



# Government Actuary's Department

## **Teachers' Pension Scheme**

### **Final salary sections and career average section**

Purchase of additional pension and ceasing monthly contribution elections

Factors and guidance

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## 1 Introduction

- 1.1 This note is provided for the Department for Education (DfE) as scheme manager of the Teachers' Pension Scheme (TPS). The purpose of the note is to update the factors for determining the cost of Additional Pension (AP) for members in the final salary sections, and to provide the factors for determining the cost of AP for members in the new career average section.
- 1.2 This note also provides guidance for when a member who had a monthly AP contribution election does not complete their payment period, that is:
- > how the paid-up AP credit should be calculated (if no further contributions are to be made), and
  - > how the lump sum to purchase the outstanding AP amount should be calculated (so that the member will be credited with the AP in the original election).
- 1.3 There is a maximum overall amount of extra pension a member can purchase and this note provides guidance on how the amount of AP purchased should be compared with the overall extra pension limit.
- 1.4 This note relates to Regulation 20 and Schedule 4 of the Teachers' Pension Regulations 2010 (SI 2010/990), and to Regulation 186 and Schedule 2 of the Teachers' Pension Scheme Regulations 2014 (SI 2014/512).
- 1.5 This guidance supersedes the following guidance:
- > *'Teachers' Pension Scheme: Purchase of additional guidance: Factors and guidance'* dated 11 June 2012
  - > *'Teachers' Pension Scheme: Additional Pension: Factors for ceasing monthly contribution elections'* dated 30 May 2013
- There are elements of the guidance notes above which remain valid for a limited period. The implementation dates for the various parts of this guidance note are set out in paragraphs 1.7 to 1.10 below.
- 1.6 The costs provided in this note have been prepared in light of our advice to DfE dated 27 August 2014 and its instructions following that advice.
- 1.7 Factors apply to new elections for both lump sum payments and regular contributions. For **new elections** of members in the **final salary sections** this guidance is to be implemented on a **date to be determined by DfE**.
- 1.8 For **existing regular contribution elections** of **final salary section members** where contributions are still being paid, DfE has determined that monthly contributions will be based on the factors in this guidance from **1 April 2015**.
- 1.9 The implementation date of this guidance for **new elections** (both lump sum payments and regular contributions) of members in the **career average section** is **1 April 2015**.



- 1.10 For those members that **cease their regular contribution elections early**, the calculation of the paid-up credit and the lump sum to purchase the outstanding AP amount is to be based on this guidance from a **date to be determined by DFE**.
- 1.11 If a member has more than one election to purchase AP then each election must be treated separately for the purposes of making calculations under this note.
- 1.12 The remainder of this note contains the factor tables, guidance on their use and a number of worked examples. The new factors can be found in appendices A to D.
- 1.13 The new AP factors are different to those provided in the previous guidance documents listed in paragraph 1.5. In particular, unisex AP factors are now being used whereas gender-specific factors were provided previously.
- 1.14 For those members that cease their regular contribution election early, the method set out in this note to calculate the paid-up credit and the lump sum required to purchase the outstanding lump sum amount has not changed from that set out in the previous version of the guidance listed in paragraph 1.5. The guidance and example calculations in this note have been updated to refer to the new AP factor tables.



## 2 Scope of Tables

- 2.1 AP can be purchased either by a lump sum or by regular monthly contributions over a pre-specified term. The costs are shown per £250 pa of AP purchased.
- 2.2 Generally, factors for calculating the cost to a member of AP should be selected with reference to the member's
- > age (last birthday) at election
  - > expected normal pension age (NPA) at retirement<sup>1</sup>, and
  - > chosen form of payment (either lump sum or regular contribution).
- 2.3 Where the AP is not purchased by a lump sum, factors must additionally be chosen with reference to
- > the date of election, and
  - > the period of contributions as at the election date (between 1 year and 20 years).
- 2.4 Where the member has a non-integer NPA a contribution rate is calculated for the member's NPA rounded down to the nearest whole number. A further contribution rate is calculated for the member's NPA rounded up to the nearest whole number. These figures are interpolated to obtain the actual contribution rate. Example 5 in Section 10 shows an illustrative example of when this is the case.
- 2.5 Where the member elected to purchase the regular contribution AP contract after 22 June 2010, the AP will increase in line with Consumer Prices Index (CPI) before coming into payment. Factors for these elections are contained in Appendix B.
- 2.6 Where the member elected to purchase the regular contribution AP contract on or before 22 June 2010, the AP will increase in line with Retail Prices Index (RPI) before coming into payment. Factors for these elections are contained in Appendix C.
- 2.7 Factors for new lump sum elections, shown in Appendix A, are as follows:
- > **Table S60** – single premium costs for AP of £250 pa, NPA 60
  - > **Table S65** – single premium costs for AP of £250 pa, NPA 65
  - > **Table S66** – single premium costs for AP of £250 pa, NPA 66
  - > **Table S67** – single premium costs for AP of £250 pa, NPA 67
  - > **Table S68** – single premium costs for AP of £250 pa, NPA 68.

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<sup>1</sup> NPA is defined as a member's state pension age (or 65, if that is higher) in the career average section. For the purpose of this note, a member's expected NPA in the career average section is the same as their state pension age as set out in *The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014* -

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/357130/HMT\\_valuations\\_and\\_cost\\_cap\\_directions\\_reconsolidated\\_Sept\\_2014.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/357130/HMT_valuations_and_cost_cap_directions_reconsolidated_Sept_2014.pdf)



- 2.8 Factors for regular contribution elections made after 22 June 2010, shown in Appendix B, are as follows:
- > **Table C60** – regular contributions for personal AP of £250 pa, NPA 60
  - > **Table C60D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 60
  - > **Table C65** – regular contributions for personal AP of £250 pa, NPA 65
  - > **Table C65D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 65
  - > **Table C66** – regular contributions for personal AP of £250 pa, NPA 66
  - > **Table C66D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 66
  - > **Table C67** – regular contributions for personal AP of £250 pa, NPA 67
  - > **Table C67D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 67
  - > **Table C68** – regular contributions for personal AP of £250 pa, NPA 68
  - > **Table C68D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 68
- 2.9 Factors for regular contribution elections made on or before 22 June 2010, shown in Appendix C, are as follows:
- > **Table R60** – regular contributions for personal AP of £250 pa, NPA 60
  - > **Table R60D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 60
  - > **Table R65** – regular contributions for personal AP of £250 pa, NPA 65
  - > **Table R65D** – regular contributions for personal AP of £250 pa plus dependant's AP of £125 pa, NPA 65
- 2.10 Factors for the purchase of the outstanding amount by lump sum (for elections made on or before 22 June 2010), shown in Appendix D, are as follows:
- > **Table SR60** – single premium costs for AP of £250 pa, NPA 60
  - > **Table SR65** – single premium costs for AP of £250 pa, NPA 65



### 3 Methodology for paid-up AP credit calculations

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

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

Where:

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

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

- 3.2 These amounts should be calculated using the factors provided in appendices B and C and not necessarily the factors in force at the date of the original election. The factors should be selected with reference to,

- > the member's age last birthday at the original election date,
- > the member's normal pension age (NPA) at the original election date
- > the original election date (which determines whether AP purchased increases in line with the Retail Prices Index (RPI) or the Consumer Prices Index (CPI) before coming into payment).

- 3.3 Where the actual payment period is not a whole number of years, a credit is calculated for the actual payment period rounded down to the nearest year. A further credit is calculated for the actual payment period rounded up to the nearest year. These figures are interpolated to obtain the paid-up credit.

- 3.4 The following examples in Sections 7 - 10 show how the paid-up AP credit should be calculated.

- > Example 2: member completes a payment period of **whole number of years** and **election date was after 22 June 2010** (and therefore AP increases in line with CPI before retirement)
- > Example 3: member completes a payment period of **whole number of years** and **election date was before 22 June 2010** (and therefore AP increases in line with RPI before retirement)
- > Example 4: member completes a payment period that is **not a whole number of years** and election date was after 22 June 2010 (and therefore AP increases in line with CPI before retirement) with a new contract in the career average section
- > Example 5: member completes a payment period that is **less than a year** and election date was after 22 June 2010 (and therefore AP increases in line with CPI before retirement) with a new contract in the career average section with a **non-integer NPA**



## 4 Methodology for calculating outstanding lump sum amount

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

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

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

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

Where C is calculated using the approach set out in Section 3.

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

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

### Calculation of *Infl* – Final salary sections

If the original election date was after 22 June 2010, then *Infl* should be calculated as

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

where:

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

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

If the original election date was on or before 22 June 2010 then RPI should be used in place of CPI.

### Calculation of *Infl* – Career average section

*Infl* should be calculated as  $(1 + PIA)$

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





Step 3: Multiply the revalued pension by the lump sum cost of purchasing AP for the member at the **calculation date**. If the original election date is on or before 22 June 2010, SR60 or SR65 tables provided in Appendix D should be used. Otherwise the tables in the Appendix A should be used.

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

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

- 4.3 The examples in Sections 7-10 show how the outstanding lump sum amount should be calculated. Example 5 in Section 10 covers a member with a non-integer NPA.



## 5 Limit on extra pension

- 5.1 There is a maximum overall amount of extra pension a member can purchase.
- 5.2 For final salary section members the maximum overall amount is £6,200 per annum for the 2014-15 financial year. This is expected to change to be £6,300 per annum for the 2015-16 financial year.
- 5.3 For career average section members the maximum overall amount will be £6,500 per annum for the 2015-16 financial year. Any extra pension purchased through a buy-out election or faster accrual election will also count against the maximum pension limit.
- 5.4 When a member makes an AP election, a check needs to be carried out to ensure the member has enough headroom within the overall extra pension limit to purchase the desired amount of AP. The amount of pension from this election to count against the overall limit will simply be the amount of AP the member has elected to purchase.
- 5.5 If the member has previously made an AP election, the amount of pension from any earlier AP elections to count against the extra pension limit will be the amount of AP the member has elected to purchase, or the paid-up credit, increased in line with inflation to the date of the new election.



## 6 Example 1 – Final salary section member, new contract, lump sum

### Determining the cost of Additional Pension

#### Member Details

Date of Birth	1 February 1957
Normal Pension Age	65

#### Additional Pension contract

Date of election	25 December 2015
Amount of AP purchased	£2,000 pa
Form of AP	Member only
Form of payment	Lump sum

#### Cost of AP contract

Relevant Table	<b>S65</b>
Age at election	58
Cost of £250 pa of AP	£3,690
Lump sum required to purchase the full AP	$= \frac{2,000}{250} \times 3,690 = £29,520$



## 7 Example 2 – Final salary section member, new contract, regular contributions

### Determining the cost of Additional Pension

#### Member Details

Date of Birth	14 June 1963
Normal Pension Age	60

#### Additional Pension contract

Date of election	6 August 2015
Amount of AP purchased	£1,750 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 7 years

#### Cost of AP contract

Relevant Table	<b>C60D</b>
Age at election	52
Cost of £250 pa of AP	£60.60 (per month)
Contribution required to purchase the full AP	$= \frac{1750}{250} \times 60.60 = £424.20$ (per month)

### Paid-up AP credit calculations

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

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

Since the original election date (6 August 2015) was after 22 June 2010, Table C60D from Appendix B must be used.

Using Table C60D, the regular monthly contributions is £60.60 per £250 of AP payable over 7 years. Since the member had been purchasing £1,750 of AP, his monthly contribution would have been:

$$P = \frac{£1,750}{£250} \times £60.60 = £424.20$$

Again, using Table C60D, the monthly contribution per £250 of AP for the member aged 52 last birthday payable over the actual payment period of 2 years is £186.60 (so,  $R = £186.60$ ).



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

$$\begin{aligned} \text{Credit} = C &= \frac{£424.20}{£186.60} \times £250 \\ &= \mathbf{£568.33 \text{ per year}} \end{aligned}$$

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

### Outstanding lump sum calculations

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

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

#### Step 1:

The paid-up AP credit is £568.33 per year (as at the date of original election). (This calculation assumes 24 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,750 - £568.33 = £1,181.67$$

#### Step 2:

The AP credit should be increased in line with the relevant inflation index. As the original election date was after 22 June 2010, the pension should be increased to June 2017 in line with CPI.

$$\text{Revalued Pension} = £1,181.67 \times 1.040 = £1,228.94$$



Step 3:

Using Table S60 in Appendix A, the single premium for a member aged 54 last birthday at the **calculation date**, is £4,490 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£1,228.94 \times £4,490}{£250} \\ &= \mathbf{£22,071.76} \end{aligned}$$



## 8 Example 3 – Final salary section member, existing contract, regular contributions (election on or before 22 June 2010)

### Determining the cost of Additional Pension

#### Member Details

Date of Birth	30 April 1986
Sex*	Female
Normal Pension Age	65

#### Additional Pension contract

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

#### Cost of AP contract

Relevant Table	<b>R65</b>
Age at election	22
Cost of £250 pa of AP	£17.50 (per month)
Contribution required to purchase the full AP	$= \frac{1000}{250} \times 17.50 = £70.00$ (per month)
Previous contribution amount	$= \frac{1000}{250} \times 17.90 = £71.60$ (per month)

\* Used to determine previous contribution amount

### Paid-up AP credit calculations

The member above ceases their monthly contributions after 7 years and therefore a paid-up AP credit needs to be calculated.

Age last birthday at date of original election:	22
Normal pension age:	65
Personal AP purchased:	£1,000 per year
Dependant AP purchased:	No
Original payment term:	15 years
Payments stopped after:	7 years (ie 84 monthly payments made)

Since the original election date (9 May 2008) was before 22 June 2010, Table R65 from Appendix C must be used.



Using Table R65, the regular monthly contributions is £17.50 per £250 of AP payable over 15 years. Since the member had been purchasing £1,000 of AP, their monthly contribution would have been:

$$P = \frac{£1,000}{£250} \times £17.50 = £70.00$$

Again, using Table R65, the monthly contribution per £250 of AP for the member aged 22 last birthday payable over the actual payment period of 7 years is £31.30 (so,  $R = £31.30$ ).

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

$$\begin{aligned} \text{Credit} = C &= \frac{£70.00}{£31.30} \times £250 \\ &= \mathbf{£559.11 \text{ per year}} \end{aligned}$$

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

## Outstanding lump sum calculations

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

Original election date:	9 May 2008
Calculation date	9 May 2015
Age last birthday at calculation date:	29
Personal AP purchased:	£1,000 per year
RPI for May 2008	215.1
RPI for March 2015	259.9*
Increase in RPI over payment period ( $Infl$ ):	$\frac{259.9}{215.1} = 1.208$
Payments stopped after:	7 years (ie 84 monthly payments made)

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

Step 1:

The paid-up AP credit is £559.11 per year (as at the date of original election). (This calculation assumes 84 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,000 - £559.11 = £440.89$$





Step 2:

The AP credit should be increased in line with the relevant inflation index. As the original election date was on or before 22 June 2010, the pension should be increased to March 2015 in line with RPI.

$$\text{Revalued Pension} = £440.89 \times 1.208 = £532.60$$

Step 3:

Using Table SR65 in Appendix D, the single premium for a member aged 29 last birthday at the **calculation date**, is £2,490 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£532.60 \times £2,490}{£250} \\ &= \mathbf{£5,304.70} \end{aligned}$$



## 9 Example 4 – Career average section member, new contract, regular contributions

### Determining the cost of Additional Pension

#### Member Details

Date of Birth	14 June 1985
Normal Pension Age	68

#### Additional Pension contract

Date of election	27 October 2015
Amount of AP purchased	£2,250 pa
Form of AP	Member and Dependant
Form of payment	Regular Contributions over 20 years

#### Cost of AP contract

Relevant Table	<b>C68D</b>
Age at election	30
Cost of £250 pa of AP	£10.80 (per month)
Contribution required to purchase the full AP	$= \frac{2250}{250} \times 10.80 = £97.20$ (per month)

### Paid-up AP credit calculations

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

Age last birthday at date of original election:	30
Normal pension age:	68
Personal AP purchased:	£2,250 per year
Dependant AP purchased:	Yes
Original payment term:	20 years
Payments stopped after:	3 years 1 month (ie 37 monthly payments made)

Since the original election date was after 22 June 2010, table C68D in Appendix B must be used.

Using Table C68D, the regular monthly contributions is £10.80 per £250 of AP payable for 20 years. Since the member had been purchasing £2,250 of AP, their monthly contribution would have been:

$$P = \frac{£2,250}{£250} \times £10.80 = £97.20$$



Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:

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

where:

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

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

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

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

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

To calculate  $C^-$  (ie the AP credit assuming the member stopped contributions after 3 years), look up the monthly contributions per £250 of AP purchased (Table C68D in Appendix B) over the rounded down payment period (ie 3 years), at age 30 last birthday at the date of original election. The monthly contribution would have been £49.10.

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

$$C^- = \frac{£97.20}{£49.10} \times £250 = £494.91$$

Similarly, to calculate  $C^+$  (ie the AP credit assuming the member stopped contributions after 4 years), look up the monthly contributions per £250 of AP purchased (Table C68D in Appendix B) over the rounded up payment period (ie 4 years), at age 30 last birthday at the date of original election. The monthly contribution would have been £37.70.

$$C^+ = \frac{£97.20}{£37.70} \times £250 = £644.56$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £494.91 + \left[3\frac{1}{12} - 3\right] \times [£644.56 - £494.91] \\ &= \mathbf{£507.38 \text{ per year}} \end{aligned}$$

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



## Outstanding lump sum calculations

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

Original election date:	27 October 2015
Calculation date	27 November 2018
Age last birthday at calculation date:	33
Personal AP purchased:	£2,250 per year
Cumulative increase under PIA 1971*:	6.1%
Payments stopped after:	3 years 1 month (ie 37 monthly payments made)

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

### Step 1:

The paid-up AP credit is £507.38 per year (as at the date of original election). (This calculation assumes 37 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £2,250 - £507.38 = £1,742.62$$

### Step 2:

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

$$\text{Revalued Pension} = £1,742.62 \times 1.061 = £1,848.92.$$

### Step 3:

Using Table S68 in Appendix A, the single premium for a member aged 33 last birthday at the **calculation date**, is £1,780 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned}\text{Lump Sum} &= \frac{£1,848.92 \times £1,780}{£250} \\ &= \mathbf{£13,164.31}\end{aligned}$$



## 10 Example 5 – Career average section member, new contract, regular contributions, non-integer NPA

### Determining the cost of Additional Pension

#### Member Details

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

#### Additional Pension contract

Date of election	30 November 2015
Amount of AP purchased	£1,500 pa
Form of AP	Member only
Form of payment	Regular Contributions over 4 years

#### Cost of AP contract

Relevant Table	<b>C66 and C67</b>
Age at election	55

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

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

where:

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

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

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

$F^-$  = contribution rate for  $N^-$ ,

$F^+$  = contribution rate for  $N^+$ .

Using tables C66 and C67 we can directly look up the respective values for  $F^-$  and  $F^+$ . In this example they are £74.90 and £71.10 respectively.

The interpolated contribution rate is as follows:

$$\begin{aligned} \text{Interpolated contribution rate} &= £74.90 + \left[ 66\frac{5}{12} - 66 \right] \times [£71.10 - £74.90] \\ &= £73.32 \text{ per month} \end{aligned}$$

$$\text{Contribution required to purchase the full AP} = \frac{1500}{250} \times 73.32 = £439.92 \text{ (per month)}$$



## Paid-up AP credit calculations

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

Age last birthday at date of original election:	55
Normal pension age:	66 years and 5 months
Personal AP purchased:	£1,500 per year
Dependant AP purchased:	No
Original payment term:	4 years
Payments stopped after:	9 months (ie 9 monthly payments made)

Since the original election date was after 22 June 2010, tables C66 and C67 from Appendix B must be used.

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

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

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

Assuming the member is NPA 66 and using Table C66, the regular monthly contributions is £74.90 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £74.90 = £449.40$$

Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:

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

where:

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

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

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

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

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



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

To calculate  $C^+$  (ie the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 of AP purchased (Table C66 in Appendix B) over the rounded up payment period (ie 1 year), at age 55 last birthday at the date of original election. The monthly contribution would have been £276.80.

$$C^+ = \frac{£449.40}{£276.80} \times £250 = £405.89$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[ \frac{9}{12} - 0 \right] \times [£405.89 - £0.00] \\ &= £304.42 \text{ per year} \end{aligned}$$

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

Now assuming the member is NPA 67 and using Table C67, the regular monthly contributions is £71.10 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £71.10 = £426.60$$

Since the actual payment period is not a whole number of years, the credit must be interpolated. The interpolated paid-up AP credit can be calculated as follows:

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

where:

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

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

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

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

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

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



To calculate  $C^+$  (ie the AP credit assuming the member stopped contributions after 1 year), look up the monthly contributions per £250 of AP purchased (Table C67 in Appendix B) over the rounded up payment period (ie 1 year), at age 55 last birthday at the date of original election. The monthly contribution would have been £262.60.

$$C^+ = \frac{£426.60}{£262.60} \times £250 = £406.13$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[ \frac{9}{12} - 0 \right] \times [£406.13 - £0.00] \\ &= £304.60 \text{ per year} \end{aligned}$$

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

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

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

where:

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

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

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

$C^-$  = AP paid-up credit for  $N^-$  (£304.42 per year, from step 1)

$C^+$  = AP paid-up credit for  $N^+$  (£304.60 per year, from step 2).

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £304.42 + \left[ 66 \frac{5}{12} - 66 \right] \times [£304.60 - £304.42] \\ &= \mathbf{£304.50 \text{ per year}} \end{aligned}$$

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





## Outstanding lump sum calculations

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

Original election date:	30 November 2015
Calculation date	31 August 2016
Age last birthday at calculation date:	56
Personal AP purchased:	£1,500 per year
Cumulative increase under PIA 1971*:	1.1%
Payments stopped after:	9 months (ie 9 monthly payments made)

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

### Step 1:

The paid-up AP credit is £304.50 per year (as at the date of original election). (This calculation assumes 9 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,500 - £304.50 = £1,195.50$$

### Step 2:

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

$$\text{Revalued Pension} = £1,195.50 \times 1.011 = £1,208.65$$

### Step 3:

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

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

where:

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

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

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

$F^-$  = single premium for  $N^-$ ,

$F^+$  = single premium for  $N^+$ .



Using tables S66 and S67 we can directly look up the respective values for  $F^-$  and  $F^+$ . In this example they are £3,320 and £3,150 respectively.

The interpolated single premium factor is as follows:

$$\begin{aligned}\text{Interpolated single premium factor} &= £3,320 + \left[ 66 \frac{5}{12} - 66 \right] \times [£3,150 - £3,320] \\ &= £3,249.17\end{aligned}$$

Therefore, the outstanding lump sum to be paid is:

$$\begin{aligned}\text{Lump Sum} &= \frac{£1,208.65 \times £3,249.17}{£250} \\ &= \mathbf{£15,708.44}\end{aligned}$$



## Appendix A: Lump sum elections

Table S60 – NPA 60

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	1,660	1,760
21	1,700	1,810
22	1,750	1,860
23	1,800	1,910
24	1,850	1,970
25	1,900	2,020
26	1,960	2,080
27	2,010	2,140
28	2,070	2,200
29	2,130	2,260
30	2,190	2,320
31	2,250	2,390
32	2,310	2,450
33	2,380	2,520
34	2,440	2,590
35	2,510	2,670
36	2,580	2,740
37	2,660	2,820
38	2,730	2,900
39	2,810	2,980
40	2,890	3,060
41	2,970	3,150
42	3,050	3,230
43	3,140	3,320
44	3,220	3,420
45	3,310	3,510
46	3,410	3,610
47	3,500	3,710
48	3,600	3,810
49	3,700	3,920
50	3,800	4,020
51	3,910	4,140
52	4,020	4,250
53	4,130	4,370
54	4,250	4,490
55	4,370	4,610
56	4,500	4,740
57	4,630	4,880
58	4,760	5,020
59	4,900	5,160



**Table S65 – NPA 65**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	1,320	1,420
21	1,350	1,460
22	1,390	1,500
23	1,430	1,550
24	1,470	1,590
25	1,510	1,630
26	1,550	1,680
27	1,600	1,730
28	1,640	1,770
29	1,690	1,820
30	1,730	1,870
31	1,780	1,930
32	1,830	1,980
33	1,880	2,030
34	1,930	2,090
35	1,990	2,150
36	2,040	2,210
37	2,100	2,270
38	2,160	2,330
39	2,220	2,390
40	2,280	2,460
41	2,340	2,520
42	2,400	2,590
43	2,470	2,660
44	2,540	2,740
45	2,610	2,810
46	2,680	2,890
47	2,750	2,960
48	2,830	3,040
49	2,900	3,120
50	2,980	3,210
51	3,060	3,290
52	3,140	3,380
53	3,230	3,470
54	3,320	3,560
55	3,410	3,650
56	3,500	3,750
57	3,590	3,850
58	3,690	3,950
59	3,800	4,060
60	3,900	4,170
61	4,010	4,280
62	4,130	4,400
63	4,250	4,530
64	4,380	4,660



**Table S66 – NPA 66**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	1,260	1,360
21	1,290	1,400
22	1,330	1,440
23	1,360	1,480
24	1,400	1,520
25	1,440	1,560
26	1,480	1,610
27	1,520	1,650
28	1,570	1,700
29	1,610	1,750
30	1,650	1,790
31	1,700	1,840
32	1,750	1,890
33	1,790	1,950
34	1,840	2,000
35	1,890	2,050
36	1,950	2,110
37	2,000	2,170
38	2,050	2,230
39	2,110	2,290
40	2,170	2,350
41	2,230	2,410
42	2,290	2,480
43	2,350	2,550
44	2,420	2,610
45	2,480	2,680
46	2,550	2,760
47	2,620	2,830
48	2,690	2,910
49	2,760	2,980
50	2,840	3,060
51	2,910	3,140
52	2,990	3,220
53	3,070	3,310
54	3,150	3,390
55	3,230	3,480
56	3,320	3,570
57	3,410	3,660
58	3,500	3,760
59	3,600	3,860
60	3,700	3,960
61	3,800	4,070
62	3,910	4,180
63	4,030	4,300
64	4,140	4,420
65	4,270	4,550



**Table S67 – NPA 67**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	1,200	1,310
21	1,230	1,340
22	1,270	1,380
23	1,300	1,420
24	1,340	1,460
25	1,370	1,500
26	1,410	1,540
27	1,450	1,580
28	1,490	1,630
29	1,530	1,670
30	1,580	1,720
31	1,620	1,760
32	1,660	1,810
33	1,710	1,860
34	1,760	1,910
35	1,800	1,960
36	1,850	2,020
37	1,900	2,070
38	1,960	2,130
39	2,010	2,190
40	2,060	2,250
41	2,120	2,310
42	2,180	2,370
43	2,240	2,430
44	2,300	2,500
45	2,360	2,560
46	2,430	2,630
47	2,490	2,700
48	2,560	2,770
49	2,630	2,850
50	2,690	2,920
51	2,770	3,000
52	2,840	3,070
53	2,910	3,150
54	2,990	3,230
55	3,070	3,320
56	3,150	3,400
57	3,230	3,490
58	3,320	3,580
59	3,410	3,670
60	3,500	3,770
61	3,600	3,870
62	3,700	3,970
63	3,810	4,080
64	3,920	4,190
65	4,030	4,310
66	4,160	4,440



**Table S68 – NPA 68**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	1,140	1,250
21	1,180	1,290
22	1,210	1,320
23	1,240	1,360
24	1,280	1,400
25	1,310	1,440
26	1,350	1,470
27	1,380	1,520
28	1,420	1,560
29	1,460	1,600
30	1,500	1,640
31	1,540	1,690
32	1,580	1,730
33	1,630	1,780
34	1,670	1,830
35	1,720	1,880
36	1,760	1,930
37	1,810	1,980
38	1,860	2,040
39	1,910	2,090
40	1,970	2,150
41	2,020	2,210
42	2,070	2,260
43	2,130	2,320
44	2,190	2,390
45	2,250	2,450
46	2,310	2,510
47	2,370	2,580
48	2,430	2,650
49	2,490	2,720
50	2,560	2,790
51	2,630	2,860
52	2,690	2,930
53	2,760	3,000
54	2,840	3,080
55	2,910	3,160
56	2,990	3,240
57	3,060	3,320
58	3,140	3,400
59	3,230	3,490
60	3,320	3,580
61	3,410	3,680
62	3,500	3,770
63	3,600	3,870
64	3,700	3,980
65	3,810	4,090
66	3,920	4,200
67	4,040	4,320



## Appendix B: Regular contribution elections made after 22 June 2010

Table C60: Personal benefits, NPA 60

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	141.40	72.40	49.50	38.00	31.10	26.60	23.30	20.90	19.00	17.50
21	145.40	74.50	50.90	39.10	32.00	27.30	24.00	21.50	19.50	18.00
22	149.50	76.60	52.30	40.20	32.90	28.10	24.60	22.10	20.10	18.50
23	153.70	78.80	53.80	41.30	33.90	28.90	25.30	22.70	20.60	19.00
24	158.00	81.00	55.30	42.50	34.80	29.70	26.10	23.30	21.20	19.60
25	162.50	83.30	56.90	43.70	35.80	30.50	26.80	24.00	21.80	20.10
26	167.10	85.60	58.50	44.90	36.80	31.40	27.60	24.70	22.50	20.70
27	171.80	88.00	60.10	46.20	37.80	32.30	28.30	25.40	23.10	21.30
28	176.70	90.50	61.80	47.50	38.90	33.20	29.10	26.10	23.70	21.90
29	181.60	93.10	63.60	48.80	40.00	34.10	30.00	26.80	24.40	22.50
30	186.80	95.70	65.40	50.20	41.10	35.10	30.80	27.60	25.10	23.10
31	192.00	98.40	67.20	51.60	42.30	36.10	31.70	28.40	25.80	23.80
32	197.40	101.20	69.10	53.10	43.50	37.10	32.60	29.20	26.50	24.40
33	203.00	104.00	71.00	54.60	44.70	38.20	33.50	30.00	27.30	25.10
34	208.70	106.90	73.10	56.10	46.00	39.20	34.40	30.90	28.10	25.90
35	214.60	110.00	75.10	57.70	47.30	40.40	35.40	31.70	28.90	26.60
36	220.60	113.00	77.20	59.30	48.60	41.50	36.40	32.60	29.70	27.30
37	226.80	116.20	79.40	61.00	50.00	42.70	37.50	33.60	30.50	28.10
38	233.20	119.50	81.60	62.70	51.40	43.90	38.50	34.50	31.40	28.90
39	239.80	122.90	83.90	64.50	52.90	45.10	39.60	35.50	32.30	29.70
40	246.50	126.30	86.30	66.30	54.40	46.40	40.70	36.50	33.20	30.60
41	253.40	129.90	88.80	68.20	55.90	47.70	41.90	37.50	34.20	31.50
42	260.60	133.60	91.30	70.10	57.50	49.10	43.10	38.60	35.10	32.40
43	267.90	137.30	93.80	72.10	59.10	50.50	44.30	39.70	36.20	33.30
44	275.50	141.20	96.50	74.20	60.80	51.90	45.60	40.90	37.20	34.30
45	283.20	145.20	99.20	76.30	62.60	53.40	46.90	42.10	38.30	35.30
46	291.20	149.30	102.00	78.50	64.30	55.00	48.30	43.30	39.40	36.30
47	299.40	153.50	104.90	80.70	66.20	56.50	49.70	44.50	40.60	37.40
48	307.80	157.90	107.90	83.00	68.10	58.20	51.10	45.80	41.80	38.50
49	316.50	162.30	111.00	85.40	70.10	59.90	52.60	47.20	43.00	39.70
50	325.40	166.90	114.20	87.80	72.10	61.60	54.10	48.60	44.30	
51	334.50	171.70	117.40	90.40	74.20	63.40	55.70	50.00		
52	344.00	176.50	120.80	93.00	76.30	65.30	57.40			
53	353.70	181.60	124.30	95.70	78.50	67.20				





**Table C60 (continued): Personal benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	363.80	186.80	127.90	98.40	80.80					
55	374.20	192.20	131.60	101.30						
56	385.00	197.80	135.40							
57	396.20	203.60								
58	407.90									



**Table C60 (continued): Personal benefits, NPA 60**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	16.30	15.20	14.40	13.70	13.00	12.50	12.00	11.60	11.20	10.90
21	16.70	15.70	14.80	14.00	13.40	12.80	12.30	11.90	11.50	11.20
22	17.20	16.10	15.20	14.40	13.80	13.20	12.70	12.20	11.80	11.50
23	17.70	16.60	15.60	14.90	14.20	13.60	13.10	12.60	12.20	11.80
24	18.20	17.00	16.10	15.30	14.60	14.00	13.40	13.00	12.50	12.20
25	18.70	17.50	16.50	15.70	15.00	14.40	13.80	13.30	12.90	12.50
26	19.20	18.00	17.00	16.20	15.40	14.80	14.20	13.70	13.30	12.90
27	19.80	18.50	17.50	16.60	15.80	15.20	14.60	14.10	13.60	13.20
28	20.30	19.10	18.00	17.10	16.30	15.60	15.00	14.50	14.00	13.60
29	20.90	19.60	18.50	17.60	16.80	16.10	15.40	14.90	14.40	14.00
30	21.50	20.20	19.00	18.10	17.20	16.50	15.90	15.30	14.80	14.40
31	22.10	20.70	19.60	18.60	17.70	17.00	16.30	15.80	15.30	14.80
32	22.70	21.30	20.10	19.10	18.20	17.50	16.80	16.20	15.70	15.20
33	23.40	21.90	20.70	19.70	18.80	18.00	17.30	16.70	16.10	15.70
34	24.00	22.50	21.30	20.20	19.30	18.50	17.80	17.20	16.60	16.10
35	24.70	23.20	21.90	20.80	19.80	19.00	18.30	17.70	17.10	16.60
36	25.40	23.80	22.50	21.40	20.40	19.60	18.80	18.20	17.60	17.10
37	26.20	24.50	23.20	22.00	21.00	20.10	19.40	18.70	18.10	17.60
38	26.90	25.20	23.80	22.60	21.60	20.70	19.90	19.20	18.60	18.10
39	27.70	26.00	24.50	23.30	22.20	21.30	20.50	19.80	19.20	18.60
40	28.50	26.70	25.20	24.00	22.90	21.90	21.10	20.40	19.70	
41	29.30	27.50	26.00	24.70	23.50	22.60	21.70	21.00		
42	30.10	28.30	26.70	25.40	24.20	23.30	22.40			
43	31.00	29.10	27.50	26.10	25.00	23.90				
44	31.90	30.00	28.30	26.90	25.70					
45	32.90	30.90	29.20	27.70						
46	33.80	31.80	30.00							
47	34.80	32.70								
48	35.90									



**Table C60D: Personal and dependant's benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	150.20	77.00	52.60	40.40	33.10	28.20	24.80	22.20	20.20	18.60
21	154.50	79.20	54.10	41.50	34.00	29.00	25.50	22.80	20.80	19.10
22	158.80	81.40	55.60	42.70	35.00	29.90	26.20	23.50	21.30	19.60
23	163.30	83.70	57.20	43.90	36.00	30.70	26.90	24.10	21.90	20.20
24	167.90	86.00	58.80	45.20	37.00	31.60	27.70	24.80	22.60	20.80
25	172.70	88.50	60.40	46.40	38.00	32.50	28.50	25.50	23.20	21.40
26	177.50	91.00	62.10	47.70	39.10	33.40	29.30	26.20	23.90	22.00
27	182.50	93.50	63.90	49.10	40.20	34.30	30.10	27.00	24.50	22.60
28	187.70	96.20	65.70	50.50	41.30	35.30	31.00	27.70	25.20	23.20
29	193.00	98.90	67.50	51.90	42.50	36.30	31.80	28.50	25.90	23.90
30	198.40	101.70	69.40	53.30	43.70	37.30	32.70	29.30	26.70	24.60
31	204.00	104.50	71.40	54.80	44.90	38.30	33.70	30.10	27.40	25.30
32	209.70	107.40	73.40	56.40	46.20	39.40	34.60	31.00	28.20	26.00
33	215.60	110.50	75.50	58.00	47.50	40.50	35.60	31.90	29.00	26.70
34	221.60	113.60	77.60	59.60	48.80	41.70	36.60	32.80	29.80	27.50
35	227.80	116.70	79.70	61.30	50.20	42.90	37.60	33.70	30.60	28.20
36	234.20	120.00	82.00	63.00	51.60	44.10	38.70	34.60	31.50	29.00
37	240.70	123.40	84.30	64.80	53.10	45.30	39.80	35.60	32.40	29.80
38	247.50	126.80	86.60	66.60	54.60	46.60	40.90	36.60	33.30	30.70
39	254.40	130.40	89.10	68.40	56.10	47.90	42.00	37.70	34.30	31.60
40	261.50	134.00	91.60	70.40	57.70	49.20	43.20	38.70	35.20	32.50
41	268.80	137.80	94.10	72.30	59.30	50.60	44.40	39.80	36.20	33.40
42	276.30	141.60	96.80	74.40	61.00	52.00	45.70	40.90	37.30	34.30
43	284.00	145.60	99.50	76.50	62.70	53.50	47.00	42.10	38.30	35.30
44	292.00	149.70	102.30	78.60	64.50	55.00	48.30	43.30	39.40	36.40
45	300.10	153.90	105.20	80.80	66.30	56.60	49.70	44.60	40.60	37.40
46	308.40	158.10	108.10	83.10	68.20	58.20	51.10	45.80	41.80	38.50
47	317.00	162.60	111.10	85.50	70.10	59.90	52.60	47.20	43.00	39.60
48	325.80	167.10	114.30	87.90	72.10	61.60	54.10	48.50	44.20	40.80
49	334.90	171.80	117.50	90.40	74.10	63.40	55.70	49.90	45.50	42.00
50	344.20	176.60	120.80	92.90	76.20	65.20	57.30	51.40	46.80	
51	353.70	181.50	124.20	95.50	78.40	67.00	58.90	52.90		
52	363.60	186.60	127.70	98.30	80.70	69.00	60.60			
53	373.70	191.80	131.30	101.10	83.00	71.00				



**Table C60D (continued): Personal and dependant's benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	384.10	197.20	135.00	103.90	85.40					
55	394.90	202.80	138.80	106.90						
56	406.10	208.60	142.80							
57	417.60	214.50								
58	429.60									



**Table C60D (continued): Personal and dependant's benefits, NPA 60**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	17.30	16.20	15.30	14.50	13.80	13.30	12.80	12.30	11.90	11.50
21	17.80	16.70	15.70	14.90	14.20	13.60	13.10	12.70	12.20	11.90
22	18.30	17.10	16.20	15.30	14.60	14.00	13.50	13.00	12.60	12.20
23	18.80	17.60	16.60	15.80	15.10	14.40	13.90	13.40	12.90	12.60
24	19.30	18.10	17.10	16.20	15.50	14.80	14.30	13.80	13.30	12.90
25	19.90	18.60	17.60	16.70	15.90	15.30	14.70	14.20	13.70	13.30
26	20.40	19.20	18.10	17.20	16.40	15.70	15.10	14.60	14.10	13.70
27	21.00	19.70	18.60	17.60	16.80	16.10	15.50	15.00	14.50	14.10
28	21.60	20.30	19.10	18.10	17.30	16.60	16.00	15.40	14.90	14.50
29	22.20	20.80	19.70	18.70	17.80	17.10	16.40	15.80	15.30	14.90
30	22.80	21.40	20.20	19.20	18.30	17.50	16.90	16.30	15.80	15.30
31	23.50	22.00	20.80	19.70	18.80	18.00	17.40	16.70	16.20	15.70
32	24.10	22.60	21.40	20.30	19.40	18.60	17.80	17.20	16.70	16.20
33	24.80	23.30	22.00	20.90	19.90	19.10	18.40	17.70	17.10	16.60
34	25.50	23.90	22.60	21.50	20.50	19.60	18.90	18.20	17.60	17.10
35	26.30	24.60	23.20	22.10	21.10	20.20	19.40	18.70	18.10	17.60
36	27.00	25.30	23.90	22.70	21.70	20.80	20.00	19.30	18.70	18.10
37	27.80	26.00	24.60	23.30	22.30	21.40	20.60	19.80	19.20	18.70
38	28.60	26.80	25.30	24.00	22.90	22.00	21.10	20.40	19.80	19.20
39	29.40	27.50	26.00	24.70	23.60	22.60	21.80	21.00	20.40	19.80
40	30.20	28.30	26.80	25.40	24.30	23.30	22.40	21.60	21.00	
41	31.10	29.10	27.50	26.20	25.00	24.00	23.10	22.30		
42	32.00	30.00	28.30	26.90	25.70	24.70	23.70			
43	32.90	30.90	29.20	27.70	26.50	25.40				
44	33.80	31.80	30.00	28.50	27.30					
45	34.80	32.70	30.90	29.40						
46	35.80	33.70	31.80							
47	36.90	34.60								
48	38.00									



**Table C65: Personal benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	112.50	57.60	39.40	30.20	24.80	21.10	18.60	16.60	15.10	13.90
21	115.70	59.30	40.50	31.10	25.50	21.70	19.10	17.10	15.50	14.30
22	118.90	60.90	41.60	32.00	26.20	22.30	19.60	17.60	16.00	14.70
23	122.20	62.60	42.80	32.90	26.90	23.00	20.20	18.00	16.40	15.10
24	125.60	64.40	44.00	33.80	27.70	23.60	20.70	18.60	16.90	15.50
25	129.10	66.10	45.20	34.70	28.40	24.30	21.30	19.10	17.30	16.00
26	132.70	68.00	46.40	35.70	29.20	24.90	21.90	19.60	17.80	16.40
27	136.40	69.90	47.70	36.70	30.00	25.60	22.50	20.10	18.30	16.90
28	140.20	71.80	49.10	37.70	30.90	26.40	23.10	20.70	18.80	17.30
29	144.10	73.80	50.40	38.70	31.70	27.10	23.80	21.30	19.40	17.80
30	148.10	75.90	51.80	39.80	32.60	27.80	24.40	21.90	19.90	18.30
31	152.20	78.00	53.30	40.90	33.50	28.60	25.10	22.50	20.50	18.80
32	156.40	80.10	54.70	42.10	34.50	29.40	25.80	23.10	21.00	19.40
33	160.70	82.40	56.30	43.20	35.40	30.20	26.50	23.80	21.60	19.90
34	165.20	84.60	57.80	44.40	36.40	31.10	27.30	24.40	22.20	20.50
35	169.80	87.00	59.40	45.70	37.40	31.90	28.00	25.10	22.80	21.00
36	174.40	89.40	61.10	46.90	38.50	32.80	28.80	25.80	23.50	21.60
37	179.30	91.90	62.80	48.20	39.50	33.70	29.60	26.50	24.10	22.20
38	184.20	94.40	64.50	49.60	40.60	34.70	30.40	27.30	24.80	22.80
39	189.30	97.00	66.30	50.90	41.70	35.60	31.30	28.00	25.50	23.50
40	194.50	99.70	68.10	52.30	42.90	36.60	32.10	28.80	26.20	24.10
41	199.90	102.50	70.00	53.80	44.10	37.60	33.00	29.60	26.90	24.80
42	205.40	105.30	71.90	55.30	45.30	38.70	34.00	30.40	27.70	25.50
43	211.10	108.20	73.90	56.80	46.60	39.80	34.90	31.30	28.50	26.30
44	216.90	111.20	76.00	58.40	47.90	40.90	35.90	32.20	29.30	27.00
45	222.90	114.30	78.10	60.00	49.20	42.00	36.90	33.10	30.10	27.80
46	229.00	117.40	80.20	61.70	50.60	43.20	38.00	34.00	31.00	28.60
47	235.20	120.60	82.50	63.40	52.00	44.40	39.00	35.00	31.90	29.40
48	241.60	123.90	84.70	65.20	53.50	45.70	40.10	36.00	32.80	30.20
49	248.20	127.30	87.10	67.00	55.00	47.00	41.30	37.00	33.70	31.10
50	255.00	130.80	89.50	68.80	56.50	48.30	42.40	38.10	34.70	32.00
51	261.90	134.40	91.90	70.70	58.10	49.60	43.60	39.20	35.70	32.90
52	269.00	138.00	94.40	72.70	59.70	51.00	44.90	40.30	36.70	33.90
53	276.20	141.80	97.00	74.70	61.30	52.50	46.10	41.40	37.80	34.90



**Table C65 (continued): Personal benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	283.70	145.70	99.70	76.80	63.10	53.90	47.40	42.60	38.80	35.90
55	291.50	149.70	102.50	78.90	64.80	55.50	48.80	43.80	40.00	
56	299.50	153.80	105.30	81.10	66.60	57.00	50.20	45.10		
57	307.70	158.10	108.30	83.40	68.50	58.70	51.60			
58	316.30	162.50	111.30	85.80	70.50	60.40				
59	325.20	167.10	114.50	88.30	72.60					
60	334.40	171.90	117.80	90.80						
61	344.10	176.90	121.30							
62	354.20	182.10								
63	364.70									



**Table C65 (continued): Personal benefits, NPA 65**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	12.90	12.10	11.40	10.90	10.40	9.90	9.60	9.20	8.90	8.60
21	13.30	12.50	11.80	11.20	10.70	10.20	9.80	9.50	9.20	8.90
22	13.70	12.80	12.10	11.50	11.00	10.50	10.10	9.70	9.40	9.10
23	14.10	13.20	12.40	11.80	11.30	10.80	10.40	10.00	9.70	9.40
24	14.40	13.50	12.80	12.10	11.60	11.10	10.70	10.30	10.00	9.70
25	14.90	13.90	13.10	12.50	11.90	11.40	11.00	10.60	10.20	9.90
26	15.30	14.30	13.50	12.80	12.20	11.70	11.30	10.90	10.50	10.20
27	15.70	14.70	13.90	13.20	12.60	12.10	11.60	11.20	10.80	10.50
28	16.10	15.10	14.30	13.60	12.90	12.40	11.90	11.50	11.10	10.80
29	16.60	15.50	14.70	13.90	13.30	12.70	12.30	11.80	11.40	11.10
30	17.00	16.00	15.10	14.30	13.70	13.10	12.60	12.20	11.80	11.40
31	17.50	16.40	15.50	14.70	14.00	13.50	12.90	12.50	12.10	11.70
32	18.00	16.90	15.90	15.10	14.40	13.80	13.30	12.80	12.40	12.10
33	18.50	17.40	16.40	15.60	14.80	14.20	13.70	13.20	12.80	12.40
34	19.00	17.80	16.80	16.00	15.30	14.60	14.10	13.60	13.10	12.80
35	19.60	18.30	17.30	16.40	15.70	15.00	14.50	14.00	13.50	13.10
36	20.10	18.90	17.80	16.90	16.10	15.50	14.90	14.40	13.90	13.50
37	20.70	19.40	18.30	17.40	16.60	15.90	15.30	14.80	14.30	13.90
38	21.30	19.90	18.80	17.90	17.10	16.40	15.70	15.20	14.70	14.30
39	21.90	20.50	19.40	18.40	17.60	16.80	16.20	15.60	15.10	14.70
40	22.50	21.10	19.90	18.90	18.10	17.30	16.70	16.10	15.60	15.10
41	23.10	21.70	20.50	19.50	18.60	17.80	17.10	16.60	16.00	15.60
42	23.80	22.30	21.10	20.00	19.10	18.30	17.60	17.00	16.50	16.00
43	24.40	22.90	21.70	20.60	19.70	18.90	18.20	17.60	17.00	16.50
44	25.10	23.60	22.30	21.20	20.20	19.40	18.70	18.10	17.50	17.00
45	25.90	24.30	22.90	21.80	20.80	20.00	19.30	18.60	18.00	
46	26.60	25.00	23.60	22.50	21.50	20.60	19.80	19.20		
47	27.40	25.70	24.30	23.10	22.10	21.20	20.40			
48	28.20	26.50	25.00	23.80	22.70	21.80				
49	29.00	27.20	25.70	24.50	23.40					
50	29.80	28.00	26.50	25.20						
51	30.70	28.80	27.30							
52	31.60	29.70								
53	32.50									





**Table C65D: Personal and dependant's benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	121.60	62.30	42.60	32.70	26.80	22.90	20.10	18.00	16.30	15.00
21	125.00	64.10	43.80	33.60	27.50	23.50	20.60	18.50	16.80	15.50
22	128.50	65.90	45.00	34.60	28.30	24.20	21.20	19.00	17.30	15.90
23	132.10	67.70	46.20	35.50	29.10	24.80	21.80	19.50	17.70	16.30
24	135.80	69.60	47.50	36.50	29.90	25.50	22.40	20.10	18.20	16.80
25	139.60	71.50	48.80	37.50	30.70	26.20	23.00	20.60	18.80	17.30
26	143.40	73.50	50.20	38.60	31.60	27.00	23.70	21.20	19.30	17.70
27	147.40	75.50	51.60	39.60	32.50	27.70	24.30	21.80	19.80	18.20
28	151.50	77.60	53.00	40.70	33.40	28.50	25.00	22.40	20.40	18.80
29	155.70	79.80	54.50	41.90	34.30	29.30	25.70	23.00	20.90	19.30
30	160.00	82.00	56.00	43.00	35.30	30.10	26.40	23.60	21.50	19.80
31	164.40	84.30	57.60	44.20	36.20	30.90	27.10	24.30	22.10	20.40
32	169.00	86.60	59.10	45.40	37.20	31.80	27.90	25.00	22.70	20.90
33	173.60	89.00	60.80	46.70	38.30	32.70	28.70	25.70	23.40	21.50
34	178.40	91.40	62.50	48.00	39.30	33.60	29.50	26.40	24.00	22.10
35	183.30	93.90	64.20	49.30	40.40	34.50	30.30	27.10	24.70	22.70
36	188.40	96.50	65.90	50.70	41.50	35.40	31.10	27.90	25.30	23.30
37	193.50	99.20	67.80	52.10	42.70	36.40	32.00	28.60	26.00	24.00
38	198.90	101.90	69.60	53.50	43.80	37.40	32.80	29.40	26.80	24.70
39	204.30	104.70	71.50	55.00	45.00	38.40	33.70	30.20	27.50	25.30
40	209.90	107.60	73.50	56.50	46.30	39.50	34.70	31.10	28.30	26.10
41	215.60	110.50	75.50	58.00	47.60	40.60	35.60	31.90	29.10	26.80
42	221.50	113.50	77.60	59.60	48.90	41.70	36.60	32.80	29.90	27.50
43	227.60	116.60	79.70	61.30	50.20	42.90	37.60	33.70	30.70	28.30
44	233.80	119.80	81.90	62.90	51.60	44.10	38.70	34.70	31.60	29.10
45	240.10	123.10	84.10	64.70	53.00	45.30	39.80	35.70	32.50	29.90
46	246.60	126.40	86.40	66.40	54.50	46.50	40.90	36.70	33.40	30.80
47	253.20	129.80	88.80	68.30	56.00	47.80	42.00	37.70	34.30	31.60
48	260.00	133.40	91.20	70.10	57.50	49.20	43.20	38.70	35.30	32.50
49	267.00	137.00	93.70	72.00	59.10	50.50	44.40	39.80	36.30	33.50
50	274.10	140.60	96.20	74.00	60.70	51.90	45.60	40.90	37.30	34.40
51	281.40	144.40	98.80	76.00	62.40	53.30	46.90	42.10	38.30	35.40
52	288.90	148.20	101.40	78.10	64.10	54.80	48.20	43.20	39.40	36.40
53	296.50	152.20	104.20	80.20	65.80	56.30	49.50	44.50	40.50	37.40



**Table C65D (continued): Personal and dependant's benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	304.40	156.30	107.00	82.40	67.60	57.90	50.90	45.70	41.70	38.50
55	312.50	160.50	109.90	84.60	69.50	59.40	52.30	47.00	42.80	
56	320.80	164.80	112.80	86.90	71.40	61.10	53.80	48.30		
57	329.40	169.20	115.90	89.30	73.40	62.80	55.30			
58	338.20	173.80	119.10	91.80	75.40	64.60				
59	347.50	178.60	122.40	94.30	77.50					
60	357.00	183.50	125.80	97.00						
61	366.90	188.70	129.30							
62	377.30	194.00								
63	388.00									



**Table C65D (continued): Personal and dependant's benefits, NPA 65**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	14.00	13.10	12.40	11.80	11.20	10.70	10.30	10.00	9.60	9.40
21	14.40	13.50	12.70	12.10	11.50	11.00	10.60	10.20	9.90	9.60
22	14.80	13.90	13.10	12.40	11.80	11.30	10.90	10.50	10.20	9.90
23	15.20	14.20	13.40	12.80	12.20	11.70	11.20	10.80	10.50	10.20
24	15.60	14.60	13.80	13.10	12.50	12.00	11.50	11.10	10.80	10.40
25	16.10	15.10	14.20	13.50	12.90	12.30	11.90	11.40	11.10	10.70
26	16.50	15.50	14.60	13.90	13.20	12.70	12.20	11.80	11.40	11.00
27	17.00	15.90	15.00	14.30	13.60	13.00	12.50	12.10	11.70	11.30
28	17.40	16.30	15.40	14.70	14.00	13.40	12.90	12.40	12.00	11.70
29	17.90	16.80	15.90	15.10	14.40	13.80	13.20	12.80	12.40	12.00
30	18.40	17.30	16.30	15.50	14.80	14.20	13.60	13.10	12.70	12.30
31	18.90	17.80	16.80	15.90	15.20	14.50	14.00	13.50	13.10	12.70
32	19.50	18.20	17.20	16.40	15.60	15.00	14.40	13.90	13.40	13.00
33	20.00	18.80	17.70	16.80	16.00	15.40	14.80	14.30	13.80	13.40
34	20.60	19.30	18.20	17.30	16.50	15.80	15.20	14.70	14.20	13.80
35	21.10	19.80	18.70	17.80	17.00	16.20	15.60	15.10	14.60	14.20
36	21.70	20.40	19.20	18.30	17.40	16.70	16.10	15.50	15.00	14.60
37	22.30	20.90	19.80	18.80	17.90	17.20	16.50	16.00	15.40	15.00
38	22.90	21.50	20.30	19.30	18.40	17.70	17.00	16.40	15.90	15.40
39	23.60	22.10	20.90	19.80	18.90	18.20	17.50	16.90	16.30	15.90
40	24.20	22.70	21.50	20.40	19.50	18.70	18.00	17.40	16.80	16.30
41	24.90	23.40	22.10	21.00	20.00	19.20	18.50	17.90	17.30	16.80
42	25.60	24.00	22.70	21.60	20.60	19.80	19.00	18.40	17.80	17.30
43	26.30	24.70	23.40	22.20	21.20	20.30	19.60	18.90	18.30	17.80
44	27.10	25.40	24.00	22.80	21.80	20.90	20.20	19.50	18.90	18.30
45	27.90	26.20	24.70	23.50	22.50	21.50	20.70	20.00	19.40	
46	28.70	26.90	25.40	24.20	23.10	22.20	21.40	20.60		
47	29.50	27.70	26.20	24.90	23.80	22.80	22.00			
48	30.30	28.50	26.90	25.60	24.50	23.50				
49	31.20	29.30	27.70	26.30	25.20					
50	32.10	30.10	28.50	27.10						
51	33.00	31.00	29.30							
52	33.90	31.90								
53	34.90									



**Table C66: Personal benefits, NPA 66**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	107.40	55.00	37.60	28.90	23.60	20.20	17.70	15.90	14.40	13.30
21	110.40	56.50	38.60	29.70	24.30	20.70	18.20	16.30	14.80	13.60
22	113.40	58.10	39.70	30.50	25.00	21.30	18.70	16.80	15.20	14.00
23	116.60	59.70	40.80	31.30	25.70	21.90	19.20	17.20	15.70	14.40
24	119.80	61.40	41.90	32.20	26.40	22.50	19.80	17.70	16.10	14.80
25	123.20	63.10	43.10	33.10	27.10	23.10	20.30	18.20	16.50	15.20
26	126.60	64.90	44.30	34.00	27.90	23.80	20.90	18.70	17.00	15.70
27	130.10	66.70	45.50	35.00	28.70	24.50	21.50	19.20	17.50	16.10
28	133.70	68.50	46.80	35.90	29.50	25.10	22.10	19.80	18.00	16.50
29	137.40	70.40	48.10	36.90	30.30	25.80	22.70	20.30	18.50	17.00
30	141.20	72.30	49.40	38.00	31.10	26.50	23.30	20.90	19.00	17.50
31	145.10	74.30	50.80	39.00	32.00	27.30	23.90	21.40	19.50	18.00
32	149.10	76.40	52.20	40.10	32.90	28.00	24.60	22.00	20.00	18.50
33	153.20	78.50	53.60	41.20	33.80	28.80	25.30	22.60	20.60	19.00
34	157.40	80.70	55.10	42.30	34.70	29.60	26.00	23.30	21.20	19.50
35	161.80	82.90	56.60	43.50	35.70	30.40	26.70	23.90	21.80	20.00
36	166.20	85.20	58.20	44.70	36.60	31.30	27.40	24.60	22.40	20.60
37	170.80	87.50	59.80	45.90	37.70	32.10	28.20	25.30	23.00	21.20
38	175.50	89.90	61.40	47.20	38.70	33.00	29.00	26.00	23.60	21.80
39	180.30	92.40	63.10	48.50	39.80	33.90	29.80	26.70	24.30	22.40
40	185.30	95.00	64.90	49.90	40.90	34.90	30.60	27.40	25.00	23.00
41	190.40	97.60	66.70	51.20	42.00	35.80	31.50	28.20	25.70	23.60
42	195.60	100.30	68.50	52.70	43.20	36.80	32.30	29.00	26.40	24.30
43	201.00	103.00	70.40	54.10	44.40	37.90	33.30	29.80	27.10	25.00
44	206.50	105.90	72.30	55.60	45.60	38.90	34.20	30.60	27.90	25.70
45	212.10	108.70	74.30	57.10	46.80	40.00	35.10	31.50	28.70	26.40
46	217.90	111.70	76.40	58.70	48.10	41.10	36.10	32.40	29.50	27.20
47	223.80	114.80	78.50	60.30	49.50	42.30	37.10	33.30	30.30	28.00
48	229.90	117.90	80.60	62.00	50.90	43.40	38.20	34.20	31.20	28.80
49	236.10	121.10	82.80	63.70	52.30	44.70	39.20	35.20	32.10	29.60
50	242.40	124.40	85.10	65.50	53.70	45.90	40.30	36.20	33.00	30.40
51	248.90	127.70	87.40	67.20	55.20	47.20	41.50	37.20	33.90	31.30
52	255.60	131.20	89.80	69.10	56.70	48.50	42.60	38.30	34.90	32.20
53	262.50	134.70	92.20	71.00	58.30	49.80	43.80	39.30	35.90	33.10



**Table C66 (continued): Personal benefits, NPA 66**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	269.50	138.40	94.70	72.90	59.90	51.20	45.10	40.50	36.90	34.10
55	276.80	142.10	97.30	74.90	61.50	52.70	46.30	41.60	37.90	35.00
56	284.20	146.00	100.00	77.00	63.30	54.10	47.60	42.80	39.00	
57	292.00	150.00	102.70	79.10	65.00	55.70	49.00	44.00		
58	300.00	154.10	105.60	81.40	66.90	57.20	50.40			
59	308.30	158.50	108.60	83.70	68.80	58.90				
60	317.00	162.90	111.70	86.10	70.80					
61	326.00	167.60	114.90	88.60						
62	335.40	172.50	118.30							
63	345.20	177.60								
64	355.50									



**Table C66 (continued): Personal benefits, NPA 66**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	12.30	11.60	10.90	10.40	9.90	9.50	9.10	8.80	8.50	8.30
21	12.70	11.90	11.20	10.70	10.20	9.70	9.40	9.00	8.70	8.50
22	13.00	12.20	11.50	11.00	10.50	10.00	9.60	9.30	9.00	8.70
23	13.40	12.60	11.90	11.30	10.70	10.30	9.90	9.60	9.20	9.00
24	13.80	12.90	12.20	11.60	11.00	10.60	10.20	9.80	9.50	9.20
25	14.20	13.30	12.50	11.90	11.40	10.90	10.50	10.10	9.80	9.50
26	14.60	13.70	12.90	12.20	11.70	11.20	10.80	10.40	10.00	9.70
27	15.00	14.00	13.20	12.60	12.00	11.50	11.10	10.70	10.30	10.00
28	15.40	14.40	13.60	12.90	12.30	11.80	11.40	11.00	10.60	10.30
29	15.80	14.80	14.00	13.30	12.70	12.10	11.70	11.30	10.90	10.60
30	16.30	15.20	14.40	13.70	13.00	12.50	12.00	11.60	11.20	10.90
31	16.70	15.70	14.80	14.00	13.40	12.80	12.30	11.90	11.50	11.20
32	17.20	16.10	15.20	14.40	13.80	13.20	12.70	12.20	11.90	11.50
33	17.60	16.50	15.60	14.80	14.20	13.60	13.00	12.60	12.20	11.80
34	18.10	17.00	16.10	15.20	14.50	13.90	13.40	12.90	12.50	12.20
35	18.60	17.50	16.50	15.70	15.00	14.30	13.80	13.30	12.90	12.50
36	19.20	18.00	17.00	16.10	15.40	14.70	14.20	13.70	13.30	12.90
37	19.70	18.50	17.40	16.60	15.80	15.20	14.60	14.10	13.60	13.20
38	20.20	19.00	17.90	17.00	16.30	15.60	15.00	14.50	14.00	13.60
39	20.80	19.50	18.40	17.50	16.70	16.00	15.40	14.90	14.40	14.00
40	21.40	20.10	19.00	18.00	17.20	16.50	15.90	15.30	14.80	14.40
41	22.00	20.60	19.50	18.50	17.70	17.00	16.30	15.80	15.30	14.80
42	22.60	21.20	20.10	19.10	18.20	17.50	16.80	16.20	15.70	15.30
43	23.30	21.80	20.60	19.60	18.70	18.00	17.30	16.70	16.20	15.70
44	23.90	22.50	21.20	20.20	19.30	18.50	17.80	17.20	16.70	16.20
45	24.60	23.10	21.80	20.80	19.80	19.00	18.30	17.70	17.20	16.70
46	25.30	23.80	22.50	21.40	20.40	19.60	18.90	18.20	17.70	
47	26.00	24.50	23.10	22.00	21.00	20.20	19.40	18.80		
48	26.80	25.20	23.80	22.60	21.60	20.80	20.00			
49	27.60	25.90	24.50	23.30	22.30	21.40				
50	28.40	26.60	25.20	24.00	22.90					
51	29.20	27.40	25.90	24.70						
52	30.00	28.20	26.70							
53	30.90	29.00								
54	31.80									



**Table C66D: Personal and dependant's benefits, NPA 66**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	116.60	59.70	40.80	31.30	25.70	21.90	19.20	17.20	15.70	14.40
21	119.80	61.40	41.90	32.20	26.40	22.50	19.80	17.70	16.10	14.80
22	123.10	63.10	43.10	33.10	27.10	23.10	20.30	18.20	16.50	15.20
23	126.50	64.80	44.30	34.00	27.90	23.80	20.90	18.70	17.00	15.70
24	130.10	66.60	45.50	35.00	28.60	24.40	21.40	19.20	17.50	16.10
25	133.70	68.50	46.80	35.90	29.40	25.10	22.00	19.70	18.00	16.50
26	137.40	70.40	48.10	36.90	30.30	25.80	22.70	20.30	18.50	17.00
27	141.20	72.30	49.40	38.00	31.10	26.50	23.30	20.90	19.00	17.50
28	145.10	74.30	50.80	39.00	32.00	27.30	23.90	21.40	19.50	18.00
29	149.10	76.40	52.20	40.10	32.80	28.00	24.60	22.00	20.00	18.50
30	153.20	78.50	53.60	41.20	33.80	28.80	25.30	22.60	20.60	19.00
31	157.40	80.70	55.10	42.30	34.70	29.60	26.00	23.30	21.20	19.50
32	161.70	82.90	56.60	43.50	35.60	30.40	26.70	23.90	21.70	20.00
33	166.20	85.20	58.20	44.70	36.60	31.30	27.40	24.60	22.30	20.60
34	170.70	87.50	59.80	45.90	37.60	32.10	28.20	25.20	23.00	21.20
35	175.40	89.90	61.40	47.20	38.70	33.00	29.00	25.90	23.60	21.70
36	180.20	92.40	63.10	48.50	39.70	33.90	29.80	26.70	24.30	22.30
37	185.20	94.90	64.80	49.80	40.80	34.80	30.60	27.40	24.90	23.00
38	190.20	97.50	66.60	51.20	41.90	35.80	31.40	28.10	25.60	23.60
39	195.40	100.10	68.40	52.60	43.10	36.80	32.30	28.90	26.30	24.20
40	200.70	102.90	70.30	54.00	44.30	37.80	33.20	29.70	27.00	24.90
41	206.20	105.70	72.20	55.50	45.50	38.80	34.10	30.50	27.80	25.60
42	211.80	108.50	74.20	57.00	46.70	39.90	35.00	31.40	28.60	26.30
43	217.50	111.50	76.20	58.60	48.00	41.00	36.00	32.30	29.40	27.10
44	223.40	114.50	78.30	60.20	49.30	42.10	37.00	33.20	30.20	27.80
45	229.40	117.60	80.40	61.80	50.70	43.30	38.00	34.10	31.00	28.60
46	235.60	120.80	82.60	63.50	52.10	44.50	39.10	35.00	31.90	29.40
47	241.90	124.00	84.80	65.20	53.50	45.70	40.10	36.00	32.80	30.20
48	248.30	127.40	87.10	67.00	54.90	46.90	41.20	37.00	33.70	31.10
49	254.90	130.80	89.40	68.80	56.40	48.20	42.40	38.00	34.60	32.00
50	261.70	134.20	91.80	70.60	58.00	49.50	43.60	39.10	35.60	32.90
51	268.60	137.80	94.30	72.50	59.50	50.90	44.70	40.20	36.60	33.80
52	275.60	141.40	96.80	74.50	61.10	52.30	46.00	41.30	37.60	34.70
53	282.80	145.20	99.40	76.50	62.80	53.70	47.20	42.40	38.70	35.70



**Table C66D (continued): Personal and dependant's benefits, NPA 66**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	290.20	149.00	102.00	78.50	64.50	55.20	48.50	43.60	39.70	36.70
55	297.80	152.90	104.70	80.60	66.20	56.70	49.90	44.80	40.80	37.70
56	305.60	157.00	107.50	82.80	68.00	58.20	51.20	46.00	42.00	
57	313.70	161.20	110.40	85.00	69.90	59.80	52.60	47.30		
58	322.00	165.50	113.40	87.40	71.80	61.50	54.10			
59	330.70	169.90	116.50	89.80	73.80	63.20				
60	339.60	174.60	119.70	92.20	75.80					
61	348.90	179.40	123.00	94.80						
62	358.60	184.40	126.40							
63	368.60	189.60								
64	379.10									





**Table C66D (continued): Personal and dependant's benefits, NPA 66**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	13.40	12.60	11.90	11.30	10.70	10.30	9.90	9.50	9.20	9.00
21	13.80	12.90	12.20	11.60	11.00	10.60	10.20	9.80	9.50	9.20
22	14.20	13.30	12.50	11.90	11.30	10.90	10.50	10.10	9.80	9.50
23	14.60	13.60	12.90	12.20	11.70	11.20	10.70	10.40	10.00	9.70
24	15.00	14.00	13.20	12.60	12.00	11.50	11.00	10.70	10.30	10.00
25	15.40	14.40	13.60	12.90	12.30	11.80	11.40	11.00	10.60	10.30
26	15.80	14.80	14.00	13.30	12.70	12.10	11.70	11.30	10.90	10.60
27	16.20	15.20	14.40	13.60	13.00	12.50	12.00	11.60	11.20	10.90
28	16.70	15.70	14.80	14.00	13.40	12.80	12.30	11.90	11.50	11.20
29	17.20	16.10	15.20	14.40	13.80	13.20	12.70	12.20	11.80	11.50
30	17.60	16.50	15.60	14.80	14.10	13.50	13.00	12.60	12.20	11.80
31	18.10	17.00	16.00	15.20	14.50	13.90	13.40	12.90	12.50	12.10
32	18.60	17.50	16.50	15.70	14.90	14.30	13.80	13.30	12.90	12.50
33	19.10	17.90	16.90	16.10	15.40	14.70	14.20	13.70	13.20	12.80
34	19.70	18.40	17.40	16.50	15.80	15.10	14.50	14.00	13.60	13.20
35	20.20	19.00	17.90	17.00	16.20	15.50	15.00	14.40	14.00	13.60
36	20.80	19.50	18.40	17.50	16.70	16.00	15.40	14.80	14.40	13.90
37	21.40	20.00	18.90	18.00	17.10	16.40	15.80	15.30	14.80	14.30
38	21.90	20.60	19.40	18.50	17.60	16.90	16.30	15.70	15.20	14.80
39	22.60	21.20	20.00	19.00	18.10	17.40	16.70	16.10	15.60	15.20
40	23.20	21.70	20.50	19.50	18.60	17.90	17.20	16.60	16.10	15.60
41	23.80	22.40	21.10	20.10	19.20	18.40	17.70	17.10	16.50	16.10
42	24.50	23.00	21.70	20.60	19.70	18.90	18.20	17.60	17.00	16.50
43	25.20	23.60	22.30	21.20	20.30	19.40	18.70	18.10	17.50	17.00
44	25.90	24.30	23.00	21.80	20.90	20.00	19.30	18.60	18.00	17.50
45	26.60	25.00	23.60	22.50	21.50	20.60	19.80	19.20	18.60	18.00
46	27.40	25.70	24.30	23.10	22.10	21.20	20.40	19.70	19.10	
47	28.20	26.40	25.00	23.80	22.70	21.80	21.00	20.30		
48	29.00	27.20	25.70	24.50	23.40	22.40	21.60			
49	29.80	28.00	26.40	25.20	24.00	23.10				
50	30.60	28.80	27.20	25.90	24.70					
51	31.50	29.60	28.00	26.60						
52	32.40	30.40	28.80							
53	33.30	31.30								
54	34.20									



**Table C67: Personal benefits, NPA 67**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	102.40	52.50	35.80	27.50	22.60	19.20	16.90	15.10	13.80	12.70
21	105.30	53.90	36.80	28.30	23.20	19.80	17.40	15.50	14.10	13.00
22	108.20	55.40	37.90	29.10	23.80	20.30	17.80	16.00	14.50	13.40
23	111.20	57.00	38.90	29.90	24.50	20.90	18.30	16.40	14.90	13.80
24	114.30	58.50	40.00	30.70	25.20	21.50	18.80	16.90	15.40	14.10
25	117.40	60.20	41.10	31.60	25.90	22.10	19.40	17.30	15.80	14.50
26	120.70	61.80	42.20	32.40	26.60	22.70	19.90	17.80	16.20	14.90
27	124.00	63.50	43.40	33.30	27.30	23.30	20.50	18.30	16.70	15.30
28	127.40	65.30	44.60	34.30	28.10	24.00	21.00	18.80	17.10	15.80
29	131.00	67.10	45.80	35.20	28.90	24.60	21.60	19.30	17.60	16.20
30	134.60	69.00	47.10	36.20	29.60	25.30	22.20	19.90	18.10	16.70
31	138.30	70.90	48.40	37.20	30.50	26.00	22.80	20.40	18.60	17.10
32	142.10	72.80	49.70	38.20	31.30	26.70	23.40	21.00	19.10	17.60
33	146.00	74.80	51.10	39.30	32.20	27.50	24.10	21.60	19.60	18.10
34	150.00	76.90	52.50	40.30	33.10	28.20	24.80	22.20	20.20	18.60
35	154.10	79.00	53.90	41.50	34.00	29.00	25.40	22.80	20.70	19.10
36	158.30	81.10	55.40	42.60	34.90	29.80	26.10	23.40	21.30	19.60
37	162.70	83.40	57.00	43.80	35.90	30.60	26.90	24.10	21.90	20.20
38	167.10	85.70	58.50	45.00	36.80	31.50	27.60	24.70	22.50	20.70
39	171.70	88.00	60.10	46.20	37.90	32.30	28.40	25.40	23.10	21.30
40	176.40	90.40	61.80	47.50	38.90	33.20	29.20	26.10	23.80	21.90
41	181.20	92.90	63.50	48.80	40.00	34.10	30.00	26.80	24.40	22.50
42	186.20	95.40	65.20	50.10	41.10	35.10	30.80	27.60	25.10	23.10
43	191.30	98.00	67.00	51.50	42.20	36.00	31.60	28.40	25.80	23.80
44	196.50	100.70	68.80	52.90	43.40	37.00	32.50	29.20	26.50	24.50
45	201.80	103.50	70.70	54.40	44.60	38.10	33.40	30.00	27.30	25.20
46	207.30	106.30	72.60	55.80	45.80	39.10	34.40	30.80	28.10	25.90
47	212.90	109.10	74.60	57.40	47.10	40.20	35.30	31.70	28.80	26.60
48	218.60	112.10	76.60	58.90	48.40	41.30	36.30	32.60	29.70	27.40
49	224.40	115.10	78.70	60.60	49.70	42.50	37.30	33.50	30.50	28.10
50	230.40	118.20	80.90	62.20	51.00	43.60	38.30	34.40	31.40	28.90
51	236.50	121.40	83.00	63.90	52.40	44.80	39.40	35.40	32.20	29.70
52	242.80	124.60	85.30	65.60	53.90	46.10	40.50	36.30	33.10	30.60
53	249.20	127.90	87.60	67.40	55.30	47.30	41.60	37.40	34.10	31.40



**Table C67 (continued): Personal benefits, NPA 67**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	255.80	131.40	89.90	69.20	56.80	48.60	42.80	38.40	35.00	32.30
55	262.60	134.90	92.30	71.10	58.40	50.00	44.00	39.50	36.00	33.30
56	269.60	138.50	94.80	73.00	60.00	51.30	45.20	40.60	37.00	34.20
57	276.80	142.20	97.40	75.00	61.70	52.80	46.50	41.70	38.10	
58	284.30	146.10	100.10	77.10	63.40	54.30	47.80	42.90		
59	292.10	150.10	102.90	79.30	65.20	55.80	49.10			
60	300.20	154.30	105.80	81.50	67.00	57.40				
61	308.60	158.70	108.80	83.90	69.00					
62	317.40	163.20	111.90	86.30						
63	326.50	168.00	115.20							
64	336.10	172.90								
65	346.10									



**Table C67 (continued): Personal benefits, NPA 67**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	11.80	11.00	10.40	9.90	9.40	9.00	8.70	8.40	8.10	7.90
21	12.10	11.40	10.70	10.20	9.70	9.30	8.90	8.60	8.30	8.10
22	12.40	11.70	11.00	10.50	10.00	9.60	9.20	8.90	8.60	8.30
23	12.80	12.00	11.30	10.70	10.20	9.80	9.40	9.10	8.80	8.60
24	13.10	12.30	11.60	11.00	10.50	10.10	9.70	9.40	9.10	8.80
25	13.50	12.70	12.00	11.30	10.80	10.40	10.00	9.60	9.30	9.00
26	13.90	13.00	12.30	11.70	11.10	10.70	10.30	9.90	9.60	9.30
27	14.30	13.40	12.60	12.00	11.40	11.00	10.50	10.20	9.80	9.50
28	14.70	13.80	13.00	12.30	11.80	11.30	10.80	10.50	10.10	9.80
29	15.10	14.10	13.30	12.70	12.10	11.60	11.10	10.70	10.40	10.10
30	15.50	14.50	13.70	13.00	12.40	11.90	11.40	11.00	10.70	10.40
31	15.90	14.90	14.10	13.40	12.80	12.20	11.80	11.40	11.00	10.70
32	16.40	15.30	14.50	13.80	13.10	12.60	12.10	11.70	11.30	11.00
33	16.80	15.80	14.90	14.10	13.50	12.90	12.40	12.00	11.60	11.30
34	17.30	16.20	15.30	14.50	13.90	13.30	12.80	12.30	11.90	11.60
35	17.80	16.70	15.70	14.90	14.20	13.70	13.10	12.70	12.30	11.90
36	18.30	17.10	16.20	15.30	14.60	14.00	13.50	13.00	12.60	12.30
37	18.80	17.60	16.60	15.80	15.10	14.40	13.90	13.40	13.00	12.60
38	19.30	18.10	17.10	16.20	15.50	14.80	14.30	13.80	13.40	13.00
39	19.80	18.60	17.60	16.70	15.90	15.30	14.70	14.20	13.70	13.30
40	20.40	19.10	18.10	17.10	16.40	15.70	15.10	14.60	14.10	13.70
41	20.90	19.70	18.60	17.60	16.80	16.10	15.50	15.00	14.50	14.10
42	21.50	20.20	19.10	18.10	17.30	16.60	16.00	15.50	15.00	14.50
43	22.10	20.80	19.60	18.70	17.80	17.10	16.50	15.90	15.40	15.00
44	22.80	21.40	20.20	19.20	18.30	17.60	16.90	16.40	15.90	15.40
45	23.40	22.00	20.80	19.80	18.90	18.10	17.40	16.90	16.30	15.90
46	24.10	22.60	21.40	20.30	19.40	18.60	18.00	17.30	16.80	16.30
47	24.80	23.30	22.00	20.90	20.00	19.20	18.50	17.90	17.30	
48	25.50	23.90	22.60	21.50	20.60	19.70	19.00	18.40		
49	26.20	24.60	23.30	22.10	21.20	20.30	19.60			
50	27.00	25.30	24.00	22.80	21.80	20.90				
51	27.70	26.00	24.60	23.40	22.40					
52	28.50	26.80	25.30	24.10						
53	29.30	27.60	26.10							
54	30.20	28.30								
55	31.00									



**Table C67D: Personal and dependant's benefits, NPA 67**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	111.70	57.20	39.10	30.00	24.60	21.00	18.40	16.50	15.00	13.80
21	114.80	58.80	40.20	30.90	25.30	21.60	18.90	16.90	15.40	14.20
22	117.90	60.40	41.30	31.70	26.00	22.20	19.50	17.40	15.80	14.60
23	121.20	62.10	42.40	32.60	26.70	22.80	20.00	17.90	16.30	15.00
24	124.60	63.80	43.60	33.50	27.40	23.40	20.50	18.40	16.70	15.40
25	128.00	65.60	44.80	34.40	28.20	24.10	21.10	18.90	17.20	15.80
26	131.50	67.40	46.00	35.40	29.00	24.70	21.70	19.40	17.70	16.30
27	135.20	69.30	47.30	36.30	29.80	25.40	22.30	20.00	18.20	16.70
28	138.90	71.20	48.60	37.30	30.60	26.10	22.90	20.50	18.70	17.20
29	142.70	73.10	49.90	38.40	31.40	26.80	23.50	21.10	19.20	17.70
30	146.60	75.10	51.30	39.40	32.30	27.60	24.20	21.70	19.70	18.20
31	150.70	77.20	52.70	40.50	33.20	28.30	24.90	22.30	20.30	18.70
32	154.80	79.30	54.20	41.60	34.10	29.10	25.50	22.90	20.80	19.20
33	159.00	81.50	55.70	42.80	35.00	29.90	26.20	23.50	21.40	19.70
34	163.40	83.70	57.20	43.90	36.00	30.70	27.00	24.20	22.00	20.20
35	167.80	86.00	58.70	45.10	37.00	31.60	27.70	24.80	22.60	20.80
36	172.40	88.30	60.40	46.40	38.00	32.40	28.50	25.50	23.20	21.40
37	177.10	90.80	62.00	47.60	39.00	33.30	29.20	26.20	23.80	22.00
38	181.90	93.20	63.70	48.90	40.10	34.20	30.00	26.90	24.50	22.60
39	186.80	95.80	65.40	50.30	41.20	35.20	30.90	27.70	25.20	23.20
40	191.90	98.40	67.20	51.60	42.30	36.10	31.70	28.40	25.90	23.80
41	197.10	101.00	69.00	53.00	43.50	37.10	32.60	29.20	26.60	24.50
42	202.40	103.80	70.90	54.50	44.70	38.10	33.50	30.00	27.30	25.20
43	207.90	106.60	72.80	56.00	45.90	39.20	34.40	30.80	28.10	25.90
44	213.50	109.40	74.80	57.50	47.10	40.20	35.30	31.70	28.80	26.60
45	219.20	112.40	76.80	59.00	48.40	41.30	36.30	32.60	29.60	27.30
46	225.00	115.40	78.90	60.60	49.70	42.50	37.30	33.40	30.50	28.10
47	231.00	118.50	81.00	62.30	51.10	43.60	38.30	34.40	31.30	28.90
48	237.10	121.60	83.10	64.00	52.50	44.80	39.40	35.30	32.20	29.70
49	243.40	124.80	85.40	65.70	53.90	46.00	40.50	36.30	33.10	30.50
50	249.70	128.10	87.60	67.40	55.30	47.30	41.60	37.30	34.00	31.40
51	256.20	131.50	89.90	69.20	56.80	48.60	42.70	38.30	34.90	32.20
52	262.90	134.90	92.30	71.00	58.30	49.90	43.80	39.40	35.90	33.10
53	269.70	138.40	94.70	72.90	59.90	51.20	45.00	40.40	36.90	34.00



**Table C67D (continued): Personal and dependant's benefits, NPA 67**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	276.60	142.00	97.20	74.90	61.50	52.60	46.30	41.50	37.90	35.00
55	283.80	145.70	99.80	76.80	63.10	54.00	47.50	42.70	38.90	35.90
56	291.10	149.50	102.40	78.90	64.80	55.40	48.80	43.80	40.00	36.90
57	298.70	153.40	105.10	81.00	66.50	56.90	50.10	45.00	41.10	
58	306.50	157.50	107.90	83.10	68.30	58.50	51.50	46.30		
59	314.50	161.70	110.80	85.40	70.20	60.10	52.90			
60	322.90	166.00	113.80	87.70	72.10	61.80				
61	331.60	170.50	116.90	90.10	74.10					
62	340.60	175.20	120.10	92.60						
63	350.00	180.00	123.50							
64	359.80	185.10								
65	370.00									



**Table C67D (continued): Personal and dependant's benefits, NPA 67**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	12.80	12.00	11.40	10.80	10.30	9.90	9.50	9.10	8.80	8.60
21	13.20	12.40	11.70	11.10	10.60	10.10	9.70	9.40	9.10	8.80
22	13.60	12.70	12.00	11.40	10.90	10.40	10.00	9.70	9.30	9.10
23	13.90	13.10	12.30	11.70	11.20	10.70	10.30	9.90	9.60	9.30
24	14.30	13.40	12.70	12.00	11.50	11.00	10.60	10.20	9.90	9.60
25	14.70	13.80	13.00	12.40	11.80	11.30	10.90	10.50	10.20	9.80
26	15.10	14.20	13.40	12.70	12.10	11.60	11.20	10.80	10.40	10.10
27	15.60	14.60	13.80	13.10	12.50	11.90	11.50	11.10	10.70	10.40
28	16.00	15.00	14.10	13.40	12.80	12.30	11.80	11.40	11.00	10.70
29	16.40	15.40	14.50	13.80	13.20	12.60	12.10	11.70	11.30	11.00
30	16.90	15.80	14.90	14.20	13.50	13.00	12.50	12.00	11.60	11.30
31	17.30	16.30	15.40	14.60	13.90	13.30	12.80	12.40	12.00	11.60
32	17.80	16.70	15.80	15.00	14.30	13.70	13.20	12.70	12.30	11.90
33	18.30	17.20	16.20	15.40	14.70	14.10	13.50	13.10	12.60	12.30
34	18.80	17.60	16.70	15.80	15.10	14.50	13.90	13.40	13.00	12.60
35	19.30	18.10	17.10	16.30	15.50	14.90	14.30	13.80	13.40	13.00
36	19.90	18.60	17.60	16.70	15.90	15.30	14.70	14.20	13.70	13.30
37	20.40	19.20	18.10	17.20	16.40	15.70	15.10	14.60	14.10	13.70
38	21.00	19.70	18.60	17.70	16.90	16.20	15.50	15.00	14.50	14.10
39	21.60	20.20	19.10	18.10	17.30	16.60	16.00	15.40	14.90	14.50
40	22.20	20.80	19.60	18.70	17.80	17.10	16.40	15.90	15.40	14.90
41	22.80	21.40	20.20	19.20	18.30	17.60	16.90	16.30	15.80	15.40
42	23.40	22.00	20.80	19.70	18.80	18.10	17.40	16.80	16.30	15.80
43	24.10	22.60	21.30	20.30	19.40	18.60	17.90	17.30	16.70	16.30
44	24.70	23.20	21.90	20.90	19.90	19.10	18.40	17.80	17.20	16.70
45	25.40	23.90	22.60	21.50	20.50	19.70	18.90	18.30	17.70	17.20
46	26.20	24.60	23.20	22.10	21.10	20.20	19.50	18.80	18.30	17.70
47	26.90	25.20	23.90	22.70	21.70	20.80	20.10	19.40	18.80	
48	27.60	26.00	24.50	23.30	22.30	21.40	20.60	20.00		
49	28.40	26.70	25.20	24.00	23.00	22.00	21.20			
50	29.20	27.40	26.00	24.70	23.60	22.70				
51	30.00	28.20	26.70	25.40	24.30					
52	30.90	29.00	27.40	26.10						
53	31.70	29.80	28.20							
54	32.60	30.70								
55	33.50									



**Table C68: Personal benefits, NPA 68**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	97.70	50.00	34.20	26.30	21.50	18.40	16.10	14.40	13.10	12.10
21	100.40	51.40	35.10	27.00	22.10	18.90	16.60	14.80	13.50	12.40
22	103.20	52.90	36.10	27.70	22.70	19.40	17.00	15.20	13.90	12.80
23	106.00	54.30	37.10	28.50	23.30	19.90	17.50	15.70	14.20	13.10
24	108.90	55.80	38.10	29.30	24.00	20.50	18.00	16.10	14.60	13.50
25	111.90	57.40	39.20	30.10	24.70	21.00	18.50	16.50	15.00	13.80
26	115.00	58.90	40.30	30.90	25.30	21.60	19.00	17.00	15.50	14.20
27	118.20	60.60	41.40	31.80	26.00	22.20	19.50	17.50	15.90	14.60
28	121.40	62.20	42.50	32.70	26.80	22.80	20.00	17.90	16.30	15.00
29	124.80	63.90	43.70	33.60	27.50	23.50	20.60	18.40	16.80	15.40
30	128.20	65.70	44.90	34.50	28.20	24.10	21.20	18.90	17.20	15.90
31	131.70	67.50	46.10	35.40	29.00	24.80	21.70	19.50	17.70	16.30
32	135.30	69.30	47.40	36.40	29.80	25.40	22.30	20.00	18.20	16.80
33	139.00	71.30	48.70	37.40	30.60	26.10	22.90	20.60	18.70	17.20
34	142.90	73.20	50.00	38.40	31.50	26.90	23.60	21.10	19.20	17.70
35	146.80	75.20	51.40	39.50	32.30	27.60	24.20	21.70	19.70	18.20
36	150.80	77.30	52.80	40.60	33.20	28.40	24.90	22.30	20.30	18.70
37	154.90	79.40	54.20	41.70	34.10	29.10	25.60	22.90	20.80	19.20
38	159.10	81.50	55.70	42.80	35.10	29.90	26.30	23.50	21.40	19.70
39	163.40	83.80	57.20	44.00	36.00	30.80	27.00	24.20	22.00	20.30
40	167.90	86.00	58.80	45.20	37.00	31.60	27.70	24.90	22.60	20.80
41	172.50	88.40	60.40	46.40	38.00	32.50	28.50	25.50	23.20	21.40
42	177.20	90.80	62.00	47.70	39.10	33.40	29.30	26.30	23.90	22.00
43	182.00	93.30	63.70	49.00	40.20	34.30	30.10	27.00	24.60	22.60
44	186.90	95.80	65.50	50.30	41.30	35.20	30.90	27.70	25.20	23.30
45	191.90	98.40	67.20	51.70	42.40	36.20	31.80	28.50	26.00	23.90
46	197.10	101.00	69.10	53.10	43.50	37.20	32.70	29.30	26.70	24.60
47	202.30	103.80	70.90	54.50	44.70	38.20	33.60	30.10	27.40	25.30
48	207.70	106.50	72.80	56.00	46.00	39.30	34.50	30.90	28.20	26.00
49	213.30	109.40	74.80	57.50	47.20	40.30	35.50	31.80	29.00	26.70
50	218.90	112.30	76.80	59.10	48.50	41.40	36.40	32.70	29.80	27.50
51	224.60	115.30	78.90	60.70	49.80	42.60	37.40	33.60	30.60	28.20
52	230.50	118.30	80.90	62.30	51.10	43.70	38.40	34.50	31.50	29.00
53	236.50	121.40	83.10	64.00	52.50	44.90	39.50	35.50	32.30	29.80





**Table C68 (continued): Personal benefits, NPA 68**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	242.70	124.60	85.30	65.70	53.90	46.10	40.60	36.40	33.20	30.70
55	249.10	127.90	87.60	67.40	55.40	47.40	41.70	37.40	34.20	31.50
56	255.60	131.30	89.90	69.30	56.90	48.70	42.80	38.50	35.10	32.40
57	262.40	134.80	92.30	71.10	58.40	50.00	44.00	39.50	36.10	33.30
58	269.30	138.40	94.80	73.10	60.00	51.40	45.30	40.70	37.10	
59	276.60	142.20	97.40	75.10	61.70	52.80	46.50	41.80		
60	284.10	146.10	100.10	77.20	63.50	54.30	47.90			
61	292.00	150.10	102.90	79.40	65.30	55.90				
62	300.10	154.30	105.80	81.60	67.10					
63	308.60	158.80	108.90	84.00						
64	317.50	163.40	112.10							
65	326.80	168.20								
66	336.50									



**Table C68 (continued): Personal benefits, NPA 68**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	11.20	10.50	9.90	9.40	9.00	8.60	8.30	8.00	7.70	7.50
21	11.50	10.80	10.20	9.70	9.30	8.90	8.50	8.20	8.00	7.70
22	11.90	11.10	10.50	10.00	9.50	9.10	8.80	8.40	8.20	7.90
23	12.20	11.40	10.80	10.20	9.80	9.40	9.00	8.70	8.40	8.20
24	12.50	11.70	11.10	10.50	10.00	9.60	9.30	8.90	8.60	8.40
25	12.90	12.10	11.40	10.80	10.30	9.90	9.50	9.20	8.90	8.60
26	13.20	12.40	11.70	11.10	10.60	10.20	9.80	9.40	9.10	8.90
27	13.60	12.80	12.00	11.40	10.90	10.40	10.00	9.70	9.40	9.10
28	14.00	13.10	12.40	11.70	11.20	10.70	10.30	10.00	9.60	9.40
29	14.40	13.50	12.70	12.10	11.50	11.00	10.60	10.20	9.90	9.60
30	14.80	13.80	13.10	12.40	11.80	11.30	10.90	10.50	10.20	9.90
31	15.20	14.20	13.40	12.70	12.20	11.70	11.20	10.80	10.50	10.20
32	15.60	14.60	13.80	13.10	12.50	12.00	11.50	11.10	10.80	10.40
33	16.00	15.00	14.20	13.50	12.80	12.30	11.80	11.40	11.10	10.70
34	16.50	15.40	14.60	13.80	13.20	12.70	12.20	11.70	11.40	11.00
35	16.90	15.90	15.00	14.20	13.60	13.00	12.50	12.10	11.70	11.30
36	17.40	16.30	15.40	14.60	13.90	13.40	12.90	12.40	12.00	11.70
37	17.90	16.80	15.80	15.00	14.30	13.70	13.20	12.80	12.40	12.00
38	18.40	17.20	16.30	15.40	14.70	14.10	13.60	13.10	12.70	12.30
39	18.90	17.70	16.70	15.90	15.20	14.50	14.00	13.50	13.10	12.70
40	19.40	18.20	17.20	16.30	15.60	14.90	14.40	13.90	13.50	13.10
41	19.90	18.70	17.70	16.80	16.00	15.40	14.80	14.30	13.80	13.40
42	20.50	19.20	18.20	17.30	16.50	15.80	15.20	14.70	14.20	13.80
43	21.10	19.80	18.70	17.80	17.00	16.30	15.70	15.10	14.70	14.20
44	21.70	20.30	19.20	18.30	17.40	16.70	16.10	15.60	15.10	14.70
45	22.30	20.90	19.80	18.80	17.90	17.20	16.60	16.00	15.50	15.10
46	22.90	21.50	20.30	19.30	18.50	17.70	17.10	16.50	16.00	15.50
47	23.60	22.10	20.90	19.90	19.00	18.20	17.60	17.00	16.50	16.00
48	24.20	22.70	21.50	20.50	19.50	18.80	18.10	17.50	16.90	
49	24.90	23.40	22.10	21.00	20.10	19.30	18.60	18.00		
50	25.60	24.10	22.80	21.60	20.70	19.90	19.20			
51	26.30	24.70	23.40	22.30	21.30	20.40				
52	27.10	25.40	24.10	22.90	21.90					
53	27.80	26.20	24.70	23.60						
54	28.60	26.90	25.50							
55	29.40	27.70								
56	30.20									



**Table C68D: Personal and dependant's benefits, NPA 68**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	107.00	54.80	37.40	28.80	23.60	20.10	17.60	15.80	14.40	13.20
21	109.90	56.30	38.50	29.60	24.20	20.70	18.10	16.20	14.80	13.60
22	113.00	57.90	39.50	30.40	24.90	21.20	18.60	16.70	15.20	14.00
23	116.10	59.50	40.60	31.20	25.60	21.80	19.10	17.10	15.60	14.40
24	119.30	61.10	41.70	32.10	26.30	22.40	19.70	17.60	16.00	14.80
25	122.60	62.80	42.90	33.00	27.00	23.00	20.20	18.10	16.50	15.20
26	125.90	64.50	44.10	33.90	27.70	23.70	20.80	18.60	16.90	15.60
27	129.40	66.30	45.30	34.80	28.50	24.30	21.30	19.10	17.40	16.00
28	133.00	68.10	46.50	35.70	29.30	25.00	21.90	19.60	17.90	16.50
29	136.60	70.00	47.80	36.70	30.10	25.70	22.50	20.20	18.40	16.90
30	140.30	71.90	49.10	37.70	30.90	26.40	23.20	20.70	18.90	17.40
31	144.20	73.90	50.50	38.80	31.80	27.10	23.80	21.30	19.40	17.90
32	148.10	75.90	51.80	39.80	32.60	27.90	24.40	21.90	19.90	18.30
33	152.20	78.00	53.30	40.90	33.50	28.60	25.10	22.50	20.50	18.80
34	156.30	80.10	54.70	42.00	34.40	29.40	25.80	23.10	21.00	19.40
35	160.50	82.30	56.20	43.20	35.40	30.20	26.50	23.70	21.60	19.90
36	164.90	84.50	57.70	44.40	36.30	31.00	27.20	24.40	22.20	20.40
37	169.40	86.80	59.30	45.60	37.30	31.90	28.00	25.10	22.80	21.00
38	173.90	89.10	60.90	46.80	38.30	32.70	28.70	25.70	23.40	21.60
39	178.60	91.60	62.50	48.10	39.40	33.60	29.50	26.40	24.10	22.20
40	183.50	94.00	64.20	49.40	40.50	34.50	30.30	27.20	24.70	22.80
41	188.40	96.60	66.00	50.70	41.60	35.50	31.10	27.90	25.40	23.40
42	193.50	99.20	67.80	52.10	42.70	36.40	32.00	28.70	26.10	24.00
43	198.60	101.80	69.60	53.50	43.80	37.40	32.90	29.50	26.80	24.70
44	204.00	104.60	71.50	54.90	45.00	38.40	33.80	30.30	27.60	25.40
45	209.40	107.30	73.40	56.40	46.20	39.50	34.70	31.10	28.30	26.10
46	214.90	110.20	75.30	57.90	47.50	40.60	35.60	31.90	29.10	26.80
47	220.60	113.10	77.30	59.50	48.80	41.70	36.60	32.80	29.90	27.60
48	226.40	116.10	79.40	61.00	50.10	42.80	37.60	33.70	30.70	28.30
49	232.30	119.10	81.50	62.70	51.40	43.90	38.60	34.60	31.60	29.10
50	238.30	122.20	83.60	64.30	52.80	45.10	39.70	35.60	32.40	29.90
51	244.40	125.40	85.80	66.00	54.20	46.30	40.70	36.50	33.30	30.70
52	250.70	128.60	88.00	67.70	55.60	47.50	41.80	37.50	34.20	31.60
53	257.00	131.90	90.30	69.50	57.10	48.80	42.90	38.50	35.10	32.40



**Table C68D (continued): Personal and dependant's benefits, NPA 68**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	263.60	135.30	92.60	71.30	58.60	50.10	44.10	39.60	36.10	33.30
55	270.30	138.80	95.00	73.20	60.10	51.40	45.20	40.60	37.10	34.20
56	277.20	142.40	97.50	75.10	61.70	52.80	46.50	41.70	38.10	35.20
57	284.20	146.00	100.00	77.10	63.30	54.20	47.70	42.80	39.10	36.10
58	291.50	149.80	102.60	79.10	65.00	55.60	49.00	44.00	40.20	
59	299.10	153.70	105.30	81.20	66.70	57.10	50.30	45.20		
60	306.90	157.80	108.10	83.40	68.50	58.70	51.70			
61	315.00	162.00	111.00	85.60	70.40	60.30				
62	323.40	166.30	114.00	88.00	72.30					
63	332.10	170.90	117.20	90.40						
64	341.20	175.60	120.40							
65	350.70	180.50								
66	360.60									



**Table C68D (continued): Personal and dependant's benefits, NPA 68**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	12.30	11.50	10.90	10.30	9.90	9.40	9.10	8.80	8.50	8.20
21	12.60	11.90	11.20	10.60	10.10	9.70	9.30	9.00	8.70	8.50
22	13.00	12.20	11.50	10.90	10.40	10.00	9.60	9.30	9.00	8.70
23	13.40	12.50	11.80	11.20	10.70	10.30	9.90	9.50	9.20	8.90
24	13.70	12.90	12.10	11.50	11.00	10.50	10.10	9.80	9.50	9.20
25	14.10	13.20	12.50	11.80	11.30	10.80	10.40	10.00	9.70	9.40
26	14.50	13.60	12.80	12.20	11.60	11.10	10.70	10.30	10.00	9.70
27	14.90	14.00	13.20	12.50	11.90	11.40	11.00	10.60	10.30	10.00
28	15.30	14.30	13.50	12.90	12.30	11.80	11.30	10.90	10.60	10.20
29	15.70	14.70	13.90	13.20	12.60	12.10	11.60	11.20	10.80	10.50
30	16.20	15.10	14.30	13.60	13.00	12.40	11.90	11.50	11.10	10.80
31	16.60	15.60	14.70	14.00	13.30	12.80	12.30	11.80	11.50	11.10
32	17.10	16.00	15.10	14.30	13.70	13.10	12.60	12.20	11.80	11.40
33	17.50	16.40	15.50	14.70	14.10	13.50	13.00	12.50	12.10	11.70
34	18.00	16.90	15.90	15.10	14.40	13.80	13.30	12.90	12.40	12.10
35	18.50	17.30	16.40	15.60	14.80	14.20	13.70	13.20	12.80	12.40
36	19.00	17.80	16.80	16.00	15.30	14.60	14.10	13.60	13.10	12.80
37	19.50	18.30	17.30	16.40	15.70	15.00	14.50	14.00	13.50	13.10
38	20.10	18.80	17.80	16.90	16.10	15.40	14.90	14.40	13.90	13.50
39	20.60	19.30	18.30	17.30	16.60	15.90	15.30	14.80	14.30	13.90
40	21.20	19.90	18.80	17.80	17.00	16.30	15.70	15.20	14.70	14.30
41	21.80	20.40	19.30	18.30	17.50	16.80	16.20	15.60	15.10	14.70
42	22.40	21.00	19.80	18.80	18.00	17.30	16.60	16.10	15.60	15.10
43	23.00	21.60	20.40	19.40	18.50	17.80	17.10	16.50	16.00	15.50
44	23.60	22.20	21.00	19.90	19.00	18.30	17.60	17.00	16.50	16.00
45	24.30	22.80	21.60	20.50	19.60	18.80	18.10	17.50	16.90	16.50
46	25.00	23.40	22.20	21.10	20.10	19.30	18.60	18.00	17.40	16.90
47	25.70	24.10	22.80	21.70	20.70	19.90	19.20	18.50	17.90	17.40
48	26.40	24.80	23.40	22.30	21.30	20.50	19.70	19.10	18.50	
49	27.10	25.50	24.10	22.90	21.90	21.00	20.30	19.60		
50	27.90	26.20	24.80	23.60	22.50	21.60	20.90			
51	28.60	26.90	25.50	24.20	23.20	22.30				
52	29.40	27.70	26.20	24.90	23.80					
53	30.20	28.40	26.90	25.60						
54	31.10	29.20	27.60							
55	31.90	30.00								
56	32.80									



## Appendix C: Regular contribution elections made on or before 22 June 2010

Table R60: Personal benefits, NPA 60

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	219.30	112.30	76.70	59.00	48.30	41.20	36.20	32.40	29.50	27.10
21	223.00	114.20	78.00	59.90	49.10	41.90	36.80	32.90	30.00	27.60
22	226.70	116.20	79.30	61.00	49.90	42.60	37.40	33.50	30.50	28.00
23	230.50	118.10	80.70	62.00	50.80	43.30	38.00	34.00	31.00	28.50
24	234.40	120.10	82.00	63.00	51.60	44.10	38.70	34.60	31.50	29.00
25	238.30	122.10	83.40	64.10	52.50	44.80	39.30	35.20	32.00	29.50
26	242.30	124.20	84.80	65.20	53.40	45.50	40.00	35.80	32.60	30.00
27	246.40	126.20	86.20	66.20	54.30	46.30	40.60	36.40	33.10	30.50
28	250.50	128.40	87.70	67.40	55.20	47.10	41.30	37.00	33.70	31.00
29	254.70	130.50	89.10	68.50	56.10	47.90	42.00	37.60	34.20	31.50
30	259.00	132.70	90.60	69.60	57.10	48.70	42.70	38.30	34.80	32.10
31	263.30	134.90	92.20	70.80	58.00	49.50	43.40	38.90	35.40	32.60
32	267.70	137.20	93.70	72.00	59.00	50.30	44.20	39.60	36.00	33.20
33	272.20	139.50	95.30	73.20	60.00	51.20	44.90	40.20	36.60	33.70
34	276.80	141.80	96.90	74.40	61.00	52.10	45.70	40.90	37.20	34.30
35	281.40	144.20	98.50	75.70	62.00	52.90	46.50	41.60	37.90	34.90
36	286.10	146.60	100.20	77.00	63.10	53.80	47.20	42.30	38.50	35.50
37	290.90	149.10	101.80	78.30	64.10	54.70	48.00	43.00	39.20	36.10
38	295.80	151.60	103.60	79.60	65.20	55.70	48.90	43.80	39.80	36.70
39	300.80	154.10	105.30	80.90	66.30	56.60	49.70	44.50	40.50	37.30
40	305.80	156.70	107.10	82.30	67.40	57.60	50.50	45.30	41.20	38.00
41	310.90	159.40	108.90	83.70	68.60	58.50	51.40	46.10	41.90	38.60
42	316.20	162.10	110.70	85.10	69.80	59.60	52.30	46.90	42.60	39.30
43	321.50	164.80	112.60	86.60	71.00	60.60	53.20	47.70	43.40	40.00
44	326.90	167.60	114.50	88.00	72.20	61.60	54.10	48.50	44.20	40.70
45	332.40	170.40	116.50	89.50	73.40	62.70	55.10	49.40	44.90	41.40
46	338.00	173.30	118.50	91.10	74.70	63.80	56.00	50.20	45.80	42.20
47	343.70	176.20	120.50	92.60	76.00	64.90	57.00	51.10	46.60	42.90
48	349.50	179.20	122.50	94.30	77.30	66.10	58.00	52.10	47.40	43.70
49	355.40	182.30	124.70	95.90	78.70	67.20	59.10	53.00	48.30	44.50
50	361.40	185.40	126.80	97.60	80.10	68.40	60.10	54.00	49.20	
51	367.50	188.60	129.00	99.30	81.50	69.60	61.20	54.90		
52	373.80	191.80	131.30	101.00	82.90	70.90	62.30			
53	380.20	195.10	133.60	102.80	84.40	72.20				



**Table R60 (continued): Personal benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	386.70	198.60	135.90	104.60	85.90					
55	393.40	202.00	138.30	106.50						
56	400.30	205.60	140.80							
57	407.40	209.30								
58	414.70									



**Table R60 (continued): Personal benefits, NPA 60**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	25.20	23.60	22.30	21.20	20.20	19.40	18.60	18.00	17.40	16.90
21	25.60	24.00	22.70	21.50	20.50	19.70	18.90	18.30	17.70	17.10
22	26.10	24.40	23.10	21.90	20.90	20.00	19.20	18.60	18.00	17.40
23	26.50	24.90	23.50	22.30	21.20	20.40	19.60	18.90	18.30	17.70
24	27.00	25.30	23.90	22.70	21.60	20.70	19.90	19.20	18.60	18.00
25	27.40	25.70	24.30	23.00	22.00	21.10	20.20	19.50	18.90	18.30
26	27.90	26.10	24.70	23.40	22.30	21.40	20.60	19.90	19.20	18.60
27	28.40	26.60	25.10	23.80	22.70	21.80	20.90	20.20	19.50	19.00
28	28.80	27.00	25.50	24.20	23.10	22.10	21.30	20.50	19.90	19.30
29	29.30	27.50	25.90	24.60	23.50	22.50	21.70	20.90	20.20	19.60
30	29.80	28.00	26.40	25.10	23.90	22.90	22.00	21.30	20.60	20.00
31	30.30	28.40	26.80	25.50	24.30	23.30	22.40	21.60	20.90	20.30
32	30.80	28.90	27.30	25.90	24.70	23.70	22.80	22.00	21.30	20.70
33	31.40	29.40	27.80	26.40	25.10	24.10	23.20	22.40	21.70	21.00
34	31.90	29.90	28.20	26.80	25.60	24.50	23.60	22.80	22.00	21.40
35	32.40	30.40	28.70	27.30	26.00	24.90	24.00	23.20	22.40	21.80
36	33.00	30.90	29.20	27.70	26.50	25.40	24.40	23.60	22.80	22.10
37	33.50	31.50	29.70	28.20	26.90	25.80	24.80	24.00	23.20	22.50
38	34.10	32.00	30.20	28.70	27.40	26.30	25.30	24.40	23.60	22.90
39	34.70	32.60	30.80	29.20	27.90	26.70	25.70	24.80	24.10	23.40
40	35.30	33.10	31.30	29.70	28.40	27.20	26.20	25.30	24.50	
41	35.90	33.70	31.80	30.30	28.90	27.70	26.70	25.80		
42	36.60	34.30	32.40	30.80	29.40	28.20	27.20			
43	37.20	34.90	33.00	31.40	30.00	28.70				
44	37.90	35.60	33.60	31.90	30.50					
45	38.60	36.20	34.20	32.50						
46	39.30	36.90	34.90							
47	40.00	37.60								
48	40.70									





**Table R60D: Personal and dependant's benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	232.60	119.20	81.40	62.50	51.20	43.70	38.30	34.30	31.20	28.80
21	236.50	121.20	82.80	63.60	52.10	44.40	39.00	34.90	31.80	29.20
22	240.40	123.20	84.10	64.60	53.00	45.20	39.70	35.50	32.30	29.70
23	244.50	125.30	85.60	65.70	53.90	46.00	40.30	36.10	32.80	30.20
24	248.60	127.40	87.00	66.80	54.80	46.70	41.00	36.70	33.40	30.80
25	252.80	129.50	88.50	68.00	55.70	47.50	41.70	37.30	34.00	31.30
26	257.00	131.70	89.90	69.10	56.60	48.30	42.40	38.00	34.50	31.80
27	261.30	133.90	91.50	70.30	57.60	49.10	43.10	38.60	35.10	32.30
28	265.70	136.10	93.00	71.40	58.50	50.00	43.80	39.30	35.70	32.90
29	270.20	138.40	94.60	72.60	59.50	50.80	44.60	39.90	36.30	33.40
30	274.70	140.80	96.10	73.90	60.50	51.60	45.30	40.60	36.90	34.00
31	279.30	143.10	97.80	75.10	61.50	52.50	46.10	41.30	37.50	34.60
32	284.00	145.50	99.40	76.40	62.60	53.40	46.90	42.00	38.20	35.20
33	288.70	147.90	101.10	77.60	63.60	54.30	47.60	42.70	38.80	35.80
34	293.50	150.40	102.70	78.90	64.70	55.20	48.40	43.40	39.50	36.40
35	298.40	152.90	104.50	80.30	65.80	56.10	49.30	44.10	40.10	37.00
36	303.40	155.50	106.20	81.60	66.90	57.10	50.10	44.90	40.80	37.60
37	308.50	158.10	108.00	83.00	68.00	58.00	50.90	45.60	41.50	38.20
38	313.60	160.70	109.80	84.40	69.10	59.00	51.80	46.40	42.20	38.90
39	318.80	163.40	111.60	85.80	70.30	60.00	52.70	47.20	42.90	39.60
40	324.10	166.10	113.50	87.20	71.50	61.00	53.60	48.00	43.70	40.20
41	329.50	168.90	115.40	88.70	72.70	62.00	54.50	48.80	44.40	40.90
42	335.00	171.70	117.30	90.20	73.90	63.10	55.40	49.60	45.20	41.60
43	340.60	174.60	119.30	91.70	75.20	64.20	56.30	50.50	46.00	42.40
44	346.20	177.50	121.30	93.20	76.40	65.30	57.30	51.40	46.80	43.10
45	352.00	180.50	123.30	94.80	77.70	66.40	58.30	52.30	47.60	43.90
46	357.80	183.50	125.40	96.40	79.10	67.50	59.30	53.20	48.40	44.70
47	363.80	186.50	127.50	98.10	80.40	68.70	60.40	54.10	49.30	45.50
48	369.80	189.70	129.70	99.70	81.80	69.90	61.40	55.10	50.20	46.30
49	375.90	192.80	131.90	101.40	83.20	71.10	62.50	56.10	51.10	47.10
50	382.20	196.10	134.10	103.20	84.70	72.40	63.60	57.10	52.00	
51	388.50	199.30	136.40	104.90	86.10	73.60	64.70	58.10		
52	395.00	202.70	138.70	106.70	87.60	74.90	65.90			
53	401.50	206.10	141.10	108.60	89.20	76.20				



**Table R60D (continued): Personal and dependant's benefits, NPA 60**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	408.30	209.60	143.50	110.50	90.70					
55	415.10	213.20	146.00	112.40						
56	422.20	216.80	148.50							
57	429.40	220.60								
58	436.80									



**Table R60D (continued): Personal and dependant's benefits, NPA 60**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	26.70	25.10	23.70	22.50	21.40	20.50	19.70	19.00	18.40	17.90
21	27.20	25.50	24.10	22.80	21.80	20.90	20.10	19.40	18.70	18.20
22	27.70	25.90	24.50	23.20	22.20	21.20	20.40	19.70	19.10	18.50
23	28.10	26.40	24.90	23.60	22.50	21.60	20.80	20.00	19.40	18.80
24	28.60	26.80	25.30	24.00	22.90	22.00	21.10	20.40	19.70	19.10
25	29.10	27.30	25.70	24.40	23.30	22.30	21.50	20.70	20.00	19.40
26	29.60	27.70	26.20	24.80	23.70	22.70	21.80	21.10	20.40	19.80
27	30.10	28.20	26.60	25.30	24.10	23.10	22.20	21.40	20.70	20.10
28	30.60	28.70	27.10	25.70	24.50	23.50	22.60	21.80	21.10	20.50
29	31.10	29.20	27.50	26.10	24.90	23.90	23.00	22.20	21.40	20.80
30	31.60	29.70	28.00	26.60	25.40	24.30	23.40	22.50	21.80	21.20
31	32.20	30.20	28.50	27.00	25.80	24.70	23.80	22.90	22.20	21.50
32	32.70	30.70	28.90	27.50	26.20	25.10	24.20	23.30	22.60	21.90
33	33.30	31.20	29.40	28.00	26.70	25.60	24.60	23.70	23.00	22.30
34	33.80	31.70	29.90	28.40	27.10	26.00	25.00	24.10	23.40	22.70
35	34.40	32.20	30.40	28.90	27.60	26.40	25.40	24.60	23.80	23.10
36	35.00	32.80	31.00	29.40	28.10	26.90	25.90	25.00	24.20	23.50
37	35.60	33.40	31.50	29.90	28.60	27.40	26.30	25.40	24.60	23.90
38	36.20	33.90	32.00	30.40	29.10	27.80	26.80	25.90	25.10	24.30
39	36.80	34.50	32.60	31.00	29.60	28.30	27.30	26.30	25.50	24.80
40	37.40	35.10	33.20	31.50	30.10	28.80	27.80	26.80	26.00	
41	38.10	35.70	33.70	32.10	30.60	29.40	28.30	27.30		
42	38.80	36.40	34.30	32.60	31.20	29.90	28.80			
43	39.40	37.00	35.00	33.20	31.70	30.40				
44	40.10	37.70	35.60	33.80	32.30					
45	40.90	38.30	36.20	34.50						
46	41.60	39.00	36.90							
47	42.30	39.80								
48	43.10									



**Table R65: Personal benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	183.70	94.10	64.30	49.40	40.50	34.50	30.30	27.10	24.70	22.70
21	186.70	95.70	65.30	50.20	41.10	35.10	30.80	27.60	25.10	23.10
22	189.80	97.20	66.40	51.00	41.80	35.70	31.30	28.00	25.50	23.50
23	192.90	98.80	67.50	51.90	42.50	36.30	31.80	28.50	25.90	23.90
24	196.00	100.40	68.60	52.70	43.20	36.80	32.30	29.00	26.30	24.30
25	199.30	102.10	69.70	53.60	43.90	37.50	32.90	29.40	26.80	24.70
26	202.50	103.80	70.90	54.50	44.60	38.10	33.40	29.90	27.20	25.10
27	205.90	105.50	72.00	55.30	45.30	38.70	34.00	30.40	27.70	25.50
28	209.20	107.20	73.20	56.30	46.10	39.30	34.50	30.90	28.10	25.90
29	212.70	109.00	74.40	57.20	46.80	40.00	35.10	31.40	28.60	26.30
30	216.10	110.70	75.60	58.10	47.60	40.60	35.70	31.90	29.10	26.80
31	219.70	112.60	76.90	59.10	48.40	41.30	36.20	32.50	29.50	27.20
32	223.30	114.40	78.10	60.00	49.20	42.00	36.80	33.00	30.00	27.60
33	226.90	116.30	79.40	61.00	50.00	42.70	37.40	33.50	30.50	28.10
34	230.60	118.20	80.70	62.00	50.80	43.40	38.10	34.10	31.00	28.60
35	234.40	120.10	82.00	63.00	51.70	44.10	38.70	34.70	31.50	29.00
36	238.20	122.10	83.40	64.10	52.50	44.80	39.30	35.20	32.10	29.50
37	242.10	124.10	84.80	65.10	53.40	45.50	40.00	35.80	32.60	30.00
38	246.00	126.10	86.10	66.20	54.20	46.30	40.60	36.40	33.10	30.50
39	250.10	128.10	87.50	67.30	55.10	47.10	41.30	37.00	33.70	31.00
40	254.10	130.20	89.00	68.40	56.00	47.80	42.00	37.60	34.20	31.50
41	258.30	132.40	90.40	69.50	57.00	48.60	42.70	38.30	34.80	32.10
42	262.50	134.50	91.90	70.70	57.90	49.40	43.40	38.90	35.40	32.60
43	266.80	136.70	93.40	71.80	58.90	50.30	44.10	39.60	36.00	33.20
44	271.10	139.00	95.00	73.00	59.90	51.10	44.90	40.20	36.60	33.80
45	275.50	141.20	96.50	74.20	60.90	52.00	45.60	40.90	37.30	34.30
46	280.00	143.60	98.10	75.40	61.90	52.80	46.40	41.60	37.90	34.90
47	284.50	145.90	99.70	76.70	62.90	53.70	47.20	42.30	38.60	35.60
48	289.10	148.30	101.40	78.00	64.00	54.60	48.00	43.10	39.20	36.20
49	293.80	150.70	103.10	79.30	65.00	55.60	48.80	43.80	39.90	36.80
50	298.50	153.20	104.80	80.60	66.10	56.50	49.70	44.60	40.60	37.50
51	303.30	155.60	106.50	81.90	67.20	57.50	50.50	45.30	41.30	38.10
52	308.20	158.20	108.20	83.30	68.40	58.50	51.40	46.10	42.10	38.80
53	313.20	160.80	110.00	84.70	69.50	59.50	52.30	46.90	42.80	39.50



**Table R65 (continued): Personal benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	318.30	163.40	111.80	86.10	70.70	60.50	53.20	47.80	43.60	40.20
55	323.40	166.10	113.70	87.60	71.90	61.50	54.10	48.60	44.30	
56	328.70	168.80	115.60	89.10	73.20	62.60	55.10	49.50		
57	334.20	171.70	117.60	90.60	74.40	63.70	56.10			
58	339.70	174.60	119.60	92.20	75.70	64.80				
59	345.50	177.60	121.70	93.80	77.10					
60	351.50	180.70	123.80	95.50						
61	357.70	183.90	126.10							
62	364.10	187.30								
63	370.80									



**Table R65 (continued): Personal benefits, NPA 65**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	21.10	19.80	18.70	17.70	16.90	16.20	15.60	15.00	14.60	14.10
21	21.50	20.10	19.00	18.00	17.20	16.50	15.80	15.30	14.80	14.40
22	21.80	20.50	19.30	18.30	17.50	16.80	16.10	15.50	15.00	14.60
23	22.20	20.80	19.60	18.60	17.80	17.00	16.40	15.80	15.30	14.80
24	22.60	21.10	20.00	18.90	18.10	17.30	16.70	16.10	15.50	15.10
25	22.90	21.50	20.30	19.30	18.40	17.60	16.90	16.30	15.80	15.30
26	23.30	21.80	20.60	19.60	18.70	17.90	17.20	16.60	16.10	15.60
27	23.70	22.20	21.00	19.90	19.00	18.20	17.50	16.90	16.30	15.80
28	24.10	22.60	21.30	20.20	19.30	18.50	17.80	17.20	16.60	16.10
29	24.50	22.90	21.70	20.60	19.60	18.80	18.10	17.40	16.90	16.40
30	24.90	23.30	22.00	20.90	19.90	19.10	18.40	17.70	17.20	16.70
31	25.30	23.70	22.40	21.30	20.30	19.40	18.70	18.00	17.50	16.90
32	25.70	24.10	22.80	21.60	20.60	19.80	19.00	18.30	17.70	17.20
33	26.10	24.50	23.10	22.00	21.00	20.10	19.30	18.60	18.00	17.50
34	26.60	24.90	23.50	22.30	21.30	20.40	19.60	19.00	18.40	17.80
35	27.00	25.30	23.90	22.70	21.70	20.80	20.00	19.30	18.70	18.10
36	27.50	25.70	24.30	23.10	22.00	21.10	20.30	19.60	19.00	18.40
37	27.90	26.20	24.70	23.50	22.40	21.50	20.70	20.00	19.30	18.80
38	28.40	26.60	25.10	23.90	22.80	21.80	21.00	20.30	19.70	19.10
39	28.90	27.10	25.60	24.30	23.20	22.20	21.40	20.70	20.00	19.40
40	29.30	27.50	26.00	24.70	23.60	22.60	21.80	21.00	20.40	19.80
41	29.80	28.00	26.50	25.10	24.00	23.00	22.20	21.40	20.70	20.10
42	30.40	28.50	26.90	25.60	24.40	23.40	22.50	21.80	21.10	20.50
43	30.90	29.00	27.40	26.00	24.90	23.80	23.00	22.20	21.50	20.90
44	31.40	29.50	27.90	26.50	25.30	24.30	23.40	22.60	21.90	21.30
45	32.00	30.00	28.40	27.00	25.80	24.70	23.80	23.00	22.30	
46	32.50	30.50	28.90	27.50	26.20	25.20	24.20	23.40		
47	33.10	31.10	29.40	28.00	26.70	25.60	24.70			
48	33.70	31.70	29.90	28.50	27.20	26.10				
49	34.30	32.20	30.50	29.00	27.70					
50	34.90	32.80	31.00	29.50						
51	35.50	33.40	31.60							
52	36.20	34.00								
53	36.80									



**Table R65D: Personal and dependant's benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	197.90	101.40	69.30	53.20	43.60	37.20	32.60	29.20	26.60	24.50
21	201.20	103.10	70.40	54.10	44.30	37.80	33.20	29.70	27.00	24.90
22	204.50	104.80	71.60	55.00	45.00	38.40	33.70	30.20	27.50	25.30
23	207.80	106.50	72.70	55.90	45.80	39.10	34.30	30.70	27.90	25.70
24	211.30	108.20	73.90	56.80	46.50	39.70	34.80	31.20	28.40	26.10
25	214.70	110.00	75.10	57.70	47.30	40.40	35.40	31.70	28.90	26.60
26	218.30	111.80	76.40	58.70	48.10	41.00	36.00	32.20	29.30	27.00
27	221.80	113.70	77.60	59.60	48.90	41.70	36.60	32.80	29.80	27.50
28	225.50	115.50	78.90	60.60	49.70	42.40	37.20	33.30	30.30	27.90
29	229.20	117.40	80.20	61.60	50.50	43.10	37.80	33.90	30.80	28.40
30	232.90	119.30	81.50	62.60	51.30	43.80	38.40	34.40	31.30	28.80
31	236.70	121.30	82.90	63.70	52.20	44.50	39.10	35.00	31.80	29.30
32	240.60	123.30	84.20	64.70	53.00	45.20	39.70	35.60	32.30	29.80
33	244.50	125.30	85.60	65.80	53.90	46.00	40.40	36.10	32.90	30.30
34	248.50	127.30	87.00	66.80	54.80	46.70	41.00	36.70	33.40	30.80
35	252.50	129.40	88.40	67.90	55.70	47.50	41.70	37.30	34.00	31.30
36	256.60	131.50	89.80	69.00	56.60	48.30	42.40	38.00	34.50	31.80
37	260.80	133.60	91.30	70.20	57.50	49.10	43.10	38.60	35.10	32.30
38	265.00	135.80	92.80	71.30	58.40	49.90	43.80	39.20	35.70	32.90
39	269.30	138.00	94.30	72.50	59.40	50.70	44.50	39.90	36.30	33.40
40	273.70	140.20	95.80	73.60	60.30	51.50	45.20	40.50	36.90	34.00
41	278.10	142.50	97.40	74.80	61.30	52.40	46.00	41.20	37.50	34.50
42	282.60	144.80	99.00	76.10	62.30	53.20	46.70	41.90	38.10	35.10
43	287.10	147.20	100.60	77.30	63.40	54.10	47.50	42.60	38.80	35.70
44	291.70	149.50	102.20	78.60	64.40	55.00	48.30	43.30	39.40	36.30
45	296.40	152.00	103.90	79.80	65.50	55.90	49.10	44.00	40.10	36.90
46	301.10	154.40	105.50	81.10	66.50	56.80	49.90	44.80	40.80	37.60
47	305.90	156.90	107.20	82.50	67.60	57.80	50.80	45.50	41.50	38.20
48	310.80	159.40	109.00	83.80	68.80	58.70	51.60	46.30	42.20	38.90
49	315.70	161.90	110.70	85.20	69.90	59.70	52.50	47.10	42.90	39.60
50	320.70	164.50	112.50	86.60	71.00	60.70	53.40	47.90	43.60	40.30
51	325.70	167.10	114.30	88.00	72.20	61.70	54.30	48.70	44.40	41.00
52	330.80	169.80	116.20	89.40	73.40	62.70	55.20	49.50	45.10	41.70
53	335.90	172.40	118.00	90.90	74.60	63.80	56.10	50.40	45.90	42.40



**Table R65D (continued): Personal and dependant's benefits, NPA 65**

Payment period (in years)	1	2	3	4	5	6	7	8	9	10
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
54	341.20	175.20	119.90	92.30	75.80	64.90	57.00	51.20	46.70	43.10
55	346.50	178.00	121.80	93.80	77.10	65.90	58.00	52.10	47.50	
56	352.00	180.80	123.80	95.40	78.30	67.00	59.00	53.00		
57	357.60	183.70	125.80	96.90	79.60	68.20	60.00			
58	363.30	186.70	127.90	98.50	81.00	69.30				
59	369.10	189.70	130.00	100.20	82.40					
60	375.20	192.90	132.20	101.90						
61	381.40	196.10	134.50							
62	387.90	199.50								
63	394.60									





**Table R65D (continued): Personal and dependant's benefits, NPA 65**

Payment period (in years)	11	12	13	14	15	16	17	18	19	20
Age when notice of election given	Monthly contribution per £250 AP at date of election, £									
20	22.80	21.30	20.10	19.10	18.20	17.50	16.80	16.20	15.70	15.20
21	23.10	21.70	20.50	19.40	18.50	17.80	17.10	16.50	15.90	15.50
22	23.50	22.00	20.80	19.80	18.80	18.10	17.40	16.80	16.20	15.70
23	23.90	22.40	21.20	20.10	19.20	18.40	17.60	17.00	16.50	16.00
24	24.30	22.80	21.50	20.40	19.50	18.70	17.90	17.30	16.80	16.20
25	24.70	23.20	21.90	20.80	19.80	19.00	18.20	17.60	17.00	16.50
26	25.10	23.50	22.20	21.10	20.10	19.30	18.50	17.90	17.30	16.80
27	25.50	23.90	22.60	21.40	20.50	19.60	18.90	18.20	17.60	17.10
28	26.00	24.30	23.00	21.80	20.80	19.90	19.20	18.50	17.90	17.40
29	26.40	24.70	23.30	22.20	21.10	20.30	19.50	18.80	18.20	17.70
30	26.80	25.10	23.70	22.50	21.50	20.60	19.80	19.10	18.50	17.90
31	27.30	25.60	24.10	22.90	21.90	20.90	20.10	19.40	18.80	18.30
32	27.70	26.00	24.50	23.30	22.20	21.30	20.50	19.80	19.10	18.60
33	28.20	26.40	24.90	23.70	22.60	21.60	20.80	20.10	19.40	18.90
34	28.60	26.80	25.30	24.10	23.00	22.00	21.20	20.40	19.80	19.20
35	29.10	27.30	25.80	24.50	23.30	22.40	21.50	20.80	20.10	19.50
36	29.60	27.70	26.20	24.90	23.70	22.80	21.90	21.10	20.50	19.90
37	30.10	28.20	26.60	25.30	24.10	23.10	22.30	21.50	20.80	20.20
38	30.60	28.70	27.10	25.70	24.50	23.50	22.60	21.90	21.20	20.60
39	31.10	29.20	27.50	26.20	25.00	23.90	23.00	22.20	21.50	20.90
40	31.60	29.60	28.00	26.60	25.40	24.40	23.40	22.60	21.90	21.30
41	32.10	30.20	28.50	27.10	25.80	24.80	23.90	23.00	22.30	21.70
42	32.70	30.70	29.00	27.50	26.30	25.20	24.30	23.40	22.70	22.10
43	33.20	31.20	29.50	28.00	26.80	25.70	24.70	23.90	23.10	22.50
44	33.80	31.70	30.00	28.50	27.20	26.10	25.20	24.30	23.60	22.90
45	34.40	32.30	30.50	29.00	27.70	26.60	25.60	24.80	24.00	
46	35.00	32.90	31.10	29.50	28.20	27.10	26.10	25.20		
47	35.60	33.40	31.60	30.10	28.70	27.60	26.60			
48	36.20	34.00	32.20	30.60	29.20	28.10				
49	36.90	34.60	32.70	31.20	29.80					
50	37.50	35.20	33.30	31.70						
51	38.20	35.90	33.90							
52	38.80	36.50								
53	39.50									



## Appendix D: Factors for purchase of outstanding amount by lump sum (election date on or before 22 June 2010)

Table SR60 – NPA 60

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	2,570	2,720
21	2,610	2,770
22	2,650	2,820
23	2,700	2,860
24	2,740	2,910
25	2,790	2,960
26	2,840	3,010
27	2,880	3,060
28	2,930	3,110
29	2,980	3,160
30	3,030	3,220
31	3,080	3,270
32	3,130	3,320
33	3,190	3,380
34	3,240	3,440
35	3,290	3,490
36	3,350	3,550
37	3,410	3,610
38	3,460	3,670
39	3,520	3,730
40	3,580	3,790
41	3,640	3,860
42	3,700	3,920
43	3,760	3,990
44	3,830	4,050
45	3,890	4,120
46	3,950	4,190
47	4,020	4,260
48	4,090	4,330
49	4,160	4,400
50	4,230	4,470
51	4,300	4,540
52	4,370	4,620
53	4,440	4,690
54	4,520	4,770
55	4,600	4,850
56	4,680	4,930
57	4,760	5,010
58	4,840	5,100
59	4,930	5,190



**Table SR65 - NPA 65**

Benefits	Personal	Personal and dependant's
Age when notice of election given	Single premium per £250 AP at date of election, £	
20	2,150	2,320
21	2,190	2,360
22	2,220	2,390
23	2,260	2,430
24	2,300	2,470
25	2,330	2,510
26	2,370	2,560
27	2,410	2,600
28	2,450	2,640
29	2,490	2,680
30	2,530	2,730
31	2,570	2,770
32	2,610	2,820
33	2,660	2,860
34	2,700	2,910
35	2,740	2,960
36	2,790	3,000
37	2,830	3,050
38	2,880	3,100
39	2,930	3,150
40	2,970	3,200
41	3,020	3,250
42	3,070	3,310
43	3,120	3,360
44	3,170	3,410
45	3,220	3,470
46	3,280	3,520
47	3,330	3,580
48	3,380	3,640
49	3,440	3,690
50	3,490	3,750
51	3,550	3,810
52	3,600	3,870
53	3,660	3,930
54	3,720	3,990
55	3,780	4,050
56	3,840	4,110
57	3,900	4,180
58	3,970	4,240
59	4,030	4,310
60	4,100	4,380
61	4,170	4,450
62	4,250	4,520
63	4,320	4,600
64	4,400	4,680