

## NHS Pensions – Summary of Revised Actuarial Factors tables

Below is a summary of the Revised Actuarial Factors tables:

### Summary of the Actuarial Factors Tables for the 1995/2008 Scheme

Table	Scheme Section	Factors for:	Normal Pension Age (NPA)	Retirement age	Added Years (AY) and Additional Pension (AP) contracts		
					AY, AP or both	Start date	To age:
ERF1	1995	Pension	55 or 60	Before NPA	Both	On or after 1 April 2011	60
ERF2	1995 & 2008	Pension (AY element of 1995)	65	Before NPA	Both	On or after 1 April 2011	65
ERF5	1995	Additional Pension	60	Before NPA	AP only	Before 1 April 2011	60
ERF6	1995 or 2008	Additional Pension	60 or 65	Before age 65	AP only	Before 1 April 2011	65
ERF7	1995	Lump Sum	55 or 60	Before NPA	AY only	N/A	60
ERF8	1995	Lump Sum (AY element only)	60	On or after minimum pension age	AY only	N/A	65
ERF11	2008 Optant	Lump Sum Adjustment	65	Before NPA	N/A		
ERF12	1995	Pension (AY element only)	55	Before age 55	AY	N/A	55

ERF13	1995	Lump Sum (AY element only)	55	Before age 55	AY	N/A	55
LRF1	2008	Pension	65	After NPA	N/A		
LRF2	2008	Additional Pension	65	After NPA	AP	Before 1 April 2011	65
LRF3	2008	Additional Pension	65	After NPA	AP	On or after 1 April 2011	65
LRF4	2008 Optant	Lump sum adjustment	65	After NPA	N/A		
ERF3, ERF4, ERF9, ERF10, ERF14 and ERF15	These tables are for deferred members only						

### Summary of the Actuarial Factors Tables for the 2015 Scheme

In 2015 Scheme, the Normal Pension Age for a Scheme member is the same as their State Pension Age (SPA) or age 65, if that is later.

Table	Scheme	Factors for:	Normal Pension Age (NPA)	Retirement age	Added Years (AY) and Additional Pension (AP) contracts		
					AY, AP or both	Start date	To age:
ERF1	2015	Pension	SPA or 65	Before NPA	AP	On or after 1 April 2015	NPA
LRF1	2015	Pension	SPA or 65	After NPA	N/A		
LRF2	2015	Additional Pension	SPA or 65	After NPA	AP	On or after 1 April 2015	NPA