

Government Actuary's Department

Teachers' Pension Scheme

Annual allowance tax charge debits (career average section)

- 1 This addendum is addressed to the Department for Education as the scheme manager of the Teachers' Pension Scheme
- 2 This is an addendum to the GAD guidance note "Teachers' Pension Scheme: Career average section: Annual allowance tax charge debits: Factors and guidance" dated 7 September 2015 ("the Guidance Note"), and it is essential that this addendum is read in conjunction with the Guidance Note.
- 3 The purpose of this addendum is to provide new tables of factors which replace tables in the Guidance Note. All tables excluding Table TA1a have been updated.
- 4 The implementation date of the new factors is 16 March 2016. The factors in this addendum are effective from the implementation date.
- 5 The new factors provided in this addendum are in the same format as those in the Guidance Note.
- 6 Please note that the examples in the Guidance Note have not been updated for the new factors in this addendum. However, the examples in the Guidance Note can still be referred to for the method to calculate the benefit applicable.
- 7 For the avoidance of doubt, the *Limitations* section in the Guidance Note also applies to this addendum.

This spreadsheet contains excel versions of the scheme pays factors for the career average section effective from 16 March 2016.

Sheet

- Table CSP65a: Factors for calculating annual allowance debit – **NPA 65**
- Table CSP66a: Factors for calculating annual allowance debit – **NPA 66**
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Table CSP65a – Factors for calculating annual allowance debit – NPA 65

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum	Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
20	5.63	50	12.09
21	5.78	51	12.41
22	5.92	52	12.74
23	6.07	53	13.08
24	6.22	54	13.43
25	6.39	55	13.80
26	6.56	56	14.17
27	6.72	57	14.56
28	6.89	58	14.95
29	7.06	59	15.36
30	7.25	60	15.80
31	7.43	61	16.25
32	7.63	62	16.70
33	7.82	63	17.20
34	8.03	64	17.69
35	8.23	65	17.50
36	8.44	66	17.03
37	8.66	67	16.56
38	8.88	68	16.07
39	9.11	69	15.58
40	9.35	70	15.07
41	9.59	71	14.55
42	9.84	72	14.03
43	10.10	73	13.49
44	10.36	74	12.95
45	10.63		
46	10.91		
47	11.19		
48	11.48		
49	11.78		

Table CSP66a – Factors for calculating annual allowance debit – NPA 66

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum	Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
20	5.35	50	11.45
21	5.49	51	11.75
22	5.62	52	12.06
23	5.77	53	12.39
24	5.92	54	12.71
25	6.06	55	13.05
26	6.22	56	13.40
27	6.37	57	13.78
28	6.55	58	14.15
29	6.71	59	14.54
30	6.88	60	14.94
31	7.06	61	15.36
32	7.24	62	15.79
33	7.43	63	16.25
34	7.62	64	16.71
35	7.80	65	17.20
36	8.01	66	17.03
37	8.21	67	16.56
38	8.43	68	16.07
39	8.63	69	15.58
40	8.87	70	15.07
41	9.09	71	14.55
42	9.32	72	14.03
43	9.57	73	13.49
44	9.82	74	12.95
45	10.08		
46	10.33		
47	10.60		
48	10.88		
49	11.16		

Table CSP67a – Factors for calculating annual allowance debit – NPA 67

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum	Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
20	5.07	50	10.83
21	5.21	51	11.11
22	5.34	52	11.40
23	5.47	53	11.71
24	5.61	54	12.01
25	5.75	55	12.33
26	5.90	56	12.67
27	6.06	57	13.01
28	6.20	58	13.36
29	6.36	59	13.74
30	6.52	60	14.11
31	6.69	61	14.49
32	6.86	62	14.91
33	7.04	63	15.34
34	7.21	64	15.77
35	7.40	65	16.24
36	7.59	66	16.72
37	7.77	67	16.56
38	7.98	68	16.07
39	8.19	69	15.58
40	8.40	70	15.07
41	8.60	71	14.55
42	8.83	72	14.03
43	9.05	73	13.49
44	9.30	74	12.95
45	9.53		
46	9.77		
47	10.03		
48	10.29		
49	10.56		

Table CSP68a – Factors for calculating annual allowance debit – NPA 68

Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum	Age last birthday at relevant date	Annual allowance debit factor per £1 of pension per annum
20	4.81	50	10.23
21	4.93	51	10.49
22	5.07	52	10.77
23	5.19	53	11.05
24	5.32	54	11.35
25	5.45	55	11.64
26	5.59	56	11.95
27	5.73	57	12.27
28	5.87	58	12.61
29	6.03	59	12.95
30	6.18	60	13.30
31	6.34	61	13.67
32	6.49	62	14.06
33	6.66	63	14.45
34	6.82	64	14.87
35	7.00	65	15.30
36	7.17	66	15.75
37	7.36	67	16.22
38	7.55	68	16.07
39	7.75	69	15.58
40	7.93	70	15.07
41	8.15	71	14.55
42	8.34	72	14.03
43	8.56	73	13.49
44	8.78	74	12.95
45	9.01		
46	9.24		
47	9.47		
48	9.72		
49	9.97		

Table TA1a – Timing adjustment on ill health retirements – All NPAs

Males and Females

Period to NPA Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
0	1.000	0.998	0.993	0.988	0.983	0.978	0.973	0.968	0.963	0.958	0.953	0.948
1	0.943	0.938	0.933	0.929	0.924	0.920	0.915	0.910	0.906	0.901	0.897	0.892
2	0.887	0.883	0.879	0.874	0.870	0.866	0.862	0.858	0.853	0.849	0.845	0.841
3	0.836	0.832	0.828	0.824	0.820	0.816	0.813	0.809	0.805	0.801	0.797	0.793
4	0.789	0.785	0.781	0.778	0.774	0.771	0.767	0.763	0.760	0.756	0.752	0.749
5	0.745	0.742	0.738	0.735	0.731	0.728	0.725	0.721	0.718	0.714	0.711	0.708
6	0.704	0.701	0.698	0.695	0.692	0.688	0.685	0.682	0.679	0.676	0.673	0.670
7	0.666	0.663	0.661	0.658	0.655	0.652	0.649	0.646	0.643	0.640	0.637	0.634
8	0.631	0.628	0.626	0.623	0.620	0.617	0.615	0.612	0.609	0.607	0.604	0.601
9	0.598	0.596	0.593	0.591	0.589	0.586	0.584	0.581	0.579	0.576	0.574	0.572
10	0.569	0.567	0.565	0.562	0.560	0.558	0.556	0.553	0.551	0.549	0.547	0.544
11	0.542	0.540	0.538	0.536	0.533	0.531	0.529	0.527	0.525	0.523	0.521	0.518
12	0.516	0.514	0.512	0.510	0.508	0.506	0.504	0.502	0.500	0.498	0.496	0.494
13	0.492	0.490	0.488	0.486	0.484	0.482	0.480	0.478	0.476	0.474	0.473	0.471
14	0.469	0.467	0.465	0.463	0.461	0.460	0.458	0.456	0.454	0.452	0.451	0.449
15	0.447	0.445	0.444	0.442	0.440	0.438	0.437	0.435	0.433	0.432	0.430	0.428
16	0.427	0.425	0.423	0.422	0.420	0.419	0.417	0.415	0.414	0.412	0.411	0.409
17	0.407	0.406	0.404	0.403	0.401	0.400	0.398	0.397	0.395	0.394	0.392	0.391
18	0.389	0.387	0.386	0.385	0.383	0.382	0.380	0.379	0.377	0.376	0.374	0.373
19	0.371	0.370	0.369	0.367	0.366	0.365	0.363	0.362	0.360	0.359	0.358	0.356
20	0.355	0.354	0.352	0.351	0.350	0.348	0.347	0.346	0.344	0.343	0.342	0.341
21	0.339	0.338	0.337	0.335	0.334	0.333	0.332	0.331	0.329	0.328	0.327	0.326
22	0.324	0.323	0.322	0.321	0.320	0.318	0.317	0.316	0.315	0.314	0.313	0.311
23	0.310	0.309	0.308	0.307	0.306	0.305	0.304	0.302	0.301	0.300	0.299	0.298
24	0.297	0.296	0.295	0.294	0.293	0.292	0.290	0.289	0.288	0.287	0.286	0.285
25	0.284	0.283	0.282	0.281	0.280	0.279	0.278	0.277	0.276	0.275	0.274	0.273
26	0.272	0.271	0.270	0.269	0.268	0.267	0.266	0.265	0.264	0.263	0.262	0.261
27	0.261	0.260	0.259	0.258	0.258	0.257	0.256	0.256	0.255	0.254	0.254	0.253
28	0.252	0.252	0.251	0.250	0.250	0.249	0.249	0.248	0.247	0.247	0.246	0.245
29	0.245	0.244	0.244	0.243	0.242	0.242	0.241	0.241	0.240	0.239	0.239	0.238
30	0.238	0.237	0.236	0.236	0.235	0.235	0.234	0.234	0.233	0.232	0.232	0.231
31	0.231	0.230	0.229	0.229	0.228	0.227	0.226	0.226	0.225	0.224	0.223	0.222
32	0.222	0.221	0.220	0.219	0.219	0.218	0.217	0.217	0.216	0.215	0.214	0.214
33	0.213	0.212	0.212	0.211	0.210	0.209	0.209	0.208	0.207	0.207	0.206	0.205
34	0.205	0.204	0.203	0.203	0.202	0.201	0.201	0.200	0.199	0.199	0.198	0.197
35	0.197	0.196	0.195	0.195	0.194	0.193	0.193	0.192	0.191	0.191	0.190	0.190
36	0.189	0.188	0.188	0.187	0.187	0.186	0.185	0.185	0.184	0.183	0.183	0.182
37	0.182	0.181	0.180	0.180	0.179	0.179	0.178	0.178	0.177	0.176	0.176	0.175
38	0.175	0.174	0.174	0.173	0.172	0.172	0.171	0.171	0.170	0.170	0.169	0.169
39	0.168	0.167	0.167	0.166	0.166	0.165	0.165	0.164	0.164	0.163	0.163	0.162

Notes:

- 1) These factors are to be used for implementing pension debits at retirement where the member is retiring on the grounds of ill health.
- 2) Factors should be selected with reference to the period to a members NPA (in years and months, with part months rounded up to the nearest month).