

Government Actuary's Department

GAD Guidance : New Firefighters' Pension Scheme - Purchase of Increased Benefits

**Table A: Cost of One Added Year: Lump Sum Payments
Males and Females**

	2007 Scheme	2007 Scheme (Special members)
Age last birthday on relevant date	Lump Sum Payment (% of pay)	Lump Sum Payment (% of pay)
(1)	(2)	(3)
20	70.30%	97.20%
21	70.20%	96.30%
22	70.10%	95.50%
23	70.00%	94.70%
24	69.90%	93.90%
25	69.60%	93.10%
26	69.10%	92.30%
27	68.60%	91.50%
28	68.20%	90.80%
29	67.60%	90.10%
30	66.80%	89.30%
31	65.80%	88.60%
32	65.00%	87.90%
33	64.40%	87.20%
34	63.80%	86.60%
35	63.20%	85.90%
36	62.60%	84.50%
37	61.90%	83.10%
38	61.30%	81.70%
39	60.70%	80.40%
40	60.10%	79.10%
41	59.00%	77.80%
42	57.90%	76.50%
43	56.80%	75.30%
44	55.70%	74.10%
45	54.60%	72.90%
46	53.50%	71.70%
47	52.60%	70.90%
48	51.80%	70.10%
49	51.00%	69.20%
50	50.30%	68.60%
51	49.50%	67.80%
52	48.80%	58.90%
53	48.10%	55.10%
54	47.40%	51.50%
55	46.50%	-

**Table B: Cost of One Added Year: Regular Payments
Males and Females**

	2007 Scheme
Age last birthday at relevant date	Regular Payment (% of pay)
(1)	(2)
20	1.09%
21	1.11%
22	1.15%
23	1.18%
24	1.21%
25	1.25%
26	1.28%
27	1.32%
28	1.35%
29	1.39%
30	1.43%
31	1.46%
32	1.49%
33	1.54%
34	1.58%
35	1.63%
36	1.68%
37	1.74%
38	1.80%
39	1.87%
40	1.95%
41	2.03%
42	2.12%
43	2.22%
44	2.34%
45	2.47%
46	2.61%
47	2.78%
48	2.99%
49	3.24%
50	3.54%
51	3.91%
52	4.37%
53	4.97%
54	5.79%
55	6.94%

56	44.80%	-
57	41.60%	-
58	38.60%	-
59	35.30%	-

56	8.65%
57	11.35%
58	16.65%

Year: Payment by Periodical Contributions

**2007 Scheme
(Special
members)**

**Regular
Payment (% of
pay)**

(3)

1.73%

1.77%

1.81%

1.86%

1.90%

1.96%

2.01%

2.07%

2.13%

2.20%

2.27%

2.34%

2.43%

2.52%

2.62%

2.72%

2.84%

2.98%

3.12%

3.29%

3.48%

3.70%

3.95%

4.24%

4.59%

5.01%

5.52%

6.16%

6.98%

8.09%

9.64%

11.97%

15.85%

23.61%

-

-

-
-
-

Government Actuary's Department

GAD Guidance : New Firefighters' Pension Scheme - Early Retirement Factors

Early Retirement Factors

2007 Scheme		Regular Members						
Age of the member in years and complete months when benefits come into payment								
Months	0	1	2	3	4	5	6	7
55	0.597	0.599	0.601	0.604	0.606	0.609	0.611	0.613
56	0.626	0.628	0.631	0.633	0.636	0.638	0.641	0.644
57	0.656	0.659	0.662	0.665	0.667	0.670	0.673	0.676
58	0.690	0.692	0.695	0.698	0.701	0.704	0.707	0.710
59	0.725	0.728	0.731	0.734	0.738	0.741	0.744	0.747
60	0.763	0.766	0.770	0.773	0.777	0.780	0.783	0.787
61	0.804	0.808	0.811	0.815	0.819	0.822	0.826	0.830
62	0.848	0.852	0.856	0.860	0.864	0.868	0.872	0.876
63	0.895	0.900	0.904	0.908	0.913	0.917	0.921	0.925
64	0.947	0.951	0.956	0.961	0.965	0.970	0.975	0.979

8	9	10	11
0.616	0.618	0.621	0.623
0.646	0.649	0.651	0.654
0.678	0.681	0.684	0.687
0.713	0.716	0.719	0.722
0.750	0.753	0.757	0.760
0.790	0.794	0.797	0.800
0.833	0.837	0.841	0.844
0.880	0.883	0.887	0.891
0.930	0.934	0.938	0.942
0.984	0.988	0.993	0.998

Government Actuary's Department

GAD Guidance : Firefighters' Pension Scheme - Adjustment factors for pension debits

Table L1: Reduction to pension debit on retirement before age 60

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment										
Months	50	51	52	53	54	55	56	57	58	59
0	0.629	0.656	0.684	0.714	0.746	0.782	0.820	0.861	0.905	0.952
1	0.632	0.658	0.686	0.717	0.749	0.785	0.824	0.865	0.909	0.956
2	0.634	0.660	0.689	0.719	0.752	0.788	0.827	0.868	0.913	0.960
3	0.636	0.663	0.691	0.722	0.755	0.791	0.830	0.872	0.917	0.964
4	0.638	0.665	0.694	0.725	0.758	0.795	0.834	0.876	0.920	0.969
5	0.640	0.667	0.696	0.728	0.761	0.798	0.837	0.879	0.924	0.973
6	0.642	0.670	0.699	0.730	0.764	0.801	0.841	0.883	0.928	0.977
7	0.645	0.672	0.701	0.733	0.767	0.804	0.844	0.887	0.932	0.981
8	0.647	0.674	0.704	0.736	0.770	0.807	0.847	0.890	0.936	0.985
9	0.649	0.677	0.706	0.738	0.773	0.811	0.851	0.894	0.940	0.990
10	0.651	0.679	0.709	0.741	0.776	0.814	0.854	0.897	0.944	0.994
11	0.653	0.681	0.712	0.744	0.779	0.817	0.858	0.901	0.948	0.998

Table L2: Increase to pension debit on retirement after age 60

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment						
Months	60	61	62	63	64	65
0	1.002	1.060	1.122	1.189	1.262	1.341
1	1.007	1.065	1.127	1.195	1.269	1.349
2	1.012	1.070	1.133	1.201	1.275	1.356
3	1.017	1.075	1.139	1.207	1.282	1.363
4	1.021	1.080	1.144	1.213	1.288	1.370
5	1.026	1.085	1.150	1.219	1.295	1.377
6	1.031	1.091	1.155	1.225	1.302	1.385

7	1.036	1.096	1.161	1.231	1.308	1.392
8	1.040	1.101	1.166	1.238	1.315	1.399
9	1.045	1.106	1.172	1.244	1.321	1.406
10	1.050	1.111	1.178	1.250	1.328	1.413
11	1.055	1.116	1.183	1.256	1.335	1.420

**Table M1: Reduction to pension debit on ill health retirement
Adjustment to pension – Males and Females**

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.167	0.173	0.179	0.185	0.192	0.199	0.206
1	0.168	0.174	0.180	0.186	0.192	0.199	0.206
2	0.168	0.174	0.180	0.186	0.193	0.200	0.207
3	0.169	0.175	0.181	0.187	0.193	0.200	0.208
4	0.169	0.175	0.181	0.187	0.194	0.201	0.208
5	0.170	0.176	0.182	0.188	0.195	0.202	0.209
6	0.170	0.176	0.182	0.189	0.195	0.202	0.209
7	0.171	0.177	0.183	0.189	0.196	0.203	0.210
8	0.171	0.177	0.183	0.190	0.196	0.203	0.211
9	0.172	0.178	0.184	0.190	0.197	0.204	0.211
10	0.172	0.178	0.184	0.191	0.197	0.204	0.212
11	0.173	0.179	0.185	0.191	0.198	0.205	0.212

Age of the member in years and complete months when benefits come into payment										
	25	26	27	28	29	30	31	32	33	34
0	0.213	0.221	0.229	0.238	0.246	0.256	0.266	0.276	0.287	0.298
1	0.214	0.222	0.230	0.238	0.247	0.257	0.266	0.277	0.288	0.299
2	0.214	0.222	0.230	0.239	0.248	0.257	0.267	0.278	0.289	0.300
3	0.215	0.223	0.231	0.240	0.249	0.258	0.268	0.279	0.289	0.301
4	0.216	0.224	0.232	0.240	0.250	0.259	0.269	0.279	0.290	0.302
5	0.216	0.224	0.233	0.241	0.250	0.260	0.270	0.280	0.291	0.303
6	0.217	0.225	0.233	0.242	0.251	0.261	0.271	0.281	0.292	0.304
7	0.218	0.226	0.234	0.243	0.252	0.261	0.272	0.282	0.293	0.305

8	0.218	0.226	0.235	0.243	0.253	0.262	0.272	0.283	0.294	0.306
9	0.219	0.227	0.235	0.244	0.253	0.263	0.273	0.284	0.295	0.307
10	0.220	0.228	0.236	0.245	0.254	0.264	0.274	0.285	0.296	0.308
11	0.220	0.228	0.237	0.246	0.255	0.265	0.275	0.286	0.297	0.309

Age of the member in years and complete months when benefits come into payment

	35	36	37	38	39	40	41	42	43	44
0	0.310	0.322	0.335	0.349	0.364	0.379	0.395	0.412	0.430	0.449
1	0.311	0.323	0.337	0.350	0.365	0.380	0.397	0.414	0.432	0.451
2	0.312	0.325	0.338	0.352	0.366	0.382	0.398	0.415	0.433	0.452
3	0.313	0.326	0.339	0.353	0.368	0.383	0.399	0.417	0.435	0.454
4	0.314	0.327	0.340	0.354	0.369	0.384	0.401	0.418	0.436	0.455
5	0.315	0.328	0.341	0.355	0.370	0.386	0.402	0.420	0.438	0.457
6	0.316	0.329	0.342	0.357	0.371	0.387	0.404	0.421	0.439	0.459
7	0.317	0.330	0.344	0.358	0.373	0.388	0.405	0.423	0.441	0.460
8	0.318	0.331	0.345	0.359	0.374	0.390	0.406	0.424	0.443	0.462
9	0.319	0.332	0.346	0.360	0.375	0.391	0.408	0.425	0.444	0.464
10	0.320	0.333	0.347	0.361	0.377	0.392	0.409	0.427	0.446	0.465
11	0.321	0.334	0.348	0.363	0.378	0.394	0.411	0.428	0.447	0.467

Age of the member in years and complete months when benefits come into payment

	45	46	47	48	49	50	51	52	53	54
0	0.469	0.490	0.512	0.536	0.562	0.589	0.618	0.649	0.682	0.718
1	0.471	0.492	0.514	0.538	0.564	0.591	0.620	0.652	0.685	0.721
2	0.472	0.494	0.516	0.540	0.566	0.594	0.623	0.654	0.688	0.724
3	0.474	0.496	0.518	0.543	0.568	0.596	0.625	0.657	0.691	0.727
4	0.476	0.497	0.520	0.545	0.571	0.598	0.628	0.660	0.694	0.731
5	0.478	0.499	0.522	0.547	0.573	0.601	0.631	0.663	0.697	0.734
6	0.479	0.501	0.524	0.549	0.575	0.603	0.633	0.665	0.700	0.737
7	0.481	0.503	0.526	0.551	0.577	0.606	0.636	0.668	0.703	0.740
8	0.483	0.505	0.528	0.553	0.580	0.608	0.638	0.671	0.706	0.744
9	0.485	0.507	0.530	0.555	0.582	0.610	0.641	0.674	0.709	0.747
10	0.486	0.509	0.532	0.557	0.584	0.613	0.644	0.676	0.712	0.750

11	0.488	0.510	0.534	0.559	0.586	0.615	0.646	0.679	0.715	0.753
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Age of the member in years and complete months when benefits come into payment

	55	56	57	58	59
0	0.756	0.798	0.843	0.892	0.945
1	0.760	0.802	0.847	0.896	0.950
2	0.763	0.806	0.851	0.901	0.954
3	0.767	0.809	0.855	0.905	0.959
4	0.770	0.813	0.859	0.909	0.964
5	0.774	0.817	0.863	0.914	0.969
6	0.777	0.820	0.867	0.918	0.974
7	0.781	0.824	0.871	0.923	0.978
8	0.784	0.828	0.875	0.927	0.983
9	0.788	0.832	0.879	0.931	0.988
10	0.791	0.835	0.884	0.936	0.993
11	0.794	0.839	0.888	0.940	0.998

GAD Guidance : New Firefighters' Pension Scheme - Adjustment factors for pension debits

Table L1: Reduction to pension debit on retirement before age 65

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment										
Months	50	51	52	53	54	55	56	57	58	59
0	0.597	0.626	0.656	0.690	0.725	0.763	0.804	0.848	0.895	0.947
1	0.599	0.628	0.659	0.692	0.728	0.766	0.808	0.852	0.900	0.951
2	0.601	0.631	0.662	0.695	0.731	0.770	0.811	0.856	0.904	0.956
3	0.604	0.633	0.665	0.698	0.734	0.773	0.815	0.860	0.908	0.961
4	0.606	0.636	0.667	0.701	0.738	0.777	0.819	0.864	0.913	0.965
5	0.609	0.638	0.670	0.704	0.741	0.780	0.822	0.868	0.917	0.970
6	0.611	0.641	0.673	0.707	0.744	0.783	0.826	0.872	0.921	0.975
7	0.613	0.644	0.676	0.710	0.747	0.787	0.830	0.876	0.925	0.979
8	0.616	0.646	0.678	0.713	0.750	0.790	0.833	0.880	0.930	0.984
9	0.618	0.649	0.681	0.716	0.753	0.794	0.837	0.883	0.934	0.988
10	0.621	0.651	0.684	0.719	0.757	0.797	0.841	0.887	0.938	0.993
11	0.623	0.654	0.687	0.722	0.760	0.800	0.844	0.891	0.942	0.998

Table L2: Increase to pension debit on retirement after age 65

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment										
Months	65	66	67	68	69	70	71	72	73	74
0	1.003	1.065	1.134	1.210	1.294	1.386	1.489	1.602	1.727	1.865
1	1.008	1.071	1.141	1.217	1.301	1.395	1.498	1.612	1.738	1.877
2	1.013	1.077	1.147	1.224	1.309	1.403	1.507	1.622	1.749	1.890
3	1.018	1.083	1.153	1.231	1.317	1.412	1.517	1.633	1.761	1.903
4	1.023	1.088	1.159	1.238	1.324	1.420	1.526	1.643	1.772	1.915
5	1.029	1.094	1.166	1.245	1.332	1.429	1.536	1.653	1.784	1.928
6	1.034	1.100	1.172	1.252	1.340	1.437	1.545	1.664	1.795	1.941

7	1.039	1.105	1.178	1.259	1.347	1.446	1.554	1.674	1.807	1.953
8	1.044	1.111	1.185	1.265	1.355	1.454	1.564	1.685	1.818	1.966
9	1.050	1.117	1.191	1.272	1.363	1.463	1.573	1.695	1.830	1.979
10	1.055	1.123	1.197	1.279	1.370	1.471	1.582	1.705	1.841	1.991
11	1.060	1.128	1.203	1.286	1.378	1.480	1.592	1.716	1.853	2.004

**Table M1: Reduction to pension debit on ill health retirement
Adjustment to pension – Males and Females**

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.128	0.132	0.136	0.141	0.146	0.151	0.156
1	0.128	0.132	0.137	0.142	0.146	0.151	0.157
2	0.128	0.133	0.137	0.142	0.147	0.152	0.157
3	0.129	0.133	0.138	0.142	0.147	0.152	0.158
4	0.129	0.134	0.138	0.143	0.148	0.153	0.158
5	0.130	0.134	0.138	0.143	0.148	0.153	0.159
6	0.130	0.134	0.139	0.144	0.148	0.154	0.159
7	0.130	0.135	0.139	0.144	0.149	0.154	0.160
8	0.131	0.135	0.140	0.144	0.149	0.155	0.160
9	0.131	0.135	0.140	0.145	0.150	0.155	0.160
10	0.131	0.136	0.140	0.145	0.150	0.155	0.161
11	0.132	0.136	0.141	0.146	0.151	0.156	0.161

Age of the member in years and complete months when benefits come into payment										
	25	26	27	28	29	30	31	32	33	34
0	0.162	0.168	0.174	0.180	0.186	0.193	0.201	0.208	0.216	0.224
1	0.162	0.168	0.174	0.180	0.187	0.194	0.201	0.209	0.217	0.225
2	0.163	0.169	0.175	0.181	0.188	0.195	0.202	0.209	0.217	0.226
3	0.163	0.169	0.175	0.181	0.188	0.195	0.202	0.210	0.218	0.227
4	0.164	0.170	0.176	0.182	0.189	0.196	0.203	0.211	0.219	0.227
5	0.164	0.170	0.176	0.183	0.189	0.196	0.204	0.211	0.219	0.228
6	0.165	0.171	0.177	0.183	0.190	0.197	0.204	0.212	0.220	0.229
7	0.165	0.171	0.177	0.184	0.190	0.198	0.205	0.213	0.221	0.229

8	0.166	0.172	0.178	0.184	0.191	0.198	0.206	0.213	0.222	0.230
9	0.166	0.172	0.178	0.185	0.192	0.199	0.206	0.214	0.222	0.231
10	0.167	0.173	0.179	0.185	0.192	0.199	0.207	0.215	0.223	0.232
11	0.167	0.173	0.179	0.186	0.193	0.200	0.207	0.215	0.224	0.232

Age of the member in years and complete months when benefits come into payment

	35	36	37	38	39	40	41	42	43	44
0	0.233	0.242	0.252	0.262	0.273	0.284	0.296	0.308	0.321	0.335
1	0.234	0.243	0.253	0.263	0.274	0.285	0.297	0.309	0.322	0.336
2	0.235	0.244	0.254	0.264	0.274	0.286	0.298	0.310	0.323	0.337
3	0.235	0.245	0.254	0.265	0.275	0.287	0.299	0.311	0.325	0.339
4	0.236	0.245	0.255	0.265	0.276	0.288	0.300	0.312	0.326	0.340
5	0.237	0.246	0.256	0.266	0.277	0.289	0.301	0.313	0.327	0.341
6	0.238	0.247	0.257	0.267	0.278	0.290	0.302	0.314	0.328	0.342
7	0.238	0.248	0.258	0.268	0.279	0.291	0.303	0.316	0.329	0.343
8	0.239	0.249	0.259	0.269	0.280	0.292	0.304	0.317	0.330	0.345
9	0.240	0.249	0.259	0.270	0.281	0.293	0.305	0.318	0.331	0.346
10	0.241	0.250	0.260	0.271	0.282	0.294	0.306	0.319	0.333	0.347
11	0.241	0.251	0.261	0.272	0.283	0.295	0.307	0.320	0.334	0.348

Age of the member in years and complete months when benefits come into payment

	45	46	47	48	49	50	51	52	53	54
0	0.350	0.365	0.381	0.399	0.417	0.437	0.458	0.480	0.504	0.530
1	0.351	0.366	0.383	0.400	0.419	0.439	0.460	0.482	0.506	0.532
2	0.352	0.368	0.384	0.402	0.420	0.440	0.461	0.484	0.508	0.534
3	0.353	0.369	0.386	0.403	0.422	0.442	0.463	0.486	0.511	0.537
4	0.355	0.370	0.387	0.405	0.424	0.444	0.465	0.488	0.513	0.539
5	0.356	0.372	0.389	0.406	0.425	0.446	0.467	0.490	0.515	0.541
6	0.357	0.373	0.390	0.408	0.427	0.447	0.469	0.492	0.517	0.544
7	0.359	0.375	0.391	0.409	0.429	0.449	0.471	0.494	0.519	0.546
8	0.360	0.376	0.393	0.411	0.430	0.451	0.473	0.496	0.521	0.548
9	0.361	0.377	0.394	0.413	0.432	0.452	0.474	0.498	0.523	0.551
10	0.362	0.379	0.396	0.414	0.434	0.454	0.476	0.500	0.525	0.553

11	0.364	0.380	0.397	0.416	0.435	0.456	0.478	0.502	0.528	0.555
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Age of the member in years and complete months when benefits come into payment

	55	56	57	58	59	60	61	62	63	64
0	0.557	0.587	0.619	0.654	0.692	0.733	0.778	0.827	0.880	0.939
1	0.560	0.590	0.622	0.657	0.695	0.737	0.782	0.831	0.885	0.944
2	0.562	0.593	0.625	0.660	0.699	0.740	0.786	0.835	0.890	0.949
3	0.565	0.595	0.628	0.664	0.702	0.744	0.790	0.840	0.895	0.955
4	0.567	0.598	0.631	0.667	0.706	0.748	0.794	0.844	0.899	0.960
5	0.570	0.601	0.634	0.670	0.709	0.752	0.798	0.849	0.904	0.965
6	0.572	0.603	0.637	0.673	0.712	0.755	0.802	0.853	0.909	0.971
7	0.575	0.606	0.640	0.676	0.716	0.759	0.806	0.858	0.914	0.976
8	0.577	0.609	0.643	0.679	0.719	0.763	0.810	0.862	0.919	0.981
9	0.580	0.611	0.645	0.682	0.723	0.766	0.814	0.866	0.924	0.987
10	0.582	0.614	0.648	0.686	0.726	0.770	0.818	0.871	0.929	0.992
11	0.585	0.617	0.651	0.689	0.729	0.774	0.822	0.875	0.933	0.997

**Table L1S: Reduction to pension debit on retirement before age 60 (Special members)
Adjustment to pension – Males and Females**

Age of the member in years and complete months when benefits come into payment					
	55	56	57	58	59
0	0.782	0.820	0.861	0.905	0.952
1	0.785	0.824	0.865	0.909	0.956
2	0.788	0.827	0.868	0.913	0.960
3	0.791	0.830	0.872	0.917	0.964
4	0.795	0.834	0.876	0.920	0.969
5	0.798	0.837	0.879	0.924	0.973
6	0.801	0.841	0.883	0.928	0.977
7	0.804	0.844	0.887	0.932	0.981
8	0.807	0.847	0.890	0.936	0.985
9	0.811	0.851	0.894	0.940	0.990
10	0.814	0.854	0.897	0.944	0.994
11	0.817	0.858	0.901	0.948	0.998

**Table L2S: Increase to pension debit on retirement after age 60 (Special members)
Adjustment to pension – Males and Females**

Age of the member in years and complete months when benefits come into payment										
	60	61	62	63	64	65	66	67	68	69
0	1.002	1.058	1.118	1.184	1.255	1.333	1.418	1.511	1.612	1.723
1	1.007	1.063	1.124	1.190	1.262	1.340	1.426	1.519	1.621	1.733
2	1.012	1.068	1.129	1.196	1.268	1.347	1.434	1.528	1.630	1.743
3	1.016	1.073	1.135	1.202	1.275	1.354	1.441	1.536	1.640	1.753
4	1.021	1.078	1.140	1.208	1.281	1.361	1.449	1.544	1.649	1.763
5	1.025	1.083	1.146	1.214	1.288	1.368	1.457	1.553	1.658	1.773
6	1.030	1.088	1.151	1.220	1.294	1.376	1.464	1.561	1.667	1.783

7	1.035	1.093	1.157	1.226	1.301	1.383	1.472	1.570	1.676	1.793
8	1.039	1.098	1.162	1.231	1.307	1.390	1.480	1.578	1.686	1.804
9	1.044	1.103	1.167	1.237	1.314	1.397	1.487	1.586	1.695	1.814
10	1.049	1.108	1.173	1.243	1.320	1.404	1.495	1.595	1.704	1.824
11	1.053	1.113	1.178	1.249	1.326	1.411	1.503	1.603	1.713	1.834

**Table M1S: Reduction to pension debit on ill health retirement (Special members)
Adjustment to pension – Males and Females**

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.167	0.173	0.179	0.185	0.192	0.199	0.206
1	0.168	0.174	0.180	0.186	0.192	0.199	0.206
2	0.168	0.174	0.180	0.186	0.193	0.200	0.207
3	0.169	0.175	0.181	0.187	0.193	0.200	0.208
4	0.169	0.175	0.181	0.187	0.194	0.201	0.208
5	0.170	0.176	0.182	0.188	0.195	0.202	0.209
6	0.170	0.176	0.182	0.189	0.195	0.202	0.209
7	0.171	0.177	0.183	0.189	0.196	0.203	0.210
8	0.171	0.177	0.183	0.190	0.196	0.203	0.211
9	0.172	0.178	0.184	0.190	0.197	0.204	0.211
10	0.172	0.178	0.184	0.191	0.197	0.204	0.212
11	0.173	0.179	0.185	0.191	0.198	0.205	0.212

Age of the member in years and complete months when benefits come into payment										
Months	25	26	27	28	29	30	31	32	33	34
0	0.213	0.221	0.229	0.238	0.246	0.256	0.266	0.276	0.287	0.298
1	0.214	0.222	0.230	0.238	0.247	0.257	0.266	0.277	0.288	0.299
2	0.214	0.222	0.230	0.239	0.248	0.257	0.267	0.278	0.289	0.300
3	0.215	0.223	0.231	0.240	0.249	0.258	0.268	0.279	0.289	0.301
4	0.216	0.224	0.232	0.240	0.250	0.259	0.269	0.279	0.290	0.302
5	0.216	0.224	0.233	0.241	0.250	0.260	0.270	0.280	0.291	0.303
6	0.217	0.225	0.233	0.242	0.251	0.261	0.271	0.281	0.292	0.304
7	0.218	0.226	0.234	0.243	0.252	0.261	0.272	0.282	0.293	0.305

8	0.218	0.226	0.235	0.243	0.253	0.262	0.272	0.283	0.294	0.306
9	0.219	0.227	0.235	0.244	0.253	0.263	0.273	0.284	0.295	0.307
10	0.220	0.228	0.236	0.245	0.254	0.264	0.274	0.285	0.296	0.308
11	0.220	0.228	0.237	0.246	0.255	0.265	0.275	0.286	0.297	0.309

Age of member when benefits come into payment

Months	35	36	37	38	39	40	41	42	43	44
0	0.310	0.322	0.335	0.349	0.364	0.379	0.395	0.412	0.430	0.449
1	0.311	0.323	0.337	0.350	0.365	0.380	0.397	0.414	0.432	0.451
2	0.312	0.325	0.338	0.352	0.366	0.382	0.398	0.415	0.433	0.452
3	0.313	0.326	0.339	0.353	0.368	0.383	0.399	0.417	0.435	0.454
4	0.314	0.327	0.340	0.354	0.369	0.384	0.401	0.418	0.436	0.455
5	0.315	0.328	0.341	0.355	0.370	0.386	0.402	0.420	0.438	0.457
6	0.316	0.329	0.342	0.357	0.371	0.387	0.404	0.421	0.439	0.459
7	0.317	0.330	0.344	0.358	0.373	0.388	0.405	0.423	0.441	0.460
8	0.318	0.331	0.345	0.359	0.374	0.390	0.406	0.424	0.443	0.462
9	0.319	0.332	0.346	0.360	0.375	0.391	0.408	0.425	0.444	0.464
10	0.320	0.333	0.347	0.361	0.377	0.392	0.409	0.427	0.446	0.465
11	0.321	0.334	0.348	0.363	0.378	0.394	0.411	0.428	0.447	0.467

Age of member when benefits come into payment

Months	45	46	47	48	49	50	51	52	53	54
0	0.469	0.490	0.512	0.536	0.562	0.589	0.618	0.649	0.682	0.718
1	0.471	0.492	0.514	0.538	0.564	0.591	0.620	0.652	0.685	0.721
2	0.472	0.494	0.516	0.540	0.566	0.594	0.623	0.654	0.688	0.724
3	0.474	0.496	0.518	0.543	0.568	0.596	0.625	0.657	0.691	0.727
4	0.476	0.497	0.520	0.545	0.571	0.598	0.628	0.660	0.694	0.731
5	0.478	0.499	0.522	0.547	0.573	0.601	0.631	0.663	0.697	0.734
6	0.479	0.501	0.524	0.549	0.575	0.603	0.633	0.665	0.700	0.737
7	0.481	0.503	0.526	0.551	0.577	0.606	0.636	0.668	0.703	0.740
8	0.483	0.505	0.528	0.553	0.580	0.608	0.638	0.671	0.706	0.744
9	0.485	0.507	0.530	0.555	0.582	0.610	0.641	0.674	0.709	0.747
10	0.486	0.509	0.532	0.557	0.584	0.613	0.644	0.676	0.712	0.750

11	0.488	0.510	0.534	0.559	0.586	0.615	0.646	0.679	0.715	0.753
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Age of the member in years and complete months when benefits come into payment

Months	55	56	57	58	59
0	0.756	0.798	0.843	0.892	0.945
1	0.760	0.802	0.847	0.896	0.950
2	0.763	0.806	0.851	0.901	0.954
3	0.767	0.809	0.855	0.905	0.959
4	0.770	0.813	0.859	0.909	0.964
5	0.774	0.817	0.863	0.914	0.969
6	0.777	0.820	0.867	0.918	0.974
7	0.781	0.824	0.871	0.923	0.978
8	0.784	0.828	0.875	0.927	0.983
9	0.788	0.832	0.879	0.931	0.988
10	0.791	0.835	0.884	0.936	0.993
11	0.794	0.839	0.888	0.940	0.998

Government Actuary's Department

GAD Guidance : Firefighters' Pension scheme/New Firefighters' Pension Sche

Table 1: Factors for commutation of small pension

Age last birthday on relevant date	Factors for benefits in payment to former firefighter	Factors for spouse or partner pension
(1)	(2)	(3)
60	18.069	
61	17.637	
62	17.198	
63	16.755	
64	16.306	
65	15.849	
66	15.386	3.4
67	14.916	
68	14.439	
69	13.955	
70	13.466	
71	12.975	
72	12.484	
73	11.995	
74	11.348	

Table 1 - Trivial Commutation and Capitalisation for Death Gratuities

Table 2: Factors for commutation of small pension and for capitalisation of survivor | Widows, widowers and other former partners

Age last birthday on relevant date	Factors for benefits in payment to Widow/Widower or other survivor
(1)	(2)
25	28.476
26	28.307
27	28.134
28	27.958
29	27.778
30	27.594
31	27.406
32	27.214
33	27.016
34	26.814
35	26.608
36	26.396
37	26.179
38	25.957
39	25.729
40	25.494
41	25.252
42	25.002
43	24.744
44	24.476
45	24.2
46	23.914
47	23.619
48	23.316
49	23.005
50	22.685
51	22.357
52	22.022
53	21.679
54	21.328
55	20.969
56	20.602
57	20.226
58	19.844
59	19.455
60	19.058
61	18.655
62	18.244

63	17.826
64	17.401
65	16.968
66	16.527
67	16.077
68	15.618
69	15.151
70	14.675
71	14.193
72	13.703
73	13.208
74	12.71
75	12.211
76	11.712
77	11.213
78	10.712
79	10.206
80	9.693
81	9.177
82	8.659
83	8.142
84	7.631
85	7.13
86	6.644
87	6.176
88	5.731
89	5.311
90	4.917
91	4.546
92	4.2
93	3.877
94	3.574
95	3.292
96	3.034
97	2.803
98	2.594
99	2.403

pension for determination of death gratuity