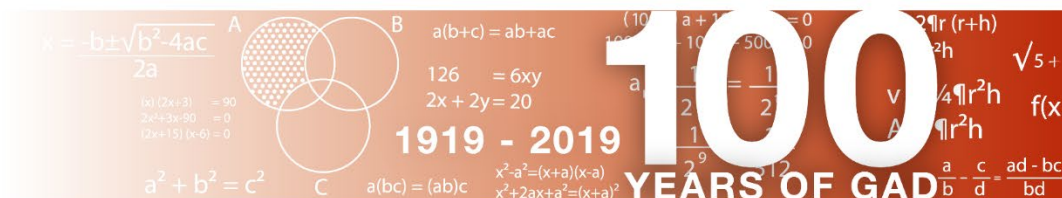




Government
Actuary's
Department



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 in the 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) as amended, and to Regulation 186 and Schedule 2 of the Teachers' Pension Scheme Regulations 2014 (SI 2014/512).
- 1.5 In the remainder of this note:
- Section 2 provides the scope of the tables
 - Section 3 provides the methodology for determining the cost of AP
 - Section 4 provides the methodology for paid-up AP credit calculations
 - Section 5 provides the methodology for calculating the outstanding lump sum amount
 - Section 6 sets out the limits on added pension
 - Sections 7-11 set out example calculations for the calculation of added pension in the final salary and career average sections
 - Appendix A-D sets out the factor tables
 - Appendix E sets out the assumptions underlying the factors contained in this guidance note.
 - Appendix F sets out some important limitations
- 1.6 This guidance supersedes the following guidance:
- *'Teachers' Pension Scheme: Final salary sections and career average section - Purchase of additional pension and ceasing monthly contribution elections: Factors and guidance'* dated 18 February 2015



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- 1.7 The factors in this note have been updated but the calculation methodology remains unchanged.
- 1.8 The factors provided in this note have been prepared in light of our advice to DfE dated 22 February 2018 and 30 October 2018 and its instructions following that advice.
- 1.9 Factors apply to new elections for both lump sum payments and regular contributions. For **new elections** of members in the **final salary sections and the career average section (both lump sums and regular contributions)** this guidance is to be implemented on a **date to be determined by DfE**.
- 1.10 For **existing regular contribution elections** of **final salary section members and career average section members** where contributions are still being paid, this guidance is to be implemented on a **date to be determined by DfE**.
- 1.11 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**.
- 1.12 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.
- 1.13 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.
- 1.14 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 previous versions of this guidance. The guidance and example calculations in this note have been updated to refer to the new AP factor tables.

Implementation and Review

- 1.15 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Teachers' Superannuation Scheme and Teachers' Pension Scheme 2015. Any questions concerning the application of the guidance should, in the first instance, be referred to DfE.
- 1.16 In line with best practice and in order to make sure that factors are being used as intended and the instructions are fit for purpose, we suggest that some example calculations are sent to GAD for review.
- 1.17 The factors contained in this guidance will be subject to review periodically. This will depend on external circumstances, for example whenever there is a change in the SCAPE basis; when changes in the actuarial assumptions adopted for other scheme factors take place; or following each future actuarial valuation where mortality and other relevant experience is reviewed or if other credible and material information comes to light.



Third party reliance

- 1.18 This guidance has been prepared for the use of DfE and the scheme administrators for the purposes of demonstrating the application of the factors covered by this guidance only. This guidance may be published on DfE and the scheme administrator's website but must not otherwise be reproduced, distributed or communicated in whole or in part to any other person without GAD's prior written permission.
- 1.19 Other than DfE and the scheme administrators, no person or third party is entitled to place any reliance on the contents of this guidance, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole or in part, on the basis of this guidance, whether or not GAD has agreed to the disclosure of its advice to the third party.



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 retirement¹,
 - chosen form of payment (either lump sum or regular contribution), and
 - chosen form of benefit (either member only or member with dependant).
- 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 11 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

¹ 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
(As at the date of this guidance, no changes have been made to the SPA assumptions in the latest directions)



- **Table S67** – single premium costs for AP of £250 pa, NPA 67
- **Table S68** – single premium costs for AP of £250 pa, NPA 68.

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 determining cost of AP

3.1 Added pension can be purchased either by a lump sum payment or regular monthly contributions.

3.2 The following approach should be used to determine the cost of purchasing additional pension:

$$Cost = \frac{AP}{£250} \times R$$

Where:

AP = Amount of additional pension to be purchased at member's date of election

R = the factor representing the cost of purchasing £250 of AP, selected with reference to the criteria set out in paragraph 3.5

3.3 Factors in appendix A are to be used for determining the costs for a one-off lump sum payment to purchase additional pension.

3.4 Factors in appendix B and C should be used to determine the regular monthly contributions that should be paid to purchase AP.

3.5 These factors should be selected with reference to:

- the member's age last birthday at election date,
- the member's normal pension age (NPA) at the election date
- chosen form of payment (either lump sum or regular contribution)
- chosen form of benefit (either member only or member with dependant)

3.6 Sections 7-11 include examples which demonstrate how the cost for the additional pension to be purchased by the member should be calculated under different scenarios.



4 Methodology for paid-up AP credit calculations

- 4.1 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

- 4.2 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).
- 4.3 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.
- 4.4 The following examples in Sections 8 - 11 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**



5 Methodology for calculating outstanding lump sum amount

5.1 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.

5.2 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 4.

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

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

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 $(1 + \text{PIA})$

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.

- 5.3 The examples in Sections 8-11 show how the outstanding lump sum amount should be calculated. Example 5 in Section 11 covers a member with a non-integer NPA.



6 Limit on extra pension

- 6.1 There is a maximum overall amount of extra pension a member can purchase. Any extra pension purchased through a buy-out election or faster accrual election will also count against the maximum pension limit.
- 6.2 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.
- 6.3 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.



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

Determining the cost of Additional Pension

Member Details

Date of Birth	1 February 1962
Normal Pension Age	65

Additional Pension contract

Date of election	25 December 2020
Amount of AP purchased	£2,000 pa
Form of AP	Member only
Form of payment	Lump sum

Cost of AP contract

Relevant Table	S65
Age at election	58
Cost of £250 pa of AP	£3,980
Lump sum required to purchase the full AP	$= \frac{£2,000}{£250} \times £3,980 = £31,840$



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

Determining the cost of Additional Pension

Member Details

Date of Birth	14 June 1968
Normal Pension Age	60

Additional Pension contract

Date of election	6 August 2020
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	C60D
Age at election	52
Cost of £250 pa of AP	£65.60 (per month)
Contribution required to purchase the full AP	$= \frac{£1,750}{£250} \times £65.60 = £459.20$ (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 2020) was after 22 June 2010, Table C60D from Appendix B must be used.

Using Table C60D, the regular monthly contributions is £65.60 per £250 of AP payable over 7 years. Since the member had been purchasing £1,750 of AP, their monthly contribution would have been:

$$P = \frac{£1,750}{£250} \times £65.60 = £459.20$$

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 £204.70 (so, $R = £204.70$).



Using the formula in paragraph 4.1, the paid-up AP credit, as at the date of original election is:

$$\begin{aligned} \text{Credit} = C &= \frac{\pounds 459.20}{\pounds 204.70} \times \pounds 250 \\ &= \pounds 560.82 \text{ per year} \end{aligned}$$

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 their originally elected AP amount.

Original election date:	6 August 2020
Calculation date:	6 August 2022
Age last birthday at calculation date:	54
Personal AP purchased:	£1,750 per year
CPI for August 2020	130.9*
CPI for June 2022	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 £560.82 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:

$$\text{Remaining Pension} = \pounds 1,750 - \pounds 560.82 = \pounds 1,189.18$$

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 2022 in line with CPI.

$$\text{Revalued Pension} = \pounds 1,189.18 \times 1.040 = \pounds 1,236.75$$



Step 3:

Using Table S60 in Appendix A, the single premium for a member aged 54 last birthday at the **calculation date**, is £4,900 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£1,236.75 \times £4,900}{£250} \\ &= £24,240.30 \end{aligned}$$



9 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
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	R65
Age at election	22
Cost of £250 pa of AP	£22.40 (per month)
Contribution required to purchase the full AP	$= \frac{£1,000}{£250} \times £22.40 = £89.60$ (per month)
Previous contribution amount	$= \frac{£1,000}{£250} \times £17.50 = £70.00$ (per month)

Paid-up AP credit calculations

The member above ceases their monthly contributions after 12 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:	12 years (ie 144 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 £22.40 per £250 of AP payable over 15 years. Since the member had been purchasing £1,000 of AP, their monthly contribution would have been:

$$P = \frac{£1,000}{£250} \times £22.40 = £89.60$$

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 12 years is £26.40 (so, $R = £26.40$).

Using the formula in paragraph 4.1, the paid-up AP credit, as at the date of original election, is:

$$\begin{aligned} \text{Credit} = C &= \frac{£89.60}{£26.40} \times £250 \\ &= £848.48 \text{ per year} \end{aligned}$$

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 their originally elected AP amount.

Original election date:	9 May 2008
Calculation date	9 May 2020
Age last birthday at calculation date:	34
Personal AP purchased:	£1,000 per year
RPI for May 2008	215.1
RPI for March 2020	259.9*
Increase in RPI over payment period (<i>Infl</i>):	$\frac{259.9}{215.1} = 1.208$
Payments stopped after:	12 years (ie 144 monthly payments made)

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

Step 1:

The paid-up AP credit is £848.48 per year (as at the date of original election). (This calculation assumes 144 monthly payments have been made.) The remaining AP not yet purchased at the election date is:

$$\text{Remaining Pension} = £1,000 - £848.48 = £151.52$$



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 2020 in line with RPI.

$$\text{Revalued Pension} = £151.52 \times 1.208 = £183.04$$

Step 3:

Using Table SR65 in Appendix D, the single premium for a member aged 34 last birthday at the **calculation date**, is £3,350 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£183.04 \times £3,350}{£250} \\ &= £2,452.74 \end{aligned}$$



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

Determining the cost of Additional Pension

Member Details

Date of Birth	14 June 1990
Normal Pension Age	68

Additional Pension contract

Date of election	27 October 2020
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	C68D
Age at election	30
Cost of £250 pa of AP	£13.10 (per month)
Contribution required to purchase the full AP	$= \frac{£2,250}{£250} \times £13.10 = £117.90$ (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)
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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 £13.10 per £250 of AP payable for 20 years. Since the member had been purchasing £2,250 of AP, their monthly contribution would have been:

$$P = \frac{£2,250}{£250} \times £13.10 = £117.90$$



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 £61.70.

Using the general formula in paragraph 4.1 and P above, we obtain:

$$C^- = \frac{£117.90}{£61.70} \times £250 = £477.71$$

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 £47.30.

$$C^+ = \frac{£117.90}{£47.30} \times £250 = £623.15$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £477.71 + \left[3\frac{1}{12} - 3\right] \times [£623.15 - £477.71] \\ &= £489.83 \text{ per year} \end{aligned}$$

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 their originally elected AP amount.

Original election date:	27 October 2020
Calculation date	27 November 2023
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 £489.83 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:

$$\text{Remaining Pension} = £2,250 - £489.83 = £1,760.17$$

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.

$$\text{Revalued Pension} = £1,760.17 \times 1.061 = £1,867.54$$

Step 3:

Using Table S68 in Appendix A, the single premium for a member aged 33 last birthday at the **calculation date**, is £2,220 per £250 of AP.

The outstanding lump sum to be paid is:

$$\begin{aligned} \text{Lump Sum} &= \frac{£1,867.54 \times £2,220}{£250} \\ &= £16,583.76 \end{aligned}$$



11 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 2020
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	C66 and C67
Age at election	60

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 £90.90 and £86.20 respectively.

The interpolated contribution rate is as follows:

$$\begin{aligned} \text{Interpolated contribution rate} &= £90.90 + \left[66\frac{5}{12} - 66\right] \times [£86.20 - £90.90] \\ &= £88.94 \text{ per month} \end{aligned}$$

$$\text{Contribution required to purchase the full AP} = \frac{£1,500}{£250} \times £88.94 = £533.64 \text{ (per month)}$$



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:	60
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 £90.90 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £90.90 = £545.40$$

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 60 last birthday at the date of original election. The monthly contribution would have been £337.50.

$$C^+ = \frac{£545.40}{£337.50} \times £250 = £404.00$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[\frac{9}{12} - 0 \right] \times [£404.00 - £0.00] \\ &= £303.00 \text{ per year} \end{aligned}$$

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 £86.20 per £250 of AP payable for 4 years. Since the member had been purchasing £1,500 of AP, their monthly contribution would have been:

$$P = \frac{£1,500}{£250} \times £86.20 = £517.20$$

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, $\frac{9}{12}$ 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 60 last birthday at the date of original election. The monthly contribution would have been £320.20.

$$C^+ = \frac{£517.20}{£320.20} \times £250 = £403.81$$

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

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £0.00 + \left[\frac{9}{12} - 0 \right] \times [£403.81 - £0.00] \\ &= £302.86 \text{ per year} \end{aligned}$$

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^- (£303.00 per year, from step 1)

C^+ = AP paid-up credit for N^+ (£302.86 per year, from step 2).

$$\begin{aligned} \text{Interpolated paid-up AP credit} &= £303.00 + \left[66 \frac{5}{12} - 66 \right] \times [£302.86 - £303.00] \\ &= £302.94 \text{ per year} \end{aligned}$$

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 their originally elected AP amount.

Original election date:	30 November 2020
Calculation date	31 August 2021
Age last birthday at calculation date:	61
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 £302.94 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:

$$\text{Remaining Pension} = £1,500 - £302.94 = £1,197.06$$

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.

$$\text{Revalued Pension} = £1,197.06 \times 1.011 = £1,210.23$$

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 £4,040 and £3,830 respectively.

The interpolated single premium factor is as follows:

$$\begin{aligned}\text{Interpolated single premium factor} &= £4,040 + \left[66\frac{5}{12} - 66\right] \times [£3,830 - £4,040] \\ &= £3,952.50\end{aligned}$$

Therefore, the outstanding lump sum to be paid is:

$$\begin{aligned}\text{Lump Sum} &= \frac{£1,210.23 \times £3,952.50}{£250} \\ &= \mathbf{£19,133.74}\end{aligned}$$



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	2,210	2,350
21	2,260	2,400
22	2,310	2,450
23	2,360	2,500
24	2,410	2,560
25	2,460	2,620
26	2,520	2,670
27	2,570	2,730
28	2,630	2,790
29	2,690	2,850
30	2,750	2,920
31	2,810	2,980
32	2,870	3,050
33	2,930	3,110
34	3,000	3,180
35	3,060	3,250
36	3,130	3,320
37	3,200	3,400
38	3,270	3,470
39	3,340	3,550
40	3,420	3,620
41	3,490	3,700
42	3,570	3,780
43	3,650	3,870
44	3,730	3,950
45	3,810	4,040
46	3,900	4,120
47	3,980	4,210
48	4,070	4,310
49	4,160	4,400
50	4,250	4,490
51	4,350	4,590
52	4,440	4,690
53	4,540	4,790
54	4,640	4,900
55	4,750	5,010
56	4,850	5,120
57	4,970	5,230
58	5,080	5,350
59	5,200	5,470



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	1,770	1,910
21	1,810	1,960
22	1,850	2,000
23	1,890	2,040
24	1,930	2,090
25	1,980	2,130
26	2,020	2,180
27	2,060	2,220
28	2,110	2,270
29	2,150	2,320
30	2,200	2,370
31	2,250	2,420
32	2,300	2,470
33	2,350	2,530
34	2,400	2,580
35	2,450	2,640
36	2,500	2,690
37	2,550	2,750
38	2,610	2,810
39	2,670	2,870
40	2,720	2,930
41	2,780	2,990
42	2,840	3,060
43	2,900	3,120
44	2,970	3,190
45	3,030	3,260
46	3,090	3,320
47	3,160	3,390
48	3,230	3,460
49	3,300	3,540
50	3,370	3,610
51	3,440	3,680
52	3,510	3,760
53	3,580	3,840
54	3,660	3,920
55	3,740	4,000
56	3,820	4,080
57	3,900	4,170
58	3,980	4,250
59	4,070	4,340
60	4,160	4,440
61	4,260	4,530
62	4,350	4,630
63	4,460	4,740
64	4,560	4,840



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	1,700	1,840
21	1,730	1,880
22	1,770	1,920
23	1,810	1,960
24	1,850	2,000
25	1,890	2,040
26	1,930	2,090
27	1,970	2,130
28	2,010	2,180
29	2,060	2,220
30	2,100	2,270
31	2,140	2,320
32	2,190	2,370
33	2,240	2,420
34	2,290	2,470
35	2,340	2,530
36	2,390	2,580
37	2,440	2,630
38	2,490	2,690
39	2,540	2,750
40	2,600	2,810
41	2,650	2,860
42	2,710	2,930
43	2,770	2,990
44	2,830	3,050
45	2,890	3,110
46	2,950	3,180
47	3,010	3,240
48	3,070	3,310
49	3,140	3,380
50	3,200	3,450
51	3,270	3,520
52	3,340	3,590
53	3,410	3,660
54	3,480	3,740
55	3,550	3,810
56	3,630	3,890
57	3,710	3,970
58	3,780	4,050
59	3,870	4,140
60	3,950	4,230
61	4,040	4,320
62	4,130	4,410
63	4,230	4,510
64	4,320	4,610
65	4,430	4,710



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	1,620	1,760
21	1,650	1,800
22	1,690	1,840
23	1,730	1,880
24	1,760	1,920
25	1,800	1,960
26	1,840	2,000
27	1,880	2,040
28	1,920	2,090
29	1,960	2,130
30	2,000	2,180
31	2,050	2,220
32	2,090	2,270
33	2,130	2,320
34	2,180	2,370
35	2,230	2,420
36	2,270	2,470
37	2,320	2,520
38	2,370	2,570
39	2,420	2,630
40	2,480	2,680
41	2,530	2,740
42	2,580	2,800
43	2,640	2,860
44	2,690	2,920
45	2,750	2,980
46	2,810	3,040
47	2,870	3,100
48	2,930	3,160
49	2,990	3,230
50	3,050	3,290
51	3,110	3,360
52	3,180	3,430
53	3,240	3,500
54	3,310	3,570
55	3,380	3,640
56	3,450	3,710
57	3,520	3,790
58	3,590	3,860
59	3,670	3,940
60	3,750	4,020
61	3,830	4,110
62	3,920	4,190
63	4,000	4,280
64	4,100	4,380
65	4,190	4,480
66	4,290	4,580



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	1,550	1,690
21	1,580	1,720
22	1,610	1,760
23	1,650	1,800
24	1,680	1,840
25	1,720	1,870
26	1,760	1,910
27	1,790	1,960
28	1,830	2,000
29	1,870	2,040
30	1,910	2,080
31	1,950	2,130
32	1,990	2,170
33	2,040	2,220
34	2,080	2,270
35	2,120	2,310
36	2,170	2,360
37	2,210	2,410
38	2,260	2,460
39	2,310	2,510
40	2,360	2,570
41	2,410	2,620
42	2,460	2,680
43	2,510	2,730
44	2,560	2,790
45	2,620	2,840
46	2,670	2,900
47	2,730	2,960
48	2,780	3,020
49	2,840	3,080
50	2,900	3,150
51	2,960	3,210
52	3,020	3,270
53	3,080	3,340
54	3,140	3,400
55	3,210	3,470
56	3,270	3,540
57	3,340	3,610
58	3,410	3,680
59	3,480	3,750
60	3,550	3,830
61	3,630	3,910
62	3,710	3,990
63	3,790	4,070
64	3,880	4,160
65	3,960	4,250
66	4,060	4,340
67	4,150	4,440



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	188.10	96.10	65.40	50.10	41.00	34.90	30.50	27.30	24.70	22.70
21	192.20	98.20	66.90	51.20	41.90	35.60	31.20	27.90	25.30	23.20
22	196.50	100.40	68.40	52.40	42.80	36.40	31.90	28.50	25.80	23.70
23	200.80	102.60	69.90	53.50	43.70	37.20	32.60	29.10	26.40	24.30
24	205.30	104.90	71.40	54.70	44.70	38.10	33.30	29.70	27.00	24.80
25	209.80	107.20	73.00	55.90	45.70	38.90	34.00	30.40	27.60	25.30
26	214.40	109.60	74.60	57.20	46.70	39.80	34.80	31.10	28.20	25.90
27	219.20	112.00	76.30	58.40	47.80	40.60	35.60	31.80	28.80	26.50
28	224.00	114.50	78.00	59.70	48.80	41.50	36.40	32.50	29.50	27.10
29	229.00	117.00	79.70	61.10	49.90	42.50	37.20	33.20	30.10	27.70
30	234.00	119.60	81.40	62.40	51.00	43.40	38.00	33.90	30.80	28.30
31	239.20	122.20	83.20	63.80	52.10	44.40	38.80	34.70	31.50	28.90
32	244.50	124.90	85.10	65.20	53.30	45.30	39.70	35.50	32.20	29.60
33	249.90	127.70	87.00	66.60	54.50	46.30	40.60	36.20	32.90	30.20
34	255.40	130.50	88.90	68.10	55.70	47.40	41.50	37.00	33.60	30.90
35	261.00	133.40	90.90	69.60	56.90	48.40	42.40	37.90	34.40	31.60
36	266.80	136.30	92.90	71.20	58.20	49.50	43.30	38.70	35.10	32.30
37	272.70	139.30	94.90	72.70	59.40	50.60	44.30	39.60	35.90	33.00
38	278.70	142.40	97.00	74.30	60.80	51.70	45.30	40.50	36.70	33.70
39	284.80	145.60	99.20	76.00	62.10	52.90	46.30	41.40	37.50	34.50
40	291.10	148.80	101.40	77.70	63.50	54.10	47.30	42.30	38.40	35.30
41	297.60	152.10	103.60	79.40	64.90	55.30	48.40	43.20	39.30	36.10
42	304.20	155.50	105.90	81.20	66.40	56.50	49.50	44.20	40.20	36.90
43	310.90	158.90	108.30	83.00	67.90	57.80	50.60	45.20	41.10	37.80
44	317.80	162.40	110.70	84.90	69.40	59.10	51.80	46.30	42.00	38.60
45	324.80	166.00	113.20	86.80	70.90	60.40	52.90	47.30	43.00	39.50
46	332.00	169.70	115.70	88.70	72.50	61.80	54.10	48.40	44.00	40.40
47	339.30	173.50	118.30	90.70	74.20	63.20	55.40	49.50	45.00	41.40
48	346.90	177.40	120.90	92.80	75.90	64.70	56.70	50.70	46.10	42.40
49	354.60	181.40	123.70	94.90	77.60	66.10	58.00	51.90	47.10	43.40
50	362.40	185.40	126.50	97.00	79.40	67.70	59.30	53.10	48.30	
51	370.50	189.60	129.30	99.20	81.20	69.20	60.70	54.30		
52	378.80	193.80	132.20	101.50	83.10	70.80	62.10			
53	387.30	198.20	135.30	103.80	85.00	72.50				



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	396.00	202.70	138.40	106.20	87.00					
55	405.00	207.40	141.60	108.70						
56	414.30	212.10	144.90							
57	423.80	217.10								
58	433.70									



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	21.10	19.70	18.60	17.60	16.70	16.00	15.30	14.80	14.30	13.80
21	21.50	20.10	19.00	18.00	17.10	16.30	15.70	15.10	14.60	14.10
22	22.00	20.60	19.40	18.40	17.50	16.70	16.00	15.40	14.90	14.40
23	22.50	21.00	19.80	18.80	17.90	17.10	16.40	15.80	15.20	14.70
24	23.00	21.50	20.30	19.20	18.30	17.50	16.80	16.10	15.60	15.10
25	23.50	22.00	20.70	19.60	18.70	17.80	17.10	16.50	15.90	15.40
26	24.00	22.50	21.20	20.00	19.10	18.20	17.50	16.90	16.30	15.80
27	24.60	23.00	21.60	20.50	19.50	18.60	17.90	17.20	16.60	16.10
28	25.10	23.50	22.10	21.00	19.90	19.10	18.30	17.60	17.00	16.50
29	25.70	24.00	22.60	21.40	20.40	19.50	18.70	18.00	17.40	16.80
30	26.20	24.50	23.10	21.90	20.80	19.90	19.10	18.40	17.80	17.20
31	26.80	25.10	23.60	22.40	21.30	20.40	19.60	18.80	18.20	17.60
32	27.40	25.70	24.20	22.90	21.80	20.80	20.00	19.30	18.60	18.00
33	28.00	26.20	24.70	23.40	22.30	21.30	20.40	19.70	19.00	18.40
34	28.70	26.80	25.30	23.90	22.80	21.80	20.90	20.10	19.40	18.80
35	29.30	27.40	25.80	24.50	23.30	22.30	21.40	20.60	19.90	19.30
36	30.00	28.00	26.40	25.00	23.80	22.80	21.90	21.10	20.30	19.70
37	30.60	28.70	27.00	25.60	24.40	23.30	22.40	21.50	20.80	20.20
38	31.30	29.30	27.60	26.20	24.90	23.80	22.90	22.00	21.30	20.60
39	32.00	30.00	28.20	26.80	25.50	24.40	23.40	22.60	21.80	21.10
40	32.80	30.60	28.90	27.40	26.10	24.90	24.00	23.10	22.30	
41	33.50	31.40	29.50	28.00	26.70	25.50	24.50	23.60		
42	34.30	32.10	30.20	28.70	27.30	26.10	25.10			
43	35.10	32.80	30.90	29.30	28.00	26.80				
44	35.90	33.60	31.70	30.00	28.60					
45	36.70	34.40	32.40	30.70						
46	37.60	35.20	33.20							
47	38.50	36.00								
48	39.40									



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	199.70	102.00	69.50	53.20	43.50	37.00	32.40	28.90	26.30	24.10
21	204.10	104.30	71.00	54.40	44.50	37.80	33.10	29.60	26.80	24.60
22	208.60	106.60	72.60	55.60	45.40	38.70	33.80	30.20	27.40	25.20
23	213.20	108.90	74.20	56.80	46.40	39.50	34.60	30.90	28.00	25.80
24	217.90	111.30	75.80	58.10	47.50	40.40	35.40	31.60	28.70	26.30
25	222.70	113.80	77.50	59.40	48.50	41.30	36.10	32.30	29.30	26.90
26	227.60	116.30	79.20	60.70	49.60	42.20	36.90	33.00	29.90	27.50
27	232.70	118.90	81.00	62.00	50.70	43.10	37.80	33.70	30.60	28.10
28	237.80	121.50	82.80	63.40	51.80	44.10	38.60	34.50	31.30	28.70
29	243.00	124.20	84.60	64.80	53.00	45.10	39.40	35.20	32.00	29.40
30	248.40	126.90	86.40	66.20	54.10	46.10	40.30	36.00	32.70	30.00
31	253.90	129.70	88.40	67.70	55.30	47.10	41.20	36.80	33.40	30.70
32	259.40	132.60	90.30	69.20	56.50	48.10	42.10	37.60	34.10	31.40
33	265.10	135.50	92.30	70.70	57.80	49.20	43.00	38.50	34.90	32.10
34	271.00	138.50	94.30	72.30	59.10	50.30	44.00	39.30	35.70	32.80
35	276.90	141.50	96.40	73.90	60.40	51.40	45.00	40.20	36.50	33.50
36	283.00	144.60	98.50	75.50	61.70	52.50	46.00	41.10	37.30	34.20
37	289.20	147.80	100.70	77.10	63.00	53.70	47.00	42.00	38.10	35.00
38	295.50	151.00	102.90	78.80	64.40	54.80	48.00	42.90	38.90	35.80
39	302.00	154.30	105.10	80.60	65.90	56.10	49.10	43.90	39.80	36.60
40	308.60	157.70	107.50	82.30	67.30	57.30	50.20	44.80	40.70	37.40
41	315.40	161.20	109.80	84.20	68.80	58.60	51.30	45.80	41.60	38.20
42	322.30	164.70	112.20	86.00	70.30	59.90	52.40	46.90	42.50	39.10
43	329.30	168.30	114.70	87.90	71.90	61.20	53.60	47.90	43.50	40.00
44	336.50	172.00	117.20	89.90	73.50	62.60	54.80	49.00	44.50	40.90
45	343.90	175.80	119.80	91.90	75.10	64.00	56.00	50.10	45.50	41.90
46	351.40	179.70	122.50	93.90	76.80	65.40	57.30	51.20	46.60	42.80
47	359.10	183.60	125.20	96.00	78.50	66.90	58.60	52.40	47.60	43.80
48	366.90	187.60	127.90	98.10	80.30	68.40	59.90	53.60	48.70	44.80
49	374.90	191.80	130.80	100.30	82.10	70.00	61.30	54.90	49.90	45.90
50	383.10	196.00	133.70	102.60	83.90	71.50	62.70	56.10	51.00	
51	391.50	200.30	136.60	104.90	85.80	73.20	64.10	57.40		
52	400.10	204.70	139.70	107.20	87.80	74.80	65.60			
53	408.90	209.30	142.80	109.60	89.80	76.50				



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	417.90	213.90	146.00	112.10	91.80					
55	427.20	218.70	149.30	114.70						
56	436.70	223.60	152.70							
57	446.50	228.70								
58	456.70									



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	22.40	20.90	19.70	18.70	17.80	17.00	16.30	15.70	15.10	14.70
21	22.90	21.40	20.10	19.10	18.20	17.40	16.60	16.00	15.50	15.00
22	23.40	21.90	20.60	19.50	18.60	17.70	17.00	16.40	15.80	15.30
23	23.90	22.30	21.00	19.90	19.00	18.10	17.40	16.70	16.20	15.70
24	24.40	22.80	21.50	20.40	19.40	18.50	17.80	17.10	16.50	16.00
25	25.00	23.30	22.00	20.80	19.80	18.90	18.20	17.50	16.90	16.40
26	25.50	23.90	22.50	21.30	20.30	19.40	18.60	17.90	17.30	16.70
27	26.10	24.40	23.00	21.80	20.70	19.80	19.00	18.30	17.70	17.10
28	26.70	24.90	23.50	22.20	21.20	20.20	19.40	18.70	18.10	17.50
29	27.20	25.50	24.00	22.70	21.60	20.70	19.90	19.10	18.50	17.90
30	27.90	26.10	24.50	23.20	22.10	21.20	20.30	19.50	18.90	18.30
31	28.50	26.60	25.10	23.80	22.60	21.60	20.80	20.00	19.30	18.70
32	29.10	27.20	25.60	24.30	23.10	22.10	21.20	20.40	19.70	19.10
33	29.70	27.80	26.20	24.80	23.60	22.60	21.70	20.90	20.20	19.50
34	30.40	28.40	26.80	25.40	24.20	23.10	22.20	21.40	20.60	20.00
35	31.10	29.10	27.40	25.90	24.70	23.60	22.70	21.80	21.10	20.40
36	31.80	29.70	28.00	26.50	25.30	24.20	23.20	22.30	21.60	20.90
37	32.50	30.40	28.60	27.10	25.80	24.70	23.70	22.90	22.10	21.40
38	33.20	31.10	29.30	27.70	26.40	25.30	24.30	23.40	22.60	21.90
39	34.00	31.80	29.90	28.40	27.00	25.80	24.80	23.90	23.10	22.40
40	34.70	32.50	30.60	29.00	27.60	26.40	25.40	24.50	23.70	
41	35.50	33.20	31.30	29.70	28.30	27.10	26.00	25.00		
42	36.30	34.00	32.00	30.40	28.90	27.70	26.60			
43	37.10	34.80	32.80	31.10	29.60	28.30				
44	38.00	35.60	33.50	31.80	30.30					
45	38.90	36.40	34.30	32.50						
46	39.80	37.20	35.10							
47	40.70	38.10								
48	41.70									



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	151.10	77.20	52.60	40.30	32.90	28.00	24.50	21.90	19.90	18.20
21	154.40	78.90	53.70	41.20	33.60	28.60	25.00	22.40	20.30	18.60
22	157.70	80.60	54.90	42.10	34.40	29.20	25.60	22.90	20.70	19.00
23	161.10	82.30	56.10	43.00	35.10	29.90	26.10	23.40	21.20	19.50
24	164.70	84.10	57.30	43.90	35.90	30.50	26.70	23.90	21.70	19.90
25	168.20	86.00	58.50	44.90	36.70	31.20	27.30	24.40	22.10	20.30
26	171.90	87.80	59.80	45.80	37.40	31.90	27.90	24.90	22.60	20.80
27	175.60	89.70	61.10	46.80	38.30	32.60	28.50	25.50	23.10	21.20
28	179.40	91.70	62.40	47.80	39.10	33.30	29.10	26.00	23.60	21.70
29	183.30	93.70	63.80	48.90	39.90	34.00	29.80	26.60	24.10	22.20
30	187.30	95.70	65.20	49.90	40.80	34.70	30.40	27.20	24.60	22.60
31	191.30	97.80	66.60	51.00	41.70	35.50	31.10	27.70	25.20	23.10
32	195.50	99.90	68.00	52.10	42.60	36.30	31.70	28.40	25.70	23.60
33	199.70	102.00	69.50	53.30	43.50	37.00	32.40	29.00	26.30	24.20
34	204.00	104.30	71.00	54.40	44.50	37.90	33.10	29.60	26.90	24.70
35	208.40	106.50	72.60	55.60	45.40	38.70	33.90	30.20	27.40	25.20
36	212.90	108.80	74.10	56.80	46.40	39.50	34.60	30.90	28.00	25.80
37	217.50	111.20	75.70	58.00	47.40	40.40	35.30	31.60	28.70	26.30
38	222.20	113.60	77.40	59.30	48.50	41.20	36.10	32.30	29.30	26.90
39	227.00	116.00	79.00	60.60	49.50	42.10	36.90	33.00	29.90	27.50
40	231.90	118.50	80.80	61.90	50.60	43.10	37.70	33.70	30.60	28.10
41	237.00	121.10	82.50	63.20	51.70	44.00	38.50	34.40	31.30	28.70
42	242.10	123.70	84.30	64.60	52.80	45.00	39.40	35.20	32.00	29.40
43	247.30	126.40	86.10	66.00	54.00	46.00	40.30	36.00	32.70	30.00
44	252.60	129.10	88.00	67.50	55.20	47.00	41.10	36.80	33.40	30.70
45	258.10	131.90	89.90	68.90	56.40	48.00	42.10	37.60	34.20	31.40
46	263.60	134.80	91.90	70.40	57.60	49.10	43.00	38.40	34.90	32.10
47	269.20	137.70	93.90	72.00	58.90	50.20	43.90	39.30	35.70	32.80
48	275.00	140.60	95.90	73.50	60.20	51.30	44.90	40.20	36.50	33.60
49	280.90	143.70	98.00	75.20	61.50	52.40	45.90	41.10	37.40	34.40
50	286.90	146.80	100.10	76.80	62.80	53.60	47.00	42.00	38.20	35.20
51	293.00	149.90	102.30	78.50	64.20	54.80	48.00	43.00	39.10	36.00
52	299.20	153.10	104.50	80.20	65.60	56.00	49.10	43.90	39.90	36.80
53	305.60	156.40	106.70	81.90	67.10	57.20	50.20	44.90	40.90	37.60



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	312.10	159.80	109.10	83.70	68.60	58.50	51.30	45.90	41.80	38.50
55	318.80	163.20	111.40	85.60	70.10	59.80	52.50	47.00	42.80	39.40
56	325.70	166.80	113.90	87.50	71.70	61.10	53.70	48.10	43.80	
57	332.80	170.50	116.40	89.40	73.30	62.50	54.90	49.20		
58	340.10	174.20	119.00	91.50	74.90	64.00	56.20			
59	347.70	178.20	121.70	93.50	76.70	65.50				
60	355.50	182.20	124.50	95.70	78.50					
61	363.60	186.40	127.40	98.00						
62	372.00	190.70	130.40							
63	380.80	195.30								
64	389.80									



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	16.90	15.80	14.90	14.10	13.40	12.80	12.30	11.90	11.50	11.10
21	17.30	16.20	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
22	17.70	16.50	15.60	14.70	14.00	13.40	12.90	12.40	12.00	11.60
23	18.10	16.90	15.90	15.10	14.30	13.70	13.10	12.70	12.20	11.80
24	18.50	17.30	16.20	15.40	14.60	14.00	13.40	12.90	12.50	12.10
25	18.90	17.60	16.60	15.70	15.00	14.30	13.70	13.20	12.80	12.40
26	19.30	18.00	17.00	16.10	15.30	14.60	14.00	13.50	13.00	12.60
27	19.70	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
28	20.10	18.80	17.70	16.80	16.00	15.30	14.70	14.10	13.60	13.20
29	20.60	19.20	18.10	17.10	16.30	15.60	15.00	14.40	13.90	13.50
30	21.00	19.60	18.50	17.50	16.70	15.90	15.30	14.70	14.20	13.80
31	21.50	20.10	18.90	17.90	17.00	16.30	15.60	15.10	14.50	14.10
32	21.90	20.50	19.30	18.30	17.40	16.70	16.00	15.40	14.90	14.40
33	22.40	21.00	19.70	18.70	17.80	17.00	16.30	15.70	15.20	14.70
34	22.90	21.40	20.20	19.10	18.20	17.40	16.70	16.10	15.50	15.10
35	23.40	21.90	20.60	19.50	18.60	17.80	17.10	16.40	15.90	15.40
36	23.90	22.40	21.10	20.00	19.00	18.20	17.50	16.80	16.20	15.70
37	24.40	22.90	21.50	20.40	19.40	18.60	17.80	17.20	16.60	16.10
38	25.00	23.40	22.00	20.90	19.90	19.00	18.20	17.60	17.00	16.50
39	25.50	23.90	22.50	21.30	20.30	19.40	18.70	18.00	17.40	16.80
40	26.10	24.40	23.00	21.80	20.80	19.90	19.10	18.40	17.80	17.20
41	26.70	25.00	23.50	22.30	21.20	20.30	19.50	18.80	18.20	17.60
42	27.30	25.50	24.10	22.80	21.70	20.80	20.00	19.30	18.60	18.10
43	27.90	26.10	24.60	23.30	22.20	21.30	20.40	19.70	19.10	18.50
44	28.50	26.70	25.20	23.90	22.80	21.80	20.90	20.20	19.50	18.90
45	29.20	27.30	25.80	24.40	23.30	22.30	21.40	20.70	20.00	19.40
46	29.80	27.90	26.30	25.00	23.80	22.80	21.90	21.10	20.50	
47	30.50	28.60	27.00	25.60	24.40	23.40	22.50	21.60		
48	31.20	29.20	27.60	26.20	25.00	23.90	23.00			
49	31.90	29.90	28.20	26.80	25.60	24.50				
50	32.70	30.60	28.90	27.40	26.20					
51	33.40	31.30	29.60	28.10						
52	34.20	32.10	30.30							
53	35.00	32.80								
54	35.80									



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	162.90	83.30	56.70	43.40	35.50	30.20	26.40	23.60	21.40	19.70
21	166.50	85.10	57.90	44.40	36.30	30.90	27.00	24.10	21.90	20.10
22	170.10	86.90	59.20	45.40	37.10	31.50	27.60	24.70	22.40	20.50
23	173.80	88.80	60.50	46.30	37.90	32.20	28.20	25.20	22.90	21.00
24	177.60	90.70	61.80	47.30	38.70	32.90	28.80	25.70	23.40	21.40
25	181.40	92.70	63.10	48.40	39.50	33.60	29.40	26.30	23.90	21.90
26	185.30	94.70	64.50	49.40	40.40	34.40	30.10	26.90	24.40	22.40
27	189.40	96.70	65.90	50.50	41.30	35.10	30.70	27.50	24.90	22.90
28	193.50	98.80	67.30	51.60	42.20	35.90	31.40	28.00	25.40	23.40
29	197.60	101.00	68.80	52.70	43.10	36.60	32.10	28.70	26.00	23.90
30	201.90	103.20	70.30	53.80	44.00	37.40	32.80	29.30	26.60	24.40
31	206.30	105.40	71.80	55.00	44.90	38.30	33.50	29.90	27.10	24.90
32	210.70	107.70	73.30	56.20	45.90	39.10	34.20	30.60	27.70	25.50
33	215.20	110.00	74.90	57.40	46.90	39.90	34.90	31.20	28.30	26.00
34	219.90	112.30	76.50	58.60	47.90	40.80	35.70	31.90	28.90	26.60
35	224.60	114.80	78.20	59.90	49.00	41.70	36.50	32.60	29.60	27.20
36	229.40	117.20	79.80	61.20	50.00	42.60	37.30	33.30	30.20	27.80
37	234.30	119.70	81.60	62.50	51.10	43.50	38.10	34.00	30.90	28.40
38	239.30	122.30	83.30	63.80	52.20	44.40	38.90	34.70	31.50	29.00
39	244.40	124.90	85.10	65.20	53.30	45.40	39.70	35.50	32.20	29.60
40	249.60	127.60	86.90	66.60	54.40	46.40	40.60	36.30	32.90	30.30
41	255.00	130.30	88.80	68.00	55.60	47.40	41.50	37.10	33.60	30.90
42	260.40	133.10	90.70	69.50	56.80	48.40	42.40	37.90	34.40	31.60
43	266.00	135.90	92.60	71.00	58.10	49.40	43.30	38.70	35.10	32.30
44	271.60	138.80	94.60	72.50	59.30	50.50	44.20	39.50	35.90	33.00
45	277.40	141.80	96.60	74.10	60.60	51.60	45.20	40.40	36.70	33.80
46	283.20	144.80	98.70	75.70	61.90	52.70	46.20	41.30	37.50	34.50
47	289.20	147.90	100.80	77.30	63.20	53.90	47.20	42.20	38.40	35.30
48	295.30	151.00	103.00	79.00	64.60	55.00	48.20	43.20	39.20	36.10
49	301.50	154.20	105.10	80.70	66.00	56.20	49.30	44.10	40.10	36.90
50	307.70	157.40	107.40	82.40	67.40	57.50	50.40	45.10	41.00	37.70
51	314.10	160.70	109.60	84.10	68.90	58.70	51.50	46.10	41.90	38.50
52	320.70	164.10	112.00	85.90	70.30	60.00	52.60	47.10	42.80	39.40
53	327.30	167.50	114.30	87.80	71.90	61.30	53.80	48.10	43.80	40.30



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	334.10	171.10	116.80	89.60	73.40	62.60	54.90	49.20	44.70	41.20
55	341.10	174.70	119.20	91.60	75.00	64.00	56.10	50.30	45.70	42.10
56	348.20	178.30	121.80	93.50	76.60	65.40	57.40	51.40	46.80	
57	355.60	182.10	124.40	95.60	78.30	66.80	58.60	52.60		
58	363.10	186.00	127.10	97.60	80.00	68.30	60.00			
59	370.90	190.10	129.80	99.80	81.80	69.90				
60	378.90	194.20	132.70	102.00	83.70					
61	387.20	198.50	135.70	104.30						
62	395.90	203.00	138.80							
63	404.80	207.60								
64	414.00									



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	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
21	18.70	17.40	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
22	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
23	19.50	18.20	17.20	16.20	15.50	14.80	14.20	13.70	13.20	12.80
24	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.00
25	20.30	19.00	17.90	17.00	16.10	15.40	14.80	14.30	13.80	13.30
26	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
27	21.20	19.90	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
28	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
29	22.20	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
30	22.60	21.20	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
31	23.10	21.60	20.40	19.30	18.40	17.60	16.90	16.20	15.70	15.20
32	23.60	22.10	20.80	19.70	18.80	18.00	17.20	16.60	16.00	15.50
33	24.10	22.60	21.30	20.20	19.20	18.30	17.60	17.00	16.40	15.90
34	24.70	23.10	21.70	20.60	19.60	18.70	18.00	17.30	16.70	16.20
35	25.20	23.60	22.20	21.00	20.00	19.20	18.40	17.70	17.10	16.60
36	25.80	24.10	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
37	26.30	24.60	23.20	22.00	20.90	20.00	19.20	18.50	17.90	17.30
38	26.90	25.20	23.70	22.50	21.40	20.50	19.70	18.90	18.30	17.70
39	27.50	25.70	24.20	23.00	21.90	20.90	20.10	19.40	18.70	18.10
40	28.10	26.30	24.80	23.50	22.40	21.40	20.50	19.80	19.10	18.50
41	28.70	26.90	25.30	24.00	22.90	21.90	21.00	20.30	19.60	19.00
42	29.30	27.50	25.90	24.50	23.40	22.40	21.50	20.70	20.00	19.40
43	30.00	28.10	26.50	25.10	23.90	22.90	22.00	21.20	20.50	19.90
44	30.70	28.70	27.10	25.70	24.50	23.40	22.50	21.70	21.00	20.30
45	31.40	29.40	27.70	26.30	25.00	24.00	23.00	22.20	21.50	20.80
46	32.10	30.00	28.30	26.90	25.60	24.50	23.60	22.70	22.00	
47	32.80	30.70	29.00	27.50	26.20	25.10	24.10	23.20		
48	33.50	31.40	29.60	28.10	26.80	25.70	24.70			
49	34.30	32.10	30.30	28.80	27.40	26.30				
50	35.00	32.80	31.00	29.40	28.00					
51	35.80	33.60	31.70	30.10						
52	36.60	34.40	32.40							
53	37.50	35.10								
54	38.30									



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	144.30	73.70	50.20	38.50	31.40	26.80	23.40	20.90	19.00	17.40
21	147.50	75.30	51.30	39.30	32.10	27.30	23.90	21.40	19.40	17.80
22	150.70	77.00	52.40	40.20	32.80	27.90	24.40	21.80	19.80	18.20
23	153.90	78.60	53.60	41.00	33.50	28.50	25.00	22.30	20.20	18.60
24	157.30	80.40	54.70	41.90	34.30	29.20	25.50	22.80	20.70	19.00
25	160.70	82.10	55.90	42.80	35.00	29.80	26.10	23.30	21.10	19.40
26	164.10	83.90	57.10	43.80	35.80	30.40	26.60	23.80	21.60	19.80
27	167.70	85.70	58.40	44.70	36.50	31.10	27.20	24.30	22.10	20.30
28	171.30	87.50	59.60	45.70	37.30	31.80	27.80	24.80	22.50	20.70
29	175.00	89.40	60.90	46.70	38.10	32.50	28.40	25.40	23.00	21.20
30	178.80	91.40	62.20	47.70	39.00	33.20	29.00	25.90	23.50	21.60
31	182.60	93.30	63.60	48.70	39.80	33.90	29.70	26.50	24.00	22.10
32	186.60	95.30	64.90	49.80	40.70	34.60	30.30	27.10	24.60	22.60
33	190.60	97.40	66.30	50.80	41.50	35.40	30.90	27.60	25.10	23.00
34	194.70	99.50	67.80	51.90	42.40	36.10	31.60	28.20	25.60	23.50
35	198.90	101.60	69.20	53.10	43.40	36.90	32.30	28.90	26.20	24.10
36	203.20	103.80	70.70	54.20	44.30	37.70	33.00	29.50	26.80	24.60
37	207.50	106.10	72.20	55.40	45.20	38.50	33.70	30.10	27.30	25.10
38	212.00	108.30	73.80	56.60	46.20	39.30	34.40	30.80	27.90	25.70
39	216.60	110.70	75.40	57.80	47.20	40.20	35.20	31.50	28.50	26.20
40	221.20	113.00	77.00	59.00	48.20	41.10	36.00	32.10	29.20	26.80
41	226.00	115.50	78.70	60.30	49.30	42.00	36.70	32.80	29.80	27.40
42	230.80	118.00	80.40	61.60	50.40	42.90	37.60	33.60	30.50	28.00
43	235.80	120.50	82.10	62.90	51.50	43.80	38.40	34.30	31.10	28.60
44	240.80	123.10	83.90	64.30	52.60	44.80	39.20	35.10	31.80	29.30
45	246.00	125.70	85.70	65.70	53.70	45.80	40.10	35.80	32.60	29.90
46	251.20	128.40	87.50	67.10	54.90	46.80	41.00	36.60	33.30	30.60
47	256.50	131.20	89.40	68.60	56.10	47.80	41.90	37.50	34.00	31.30
48	262.00	134.00	91.40	70.10	57.30	48.80	42.80	38.30	34.80	32.00
49	267.50	136.80	93.30	71.60	58.60	49.90	43.70	39.10	35.60	32.70
50	273.20	139.70	95.30	73.10	59.80	51.00	44.70	40.00	36.40	33.50
51	278.90	142.70	97.40	74.70	61.10	52.10	45.70	40.90	37.20	34.20
52	284.80	145.70	99.40	76.30	62.50	53.30	46.70	41.80	38.00	35.00
53	290.80	148.80	101.60	78.00	63.80	54.40	47.80	42.80	38.90	35.80



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	296.90	152.00	103.70	79.70	65.20	55.60	48.80	43.70	39.80	36.60
55	303.20	155.30	106.00	81.40	66.70	56.90	49.90	44.70	40.70	37.40
56	309.70	158.60	108.30	83.20	68.10	58.10	51.00	45.70	41.60	38.30
57	316.30	162.00	110.60	85.00	69.60	59.40	52.20	46.70	42.60	
58	323.10	165.60	113.10	86.90	71.20	60.80	53.40	47.90		
59	330.20	169.20	115.60	88.80	72.80	62.20	54.60			
60	337.50	173.00	118.20	90.90	74.50	63.70				
61	345.10	176.90	120.90	93.00	76.30					
62	353.00	181.00	123.70	95.20						
63	361.10	185.20	126.70							
64	369.70	189.60								
65	378.50									



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	16.20	15.10	14.20	13.50	12.80	12.30	11.80	11.30	10.90	10.60
21	16.50	15.50	14.60	13.80	13.10	12.50	12.00	11.60	11.20	10.80
22	16.90	15.80	14.90	14.10	13.40	12.80	12.30	11.80	11.40	11.10
23	17.20	16.10	15.20	14.40	13.70	13.10	12.60	12.10	11.70	11.30
24	17.60	16.50	15.50	14.70	14.00	13.40	12.80	12.40	11.90	11.60
25	18.00	16.80	15.90	15.00	14.30	13.70	13.10	12.60	12.20	11.80
26	18.40	17.20	16.20	15.30	14.60	14.00	13.40	12.90	12.50	12.10
27	18.80	17.60	16.60	15.70	14.90	14.30	13.70	13.20	12.70	12.30
28	19.20	18.00	16.90	16.00	15.30	14.60	14.00	13.50	13.00	12.60
29	19.60	18.40	17.30	16.40	15.60	14.90	14.30	13.80	13.30	12.90
30	20.00	18.80	17.70	16.70	15.90	15.20	14.60	14.10	13.60	13.20
31	20.50	19.20	18.00	17.10	16.30	15.60	14.90	14.40	13.90	13.40
32	20.90	19.60	18.40	17.50	16.60	15.90	15.30	14.70	14.20	13.70
33	21.40	20.00	18.80	17.80	17.00	16.20	15.60	15.00	14.50	14.00
34	21.90	20.40	19.30	18.20	17.40	16.60	15.90	15.40	14.80	14.40
35	22.30	20.90	19.70	18.60	17.70	17.00	16.30	15.70	15.20	14.70
36	22.80	21.30	20.10	19.00	18.10	17.30	16.70	16.00	15.50	15.00
37	23.30	21.80	20.50	19.50	18.50	17.70	17.00	16.40	15.80	15.40
38	23.80	22.30	21.00	19.90	19.00	18.10	17.40	16.80	16.20	15.70
39	24.30	22.80	21.50	20.30	19.40	18.50	17.80	17.20	16.60	16.10
40	24.90	23.30	21.90	20.80	19.80	19.00	18.20	17.50	17.00	16.40
41	25.40	23.80	22.40	21.30	20.30	19.40	18.60	17.90	17.30	16.80
42	26.00	24.30	22.90	21.80	20.70	19.80	19.10	18.40	17.80	17.20
43	26.60	24.90	23.50	22.20	21.20	20.30	19.50	18.80	18.20	17.60
44	27.20	25.50	24.00	22.80	21.70	20.80	19.90	19.20	18.60	18.00
45	27.80	26.00	24.50	23.30	22.20	21.20	20.40	19.70	19.00	18.50
46	28.40	26.60	25.10	23.80	22.70	21.70	20.90	20.20	19.50	18.90
47	29.10	27.20	25.70	24.40	23.20	22.30	21.40	20.60	20.00	
48	29.70	27.90	26.30	24.90	23.80	22.80	21.90	21.10		
49	30.40	28.50	26.90	25.50	24.30	23.30	22.40			
50	31.10	29.20	27.50	26.10	24.90	23.90				
51	31.80	29.80	28.10	26.70	25.50					
52	32.50	30.50	28.80	27.40						
53	33.30	31.20	29.50							
54	34.10	32.00								
55	34.90									



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	156.30	79.80	54.40	41.70	34.00	29.00	25.40	22.60	20.50	18.90
21	159.70	81.60	55.60	42.60	34.80	29.60	25.90	23.10	21.00	19.30
22	163.10	83.30	56.80	43.50	35.50	30.20	26.50	23.60	21.40	19.70
23	166.60	85.10	58.00	44.40	36.30	30.90	27.00	24.20	21.90	20.10
24	170.20	87.00	59.20	45.40	37.10	31.60	27.60	24.70	22.40	20.60
25	173.90	88.90	60.50	46.40	37.90	32.20	28.20	25.20	22.90	21.00
26	177.70	90.80	61.80	47.40	38.70	32.90	28.80	25.80	23.40	21.50
27	181.50	92.70	63.20	48.40	39.50	33.70	29.50	26.30	23.90	21.90
28	185.40	94.70	64.50	49.40	40.40	34.40	30.10	26.90	24.40	22.40
29	189.40	96.80	65.90	50.50	41.30	35.10	30.70	27.50	24.90	22.90
30	193.50	98.80	67.30	51.60	42.20	35.90	31.40	28.10	25.50	23.40
31	197.60	101.00	68.80	52.70	43.10	36.70	32.10	28.70	26.00	23.90
32	201.80	103.10	70.30	53.80	44.00	37.40	32.80	29.30	26.60	24.40
33	206.20	105.30	71.80	55.00	44.90	38.20	33.50	29.90	27.10	24.90
34	210.60	107.60	73.30	56.20	45.90	39.10	34.20	30.60	27.70	25.50
35	215.10	109.90	74.90	57.40	46.90	39.90	34.90	31.20	28.30	26.00
36	219.70	112.20	76.50	58.60	47.90	40.80	35.70	31.90	28.90	26.60
37	224.30	114.60	78.10	59.80	48.90	41.60	36.40	32.60	29.60	27.20
38	229.10	117.10	79.80	61.10	50.00	42.50	37.20	33.30	30.20	27.70
39	234.00	119.60	81.50	62.40	51.00	43.40	38.00	34.00	30.80	28.30
40	238.90	122.10	83.20	63.80	52.10	44.40	38.80	34.70	31.50	29.00
41	244.00	124.70	85.00	65.10	53.20	45.30	39.70	35.50	32.20	29.60
42	249.20	127.40	86.80	66.50	54.40	46.30	40.50	36.20	32.90	30.20
43	254.50	130.10	88.60	67.90	55.50	47.30	41.40	37.00	33.60	30.90
44	259.80	132.80	90.50	69.40	56.70	48.30	42.30	37.80	34.40	31.60
45	265.30	135.60	92.40	70.90	57.90	49.40	43.20	38.70	35.10	32.30
46	270.90	138.50	94.40	72.40	59.20	50.40	44.20	39.50	35.90	33.00
47	276.50	141.40	96.40	73.90	60.50	51.50	45.10	40.40	36.70	33.70
48	282.30	144.40	98.40	75.50	61.80	52.60	46.10	41.30	37.50	34.50
49	288.10	147.40	100.50	77.10	63.10	53.80	47.10	42.20	38.30	35.30
50	294.10	150.40	102.60	78.70	64.40	54.90	48.10	43.10	39.20	36.00
51	300.10	153.60	104.70	80.40	65.80	56.10	49.20	44.00	40.00	36.80
52	306.30	156.70	106.90	82.10	67.20	57.30	50.20	45.00	40.90	37.60
53	312.60	160.00	109.20	83.80	68.60	58.50	51.30	46.00	41.80	38.50



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	319.00	163.30	111.40	85.60	70.10	59.80	52.40	47.00	42.70	39.30
55	325.50	166.70	113.80	87.40	71.60	61.10	53.60	48.00	43.60	40.20
56	332.20	170.10	116.20	89.20	73.10	62.40	54.70	49.00	44.60	41.10
57	339.10	173.70	118.60	91.10	74.70	63.70	55.90	50.10	45.60	
58	346.20	177.40	121.10	93.10	76.30	65.10	57.20	51.30		
59	353.50	181.10	123.70	95.10	78.00	66.60	58.50			
60	361.00	185.00	126.40	97.20	79.70	68.10				
61	368.70	189.00	129.20	99.30	81.50					
62	376.80	193.20	132.10	101.60						
63	385.20	197.50	135.10							
64	393.90	202.00								
65	402.80									



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	17.50	16.40	15.40	14.60	13.90	13.30	12.70	12.30	11.80	11.50
21	17.90	16.70	15.80	14.90	14.20	13.60	13.00	12.50	12.10	11.70
22	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
23	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
24	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
25	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
26	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
27	20.30	19.00	17.90	17.00	16.20	15.40	14.80	14.30	13.80	13.30
28	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
29	21.20	19.90	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
30	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
31	22.20	20.70	19.50	18.50	17.60	16.80	16.20	15.60	15.00	14.50
32	22.60	21.20	19.90	18.90	18.00	17.20	16.50	15.90	15.40	14.90
33	23.10	21.60	20.40	19.30	18.40	17.60	16.90	16.20	15.70	15.20
34	23.60	22.10	20.80	19.70	18.80	18.00	17.20	16.60	16.00	15.50
35	24.10	22.60	21.30	20.20	19.20	18.40	17.60	17.00	16.40	15.90
36	24.70	23.10	21.70	20.60	19.60	18.80	18.00	17.30	16.80	16.20
37	25.20	23.60	22.20	21.00	20.00	19.20	18.40	17.70	17.10	16.60
38	25.70	24.10	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
39	26.30	24.60	23.20	22.00	20.90	20.00	19.20	18.50	17.90	17.40
40	26.90	25.20	23.70	22.50	21.40	20.50	19.70	19.00	18.30	17.80
41	27.50	25.70	24.20	23.00	21.90	20.90	20.10	19.40	18.70	18.20
42	28.10	26.30	24.80	23.50	22.40	21.40	20.60	19.80	19.20	18.60
43	28.70	26.90	25.30	24.00	22.90	21.90	21.00	20.30	19.60	19.00
44	29.30	27.50	25.90	24.60	23.40	22.40	21.50	20.80	20.10	19.50
45	30.00	28.10	26.50	25.10	23.90	22.90	22.00	21.20	20.50	19.90
46	30.70	28.70	27.10	25.70	24.50	23.40	22.50	21.70	21.00	20.40
47	31.30	29.40	27.70	26.30	25.00	24.00	23.10	22.20	21.50	
48	32.00	30.00	28.30	26.90	25.60	24.50	23.60	22.80		
49	32.80	30.70	29.00	27.50	26.20	25.10	24.10			
50	33.50	31.40	29.60	28.10	26.80	25.70				
51	34.20	32.10	30.30	28.80	27.40					
52	35.00	32.80	31.00	29.40						
53	35.80	33.50	31.70							
54	36.60	34.30								
55	37.40									



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	137.80	70.40	48.00	36.80	30.00	25.60	22.40	20.00	18.10	16.60
21	140.80	71.90	49.00	37.50	30.70	26.10	22.80	20.40	18.50	17.00
22	143.90	73.50	50.10	38.40	31.30	26.70	23.30	20.80	18.90	17.40
23	147.00	75.10	51.10	39.20	32.00	27.20	23.80	21.30	19.30	17.80
24	150.10	76.70	52.20	40.00	32.70	27.80	24.40	21.80	19.70	18.10
25	153.40	78.40	53.40	40.90	33.40	28.40	24.90	22.20	20.20	18.50
26	156.70	80.00	54.50	41.80	34.10	29.00	25.40	22.70	20.60	18.90
27	160.00	81.80	55.70	42.70	34.90	29.70	26.00	23.20	21.10	19.30
28	163.50	83.50	56.90	43.60	35.60	30.30	26.50	23.70	21.50	19.80
29	167.00	85.30	58.10	44.50	36.40	31.00	27.10	24.20	22.00	20.20
30	170.60	87.20	59.40	45.50	37.20	31.60	27.70	24.70	22.40	20.60
31	174.20	89.00	60.60	46.50	38.00	32.30	28.30	25.30	22.90	21.10
32	178.00	90.90	61.90	47.50	38.80	33.00	28.90	25.80	23.40	21.50
33	181.80	92.90	63.30	48.50	39.60	33.70	29.50	26.40	23.90	22.00
34	185.70	94.90	64.60	49.50	40.50	34.40	30.20	26.90	24.40	22.50
35	189.70	96.90	66.00	50.60	41.30	35.20	30.80	27.50	25.00	22.90
36	193.70	99.00	67.40	51.70	42.20	35.90	31.50	28.10	25.50	23.40
37	197.90	101.10	68.90	52.80	43.10	36.70	32.10	28.70	26.10	24.00
38	202.10	103.30	70.40	53.90	44.10	37.50	32.80	29.30	26.60	24.50
39	206.40	105.50	71.90	55.10	45.00	38.30	33.50	30.00	27.20	25.00
40	210.80	107.70	73.40	56.30	46.00	39.10	34.30	30.60	27.80	25.60
41	215.30	110.00	75.00	57.50	47.00	40.00	35.00	31.30	28.40	26.10
42	219.90	112.40	76.60	58.70	48.00	40.90	35.80	32.00	29.00	26.70
43	224.60	114.80	78.20	60.00	49.00	41.70	36.60	32.70	29.70	27.30
44	229.40	117.30	79.90	61.30	50.10	42.70	37.40	33.40	30.30	27.90
45	234.30	119.80	81.60	62.60	51.20	43.60	38.20	34.10	31.00	28.50
46	239.20	122.30	83.40	63.90	52.30	44.50	39.00	34.90	31.70	29.10
47	244.30	124.90	85.10	65.30	53.40	45.50	39.90	35.70	32.40	29.80
48	249.40	127.50	87.00	66.70	54.60	46.50	40.70	36.40	33.10	30.50
49	254.60	130.20	88.80	68.10	55.70	47.50	41.60	37.30	33.90	31.20
50	259.90	133.00	90.70	69.60	56.90	48.50	42.60	38.10	34.60	31.90
51	265.40	135.80	92.60	71.10	58.20	49.60	43.50	38.90	35.40	32.60
52	270.90	138.60	94.60	72.60	59.40	50.70	44.40	39.80	36.20	33.30
53	276.50	141.50	96.60	74.10	60.70	51.80	45.40	40.60	37.00	34.00



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	282.20	144.50	98.60	75.70	62.00	52.90	46.40	41.50	37.80	34.80
55	288.10	147.50	100.70	77.30	63.30	54.00	47.40	42.50	38.60	35.60
56	294.20	150.60	102.90	79.00	64.70	55.20	48.50	43.40	39.50	36.40
57	300.40	153.90	105.10	80.70	66.10	56.40	49.50	44.40	40.40	37.30
58	306.80	157.20	107.40	82.50	67.60	57.70	50.70	45.40	41.40	
59	313.40	160.60	109.70	84.30	69.10	59.00	51.80	46.50		
60	320.20	164.10	112.10	86.20	70.70	60.30	53.00			
61	327.20	167.80	114.70	88.10	72.30	61.80				
62	334.60	171.50	117.30	90.20	74.00					
63	342.20	175.50	120.00	92.30						
64	350.10	179.60	122.80							
65	358.40	183.90								
66	367.00									



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	15.40	14.40	13.60	12.90	12.30	11.70	11.20	10.80	10.50	10.10
21	15.80	14.80	13.90	13.20	12.50	12.00	11.50	11.10	10.70	10.30
22	16.10	15.10	14.20	13.40	12.80	12.20	11.70	11.30	10.90	10.60
23	16.50	15.40	14.50	13.70	13.10	12.50	12.00	11.50	11.10	10.80
24	16.80	15.70	14.80	14.00	13.40	12.80	12.30	11.80	11.40	11.00
25	17.20	16.10	15.10	14.30	13.60	13.00	12.50	12.10	11.60	11.30
26	17.60	16.40	15.50	14.60	13.90	13.30	12.80	12.30	11.90	11.50
27	17.90	16.80	15.80	15.00	14.20	13.60	13.10	12.60	12.20	11.80
28	18.30	17.10	16.10	15.30	14.60	13.90	13.40	12.90	12.40	12.00
29	18.70	17.50	16.50	15.60	14.90	14.20	13.60	13.10	12.70	12.30
30	19.10	17.90	16.90	16.00	15.20	14.50	13.90	13.40	13.00	12.60
31	19.50	18.30	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
32	20.00	18.70	17.60	16.70	15.90	15.20	14.60	14.00	13.50	13.10
33	20.40	19.10	18.00	17.00	16.20	15.50	14.90	14.30	13.80	13.40
34	20.80	19.50	18.40	17.40	16.60	15.80	15.20	14.60	14.10	13.70
35	21.30	19.90	18.80	17.80	16.90	16.20	15.50	15.00	14.50	14.00
36	21.80	20.40	19.20	18.20	17.30	16.50	15.90	15.30	14.80	14.30
37	22.20	20.80	19.60	18.60	17.70	16.90	16.20	15.60	15.10	14.60
38	22.70	21.20	20.00	19.00	18.10	17.30	16.60	16.00	15.50	15.00
39	23.20	21.70	20.50	19.40	18.50	17.70	17.00	16.30	15.80	15.30
40	23.70	22.20	20.90	19.80	18.90	18.10	17.40	16.70	16.20	15.70
41	24.20	22.70	21.40	20.30	19.30	18.50	17.70	17.10	16.50	16.00
42	24.80	23.20	21.90	20.70	19.70	18.90	18.20	17.50	16.90	16.40
43	25.30	23.70	22.40	21.20	20.20	19.30	18.60	17.90	17.30	16.80
44	25.90	24.20	22.90	21.70	20.70	19.80	19.00	18.30	17.70	17.20
45	26.50	24.80	23.40	22.20	21.10	20.20	19.40	18.80	18.10	17.60
46	27.10	25.40	23.90	22.70	21.60	20.70	19.90	19.20	18.60	18.00
47	27.70	25.90	24.50	23.20	22.10	21.20	20.40	19.60	19.00	18.40
48	28.30	26.50	25.00	23.70	22.60	21.70	20.80	20.10	19.50	
49	29.00	27.10	25.60	24.30	23.20	22.20	21.30	20.60		
50	29.60	27.70	26.20	24.80	23.70	22.70	21.80			
51	30.30	28.40	26.80	25.40	24.30	23.20				
52	31.00	29.00	27.40	26.00	24.80					
53	31.70	29.70	28.00	26.60						
54	32.40	30.40	28.70							
55	33.10	31.10								
56	33.90									



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	149.80	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
21	153.00	78.20	53.30	40.80	33.30	28.40	24.80	22.20	20.10	18.50
22	156.30	79.90	54.40	41.70	34.10	29.00	25.40	22.70	20.60	18.90
23	159.70	81.60	55.60	42.60	34.80	29.60	25.90	23.10	21.00	19.30
24	163.10	83.40	56.80	43.50	35.50	30.20	26.50	23.60	21.50	19.70
25	166.70	85.10	58.00	44.40	36.30	30.90	27.00	24.20	21.90	20.10
26	170.20	87.00	59.20	45.40	37.10	31.60	27.60	24.70	22.40	20.60
27	173.90	88.80	60.50	46.40	37.90	32.20	28.20	25.20	22.90	21.00
28	177.60	90.80	61.80	47.40	38.70	32.90	28.80	25.80	23.40	21.50
29	181.40	92.70	63.10	48.40	39.50	33.60	29.40	26.30	23.90	21.90
30	185.30	94.70	64.50	49.40	40.40	34.40	30.10	26.90	24.40	22.40
31	189.30	96.70	65.90	50.50	41.20	35.10	30.70	27.40	24.90	22.90
32	193.30	98.80	67.30	51.50	42.10	35.90	31.40	28.00	25.40	23.40
33	197.40	100.90	68.70	52.60	43.00	36.60	32.10	28.60	26.00	23.90
34	201.60	103.00	70.20	53.80	43.90	37.40	32.70	29.20	26.50	24.40
35	205.90	105.20	71.70	54.90	44.90	38.20	33.40	29.90	27.10	24.90
36	210.30	107.40	73.20	56.10	45.80	39.00	34.20	30.50	27.70	25.40
37	214.70	109.70	74.70	57.30	46.80	39.80	34.90	31.20	28.30	26.00
38	219.30	112.00	76.30	58.50	47.80	40.70	35.60	31.80	28.90	26.50
39	223.90	114.40	77.90	59.70	48.80	41.60	36.40	32.50	29.50	27.10
40	228.60	116.80	79.60	61.00	49.90	42.40	37.20	33.20	30.10	27.70
41	233.40	119.30	81.30	62.30	50.90	43.40	38.00	33.90	30.80	28.30
42	238.30	121.80	83.00	63.60	52.00	44.30	38.80	34.70	31.50	28.90
43	243.40	124.40	84.80	65.00	53.10	45.20	39.60	35.40	32.20	29.60
44	248.50	127.00	86.60	66.30	54.20	46.20	40.50	36.20	32.90	30.20
45	253.60	129.70	88.40	67.80	55.40	47.20	41.30	37.00	33.60	30.90
46	258.90	132.40	90.20	69.20	56.60	48.20	42.20	37.80	34.30	31.50
47	264.30	135.10	92.10	70.60	57.80	49.20	43.10	38.60	35.10	32.20
48	269.70	137.90	94.00	72.10	59.00	50.30	44.10	39.40	35.80	33.00
49	275.30	140.80	96.00	73.60	60.30	51.40	45.00	40.30	36.60	33.70
50	280.90	143.70	98.00	75.20	61.50	52.40	46.00	41.10	37.40	34.40
51	286.60	146.60	100.00	76.80	62.80	53.60	47.00	42.00	38.20	35.20
52	292.40	149.60	102.10	78.30	64.10	54.70	48.00	42.90	39.00	35.90
53	298.30	152.70	104.20	80.00	65.50	55.80	49.00	43.90	39.90	36.70



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	304.30	155.80	106.30	81.60	66.90	57.00	50.00	44.80	40.70	37.50
55	310.50	159.00	108.50	83.30	68.30	58.20	51.10	45.80	41.60	38.30
56	316.70	162.20	110.80	85.10	69.70	59.50	52.20	46.70	42.50	39.20
57	323.20	165.50	113.00	86.80	71.20	60.70	53.30	47.80	43.50	40.10
58	329.80	169.00	115.40	88.70	72.70	62.00	54.50	48.80	44.50	
59	336.60	172.50	117.80	90.60	74.20	63.40	55.70	49.90		
60	343.60	176.10	120.40	92.50	75.80	64.80	56.90			
61	350.90	179.90	122.90	94.50	77.50	66.20				
62	358.40	183.80	125.60	96.60	79.30					
63	366.20	187.80	128.40	98.80						
64	374.30	192.00	131.30							
65	382.70	196.40								
66	391.40									



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	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
21	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
22	17.50	16.40	15.40	14.60	13.90	13.30	12.80	12.30	11.90	11.50
23	17.90	16.70	15.80	14.90	14.20	13.60	13.00	12.50	12.10	11.70
24	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
25	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
26	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
27	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
28	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
29	20.30	19.00	17.90	17.00	16.20	15.40	14.80	14.30	13.80	13.30
30	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
31	21.20	19.90	18.70	17.70	16.90	16.10	15.50	14.90	14.40	13.90
32	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
33	22.10	20.70	19.50	18.50	17.60	16.80	16.20	15.60	15.00	14.60
34	22.60	21.20	19.90	18.90	18.00	17.20	16.50	15.90	15.40	14.90
35	23.10	21.60	20.40	19.30	18.40	17.60	16.90	16.20	15.70	15.20
36	23.60	22.10	20.80	19.70	18.80	18.00	17.20	16.60	16.00	15.50
37	24.10	22.60	21.30	20.10	19.20	18.30	17.60	17.00	16.40	15.90
38	24.60	23.10	21.70	20.60	19.60	18.70	18.00	17.30	16.80	16.20
39	25.20	23.60	22.20	21.00	20.00	19.20	18.40	17.70	17.10	16.60
40	25.70	24.10	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
41	26.30	24.60	23.20	22.00	20.90	20.00	19.20	18.50	17.90	17.40
42	26.90	25.10	23.70	22.50	21.40	20.50	19.70	19.00	18.30	17.80
43	27.40	25.70	24.20	23.00	21.90	20.90	20.10	19.40	18.80	18.20
44	28.00	26.30	24.80	23.50	22.40	21.40	20.60	19.80	19.20	18.60
45	28.70	26.80	25.30	24.00	22.90	21.90	21.10	20.30	19.60	19.00
46	29.30	27.40	25.90	24.50	23.40	22.40	21.50	20.80	20.10	19.50
47	30.00	28.10	26.50	25.10	23.90	22.90	22.00	21.30	20.60	19.90
48	30.60	28.70	27.10	25.70	24.50	23.50	22.50	21.80	21.00	
49	31.30	29.30	27.70	26.30	25.00	24.00	23.10	22.20		
50	32.00	30.00	28.30	26.80	25.60	24.50	23.60			
51	32.70	30.60	28.90	27.50	26.20	25.10				
52	33.40	31.30	29.60	28.10	26.80					
53	34.10	32.00	30.20	28.70						
54	34.90	32.70	30.90							
55	35.70	33.50								
56	36.50									



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	131.60	67.20	45.80	35.10	28.70	24.40	21.30	19.10	17.30	15.90
21	134.40	68.70	46.80	35.80	29.30	24.90	21.80	19.50	17.70	16.20
22	137.30	70.10	47.80	36.60	29.90	25.40	22.30	19.90	18.10	16.60
23	140.20	71.60	48.80	37.40	30.50	26.00	22.80	20.30	18.40	16.90
24	143.20	73.20	49.80	38.20	31.20	26.60	23.20	20.80	18.80	17.30
25	146.30	74.80	50.90	39.00	31.90	27.10	23.70	21.20	19.20	17.70
26	149.40	76.40	52.00	39.80	32.60	27.70	24.30	21.70	19.70	18.10
27	152.60	78.00	53.10	40.70	33.30	28.30	24.80	22.10	20.10	18.40
28	155.90	79.70	54.30	41.60	34.00	28.90	25.30	22.60	20.50	18.80
29	159.30	81.40	55.40	42.50	34.70	29.50	25.80	23.10	21.00	19.20
30	162.70	83.10	56.60	43.40	35.40	30.20	26.40	23.60	21.40	19.70
31	166.10	84.90	57.80	44.30	36.20	30.80	27.00	24.10	21.90	20.10
32	169.70	86.70	59.10	45.30	37.00	31.50	27.50	24.60	22.30	20.50
33	173.30	88.50	60.30	46.20	37.80	32.10	28.10	25.10	22.80	21.00
34	177.00	90.40	61.60	47.20	38.60	32.80	28.70	25.70	23.30	21.40
35	180.70	92.40	62.90	48.20	39.40	33.50	29.40	26.20	23.80	21.90
36	184.60	94.30	64.30	49.20	40.20	34.30	30.00	26.80	24.30	22.30
37	188.50	96.30	65.60	50.30	41.10	35.00	30.60	27.40	24.80	22.80
38	192.50	98.40	67.00	51.40	42.00	35.70	31.30	28.00	25.40	23.30
39	196.60	100.50	68.50	52.50	42.90	36.50	32.00	28.60	25.90	23.80
40	200.80	102.60	69.90	53.60	43.80	37.30	32.60	29.20	26.50	24.30
41	205.10	104.80	71.40	54.70	44.70	38.10	33.30	29.80	27.10	24.90
42	209.40	107.00	72.90	55.90	45.70	38.90	34.10	30.50	27.60	25.40
43	213.80	109.30	74.50	57.10	46.70	39.70	34.80	31.10	28.30	26.00
44	218.40	111.60	76.10	58.30	47.70	40.60	35.60	31.80	28.90	26.50
45	223.00	114.00	77.70	59.60	48.70	41.50	36.30	32.50	29.50	27.10
46	227.60	116.40	79.30	60.80	49.70	42.40	37.10	33.20	30.20	27.70
47	232.40	118.80	81.00	62.10	50.80	43.30	37.90	33.90	30.80	28.40
48	237.30	121.30	82.70	63.50	51.90	44.20	38.80	34.70	31.50	29.00
49	242.20	123.90	84.50	64.80	53.00	45.20	39.60	35.40	32.20	29.60
50	247.20	126.40	86.20	66.20	54.10	46.20	40.50	36.20	32.90	30.30
51	252.30	129.10	88.00	67.60	55.30	47.10	41.30	37.00	33.60	31.00
52	257.40	131.70	89.90	69.00	56.50	48.20	42.20	37.80	34.40	31.60
53	262.70	134.50	91.80	70.40	57.70	49.20	43.10	38.60	35.10	32.30



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	268.10	137.20	93.70	71.90	58.90	50.20	44.10	39.50	35.90	33.10
55	273.60	140.10	95.60	73.40	60.10	51.30	45.00	40.30	36.70	33.80
56	279.20	143.00	97.60	75.00	61.40	52.40	46.00	41.20	37.50	34.50
57	285.00	146.00	99.70	76.60	62.80	53.60	47.00	42.10	38.30	35.30
58	291.00	149.10	101.80	78.20	64.10	54.70	48.00	43.10	39.20	36.20
59	297.10	152.20	104.00	79.90	65.50	55.90	49.10	44.00	40.10	
60	303.50	155.50	106.30	81.70	67.00	57.20	50.20	45.10		
61	310.00	158.90	108.60	83.50	68.50	58.50	51.40			
62	316.80	162.50	111.10	85.40	70.00	59.90				
63	323.90	166.10	113.60	87.40	71.70					
64	331.30	169.90	116.20	89.40						
65	339.00	173.90	119.00							
66	347.00	178.10								
67	355.30									



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	14.70	13.80	13.00	12.30	11.70	11.20	10.70	10.30	10.00	9.70
21	15.10	14.10	13.30	12.60	12.00	11.40	11.00	10.60	10.20	9.90
22	15.40	14.40	13.50	12.80	12.20	11.70	11.20	10.80	10.40	10.10
23	15.70	14.70	13.80	13.10	12.50	11.90	11.40	11.00	10.60	10.30
24	16.10	15.00	14.10	13.40	12.70	12.20	11.70	11.30	10.90	10.50
25	16.40	15.30	14.40	13.70	13.00	12.40	11.90	11.50	11.10	10.70
26	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.70	11.30	11.00
27	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
28	17.50	16.30	15.40	14.60	13.90	13.30	12.70	12.30	11.80	11.50
29	17.90	16.70	15.70	14.90	14.20	13.60	13.00	12.50	12.10	11.70
30	18.20	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
31	18.60	17.40	16.40	15.50	14.80	14.20	13.60	13.10	12.60	12.20
32	19.00	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
33	19.40	18.20	17.10	16.20	15.40	14.80	14.20	13.70	13.20	12.80
34	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
35	20.30	19.00	17.90	16.90	16.10	15.40	14.80	14.30	13.80	13.30
36	20.70	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
37	21.20	19.80	18.70	17.70	16.80	16.10	15.50	14.90	14.40	13.90
38	21.60	20.20	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.30
39	22.10	20.70	19.50	18.50	17.60	16.80	16.20	15.60	15.10	14.60
40	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.40	14.90
41	23.10	21.60	20.40	19.30	18.40	17.60	16.90	16.30	15.70	15.30
42	23.60	22.10	20.80	19.70	18.80	18.00	17.30	16.70	16.10	15.60
43	24.10	22.60	21.30	20.20	19.20	18.40	17.70	17.00	16.50	16.00
44	24.70	23.10	21.80	20.60	19.70	18.80	18.10	17.40	16.90	16.40
45	25.20	23.60	22.30	21.10	20.10	19.30	18.50	17.80	17.30	16.70
46	25.80	24.10	22.80	21.60	20.60	19.70	18.90	18.30	17.70	17.10
47	26.30	24.70	23.30	22.10	21.10	20.20	19.40	18.70	18.10	17.50
48	26.90	25.20	23.80	22.60	21.50	20.60	19.80	19.10	18.50	18.00
49	27.50	25.80	24.30	23.10	22.00	21.10	20.30	19.60	19.00	
50	28.20	26.40	24.90	23.60	22.50	21.60	20.80	20.10		
51	28.80	27.00	25.50	24.20	23.10	22.10	21.30			
52	29.40	27.60	26.00	24.70	23.60	22.60				
53	30.10	28.20	26.60	25.30	24.10					
54	30.70	28.80	27.20	25.90						
55	31.40	29.50	27.90							
56	32.10	30.20								
57	32.90									



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	143.60	73.40	50.00	38.30	31.30	26.60	23.30	20.80	18.90	17.30
21	146.70	74.90	51.00	39.10	31.90	27.20	23.80	21.30	19.30	17.70
22	149.80	76.50	52.10	39.90	32.60	27.80	24.30	21.70	19.70	18.10
23	153.00	78.20	53.30	40.80	33.30	28.40	24.80	22.20	20.10	18.50
24	156.30	79.90	54.40	41.70	34.00	29.00	25.40	22.70	20.60	18.90
25	159.60	81.60	55.60	42.60	34.80	29.60	25.90	23.10	21.00	19.30
26	163.10	83.30	56.70	43.50	35.50	30.20	26.50	23.60	21.40	19.70
27	166.50	85.10	58.00	44.40	36.30	30.90	27.00	24.10	21.90	20.10
28	170.10	86.90	59.20	45.40	37.10	31.50	27.60	24.70	22.40	20.60
29	173.70	88.80	60.50	46.30	37.90	32.20	28.20	25.20	22.90	21.00
30	177.40	90.70	61.70	47.30	38.70	32.90	28.80	25.70	23.30	21.40
31	181.20	92.60	63.10	48.30	39.50	33.60	29.40	26.30	23.80	21.90
32	185.00	94.50	64.40	49.30	40.30	34.30	30.00	26.80	24.40	22.40
33	189.00	96.50	65.80	50.40	41.20	35.10	30.70	27.40	24.90	22.80
34	192.90	98.60	67.20	51.50	42.10	35.80	31.30	28.00	25.40	23.30
35	197.00	100.70	68.60	52.60	42.90	36.60	32.00	28.60	25.90	23.80
36	201.20	102.80	70.00	53.70	43.90	37.30	32.70	29.20	26.50	24.30
37	205.40	105.00	71.50	54.80	44.80	38.10	33.40	29.80	27.10	24.90
38	209.70	107.20	73.00	56.00	45.70	38.90	34.10	30.50	27.60	25.40
39	214.10	109.40	74.60	57.10	46.70	39.80	34.80	31.10	28.20	25.90
40	218.60	111.70	76.10	58.30	47.70	40.60	35.50	31.80	28.80	26.50
41	223.20	114.10	77.70	59.60	48.70	41.50	36.30	32.40	29.50	27.10
42	227.90	116.50	79.40	60.80	49.70	42.30	37.10	33.10	30.10	27.70
43	232.60	118.90	81.00	62.10	50.80	43.20	37.90	33.80	30.70	28.30
44	237.50	121.40	82.70	63.40	51.80	44.20	38.70	34.60	31.40	28.90
45	242.40	123.90	84.50	64.70	52.90	45.10	39.50	35.30	32.10	29.50
46	247.40	126.50	86.20	66.10	54.10	46.00	40.30	36.10	32.80	30.10
47	252.40	129.10	88.00	67.50	55.20	47.00	41.20	36.90	33.50	30.80
48	257.60	131.70	89.80	68.90	56.40	48.00	42.10	37.60	34.20	31.50
49	262.80	134.40	91.70	70.30	57.50	49.00	43.00	38.50	34.90	32.20
50	268.10	137.20	93.60	71.80	58.70	50.10	43.90	39.30	35.70	32.90
51	273.50	139.90	95.50	73.30	60.00	51.10	44.80	40.10	36.50	33.60
52	279.00	142.80	97.40	74.80	61.20	52.20	45.80	41.00	37.20	34.30
53	284.50	145.60	99.40	76.30	62.50	53.30	46.70	41.80	38.00	35.00



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	290.20	148.50	101.40	77.80	63.70	54.40	47.70	42.70	38.90	35.80
55	295.90	151.50	103.40	79.40	65.10	55.50	48.70	43.60	39.70	36.50
56	301.80	154.60	105.50	81.10	66.40	56.70	49.70	44.50	40.50	37.30
57	307.80	157.70	107.70	82.70	67.80	57.80	50.80	45.50	41.40	38.10
58	314.00	160.90	109.90	84.40	69.20	59.10	51.90	46.50	42.30	39.00
59	320.40	164.20	112.20	86.20	70.70	60.30	53.00	47.50	43.30	
60	326.90	167.60	114.50	88.00	72.20	61.60	54.10	48.60		
61	333.70	171.10	116.90	89.90	73.70	62.90	55.30			
62	340.70	174.70	119.40	91.80	75.30	64.40				
63	347.90	178.40	122.00	93.80	77.00					
64	355.40	182.30	124.70	96.00						
65	363.30	186.40	127.50							
66	371.40	190.60								
67	379.90									



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	16.10	15.00	14.20	13.40	12.80	12.20	11.70	11.30	10.90	10.50
21	16.40	15.40	14.50	13.70	13.00	12.50	12.00	11.50	11.10	10.80
22	16.80	15.70	14.80	14.00	13.30	12.70	12.20	11.80	11.40	11.00
23	17.10	16.00	15.10	14.30	13.60	13.00	12.50	12.00	11.60	11.20
24	17.50	16.40	15.40	14.60	13.90	13.30	12.80	12.30	11.90	11.50
25	17.90	16.70	15.80	14.90	14.20	13.60	13.00	12.50	12.10	11.70
26	18.30	17.10	16.10	15.20	14.50	13.90	13.30	12.80	12.40	12.00
27	18.70	17.50	16.40	15.60	14.80	14.20	13.60	13.10	12.60	12.20
28	19.10	17.80	16.80	15.90	15.10	14.50	13.90	13.40	12.90	12.50
29	19.50	18.20	17.20	16.30	15.50	14.80	14.20	13.70	13.20	12.80
30	19.90	18.60	17.50	16.60	15.80	15.10	14.50	14.00	13.50	13.10
31	20.30	19.00	17.90	17.00	16.10	15.40	14.80	14.30	13.80	13.30
32	20.80	19.40	18.30	17.30	16.50	15.80	15.10	14.60	14.10	13.60
33	21.20	19.80	18.70	17.70	16.80	16.10	15.50	14.90	14.40	13.90
34	21.70	20.30	19.10	18.10	17.20	16.50	15.80	15.20	14.70	14.20
35	22.10	20.70	19.50	18.50	17.60	16.80	16.10	15.50	15.00	14.50
36	22.60	21.10	19.90	18.90	18.00	17.20	16.50	15.90	15.30	14.90
37	23.10	21.60	20.30	19.30	18.40	17.60	16.90	16.20	15.70	15.20
38	23.60	22.10	20.80	19.70	18.80	17.90	17.20	16.60	16.00	15.50
39	24.10	22.50	21.20	20.10	19.20	18.30	17.60	17.00	16.40	15.90
40	24.60	23.00	21.70	20.60	19.60	18.70	18.00	17.30	16.80	16.20
41	25.10	23.50	22.20	21.00	20.00	19.20	18.40	17.70	17.10	16.60
42	25.70	24.00	22.70	21.50	20.50	19.60	18.80	18.10	17.50	17.00
43	26.20	24.60	23.20	22.00	20.90	20.00	19.20	18.50	17.90	17.40
44	26.80	25.10	23.70	22.40	21.40	20.50	19.70	19.00	18.30	17.80
45	27.40	25.70	24.20	22.90	21.90	20.90	20.10	19.40	18.80	18.20
46	28.00	26.20	24.70	23.50	22.40	21.40	20.60	19.80	19.20	18.60
47	28.60	26.80	25.30	24.00	22.90	21.90	21.10	20.30	19.60	19.10
48	29.20	27.40	25.80	24.50	23.40	22.40	21.50	20.80	20.10	19.50
49	29.90	28.00	26.40	25.10	23.90	22.90	22.00	21.30	20.60	
50	30.50	28.60	27.00	25.60	24.40	23.40	22.50	21.70		
51	31.20	29.20	27.60	26.20	25.00	24.00	23.00			
52	31.90	29.90	28.20	26.80	25.60	24.50				
53	32.60	30.50	28.80	27.40	26.10					
54	33.30	31.20	29.50	28.00						
55	34.00	31.90	30.10							
56	34.70	32.60								
57	35.50									



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	291.80	149.10	101.50	77.80	63.60	54.10	47.30	42.30	38.40	35.20
21	294.90	150.70	102.60	78.60	64.20	54.70	47.80	42.70	38.80	35.60
22	298.10	152.30	103.70	79.50	64.90	55.30	48.40	43.20	39.20	36.00
23	301.30	153.90	104.80	80.30	65.60	55.80	48.90	43.70	39.60	36.40
24	304.50	155.60	106.00	81.20	66.30	56.50	49.40	44.10	40.00	36.80
25	307.80	157.20	107.10	82.10	67.00	57.10	49.90	44.60	40.50	37.20
26	311.10	158.90	108.30	82.90	67.80	57.70	50.50	45.10	40.90	37.60
27	314.40	160.60	109.40	83.80	68.50	58.30	51.00	45.60	41.40	38.00
28	317.80	162.40	110.60	84.70	69.20	58.90	51.60	46.10	41.80	38.40
29	321.20	164.10	111.80	85.60	70.00	59.60	52.10	46.60	42.30	38.80
30	324.60	165.90	113.00	86.60	70.70	60.20	52.70	47.10	42.70	39.20
31	328.10	167.70	114.20	87.50	71.50	60.90	53.30	47.60	43.20	39.70
32	331.60	169.50	115.40	88.40	72.30	61.50	53.80	48.10	43.60	40.10
33	335.20	171.30	116.70	89.40	73.10	62.20	54.40	48.60	44.10	40.50
34	338.80	173.10	117.90	90.40	73.80	62.80	55.00	49.10	44.60	41.00
35	342.40	175.00	119.20	91.30	74.60	63.50	55.60	49.70	45.10	41.40
36	346.10	176.90	120.50	92.30	75.40	64.20	56.20	50.20	45.60	41.90
37	349.80	178.80	121.80	93.30	76.30	64.90	56.80	50.80	46.10	42.30
38	353.60	180.70	123.10	94.30	77.10	65.60	57.50	51.30	46.60	42.80
39	357.40	182.70	124.40	95.40	77.90	66.30	58.10	51.90	47.10	43.30
40	361.30	184.60	125.80	96.40	78.80	67.10	58.70	52.50	47.60	43.80
41	365.20	186.60	127.20	97.50	79.70	67.80	59.40	53.10	48.20	44.30
42	369.10	188.70	128.60	98.50	80.50	68.60	60.10	53.70	48.70	44.80
43	373.10	190.70	130.00	99.60	81.40	69.30	60.70	54.30	49.30	45.30
44	377.20	192.80	131.40	100.70	82.40	70.10	61.40	54.90	49.90	45.90
45	381.30	194.90	132.80	101.80	83.30	70.90	62.10	55.60	50.50	46.40
46	385.40	197.10	134.30	103.00	84.20	71.70	62.90	56.20	51.10	47.00
47	389.60	199.20	135.80	104.20	85.20	72.60	63.60	56.90	51.70	47.50
48	393.90	201.40	137.30	105.30	86.20	73.40	64.40	57.60	52.30	48.10
49	398.20	203.70	138.90	106.50	87.20	74.30	65.10	58.30	53.00	48.70
50	402.60	206.00	140.50	107.80	88.20	75.20	65.90	59.00	53.60	
51	407.10	208.30	142.10	109.00	89.20	76.10	66.70	59.70		
52	411.60	210.60	143.70	110.30	90.30	77.00	67.50			
53	416.20	213.00	145.40	111.60	91.40	77.90				



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	420.90	215.50	147.10	112.90	92.50					
55	425.80	218.00	148.80	114.30						
56	430.70	220.60	150.60							
57	435.80	223.20								
58	441.00									



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	32.70	30.60	28.80	27.30	25.90	24.80	23.80	22.90	22.10	21.40
21	33.00	30.90	29.10	27.60	26.20	25.10	24.10	23.20	22.40	21.60
22	33.40	31.20	29.40	27.90	26.50	25.30	24.30	23.40	22.60	21.90
23	33.80	31.60	29.70	28.20	26.80	25.60	24.60	23.70	22.80	22.10
24	34.10	31.90	30.00	28.50	27.10	25.90	24.80	23.90	23.10	22.40
25	34.50	32.30	30.40	28.80	27.40	26.20	25.10	24.20	23.40	22.60
26	34.90	32.60	30.70	29.10	27.70	26.50	25.40	24.40	23.60	22.90
27	35.20	33.00	31.00	29.40	28.00	26.80	25.70	24.70	23.90	23.10
28	35.60	33.30	31.40	29.70	28.30	27.00	26.00	25.00	24.10	23.40
29	36.00	33.70	31.70	30.00	28.60	27.30	26.20	25.30	24.40	23.60
30	36.40	34.00	32.10	30.40	28.90	27.60	26.50	25.50	24.70	23.90
31	36.80	34.40	32.40	30.70	29.20	27.90	26.80	25.80	24.90	24.20
32	37.20	34.80	32.80	31.00	29.60	28.30	27.10	26.10	25.20	24.40
33	37.60	35.20	33.10	31.40	29.90	28.60	27.40	26.40	25.50	24.70
34	38.00	35.60	33.50	31.70	30.20	28.90	27.70	26.70	25.80	25.00
35	38.40	36.00	33.90	32.10	30.60	29.20	28.00	27.00	26.10	25.30
36	38.90	36.40	34.20	32.40	30.90	29.50	28.40	27.30	26.40	25.60
37	39.30	36.80	34.60	32.80	31.20	29.90	28.70	27.60	26.70	25.90
38	39.70	37.20	35.00	33.20	31.60	30.20	29.00	28.00	27.00	26.20
39	40.20	37.60	35.40	33.60	32.00	30.60	29.40	28.30	27.40	26.50
40	40.60	38.00	35.80	34.00	32.40	31.00	29.70	28.70	27.70	
41	41.10	38.50	36.30	34.40	32.70	31.30	30.10	29.00		
42	41.60	38.90	36.70	34.80	33.10	31.70	30.50			
43	42.10	39.40	37.10	35.20	33.60	32.10				
44	42.60	39.90	37.60	35.60	34.00					
45	43.10	40.40	38.10	36.10						
46	43.60	40.90	38.50							
47	44.20	41.40								
48	44.70									



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	309.20	158.00	107.60	82.40	67.40	57.30	50.20	44.80	40.70	37.30
21	312.60	159.70	108.80	83.30	68.10	57.90	50.70	45.30	41.10	37.70
22	315.90	161.40	109.90	84.20	68.80	58.60	51.30	45.80	41.50	38.20
23	319.30	163.10	111.10	85.10	69.60	59.20	51.80	46.30	42.00	38.60
24	322.70	164.90	112.30	86.00	70.30	59.80	52.40	46.80	42.40	39.00
25	326.20	166.70	113.50	87.00	71.10	60.50	52.90	47.30	42.90	39.40
26	329.70	168.50	114.70	87.90	71.80	61.10	53.50	47.80	43.40	39.80
27	333.30	170.30	116.00	88.90	72.60	61.80	54.10	48.30	43.80	40.30
28	336.80	172.10	117.20	89.80	73.40	62.50	54.70	48.80	44.30	40.70
29	340.40	173.90	118.50	90.80	74.20	63.10	55.30	49.40	44.80	41.10
30	344.10	175.80	119.80	91.80	75.00	63.80	55.80	49.90	45.30	41.60
31	347.80	177.70	121.00	92.70	75.80	64.50	56.40	50.40	45.80	42.00
32	351.50	179.60	122.30	93.70	76.60	65.20	57.10	51.00	46.30	42.50
33	355.20	181.50	123.60	94.70	77.40	65.90	57.70	51.50	46.80	43.00
34	359.00	183.50	125.00	95.80	78.30	66.60	58.30	52.10	47.30	43.40
35	362.90	185.40	126.30	96.80	79.10	67.30	58.90	52.60	47.80	43.90
36	366.70	187.40	127.70	97.80	79.90	68.00	59.60	53.20	48.30	44.40
37	370.60	189.40	129.00	98.90	80.80	68.80	60.20	53.80	48.80	44.90
38	374.60	191.40	130.40	99.90	81.70	69.50	60.90	54.40	49.40	45.40
39	378.60	193.50	131.80	101.00	82.60	70.30	61.50	55.00	49.90	45.90
40	382.60	195.50	133.20	102.10	83.50	71.00	62.20	55.60	50.50	46.40
41	386.70	197.60	134.70	103.20	84.40	71.80	62.90	56.20	51.00	46.90
42	390.80	199.80	136.10	104.30	85.30	72.60	63.60	56.80	51.60	47.40
43	395.00	201.90	137.60	105.50	86.20	73.40	64.30	57.50	52.20	48.00
44	399.20	204.10	139.10	106.60	87.20	74.20	65.00	58.10	52.80	48.50
45	403.50	206.30	140.60	107.80	88.10	75.10	65.80	58.80	53.40	49.10
46	407.80	208.50	142.10	109.00	89.10	75.90	66.50	59.50	54.00	49.70
47	412.10	210.70	143.70	110.20	90.10	76.80	67.30	60.20	54.70	50.30
48	416.50	213.00	145.20	111.40	91.10	77.60	68.00	60.90	55.30	50.90
49	421.00	215.30	146.80	112.60	92.20	78.50	68.80	61.60	56.00	51.50
50	425.50	217.70	148.50	113.90	93.20	79.40	69.60	62.30	56.60	
51	430.00	220.00	150.10	115.20	94.30	80.40	70.50	63.10		
52	434.70	222.40	151.80	116.50	95.40	81.30	71.30			
53	439.40	224.90	153.50	117.80	96.50	82.30				



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	444.20	227.40	155.20	119.20	97.60					
55	449.10	229.90	157.00	120.50						
56	454.00	232.50	158.80							
57	459.10	235.20								
58	464.40									



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	34.60	32.40	30.50	28.90	27.50	26.30	25.20	24.30	23.40	22.70
21	35.00	32.70	30.80	29.20	27.80	26.60	25.50	24.50	23.70	22.90
22	35.40	33.10	31.20	29.50	28.10	26.90	25.80	24.80	24.00	23.20
23	35.80	33.50	31.50	29.80	28.40	27.10	26.10	25.10	24.20	23.40
24	36.20	33.80	31.80	30.20	28.70	27.40	26.30	25.40	24.50	23.70
25	36.60	34.20	32.20	30.50	29.00	27.70	26.60	25.60	24.70	24.00
26	37.00	34.60	32.50	30.80	29.30	28.00	26.90	25.90	25.00	24.20
27	37.40	34.90	32.90	31.20	29.70	28.40	27.20	26.20	25.30	24.50
28	37.80	35.30	33.30	31.50	30.00	28.70	27.50	26.50	25.60	24.80
29	38.20	35.70	33.60	31.80	30.30	29.00	27.80	26.80	25.90	25.00
30	38.60	36.10	34.00	32.20	30.60	29.30	28.10	27.10	26.10	25.30
31	39.00	36.50	34.40	32.50	31.00	29.60	28.40	27.40	26.40	25.60
32	39.40	36.90	34.70	32.90	31.30	29.90	28.70	27.70	26.70	25.90
33	39.90	37.30	35.10	33.30	31.70	30.30	29.10	28.00	27.00	26.20
34	40.30	37.70	35.50	33.60	32.00	30.60	29.40	28.30	27.30	26.50
35	40.70	38.10	35.90	34.00	32.40	31.00	29.70	28.60	27.70	26.80
36	41.20	38.50	36.30	34.40	32.70	31.30	30.10	29.00	28.00	27.10
37	41.60	38.90	36.70	34.80	33.10	31.70	30.40	29.30	28.30	27.40
38	42.10	39.40	37.10	35.20	33.50	32.00	30.80	29.60	28.60	27.70
39	42.60	39.80	37.50	35.60	33.90	32.40	31.10	30.00	29.00	28.10
40	43.00	40.30	38.00	36.00	34.30	32.80	31.50	30.30	29.30	
41	43.50	40.70	38.40	36.40	34.70	33.20	31.90	30.70		
42	44.00	41.20	38.80	36.80	35.10	33.60	32.30			
43	44.50	41.70	39.30	37.30	35.50	34.00				
44	45.10	42.20	39.80	37.70	36.00					
45	45.60	42.70	40.30	38.20						
46	46.20	43.20	40.80							
47	46.70	43.80								
48	47.30									



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	246.90	126.10	85.90	65.80	53.80	45.80	40.00	35.80	32.50	29.80
21	249.40	127.40	86.80	66.50	54.30	46.20	40.50	36.10	32.80	30.10
22	252.00	128.80	87.70	67.20	54.90	46.70	40.90	36.50	33.10	30.40
23	254.60	130.10	88.60	67.90	55.50	47.20	41.30	36.90	33.50	30.80
24	257.30	131.40	89.50	68.60	56.00	47.70	41.70	37.30	33.80	31.10
25	259.90	132.80	90.50	69.30	56.60	48.20	42.20	37.70	34.20	31.40
26	262.60	134.20	91.40	70.00	57.20	48.70	42.60	38.10	34.50	31.70
27	265.30	135.60	92.30	70.70	57.80	49.20	43.10	38.50	34.90	32.10
28	268.10	137.00	93.30	71.50	58.40	49.70	43.50	38.90	35.30	32.40
29	270.80	138.40	94.30	72.20	59.00	50.20	44.00	39.30	35.60	32.70
30	273.60	139.80	95.20	73.00	59.60	50.70	44.40	39.70	36.00	33.10
31	276.50	141.30	96.20	73.70	60.20	51.30	44.90	40.10	36.40	33.40
32	279.30	142.70	97.20	74.50	60.90	51.80	45.30	40.50	36.80	33.80
33	282.20	144.20	98.20	75.30	61.50	52.30	45.80	40.90	37.10	34.10
34	285.10	145.70	99.20	76.00	62.10	52.90	46.30	41.40	37.50	34.50
35	288.10	147.20	100.30	76.80	62.80	53.40	46.80	41.80	37.90	34.80
36	291.00	148.70	101.30	77.60	63.40	54.00	47.30	42.20	38.30	35.20
37	294.00	150.30	102.40	78.40	64.10	54.60	47.80	42.70	38.70	35.60
38	297.10	151.80	103.40	79.30	64.80	55.10	48.30	43.10	39.10	36.00
39	300.10	153.40	104.50	80.10	65.50	55.70	48.80	43.60	39.60	36.40
40	303.20	155.00	105.60	80.90	66.10	56.30	49.30	44.10	40.00	36.80
41	306.40	156.60	106.70	81.80	66.80	56.90	49.80	44.50	40.40	37.20
42	309.60	158.20	107.80	82.60	67.50	57.50	50.40	45.00	40.90	37.60
43	312.80	159.90	108.90	83.50	68.30	58.10	50.90	45.50	41.30	38.00
44	316.00	161.50	110.10	84.40	69.00	58.80	51.50	46.00	41.80	38.40
45	319.30	163.20	111.20	85.30	69.70	59.40	52.00	46.50	42.30	38.90
46	322.60	164.90	112.40	86.20	70.50	60.00	52.60	47.00	42.70	39.30
47	325.90	166.60	113.60	87.10	71.30	60.70	53.20	47.60	43.20	39.80
48	329.30	168.40	114.80	88.10	72.00	61.40	53.80	48.10	43.70	40.20
49	332.70	170.10	116.00	89.00	72.80	62.10	54.40	48.70	44.20	40.70
50	336.10	171.90	117.30	90.00	73.60	62.80	55.00	49.20	44.70	41.20
51	339.50	173.70	118.50	90.90	74.40	63.50	55.60	49.80	45.30	41.70
52	343.00	175.50	119.80	91.90	75.20	64.20	56.30	50.40	45.80	42.20
53	346.60	177.40	121.10	92.90	76.10	64.90	56.90	51.00	46.30	42.70



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	350.20	179.30	122.40	93.90	76.90	65.60	57.60	51.50	46.90	43.20
55	353.90	181.20	123.70	95.00	77.80	66.40	58.20	52.20	47.50	
56	357.60	183.10	125.00	96.00	78.70	67.10	58.90	52.80		
57	361.40	185.10	126.40	97.10	79.60	67.90	59.60			
58	365.40	187.20	127.90	98.30	80.50	68.70				
59	369.50	189.30	129.30	99.40	81.50					
60	373.70	191.50	130.90	100.60						
61	378.00	193.80	132.40							
62	382.50	196.10								
63	387.20									



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	27.70	25.90	24.40	23.10	22.00	21.00	20.10	19.40	18.70	18.10
21	27.90	26.10	24.60	23.30	22.20	21.20	20.30	19.60	18.90	18.30
22	28.20	26.40	24.90	23.50	22.40	21.40	20.60	19.80	19.10	18.50
23	28.50	26.70	25.10	23.80	22.60	21.60	20.80	20.00	19.30	18.70
24	28.80	27.00	25.40	24.00	22.90	21.90	21.00	20.20	19.50	18.90
25	29.10	27.20	25.70	24.30	23.10	22.10	21.20	20.40	19.70	19.10
26	29.40	27.50	25.90	24.60	23.40	22.30	21.40	20.60	19.90	19.30
27	29.70	27.80	26.20	24.80	23.60	22.60	21.70	20.90	20.10	19.50
28	30.10	28.10	26.50	25.10	23.90	22.80	21.90	21.10	20.40	19.70
29	30.40	28.40	26.70	25.30	24.10	23.10	22.10	21.30	20.60	19.90
30	30.70	28.70	27.00	25.60	24.40	23.30	22.40	21.50	20.80	20.10
31	31.00	29.00	27.30	25.90	24.60	23.50	22.60	21.80	21.00	20.40
32	31.30	29.30	27.60	26.10	24.90	23.80	22.80	22.00	21.20	20.60
33	31.70	29.60	27.90	26.40	25.20	24.10	23.10	22.20	21.50	20.80
34	32.00	29.90	28.20	26.70	25.40	24.30	23.30	22.50	21.70	21.00
35	32.30	30.20	28.50	27.00	25.70	24.60	23.60	22.70	22.00	21.30
36	32.70	30.60	28.80	27.30	26.00	24.80	23.90	23.00	22.20	21.50
37	33.00	30.90	29.10	27.60	26.30	25.10	24.10	23.20	22.50	21.80
38	33.40	31.20	29.40	27.90	26.60	25.40	24.40	23.50	22.70	22.00
39	33.70	31.60	29.80	28.20	26.90	25.70	24.70	23.80	23.00	22.30
40	34.10	31.90	30.10	28.50	27.20	26.00	25.00	24.00	23.20	22.50
41	34.50	32.30	30.40	28.80	27.50	26.30	25.30	24.30	23.50	22.80
42	34.90	32.60	30.80	29.20	27.80	26.60	25.60	24.60	23.80	23.10
43	35.30	33.00	31.10	29.50	28.10	26.90	25.90	24.90	24.10	23.40
44	35.70	33.40	31.50	29.90	28.50	27.20	26.20	25.20	24.40	23.70
45	36.10	33.80	31.90	30.20	28.80	27.60	26.50	25.60	24.70	
46	36.50	34.20	32.20	30.60	29.20	27.90	26.80	25.90		
47	36.90	34.60	32.60	31.00	29.50	28.30	27.20			
48	37.40	35.00	33.00	31.30	29.90	28.60				
49	37.80	35.40	33.40	31.70	30.30					
50	38.30	35.90	33.80	32.10						
51	38.70	36.30	34.30							
52	39.20	36.70								
53	39.70									



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	265.40	135.60	92.40	70.80	57.80	49.20	43.10	38.50	34.90	32.10
21	268.20	137.00	93.30	71.50	58.40	49.70	43.50	38.90	35.30	32.40
22	271.00	138.40	94.30	72.20	59.00	50.20	44.00	39.30	35.60	32.70
23	273.80	139.90	95.30	73.00	59.60	50.80	44.40	39.70	36.00	33.10
24	276.60	141.30	96.30	73.80	60.30	51.30	44.90	40.10	36.40	33.40
25	279.50	142.80	97.30	74.50	60.90	51.80	45.40	40.50	36.80	33.80
26	282.40	144.30	98.30	75.30	61.50	52.40	45.80	40.90	37.10	34.10
27	285.30	145.80	99.30	76.10	62.20	52.90	46.30	41.40	37.50	34.50
28	288.30	147.30	100.30	76.90	62.80	53.50	46.80	41.80	37.90	34.80
29	291.30	148.80	101.40	77.70	63.50	54.00	47.30	42.20	38.30	35.20
30	294.30	150.30	102.40	78.50	64.10	54.60	47.80	42.70	38.70	35.60
31	297.30	151.90	103.50	79.30	64.80	55.10	48.30	43.10	39.10	35.90
32	300.30	153.50	104.50	80.10	65.50	55.70	48.80	43.60	39.50	36.30
33	303.40	155.00	105.60	80.90	66.10	56.30	49.30	44.00	39.90	36.70
34	306.50	156.60	106.70	81.80	66.80	56.90	49.80	44.50	40.40	37.10
35	309.70	158.20	107.80	82.60	67.50	57.50	50.30	44.90	40.80	37.50
36	312.90	159.90	108.90	83.50	68.20	58.10	50.80	45.40	41.20	37.90
37	316.10	161.50	110.00	84.30	68.90	58.70	51.30	45.90	41.60	38.30
38	319.30	163.20	111.20	85.20	69.60	59.30	51.90	46.40	42.10	38.70
39	322.50	164.80	112.30	86.10	70.30	59.90	52.40	46.80	42.50	39.10
40	325.80	166.50	113.40	86.90	71.10	60.50	53.00	47.30	43.00	39.50
41	329.10	168.20	114.60	87.80	71.80	61.10	53.50	47.80	43.40	39.90
42	332.50	169.90	115.80	88.80	72.60	61.80	54.10	48.30	43.90	40.40
43	335.90	171.70	117.00	89.70	73.30	62.40	54.70	48.90	44.40	40.80
44	339.30	173.40	118.20	90.60	74.10	63.10	55.30	49.40	44.90	41.20
45	342.70	175.20	119.40	91.50	74.90	63.80	55.80	49.90	45.40	41.70
46	346.20	177.00	120.60	92.50	75.60	64.40	56.50	50.50	45.90	42.20
47	349.60	178.80	121.90	93.50	76.40	65.10	57.10	51.00	46.40	42.70
48	353.10	180.60	123.10	94.40	77.30	65.80	57.70	51.60	46.90	43.10
49	356.70	182.40	124.40	95.40	78.10	66.50	58.30	52.20	47.40	43.60
50	360.20	184.30	125.70	96.40	78.90	67.30	59.00	52.80	48.00	44.10
51	363.80	186.10	127.00	97.40	79.70	68.00	59.60	53.30	48.50	44.60
52	367.40	188.00	128.30	98.40	80.60	68.70	60.30	53.90	49.00	45.20
53	371.00	189.90	129.60	99.50	81.40	69.50	60.90	54.50	49.60	45.70



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	374.70	191.80	130.90	100.50	82.30	70.20	61.60	55.20	50.20	46.20
55	378.40	193.80	132.30	101.60	83.20	71.00	62.30	55.80	50.70	
56	382.20	195.70	133.60	102.60	84.10	71.80	63.00	56.40		
57	386.10	197.80	135.00	103.70	85.00	72.50	63.70			
58	390.00	199.80	136.50	104.90	85.90	73.40				
59	394.10	201.90	138.00	106.00	86.90					
60	398.30	204.10	139.50	107.20						
61	402.60	206.40	141.00							
62	407.00	208.70								
63	411.60									



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	29.70	27.80	26.20	24.80	23.60	22.60	21.60	20.80	20.10	19.50
21	30.00	28.10	26.50	25.10	23.90	22.80	21.90	21.10	20.30	19.70
22	30.40	28.40	26.70	25.30	24.10	23.00	22.10	21.30	20.50	19.90
23	30.70	28.70	27.00	25.60	24.40	23.30	22.30	21.50	20.80	20.10
24	31.00	29.00	27.30	25.90	24.60	23.50	22.60	21.70	21.00	20.30
25	31.30	29.30	27.60	26.10	24.90	23.80	22.80	22.00	21.20	20.50
26	31.60	29.60	27.90	26.40	25.10	24.00	23.10	22.20	21.40	20.70
27	32.00	29.90	28.20	26.70	25.40	24.30	23.30	22.40	21.70	21.00
28	32.30	30.20	28.50	27.00	25.70	24.50	23.50	22.70	21.90	21.20
29	32.70	30.50	28.80	27.20	25.90	24.80	23.80	22.90	22.10	21.40
30	33.00	30.90	29.10	27.50	26.20	25.10	24.00	23.20	22.40	21.70
31	33.30	31.20	29.40	27.80	26.50	25.30	24.30	23.40	22.60	21.90
32	33.70	31.50	29.70	28.10	26.80	25.60	24.60	23.70	22.80	22.10
33	34.00	31.80	30.00	28.40	27.00	25.90	24.80	23.90	23.10	22.40
34	34.40	32.20	30.30	28.70	27.30	26.10	25.10	24.20	23.30	22.60
35	34.80	32.50	30.60	29.00	27.60	26.40	25.40	24.40	23.60	22.90
36	35.10	32.90	31.00	29.30	27.90	26.70	25.60	24.70	23.90	23.10
37	35.50	33.20	31.30	29.60	28.20	27.00	25.90	25.00	24.10	23.40
38	35.90	33.60	31.60	30.00	28.50	27.30	26.20	25.30	24.40	23.60
39	36.30	33.90	32.00	30.30	28.90	27.60	26.50	25.50	24.70	23.90
40	36.70	34.30	32.30	30.60	29.20	27.90	26.80	25.80	25.00	24.20
41	37.10	34.70	32.70	31.00	29.50	28.20	27.10	26.10	25.30	24.50
42	37.50	35.10	33.00	31.30	29.90	28.60	27.40	26.50	25.60	24.80
43	37.90	35.50	33.40	31.70	30.20	28.90	27.80	26.80	25.90	25.10
44	38.30	35.90	33.80	32.10	30.60	29.20	28.10	27.10	26.20	25.40
45	38.70	36.30	34.20	32.40	30.90	29.60	28.40	27.40	26.50	
46	39.20	36.70	34.60	32.80	31.30	30.00	28.80	27.80		
47	39.60	37.10	35.00	33.20	31.70	30.30	29.20			
48	40.10	37.60	35.40	33.60	32.10	30.70				
49	40.60	38.00	35.80	34.00	32.40					
50	41.00	38.40	36.30	34.40						
51	41.50	38.90	36.70							
52	42.00	39.40								
53	42.50									



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	3,430	3,630
21	3,460	3,670
22	3,500	3,710
23	3,540	3,750
24	3,580	3,790
25	3,610	3,830
26	3,650	3,870
27	3,690	3,910
28	3,730	3,960
29	3,770	4,000
30	3,810	4,040
31	3,850	4,080
32	3,890	4,130
33	3,940	4,170
34	3,980	4,220
35	4,020	4,260
36	4,060	4,310
37	4,110	4,350
38	4,150	4,400
39	4,200	4,440
40	4,240	4,490
41	4,290	4,540
42	4,330	4,590
43	4,380	4,640
44	4,430	4,690
45	4,480	4,740
46	4,520	4,790
47	4,570	4,840
48	4,620	4,890
49	4,670	4,940
50	4,720	4,990
51	4,770	5,040
52	4,830	5,100
53	4,880	5,150
54	4,930	5,210
55	4,990	5,260
56	5,050	5,320
57	5,110	5,380
58	5,170	5,440
59	5,230	5,500



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	2,900	3,120
21	2,930	3,150
22	2,960	3,180
23	2,990	3,220
24	3,020	3,250
25	3,050	3,280
26	3,080	3,320
27	3,120	3,350
28	3,150	3,390
29	3,180	3,420
30	3,210	3,460
31	3,250	3,490
32	3,280	3,530
33	3,310	3,560
34	3,350	3,600
35	3,380	3,640
36	3,420	3,670
37	3,450	3,710
38	3,490	3,750
39	3,520	3,790
40	3,560	3,830
41	3,600	3,860
42	3,630	3,900
43	3,670	3,940
44	3,710	3,980
45	3,750	4,020
46	3,790	4,060
47	3,820	4,100
48	3,860	4,140
49	3,900	4,180
50	3,940	4,230
51	3,980	4,270
52	4,020	4,310
53	4,060	4,350
54	4,100	4,390
55	4,150	4,430
56	4,190	4,480
57	4,230	4,520
58	4,280	4,570
59	4,330	4,610
60	4,370	4,660
61	4,420	4,710
62	4,480	4,760
63	4,530	4,820
64	4,590	4,870



Appendix E: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448% pa
Real discount rate (in excess of CPI)	2.40% pa
Real discount rate (in excess of RPI)	1.25% pa

Mortality assumptions

Base mortality tables and adjustments:

	Males	Females
Retirements in normal health	106% of S2NMA_L	Age dependant adjustments to S1NFA_L: ≤79: 75% 80-84: 86% 85-89: 100% ≥90: 108%
Retirements in ill-health	100% of S2IMA	100% of S2IFA
Dependants	120% of S2NMA	95% of S2DFA

Future mortality improvements	Based on ONS principal UK population projections 2016
Year of Use	2020

In-service decrement rates

Withdrawal	Nil
Age retirement	Nil before NPA, 100% at NPA
Ill health retirement	2016 valuation assumptions

Other assumptions

Proportion of male members for unisex factors	30%
Proportion partnered	100% for members purchasing additional pension with attaching dependant's pension
Age difference between member and partner	Males assumed 3 years older than their partners and female members assumed 2 years younger than their partners
Allowance for commutation	Nil



Appendix F: Limitations

- F.1 This note should not be used for any purpose other than those set out in this guidance note.
- F.2 The factors contained in this note are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- F.3 Advice provided by GAD must be taken in context and is intended to be considered in its entirety. Individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. GAD does not accept responsibility for advice that is altered or used selectively. Clarification should be sought if there is any doubt about the intention or scope of advice provided by GAD.
- F.4 This note only covers the actuarial principles around the calculation and application of additional pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- F.5 Scheme managers and administrators should satisfy themselves that additional pension calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- F.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of the DfE and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.