



Final salary section and career average section

Pension credits on divorce

Factors and guidance

Date: 27 October 2019



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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) and sets out how to calculate the pension credit to be awarded to an ex-partner after a member's pension is subjected to a pension sharing order.
- 1.2 This note should not be used to calculate pensioner cash equivalents on divorce.
- 1.3 The remainder of this introduction contains:
- details of the implementation and future review of this guidance,
 - the relevant legislative references, and
 - statements about third party reliance and liability
- 1.4 In the remainder of this note:
- Section 2 covers the calculation of the pension credit in the final salary section.
 - Section 3 covers the calculation of the pension credit in the career average section.
 - Section 4 provides examples of the calculation of a pension credit
 - Section 5 sets out some important limitations
 - Appendix A sets out the factors
 - Appendix B summarises the assumptions underlying the factors in this guidance.
- 1.5 Where the member has benefits in the final salary section and in the career average section, these should be treated separately for divorce purposes. The pension credit to be awarded to the ex-partner in each section should be calculated separately in line with the pension sharing order.

Implementation and Review

- 1.6 The factors provided in this note have been prepared in light of our advice to DfE dated 30 October 2018 and its instructions following that advice.
- 1.7 This guidance will apply with immediate effect upon receipt.



- 1.8 This guidance is intended to supersede any advice previously issued, for the purposes of pensioner cash equivalent on divorce calculations. No advice or factors issued in the past should be used for cases after this date. In particular, this guidance supersedes:

“Teachers’ Pension Scheme Final salary sections and career average section: Pension credits on divorce – Factors and guidance” dated 30 June 2015.

- 1.9 DfE has determined that the factors will apply to the final salary section with effect from 29 October 2018. The factors will also apply to the career average section with effect from 29 October 2018. These factors are consistent with the pensioner cash equivalent factors implemented on 29 October 2018.
- 1.10 The factors in this note have been updated but the calculation methodology remains unchanged.
- 1.11 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’ Pension Scheme. Any questions concerning the application of the guidance should, in the first instance, be referred to the DfE.
- 1.12 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.
- 1.13 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.

Relevant legislative references

- 1.14 The scheme rules for awarding a pension credit to an ex-partner after a member’s pension is subjected to a pension sharing order are set out in The Teacher’s Pensions Regulations (2010 SI 2010/990) Part 10, 102 to 106 and The Teacher’s Pension Scheme Regulations 2014 (SI 2014/512) Part 4, Chapter 8, 80 and Part 7, 154-156.
- 1.15 This guidance is designed to be consistent with the Welfare Reform and Pensions Act 1999 (“the Act”) and associated regulations (principally the Pension Sharing (Implementation and Discharge of Liability) Regulations 2000.



Third party reliance

- 1.16 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.
- 1.17 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 Pension credits on divorce: general considerations

- 2.1 In any divorce proceedings dealing with the division of matrimonial assets, the parties are required to disclose to each other and to the Court, all their financial interests. This will include details relating to pension benefits that are shareable regardless of whether a pension sharing order will eventually be made.
- 2.2 The calculations set out in this note determine the pension credit to be awarded to an ex-partner after a member's TPS pension is subjected to a pension sharing order. If the other party in the divorce proceedings also has TPS benefits then a separate valuations may be required in respect of those pension rights.
- 2.3 The calculations required and the factor tables used depend on the status of the member at the calculation date, their gender, and the date on which they will reach (or did reach) Normal Pension age.

Calculation Date

- 2.4 The **calculation date** will depend on the stage of the divorce:
- If a quotation is required for part of the proceedings, in Scottish cases, the calculation date will usually be specified by the court. For divorces in England, Wales and Northern Ireland, the calculation date used should be consistent with the date used for normal transfer value calculations (i.e. the guarantee date).
 - If the calculation is being done after a pension sharing order has been made, the calculation date should be day on which the relevant order or provision takes effect. This is often referred to as the "transfer day", as defined in section 29 of the Welfare Reform and Pensions Act 1999¹ (the 1999 Act).

Selection of factors

- 2.5 For calculations being completed after a pension sharing order has been made, there may be some time between the **calculation date** (which should be the day on which the relevant order or provision takes effect) and the date on which administrators process the calculation (sometimes referred to as the "valuation day", as defined in section 29 of the 1999 Act). In some cases, it's possible that different sets of factors will be in force on the two dates. In these circumstances, the set of factors that are in force on the day administrators process the calculation should be used. Individual factors should be selected from this factor set with reference to the member's or ex-partner's status and age last birthday at the **calculation date**, in the normal way.

¹ The Welfare Reform and Pensions Act 1999 ([1999 c. 30](#)) applies in England, Wales and Scotland. The corresponding legislation in Northern Ireland is Article 26 of The Welfare Reform and Pensions (Northern Ireland) Order 1999 ([1999 No. 3147](#)).



3 Calculating the pension credit – final salary section

- 3.1 The benefit provided is a pension paid from the ex-partner's normal pension age (NPA) which for members in the final salary section of the scheme will be 60 if the member is a pre-2007 entrant and 65 if the member is a 2007 or later entrant or has mixed service.
- 3.2 A lump sum of three times the pension is paid when the pension credit comes into payment if the ex-partner has NPA 60 and the member had not received a retirement lump sum at the time of the pension share. Special arrangements apply where the member was in further employment or had taken phased retirement benefits at the time of the pension share. Such cases should be referred to GAD.
- 3.3 The benefits are paid immediately if the ex-partner is already above their NPA.
- 3.4 Where relevant, for the remainder of this note 'CETV' should be taken to mean either a cash equivalent transfer value on divorce or pensioner cash equivalent on divorce. This CETV should only reflect the value of shareable rights described in the pension sharing order.
- 3.5 The ex-partner's share of the CETV should be calculated.

Ex-partner has NPA 60

- 3.6 If the member **has** previously received a lump sum, then the pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged $_x(F_x^P)$:

$$\frac{\text{share of CETV}}{F_x^P}$$

- 3.7 If the member **has not** previously received a lump sum, then, subject to the restrictions outlined in paragraph 2.2, the pension amount is the share of CETV divided by the sum of: the relevant pension factor for an ex-partner aged $_x(F_x^P)$; and three times the relevant lump sum factor for an ex-partner aged $_x(F_x^{LS})$:

$$\frac{\text{share of CETV}}{F_x^P + 3 \times F_x^{LS}}$$



Ex-partner has NPA 65

- 3.8 If the ex-partner has NPA 65 they will not be entitled to an automatic lump sum. The pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged $_x(F_x^P)$:

$$\frac{\text{share of CETV}}{F_x^P}$$

- 3.9 The relevant factors set out in Appendix A are as follows:

- **Table 403:** Factors for male ex-partners, NPA 60
(Table x-315 in the consolidated factor spreadsheet)
- **Table 413:** Factors for female ex-partners, NPA 60
(Table x-316 in the consolidated factor spreadsheet)
- **Table 423:** Factors for male ex-partners, NPA 65
(Table x-317 in the consolidated factor spreadsheet)
- **Table 433:** Factors for female ex-partners, NPA 65
(Table x-318 in the consolidated factor spreadsheet)

- 3.10 Factors should be selected with reference to the ex-partner's sex and age at calculation date, and normal pension age. The factors in this note should only be used to calculate the benefits for the ex-partner if the CETV has been calculated using consistent factors (as described in **Error! Reference source not found.** above). If there is any doubt over which factors should be used, please contact GAD.



4 Calculating the pension credit – career average section

- 4.1 The benefit provided is a pension paid from the ex-partner's normal pension age.¹
- 4.2 The benefits are paid immediately if the ex-partner is already above their NPA.
- 4.3 The ex-partner's share of the CETV should be calculated.
- 4.4 The pension amount is the share of CETV divided by the relevant pension factor for an ex-partner aged $_x(F_x^P)$:

$$\frac{\text{share of CETV}}{F_x^P}$$

- 4.5 The relevant factors set out in Appendix A are as follows:

- **Table 423:** Factors for male ex-partners, NPA 65
(Table x-317 in the consolidated factor spreadsheet)
- **Table 433:** Factors for female ex-partners, NPA 65
(Table x-318 in the consolidated factor spreadsheet)
- **Table 443:** Factors for male ex-partners, NPA 66
(Table x-319 in the consolidated factor spreadsheet)
- **Table 453:** Factors for female ex-partners, NPA 66
(Table x-320 in the consolidated factor spreadsheet)
- **Table 463:** Factors for male ex-partners, NPA 67
(Table x-321 in the consolidated factor spreadsheet)
- **Table 473:** Factors for female ex-partners, NPA 67
(Table x-322 in the consolidated factor spreadsheet)
- **Table 483:** Factors for male ex-partners, NPA 68
(Table x-323 in the consolidated factor spreadsheet)
- **Table 493:** Factors for female ex-partners, NPA 68
(Table x-324 in the consolidated factor spreadsheet)

¹ Normal pension age is defined as an ex-partner's state pension age (or 65, if that is higher) in the career average section. For the purpose of this note, an ex-partner'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 note, there has been no changes made to section 18 of the directions which cover State Pension Age assumptions.



- 4.6 Factors should be selected with reference to the ex-partner's sex and age at calculation date, and normal pension age at valuation day. The factors in this note should only be used to calculate the benefits for the ex-partner if the CETV has been calculated using consistent factors (as described in **Error! Reference source not found.** above). If there is any doubt over which factors should be used, please contact GAD.

Former partner with a NPA of years and whole months

- 4.7 Where a pension credit member has a NPA that is a whole number of years and months, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on months. For example, to determine the factors applicable to a pension credit member with a normal pension age of 66 years and 2 months, the formula below should be used:

$$F_P(\text{NPA } 66 \text{ yrs, } 2 \text{ mths}) = F_P(\text{NPA}66) + \{2/12 \times [F_P(\text{NPA}67) - F_P(\text{NPA}66)]\}$$

Where:

F_P(NPAxx) is the factor applying for a Normal Pension Age of xx

Former partner with an NPA of years and part months

- 4.8 Some pension credit members will have a State Pension Age that falls on a specified date. This may mean that their NPA is based on years and days rather than years and whole months. In this case, the factors should be determined using the appropriate factors in the tables in Appendix B using straight line interpolation based on days. For example, to determine the factors applicable to a pension credit member with a normal pension age of 67 years and 249 days, the formula below should be used:

$$F_P(\text{NPA } 67 \text{ y, } 249 \text{ d}) = F_P(\text{NPA}67) + \{249/365 \times [F_P(\text{NPA}68) - F_P(\text{NPA}67)]\}$$

Where:

F_P(NPAxx) is the factor applying for a Normal Pension Age of xx



5 Examples

Example 1: Pension credit with an NPA 60 member who has not previously received a lump sum

- Pension Credit (i.e. share of CE for pension credit member) £20,000
- Calculation date 15/04/2020
- Age last birthday at calculation date 55 years
- Factor table 403 or 413
- Gross pension factor for ex-partner aged 55 with NPA 60 18.54 (column (1))
- Lump sum factor for ex-partner aged 55 with NPA 60 0.90 (column (2))

> Pension Amount = $\frac{£20,000.00}{18.54 + 3 \times 0.90} = £941.62 \text{ pa}$

- > The retirement lump sum is three times this pension, i.e. initially £2,824.86

The benefits could be put into payment immediately subject to actuarial reduction (as payment would be before age 60).



Example 2: Pension Credit care section member (interpolate for NPA)

- Normal Pension Age (NPA) for pension credit member 66 years 5 months
- Pension Credit (i.e. share of CE for pension credit member) £20,000
- Calculation date 15/04/2020
- Age last birthday at calculation date 55 years
- Number of 1 Aprils between calculation date and NPA 11
- Gross pension factor for ex-partner aged 55 with NPA 66 13.62
- Gross pension factor for ex-partner aged 55 with NPA 67 12.88
- Gross pension factor for ex-partner aged 55 with NPA 66 years 5 months:

$$= \text{Factor at NPA 66} \times \left(\frac{7}{12}\right) + \text{Factor at NPA 67} \times \left(\frac{5}{12}\right)$$

$$= 13.62 \times \left(\frac{7}{12}\right) + 12.88 \times \left(\frac{5}{12}\right) = 13.31 \text{ (2 decimal places)}$$

- Pension Amount = $\frac{£20,000.00}{13.31} = £1,502.63 \text{ pa}$

The benefits could be put into payment immediately subject to actuarial reduction (as payment would be before age 60).



6 Limitations of this guidance

- 6.1 This guidance should not be used for any purpose other than those set out in this guidance.
- 6.2 The factors contained in this guidance are subject to regular review. Scheme managers and administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- 6.3 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.
- 6.4 This guidance only covers the actuarial principles around the calculation of the pension credit to be awarded to an ex-partner after a member's pension is subjected to a pension sharing order. Any legal advice in this area should be sought from an appropriately qualified person or source.
- 6.5 Scheme managers and administrators should satisfy themselves that pension credit calculations and benefit awards comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- 6.6 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 DfE and GAD. Under no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.



Appendix A: Factors

Table 403: Factors for calculating divorce pension credits for male ex-partners, NPA 60
(Table 315 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1	Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1
16	7.87	0.36	56	18.98	0.92
17	8.04	0.36	57	19.43	0.94
18	8.22	0.37	58	19.89	0.97
19	8.40	0.38	59	20.37	0.99
20	8.58	0.39	60	20.36	1.00
21	8.77	0.40	61	19.84	1.00
22	8.96	0.41	62	19.31	1.00
23	9.16	0.42	63	18.77	1.00
24	9.36	0.43	64	18.23	1.00
25	9.56	0.44	65	17.68	1.00
26	9.77	0.45	66	17.13	1.00
27	9.98	0.46	67	16.57	1.00
28	10.20	0.47	68	16.00	1.00
29	10.42	0.49	69	15.43	1.00
30	10.65	0.50	70	14.84	1.00
31	10.89	0.51	71	14.26	1.00
32	11.13	0.52	72	13.66	1.00
33	11.37	0.53	73	13.07	1.00
34	11.62	0.55	74	12.47	1.00
35	11.88	0.56	75	11.87	1.00
36	12.14	0.57	76	11.27	1.00
37	12.41	0.59	77	10.68	1.00
38	12.68	0.60	78	10.08	1.00
39	12.96	0.62	79	9.50	1.00
40	13.25	0.63	80	8.92	1.00
41	13.55	0.64	81	8.36	1.00
42	13.85	0.66	82	7.80	1.00
43	14.16	0.68	83	7.26	1.00
44	14.47	0.69	84	6.72	1.00
45	14.80	0.71	85	6.22	1.00
46	15.13	0.73	86	5.74	1.00
47	15.47	0.74	87	5.28	1.00
48	15.82	0.76	88	4.85	1.00
49	16.18	0.78	89	4.45	1.00
50	16.55	0.80	90	4.08	1.00
51	16.92	0.82	91	3.74	1.00
52	17.31	0.84	92	3.43	1.00
53	17.71	0.86	93	3.15	1.00
54	18.12	0.88	94	2.90	1.00
55	18.54	0.90	95	2.68	1.00

Notes:

1. The retirement lump sum factor should only be used if the member has not already received their lump sum from the scheme.
- 2 The age and sex of the ex-partner, not the member should be used.



Table 413: Factors for calculating divorce pension credits for female ex-partners, NPA 60
(Table 316 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1	Age last birthday at relevant date	Gross pension of £1 pa	Lump Sum of £1
16	7.87	0.36	56	18.98	0.92
17	8.04	0.36	57	19.43	0.94
18	8.22	0.37	58	19.89	0.97
19	8.40	0.38	59	20.37	0.99
20	8.58	0.39	60	20.36	1.00
21	8.77	0.40	61	19.84	1.00
22	8.96	0.41	62	19.31	1.00
23	9.16	0.42	63	18.77	1.00
24	9.36	0.43	64	18.23	1.00
25	9.56	0.44	65	17.68	1.00
26	9.77	0.45	66	17.13	1.00
27	9.98	0.46	67	16.57	1.00
28	10.20	0.47	68	16.00	1.00
29	10.42	0.49	69	15.43	1.00
30	10.65	0.50	70	14.84	1.00
31	10.89	0.51	71	14.26	1.00
32	11.13	0.52	72	13.66	1.00
33	11.37	0.53	73	13.07	1.00
34	11.62	0.55	74	12.47	1.00
35	11.88	0.56	75	11.87	1.00
36	12.14	0.57	76	11.27	1.00
37	12.41	0.59	77	10.68	1.00
38	12.68	0.60	78	10.08	1.00
39	12.96	0.62	79	9.50	1.00
40	13.25	0.63	80	8.92	1.00
41	13.55	0.64	81	8.36	1.00
42	13.85	0.66	82	7.80	1.00
43	14.16	0.68	83	7.26	1.00
44	14.47	0.69	84	6.72	1.00
45	14.80	0.71	85	6.22	1.00
46	15.13	0.73	86	5.74	1.00
47	15.47	0.74	87	5.28	1.00
48	15.82	0.76	88	4.85	1.00
49	16.18	0.78	89	4.45	1.00
50	16.55	0.80	90	4.08	1.00
51	16.92	0.82	91	3.74	1.00
52	17.31	0.84	92	3.43	1.00
53	17.71	0.86	93	3.15	1.00
54	18.12	0.88	94	2.90	1.00
55	18.54	0.90	95	2.68	1.00

Notes:

1. The retirement lump sum factor should only be used if the member has not already received their lump sum from the scheme.
2. The age and sex of the ex-partner, not the member should be used.



Table 423: Factors for calculating divorce pension credits for male ex-partners, NPA 65
(Table 317 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.23	56	14.71
17	6.37	57	15.05
18	6.50	58	15.40
19	6.64	59	15.77
20	6.78	60	16.14
21	6.93	61	16.53
22	7.08	62	16.94
23	7.23	63	17.36
24	7.38	64	17.79
25	7.54	65	17.73
26	7.70	66	17.16
27	7.87	67	16.59
28	8.03	68	16.01
29	8.21	69	15.43
30	8.38	70	14.84
31	8.56	71	14.26
32	8.74	72	13.66
33	8.93	73	13.07
34	9.12	74	12.47
35	9.32	75	11.87
36	9.52	76	11.27
37	9.72	77	10.68
38	9.93	78	10.08
39	10.15	79	9.50
40	10.37	80	8.92
41	10.59	81	8.36
42	10.82	82	7.80
43	11.06	83	7.26
44	11.30	84	6.72
45	11.55	85	6.22
46	11.80	86	5.74
47	12.06	87	5.28
48	12.32	88	4.85
49	12.60	89	4.45
50	12.87	90	4.08
51	13.16	91	3.74
52	13.45	92	3.43
53	13.76	93	3.15
54	14.07	94	2.90
55	14.38	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 433: Factors for calculating divorce pension credits for female ex-partners, NPA 65
(Table 318 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	6.23	56	14.71
17	6.37	57	15.05
18	6.50	58	15.40
19	6.64	59	15.77
20	6.78	60	16.14
21	6.93	61	16.53
22	7.08	62	16.94
23	7.23	63	17.36
24	7.38	64	17.79
25	7.54	65	17.73
26	7.70	66	17.16
27	7.87	67	16.59
28	8.03	68	16.01
29	8.21	69	15.43
30	8.38	70	14.84
31	8.56	71	14.26
32	8.74	72	13.66
33	8.93	73	13.07
34	9.12	74	12.47
35	9.32	75	11.87
36	9.52	76	11.27
37	9.72	77	10.68
38	9.93	78	10.08
39	10.15	79	9.50
40	10.37	80	8.92
41	10.59	81	8.36
42	10.82	82	7.80
43	11.06	83	7.26
44	11.30	84	6.72
45	11.55	85	6.22
46	11.80	86	5.74
47	12.06	87	5.28
48	12.32	88	4.85
49	12.60	89	4.45
50	12.87	90	4.08
51	13.16	91	3.74
52	13.45	92	3.43
53	13.76	93	3.15
54	14.07	94	2.90
55	14.38	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 443: Factors for calculating divorce pension credits for male ex-partners, NPA 66
(Table 319 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.93	56	13.93
17	6.06	57	14.25
18	6.19	58	14.58
19	6.32	59	14.92
20	6.45	60	15.27
21	6.59	61	15.64
22	6.73	62	16.02
23	6.87	63	16.41
24	7.02	64	16.83
25	7.17	65	17.26
26	7.32	66	17.19
27	7.47	67	16.61
28	7.63	68	16.02
29	7.80	69	15.43
30	7.96	70	14.85
31	8.13	71	14.26
32	8.30	72	13.66
33	8.48	73	13.07
34	8.66	74	12.47
35	8.85	75	11.87
36	9.04	76	11.27
37	9.23	77	10.68
38	9.43	78	10.08
39	9.63	79	9.50
40	9.84	80	8.92
41	10.05	81	8.36
42	10.27	82	7.80
43	10.49	83	7.26
44	10.72	84	6.72
45	10.95	85	6.22
46	11.19	86	5.74
47	11.43	87	5.28
48	11.68	88	4.85
49	11.94	89	4.45
50	12.20	90	4.08
51	12.47	91	3.74
52	12.74	92	3.43
53	13.03	93	3.15
54	13.32	94	2.90
55	13.62	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 453: Factors for calculating divorce pension credits for female ex-partners, NPA 66
(Table 320 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.93	56	13.93
17	6.06	57	14.25
18	6.19	58	14.58
19	6.32	59	14.92
20	6.45	60	15.27
21	6.59	61	15.64
22	6.73	62	16.02
23	6.87	63	16.41
24	7.02	64	16.83
25	7.17	65	17.26
26	7.32	66	17.19
27	7.47	67	16.61
28	7.63	68	16.02
29	7.80	69	15.43
30	7.96	70	14.85
31	8.13	71	14.26
32	8.30	72	13.66
33	8.48	73	13.07
34	8.66	74	12.47
35	8.85	75	11.87
36	9.04	76	11.27
37	9.23	77	10.68
38	9.43	78	10.08
39	9.63	79	9.50
40	9.84	80	8.92
41	10.05	81	8.36
42	10.27	82	7.80
43	10.49	83	7.26
44	10.72	84	6.72
45	10.95	85	6.22
46	11.19	86	5.74
47	11.43	87	5.28
48	11.68	88	4.85
49	11.94	89	4.45
50	12.20	90	4.08
51	12.47	91	3.74
52	12.74	92	3.43
53	13.03	93	3.15
54	13.32	94	2.90
55	13.62	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 463: Factors for calculating divorce pension credits for male ex-partners, NPA 67
(Table 321 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.64	56	13.17
17	5.76	57	13.47
18	5.88	58	13.78
19	6.00	59	14.10
20	6.13	60	14.43
21	6.26	61	14.77
22	6.39	62	15.13
23	6.53	63	15.50
24	6.66	64	15.89
25	6.80	65	16.29
26	6.95	66	16.71
27	7.09	67	16.63
28	7.24	68	16.04
29	7.40	69	15.45
30	7.55	70	14.85
31	7.71	71	14.26
32	7.88	72	13.66
33	8.04	73	13.07
34	8.21	74	12.47
35	8.39	75	11.87
36	8.57	76	11.27
37	8.75	77	10.68
38	8.94	78	10.08
39	9.13	79	9.50
40	9.32	80	8.92
41	9.52	81	8.36
42	9.73	82	7.80
43	9.93	83	7.26
44	10.15	84	6.72
45	10.37	85	6.22
46	10.59	86	5.74
47	10.82	87	5.28
48	11.06	88	4.85
49	11.30	89	4.45
50	11.54	90	4.08
51	11.80	91	3.74
52	12.05	92	3.43
53	12.32	93	3.15
54	12.60	94	2.90
55	12.88	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 473: Factors for calculating divorce pension credits for female ex-partners, NPA 67
(Table 322 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.64	56	13.17
17	5.76	57	13.47
18	5.88	58	13.78
19	6.00	59	14.10
20	6.13	60	14.43
21	6.26	61	14.77
22	6.39	62	15.13
23	6.53	63	15.50
24	6.66	64	15.89
25	6.80	65	16.29
26	6.95	66	16.71
27	7.09	67	16.63
28	7.24	68	16.04
29	7.40	69	15.45
30	7.55	70	14.85
31	7.71	71	14.26
32	7.88	72	13.66
33	8.04	73	13.07
34	8.21	74	12.47
35	8.39	75	11.87
36	8.57	76	11.27
37	8.75	77	10.68
38	8.94	78	10.08
39	9.13	79	9.50
40	9.32	80	8.92
41	9.52	81	8.36
42	9.73	82	7.80
43	9.93	83	7.26
44	10.15	84	6.72
45	10.37	85	6.22
46	10.59	86	5.74
47	10.82	87	5.28
48	11.06	88	4.85
49	11.30	89	4.45
50	11.54	90	4.08
51	11.80	91	3.74
52	12.05	92	3.43
53	12.32	93	3.15
54	12.60	94	2.90
55	12.88	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 483: Factors for calculating divorce pension credits for male ex-partners, NPA 68
(Table 323 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.35	56	12.43
17	5.46	57	12.71
18	5.58	58	13.00
19	5.70	59	13.30
20	5.82	60	13.61
21	5.94	61	13.93
22	6.06	62	14.26
23	6.19	63	14.61
24	6.32	64	14.97
25	6.45	65	15.35
26	6.59	66	15.74
27	6.72	67	16.16
28	6.87	68	16.07
29	7.01	69	15.47
30	7.16	70	14.87
31	7.31	71	14.27
32	7.46	72	13.66
33	7.62	73	13.07
34	7.78	74	12.47
35	7.94	75	11.87
36	8.11	76	11.27
37	8.28	77	10.68
38	8.46	78	10.08
39	8.64	79	9.50
40	8.82	80	8.92
41	9.01	81	8.36
42	9.20	82	7.80
43	9.39	83	7.26
44	9.60	84	6.72
45	9.80	85	6.22
46	10.01	86	5.74
47	10.23	87	5.28
48	10.45	88	4.85
49	10.67	89	4.45
50	10.90	90	4.08
51	11.14	91	3.74
52	11.38	92	3.43
53	11.63	93	3.15
54	11.89	94	2.90
55	12.16	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Table 493: Factors for calculating divorce pension credits for female ex-partners, NPA 68
(Table 324 in consolidated factors spreadsheet)

Age last birthday at relevant date	Gross pension of £1 pa	Age last birthday at relevant date	Gross pension of £1 pa
16	5.35	56	12.43
17	5.46	57	12.71
18	5.58	58	13.00
19	5.70	59	13.30
20	5.82	60	13.61
21	5.94	61	13.93
22	6.06	62	14.26
23	6.19	63	14.61
24	6.32	64	14.97
25	6.45	65	15.35
26	6.59	66	15.74
27	6.72	67	16.16
28	6.87	68	16.07
29	7.01	69	15.47
30	7.16	70	14.87
31	7.31	71	14.27
32	7.46	72	13.66
33	7.62	73	13.07
34	7.78	74	12.47
35	7.94	75	11.87
36	8.11	76	11.27
37	8.28	77	10.68
38	8.46	78	10.08
39	8.64	79	9.50
40	8.82	80	8.92
41	9.01	81	8.36
42	9.20	82	7.80
43	9.39	83	7.26
44	9.60	84	6.72
45	9.80	85	6.22
46	10.01	86	5.74
47	10.23	87	5.28
48	10.45	88	4.85
49	10.67	89	4.45
50	10.90	90	4.08
51	11.14	91	3.74
52	11.38	92	3.43
53	11.63	93	3.15
54	11.89	94	2.90
55	12.16	95	2.68

Notes:

1. The age and sex of the ex-partner, not the member should be used.



Appendix B: Assumptions underlying factors

Financial assumptions

Nominal discount rate	4.448% pa
Real discount rate (in excess of CPI)	2.40% 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%
Dependants	120% of S2NMA	95% of S2DFA
Future mortality improvements	Based on ONS principal UK population projections 2016	
Year of Use	2020	

Other assumptions

Proportion of male members for unisex factors	30%
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