

Incoming non-Club transfers - Revised Factors @ 08/2010  
 Appendix B - Factors based on proposed assumptions for incoming transfers to NHSPS

Males incoming non-Club NPA60

Age last birthday at relevant date	Gross pension of £1 a year	Lump sum of £1	Survivor's pension of £1 a year	Adjustment for GMP of £1 a year (1)	Accrued TV factor (2)
25 and under	17.23	1.01	2.74	1.15	0.2704
26	16.94	0.99	2.71	1.17	0.2658
27	16.70	0.98	2.69	1.19	0.2623
28	16.49	0.97	2.67	1.22	0.2592
29	16.32	0.96	2.65	1.24	0.2566
30	16.15	0.95	2.64	1.26	0.2540
31	16.00	0.94	2.63	1.29	0.2517
32	15.85	0.93	2.62	1.31	0.2494
33	15.71	0.93	2.61	1.34	0.2476
34	15.57	0.92	2.60	1.37	0.2454
35	15.44	0.91	2.59	1.39	0.2433
36	15.40	0.91	2.59	1.42	0.2428
37	15.36	0.91	2.59	1.45	0.2423
38	15.32	0.91	2.59	1.48	0.2418
39	15.28	0.91	2.60	1.51	0.2414
40	15.25	0.91	2.59	1.54	0.2409
41	15.32	0.91	2.61	1.57	0.2419
42	15.39	0.92	2.63	1.60	0.2433
43	15.46	0.93	2.64	1.63	0.2446
44	15.54	0.93	2.65	1.66	0.2457
45	15.61	0.94	2.66	1.69	0.2470
46	15.78	0.95	2.69	1.73	0.2497
47	15.94	0.96	2.71	1.76	0.2522
48	16.11	0.98	2.73	1.80	0.2552
49	16.27	0.99	2.74	1.83	0.2576
50	16.44	1.00	2.76	1.87	0.2603
51	16.61	1.01	2.77	1.91	0.2628
52	16.79	1.03	2.78	1.95	0.2659
53	16.89	1.03	2.77	1.99	0.2671
54	16.99	1.04	2.75	2.03	0.2686
55	17.06	1.05	2.71	2.07	0.2695
56	17.16	1.05	2.66	2.11	0.2705
57	17.28	1.05	2.58	2.16	0.2715
58	17.37	1.05	2.49	2.21	0.2720
59	17.45	1.05	2.36	2.25	0.2722

**Females incoming non-Club NPA60**

Age last birthday at relevant date	Gross pension of £1 a year	Lump sum of £1	Survivor's pension of £1 a year	Adjustment for GMP of £1 a year (1)	Accrued TV factor (2)
25 and under	13.68	0.78	0.92	1.00	0.2060
26	13.53	0.77	0.91	1.01	0.2037
27	13.39	0.76	0.90	1.03	0.2015
28	13.27	0.76	0.90	1.05	0.2000
29	13.16	0.75	0.89	1.07	0.1982
30	13.06	0.75	0.89	1.09	0.1969
31	13.14	0.75	0.89	1.11	0.1979
32	13.22	0.76	0.90	1.13	0.1994
33	13.30	0.76	0.90	1.16	0.2004
34	13.38	0.77	0.91	1.18	0.2018
35	13.45	0.77	0.91	1.20	0.2027
36	13.65	0.78	0.92	1.22	0.2056
37	13.85	0.80	0.94	1.25	0.2090
38	14.05	0.81	0.95	1.27	0.2119
39	14.24	0.82	0.96	1.29	0.2148
40	14.43	0.83	0.97	1.32	0.2176
41	14.67	0.85	0.98	1.34	0.2214
42	14.92	0.86	0.99	1.37	0.2249
43	15.16	0.88	1.00	1.40	0.2288
44	15.40	0.90	1.01	1.42	0.2326
45	15.64	0.91	1.02	1.45	0.2360
46	15.91	0.93	1.03	1.48	0.2402
47	16.18	0.95	1.04	1.51	0.2444
48	16.45	0.96	1.05	1.54	0.2482
49	16.73	0.98	1.05	1.56	0.2524
50	17.01	1.00	1.06	1.60	0.2568
51	17.24	1.01	1.05	1.63	0.2599
52	17.47	1.03	1.05	1.66	0.2636
53	17.61	1.04	1.04	1.69	0.2656
54	17.75	1.05	1.03	1.73	0.2677
55	17.84	1.05	1.01	1.76	0.2686
56	17.93	1.05	0.99	1.80	0.2696
57	18.01	1.05	0.95	1.83	0.2704
58	18.07	1.05	0.91	1.87	0.2709
59	18.11	1.05	0.86	1.95	0.2711

**Notes for NPA 60 tables**

1. When calculating the deduction for GMP, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 30% of the GMP amount in respect of service after that date.
2. The accrued TV factors have been calculated as 1/80th of the pension factor plus 3/80ths of the lump sum factor plus 1/160th of the survivor's factor.

**Males incoming non-Club NPA65**

Age last birthday at relevant date	Gross pension of £1 a year	Survivors pension of £1 a year	Adjustment for GMP of £1 a year (1)	Accrued TV factor (2)
25 and under	13.46	2.96	1.15	0.2428
26	13.24	2.93	1.17	0.2390
27	13.06	2.91	1.19	0.2359
28	12.91	2.89	1.22	0.2332
29	12.77	2.88	1.24	0.2308
30	12.65	2.87	1.26	0.2288
31	12.54	2.86	1.29	0.2269
32	12.43	2.85	1.31	0.2250
33	12.33	2.84	1.34	0.2233
34	12.23	2.83	1.37	0.2215
35	12.13	2.82	1.39	0.2198
36	12.10	2.82	1.42	0.2193
37	12.07	2.83	1.45	0.2189
38	12.04	2.83	1.48	0.2184
39	12.01	2.84	1.51	0.2179
40	11.99	2.84	1.54	0.2176
41	12.04	2.86	1.57	0.2185
42	12.10	2.88	1.60	0.2197
43	12.16	2.90	1.63	0.2208
44	12.21	2.91	1.66	0.2217
45	12.27	2.93	1.69	0.2228
46	12.39	2.96	1.73	0.2250
47	12.51	2.99	1.76	0.2272
48	12.63	3.02	1.80	0.2294
49	12.75	3.04	1.83	0.2315
50	12.87	3.06	1.87	0.2336
51	13.05	3.10	1.91	0.2369
52	13.23	3.13	1.95	0.2401
53	13.42	3.16	1.99	0.2434
54	13.61	3.19	2.03	0.2468
55	13.80	3.21	2.07	0.2501
56	13.95	3.21	2.11	0.2526
57	14.11	3.20	2.16	0.2552
58	14.21	3.18	2.21	0.2567
59	14.33	3.14	2.25	0.2585
60	14.47	3.08	2.31	0.2604
61	14.62	3.00	2.36	0.2624
62	14.80	2.90	2.42	0.2648
63	14.91	2.78	2.48	0.2660
64	14.98	2.61	2.59	0.2660

**Females incoming non-Club NPA65**

Age last birthday at relevant date	Gross pension of £1 a year	Survivors pension of £1 a year	Adjustment for pre-88 GMP of £1 a year (3)	Adjustment for post-88 GMP of £1 a year (4)	Accrued TV factor (2)
25 and under	10.65	0.97	-1.24		0.1836
26	10.53	0.96	-1.26		0.1815
27	10.43	0.96	-1.29		0.1798
28	10.34	0.95	-1.31		0.1783
29	10.26	0.94	-1.34		0.1769
30	10.19	0.94	-1.36		0.1757
31	10.26	0.94	-1.39		0.1769
32	10.33	0.95	-1.41		0.1781
33	10.40	0.96	-1.44		0.1793
34	10.46	0.96	-1.47		0.1803
35	10.53	0.97	-1.49		0.1816
36	10.69	0.98	-1.52		0.1843
37	10.86	1.00	-1.55		0.1873
38	11.02	1.01	-1.58		0.1900
39	11.17	1.02	-1.61		0.1925
40	11.32	1.03	-1.64		0.1951
41	11.52	1.05	-1.67		0.1986
42	11.71	1.06	-1.71		0.2018
43	11.90	1.07	-1.74		0.2050
44	12.09	1.09	-1.77		0.2083
45	12.29	1.10	-1.81		0.2117
46	12.50	1.11	-1.84		0.2153
47	12.71	1.12	-1.88		0.2188
48	12.93	1.13	-1.91		0.2226
49	13.15	1.14	-1.95		0.2263
50	13.37	1.15	-1.99		0.2300
51	13.61	1.15	-2.03		0.2340
52	13.86	1.16	-2.07		0.2383
53	14.11	1.16	-2.11		0.2424
54	14.35	1.17	-2.15		0.2465
55	14.59	1.17	-2.19		0.2505
56	14.75	1.16	-2.24		0.2531
57	14.91	1.15	-2.28		0.2557
58	15.01	1.13	-2.33		0.2572
59	15.11	1.11	-2.42		0.2588
60	15.24	1.08	-2.04	-3.41	0.2607
61	15.37	1.04	-1.10	-2.54	0.2627
62	15.51	0.99	-0.13	-1.63	0.2647
63	15.58	0.94	0.89	-0.67	0.2656
64	15.66	0.88	1.96	0.32	0.2664

### **Notes for NPA 65 tables**

1. When calculating the adjustment for GMP for males, the factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 30% of the GMP amount in respect of service after that date.
2. The accrued TV factors have been calculated as 1/60th of the pension factor plus 1/160th of the survivor's factor.
3. When calculating the deduction for GMP for female aged less than 60, the single factor given should be applied to the sum of the GMP amount in respect of service up to 5 April 1988 and 150% of the GMP amount in respect of service after that date.
4. When calculating the deduction for GMP for females age 60 and above, the 'Pre-88' GMP factor should be applied to the GMP amount in respect of service up to 5 April 1988, and the 'Post-88' GMP factor applied to the GMP amount in respect of service after that date.
5. The GMP figures should be the annual amounts, including revaluation and late retirement increase.

**Government Actuary's Department**

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