from a “short” to “medium” commission.

## BONUS DETAILS

0702. Different bonus payment patterns will be given to the separate primary and secondary health care groups of MO/DO personnel, largely reflecting their different training paths. Primarily, the payments are linked to a change in commission (short to medium and medium to full).

0703. The taxable payments and their timing for both groups are shown as follows:

(a) Primary care MO/DOs. Three bonus payments:

- First primary care bonus. 80% of pensionable salary for those who transfer to a “**medium commission**” will be paid at the end of the “**short commission**”.
- Second primary care bonus. 80% of pensionable salary for those who transfer to a **full commission** will be paid at the end of the medium commission and after any training (medical or otherwise) return of service has been met.
- Third primary care bonus. 40% of pensionable salary paid seven years after the second payment and after any training (medical or otherwise) return of service has been met.

(b) Secondary Care Consultants. Two bonus payments:

- First secondary care bonus. 1.8 times pensionable salary for those who transfer to a full commission will be paid at the end of the medium commission and after any training (medical or otherwise) return of service has been met.
- Second secondary care bonus. 1.2 times pensionable salary paid seven years after the first payment and after any training (medical or otherwise) return of service has been met.

0704. All bonus payments attract a five year return of service requirement. Failure to complete the required period of service will result in the whole bonus sum having to be repaid.

0705. If at the end of a **medium commission** a MO/DO has applied for transfer to a **full commission** but has not been accepted for further service he will be given access to the EDP Scheme (see Part 2, Chapter 2) provided they meet the qualifying criteria of at least 18 years' service and be at least aged 40. This is also the case for officers who are made redundant or medically discharged. In such cases, the bonus payment will normally be recovered from the EDP lump sum where the required return of service has not been given. However, these cases will be judged on their individual circumstances. No repayment will be required where an individual is made redundant who would not be eligible for EDP. Compassionate discharges will be considered on a case by case basis.

0706. Any future changes to the terms of the Bonus Scheme will apply only to new entrants joining after the changes are announced.

0707. The bonus payment scheme also replaces the CTG currently paid to GMPs who transfer from a short to medium commission. GMPs who chose to transfer to AFPS 05 and are eligible for the first of the primary care bonuses having already received a CTG will receive the bonus payment less the value of the CTG.

0708. For the purposes of the Bonus Scheme, GMPs, GDPs and Occupational Medicine and Public Health Medicine specialists will be treated as being in the primary care group. All other consultants including Psychiatry and "pure" Aviation medicine consultants will be treated as being in the secondary care consultants group. A general principle of the bonus scheme is that an individual who has received a bonus under either the primary or secondary care category will be eligible only for future bonus payments in that same category. Training must commence before the end of the medium commission for the return of service obligation to affect the timing of the medium commission bonus payment.

0709. A summary of the bonus payment points and how they relate to the various commissions is at Annex A.

## **BONUSES FOR THOSE WHO TRANSFERRED UNDER OTT**

0710. For those personnel who transferred from AFPS 75 to AFPS 05 under the OTT the following will apply:

(a) Personnel who, at the Member Transfer Date (MTD) of 6 Apr 06, have still not reached the end of what would have been their original short or medium commission, despite having already transferred to a longer engagement, will be eligible for the bonus payments at the point where the original commission would have ended (and any training return of service has been met).

(b) Personnel who, at the MTD have still not reached the point of payment of the third bonus (for primary care MO/DOs) or second bonus (for secondary care consultants) will be eligible for the bonus payment at the payment point (and after any training return of service has been met).

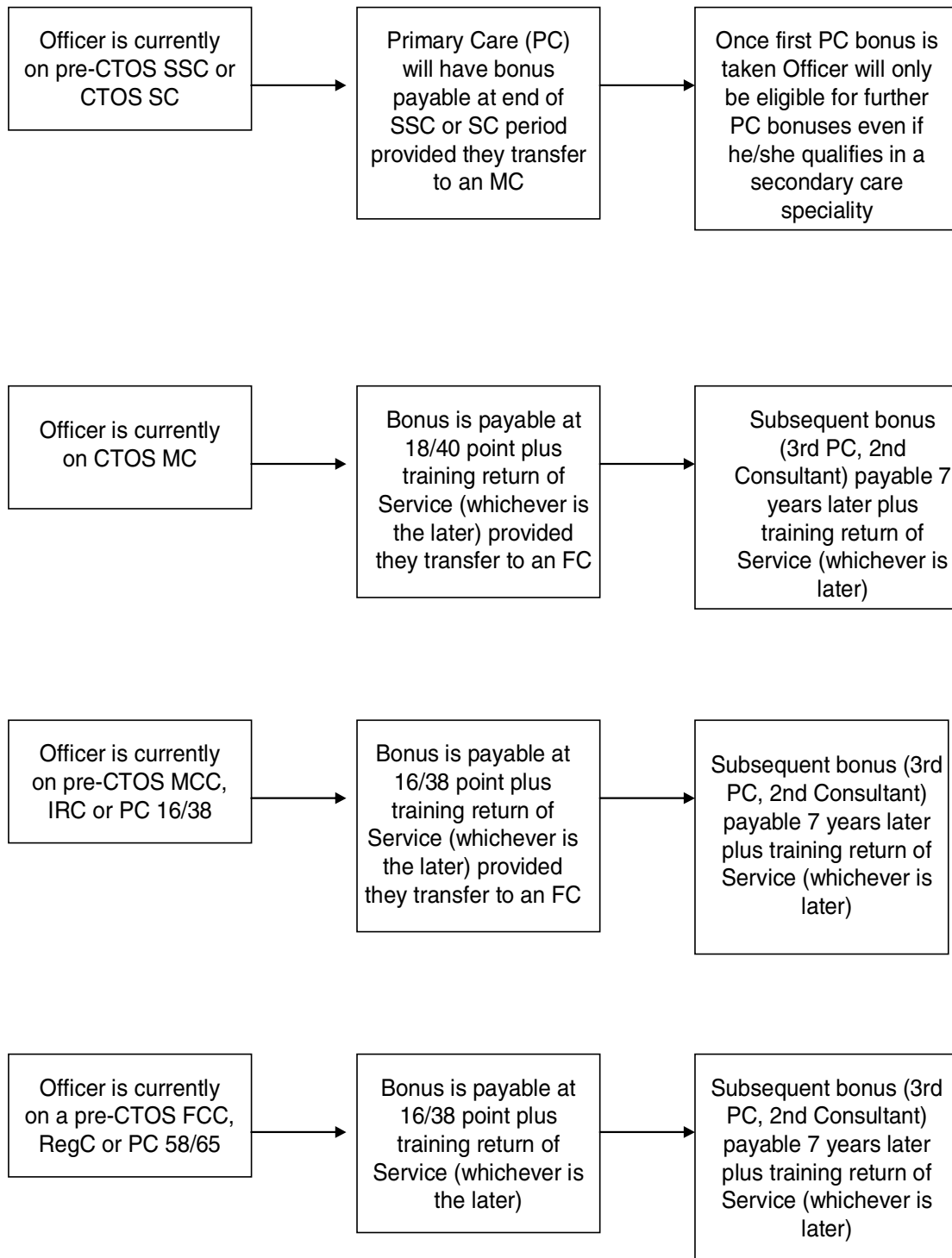
(c) Personnel, who are past a bonus payment point at the MTD will not receive that bonus payment.

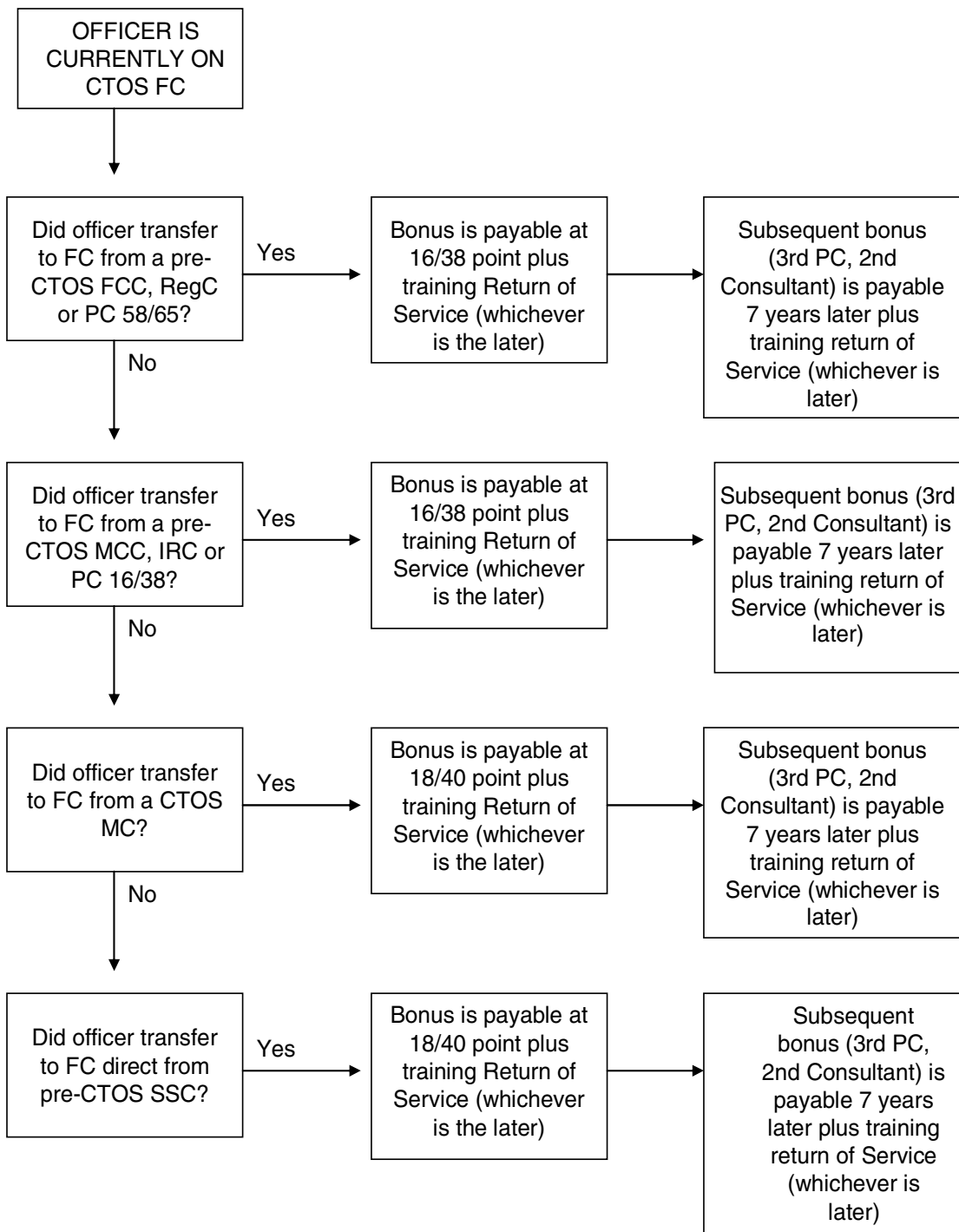
## **HOW TO CLAIM A BONUS**

0711. Entitled personnel who wish to claim a bonus payment should complete the form at Annex B and pass it to the relevant medical authority, as shown on the form, who will provide approval to pay the bonus payment. The form should then be sent to the relevant SPVA(GL) authority as authorisation for payment.

**ANNEX A TO  
CHAPTER 7**

**SUMMARY OF BONUS PAYMENT POINTS**





NOTES:

1. 16/38 Point is 16 years service or age 38, whichever is the later. For RN this point is the MCC Tx date. For Army and RAF service begins on the date of full registration or the date of commission or age 21 (whichever is later).
2. 18/40 Point is 18 years service or age 40 (whichever is the later). For RN this point is the MCC Tx date. For Army and RAF service begins on the date of full registration or the date of commission or age 21 (whichever is later).
3. Bonuses are only payable if payment point occurs on or after 6 April 2006.

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**ANNEX B TO  
CHAPTER 7**

**MEDICAL AND DENTAL OFFICERS (MO/DO) BONUS**

**Part 1** (To be completed by applicant)

Service Number..... Rank .....

Full Name.....

Primary/secondary care bonus applied for<sup>1</sup> .....

Date of end of short or medium commission<sup>2</sup> .....

Date training Return of Service completed.....

Effective date of bonus payment<sup>3</sup> .....

5 year return of service expires on<sup>4</sup> .....

In accordance with the letter of 30 March 2006 (D/SP Pol Pensions/afps 2005/bonus schemes/medical and dental officers), I hereby apply for the MO/DO bonus set out above. I understand that the paying authorities will make the payment on the first possible payday after they receive a Statement of Acceptance with both Parts 1 and 2 completed. I also understand that this payment is made on the basis that I complete five years' service following receipt of the bonus and that if I do not do so I shall be required to repay the full amount as a lump sum before leaving the Service. However, I understand that there are circumstances in which I shall not be required to repay the bonus if I leave before the end of my five years' return of service, such as if I am made redundant or medically discharged. If possible, recovery will be made from any Early Departure Payment (EDP) lump sum, where this is paid. Alternative recovery action will be taken in instances where an EDP lump sum is not paid.

Date..... Signature .....

On completion the form should be passed to:

Medical Officers

RN – DNCM SO1 Med: Army – Col AMS MCM Div: RAF – DACOS Med Prof Spt

Dental Officers

DDS – AD PPR (advice from: MDG(N) SO1 Dental; Col AMS MCM Div; PMA 20)

1 Bonus details are set out in para 3 of covering letter

2 This should be the date the commission was originally scheduled to end even if the individual has now moved onto a new commission.

3 Effective date of payment is at end of commission or end of training Return of Service whichever is the later.

4 Bonus Return of Service expires 5 years from the effective date of bonus payment.

**Part 2** (To be completed by the relevant medical authority)

The following:

Service Number.....Rank .....

Full Name.....

qualifies for the MO/DO bonus payment as he/she has agreed to transfer to a medium/  
full [*delete as applicable*] commission or has completed 7 years' service since the earlier  
bonus payment point. I confirm that the end of commission and training Return of  
Service dates are correct and that the effective date of bonus payment should be

The pensionable pay in payment on this date should be used in calculating the amount  
of bonus payable. [*Bonus payment details are in paragraph 3 of this letter*]

Date..... Signature .....

Appointment.....

Rank/Name.....

On completion, this form should be passed to:

- RN - SPVA(GL) (C), RN Pay (Bonus Payment and Return of Service Update)
- Army - SPVA(GL) (G) HEO Offrs Pay Div (Bonus Payment)
  - AMS MCM Div (2)-1 for the Return of Service update and copy for P/File:  
1 to applicant
  - SPVA(GL) (G) Offrs Pay File.
- RAF - SPVA(GL) JPAC, Glasgow (Bonus Payment)
  - PMA 20 (RAF) for the officer's dossier
  - PMA 8 (RAF) For the Return of Service update on JPA