

TABLE 3-1103

AFPS 75

AVC Factors

Other Ranks

Factors for regular AVCs to increase all member's benefit from representative pay to actual pay except attributable benefits

Contribution rates as a percentage per annum of pensionable pay

Age Last Birthday at Start of AVC's	Age Last Birthday at entry to the Armed Forces																	
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
18	2.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	2.63	2.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	2.70	2.64	2.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	2.78	2.71	2.65	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	2.86	2.79	2.73	2.66	2.59	-	-	-	-	-	-	-	-	-	-	-	-	-
23	2.95	2.88	2.81	2.74	2.67	2.60	-	-	-	-	-	-	-	-	-	-	-	-
24	3.04	2.97	2.90	2.83	2.76	2.69	2.62	-	-	-	-	-	-	-	-	-	-	-
25	3.14	3.06	2.99	2.92	2.85	2.77	2.70	2.63	-	-	-	-	-	-	-	-	-	-
26	3.24	3.17	3.09	3.02	2.94	2.87	2.79	2.72	2.64	-	-	-	-	-	-	-	-	-
27	3.36	3.28	3.20	3.12	3.05	2.97	2.89	2.81	2.73	2.66	-	-	-	-	-	-	-	-
28	3.48	3.40	3.32	3.24	3.16	3.08	3.00	2.92	2.83	2.75	2.67	-	-	-	-	-	-	-
29	3.61	3.53	3.44	3.36	3.28	3.19	3.11	3.03	2.94	2.86	2.77	2.69	-	-	-	-	-	-
30	3.75	3.67	3.58	3.49	3.41	3.32	3.23	3.15	3.06	2.97	2.88	2.80	2.71	-	-	-	-	-
31	3.91	3.82	3.73	3.64	3.55	3.46	3.37	3.28	3.18	3.09	3.00	2.91	2.82	2.73	-	-	-	-
32	4.08	3.98	3.89	3.79	3.70	3.61	3.51	3.42	3.32	3.23	3.13	3.04	2.94	2.85	2.75	-	-	-
33	4.26	4.16	4.06	3.97	3.87	3.77	3.67	3.57	3.47	3.37	3.27	3.18	3.08	2.98	2.88	2.77	-	-
34	4.46	4.36	4.26	4.15	4.05	3.95	3.84	3.74	3.64	3.53	3.43	3.33	3.22	3.12	3.02	2.90	2.76	-
35	4.69	4.58	4.47	4.36	4.25	4.14	4.04	3.93	3.82	3.71	3.60	3.49	3.38	3.28	3.17	3.04	2.90	2.76
36	4.94	4.82	4.71	4.59	4.48	4.36	4.25	4.13	4.02	3.91	3.79	3.68	3.56	3.45	3.33	3.20	3.05	2.90
37	5.21	5.09	4.97	4.85	4.73	4.61	4.49	4.37	4.24	4.12	4.00	3.88	3.76	3.64	3.52	3.38	3.22	3.07
38	5.52	5.39	5.26	5.14	5.01	4.88	4.75	4.62	4.50	4.37	4.24	4.11	3.98	3.86	3.73	3.58	3.41	3.25
39	5.87	5.73	5.60	5.46	5.32	5.19	5.05	4.92	4.78	4.64	4.51	4.37	4.24	4.10	3.96	3.81	3.63	3.45
40	6.27	6.12	5.97	5.83	5.68	5.54	5.39	5.25	5.10	4.96	4.81	4.67	4.52	4.38	4.23	4.07	3.88	3.69
41	6.72	6.57	6.41	6.25	6.10	5.94	5.79	5.63	5.47	5.32	5.16	5.01	4.85	4.70	4.54	4.36	4.16	3.96
42	7.25	7.08	6.91	6.75	6.58	6.41	6.24	6.07	5.91	5.74	5.57	5.40	5.23	5.07	4.90	4.70	4.49	4.27
43	7.87	7.69	7.51	7.32	7.14	6.96	6.78	6.59	6.41	6.23	6.05	5.86	5.68	5.50	5.32	5.11	4.87	4.63
44	8.61	8.41	8.21	8.01	7.81	7.61	7.41	7.21	7.01	6.81	6.61	6.41	6.21	6.02	5.82	5.59	5.33	5.07
45	9.50	9.28	9.06	8.84	8.62	8.40	8.18	7.96	7.74	7.52	7.30	7.08	6.86	6.64	6.42	6.17	5.88	5.59
46	10.61	10.36	10.12	9.87	9.62	9.38	9.13	8.89	8.64	8.40	8.15	7.90	7.66	7.41	7.17	6.88	6.56	6.24
47	12.01	11.73	11.45	11.17	10.89	10.62	10.34	10.06	9.78	9.50	9.22	8.95	8.67	8.39	8.11	7.79	7.43	7.07
48	13.84	13.52	13.20	12.88	12.55	12.23	11.91	11.59	11.27	10.95	10.63	10.31	9.99	9.67	9.35	8.98	8.56	8.14
49	***	***	***	***	14.82	14.44	14.06	13.68	13.31	12.93	12.55	12.17	11.79	11.41	11.03	10.60	10.11	9.61
50	***	***	***	***	***	***	***	***	***	***	***	***	14.86	14.39	13.93	13.47	12.94	12.34
51	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
52	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
53	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
54	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***

Notes:

1. The rates of contribution are calculated on the basis of payment to age 55.

2. Table entries shown with *** indicate contribution which would exceed 15% and inscheme AVCs cannot be made

Source: GAD 21 Feb 2012