



Appendix B: Factors for calculation of Cash Equivalents

Table DIV1 - Factors to calculate pensioner cash equivalent on divorce - retirement not on grounds of ill health

Member's age last birthday at relevant date	Factor A Gross Pension of £1 pa	Factor B Surviving Partner's Pension of £1 pa	Factor C		Factor D Deduction for NI Modification of £1 pa M/F
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa	
50	23.28	1.17	3.72	3.16	11.68
51	22.96	1.20	3.71	3.16	12.01
52	22.63	1.22	3.71	3.15	12.35
53	22.30	1.25	3.71	3.15	12.71
54	21.95	1.27	3.71	3.15	13.08
55	21.60	1.29	3.70	3.15	13.46
56	21.24	1.31	3.70	3.15	13.85
57	20.87	1.33	3.70	3.16	14.26
58	20.49	1.35	3.71	3.16	14.68
59	20.11	1.37	3.71	3.23	15.12
60	19.71	1.38	3.71	3.36	15.58/0
61	19.31	1.40	3.72	3.45	16.06/0
62	18.89	1.41	3.72	3.55	16.55/0
63	18.47	1.42	3.73	3.65	17.07/0
64	18.04	1.43	3.83	3.76	17.61/0
65	17.60	1.44	3.84	3.73	0
66	17.15	1.44	3.67	3.55	0
67	16.69	1.44	3.51	3.38	0
68	16.22	1.44	3.34	3.21	0
69	15.73	1.44	3.18	3.04	0
70	15.25	1.44	3.01	2.87	0
71	14.75	1.43	2.86	2.71	0
72	14.24	1.42	2.70	2.55	0
73	13.73	1.41	2.55	2.39	0
74	13.22	1.39	2.41	2.23	0
75	12.71	1.36	2.27	2.08	0
76	12.20	1.34	2.13	1.94	0
77	11.69	1.31	2.01	1.80	0
78	11.19	1.27	1.88	1.66	0
79	10.68	1.22	1.77	1.53	0
80	10.16	1.17	1.65	1.41	0
81	9.64	1.13	1.54	1.28	0
82	9.12	1.09	1.44	1.16	0
83	8.61	1.04	1.34	1.05	0
84	8.10	0.98	1.25	0.94	0
85	7.60	0.91	1.16	0.84	0
86	7.12	0.86	1.08	0.75	0



87	6.66	0.82	1.01	0.67	0
88	6.23	0.76	0.94	0.59	0
89	5.82	0.70	0.88	0.53	0
90	5.44	0.62	0.83	0.47	0
91	5.08	0.60	0.79	0.41	0
92	4.75	0.57	0.75	0.36	0
93	4.44	0.54	0.72	0.32	0
94	4.14	0.52	0.69	0.28	0
95	3.86	0.49	0.66	0.25	0
96	3.60	0.46	0.64	0.22	0
97	3.35	0.44	0.62	0.19	0
98	3.12	0.41	0.60	0.16	0
99	2.91	0.39	0.59	0.14	0
100	2.72	0.37	0.58	0.13	0

Note:

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 15% of the GMP amount in respect of service after that date.



Table DIV2 - Factors to calculate pensioner cash equivalent on divorce - retirement on grounds of ill health

Member's age last birthday at relevant date	Factor A Gross Pension of £1 pa	Factor B Surviving Partner's Pension of £1 pa	Factor C		Factor D Deduction for NI Modification of £1 pa M/F
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa	
20	27.66	1.73	3.11	2.81	4.72
21	27.50	1.76	3.11	2.81	4.85
22	27.34	1.78	3.10	2.80	4.99
23	27.18	1.81	3.10	2.80	5.12
24	27.02	1.83	3.10	2.79	5.27
25	26.86	1.86	3.10	2.79	5.41
26	26.69	1.88	3.10	2.79	5.56
27	26.52	1.90	3.09	2.79	5.72
28	26.35	1.92	3.09	2.78	5.88
29	26.18	1.94	3.09	2.78	6.04
30	26.01	1.95	3.09	2.78	6.21
31	25.84	1.96	3.09	2.78	6.39
32	25.67	1.97	3.10	2.78	6.57
33	25.49	1.98	3.10	2.78	6.76
34	25.32	1.98	3.10	2.78	6.96
35	25.14	1.99	3.11	2.79	7.16
36	24.96	1.99	3.11	2.79	7.37
37	24.78	1.99	3.12	2.79	7.58
38	24.60	1.98	3.13	2.79	7.80
39	24.41	1.98	3.14	2.80	8.03
40	24.22	1.97	3.15	2.80	8.27
41	24.02	1.96	3.15	2.80	8.51
42	23.81	1.96	3.16	2.81	8.76
43	23.59	1.95	3.17	2.81	9.02
44	23.36	1.95	3.18	2.81	9.28
45	23.12	1.95	3.18	2.81	9.56
46	22.87	1.95	3.19	2.82	9.84
47	22.60	1.96	3.20	2.82	10.12
48	22.33	1.97	3.20	2.82	10.42
49	22.04	1.98	3.20	2.82	10.73
50	21.75	1.99	3.21	2.83	11.05
51	21.45	2.00	3.21	2.83	11.37
52	21.14	2.00	3.22	2.84	11.71
53	20.83	2.01	3.22	2.84	12.07
54	20.51	2.02	3.23	2.85	12.43
55	20.18	2.02	3.24	2.85	12.81
56	19.84	2.02	3.25	2.86	13.21
57	19.50	2.03	3.26	2.87	13.62



58	19.14	2.03	3.27	2.88	14.04
59	18.78	2.03	3.29	2.95	14.49
60	18.41	2.02	3.30	3.07	14.95/0
61	18.04	2.02	3.32	3.17	15.43/0
62	17.65	2.01	3.35	3.26	15.94/0
63	17.26	2.00	3.37	3.37	16.47/0
64	16.86	1.99	3.48	3.47	17.02/0
65	16.44	1.97	3.51	3.45	0
66	16.02	1.95	3.36	3.29	0
67	15.59	1.93	3.22	3.13	0
68	15.15	1.91	3.08	2.97	0
69	14.70	1.88	2.94	2.82	0
70	14.24	1.85	2.81	2.67	0
71	13.77	1.82	2.68	2.51	0
72	13.30	1.79	2.55	2.37	0
73	12.83	1.75	2.42	2.22	0
74	12.36	1.70	2.30	2.08	0
75	11.89	1.65	2.19	1.95	0
76	11.44	1.60	2.08	1.82	0
77	10.99	1.54	1.97	1.70	0
78	10.54	1.48	1.87	1.58	0
79	10.09	1.40	1.77	1.47	0
80	9.65	1.32	1.68	1.36	0
81	9.20	1.26	1.59	1.25	0
82	8.77	1.20	1.50	1.15	0
83	8.33	1.13	1.42	1.06	0
84	7.91	1.05	1.34	0.96	0
85	7.50	0.95	1.27	0.88	0
86	7.11	0.90	1.20	0.80	0
87	6.74	0.84	1.14	0.73	0
88	6.39	0.77	1.08	0.67	0
89	6.07	0.70	1.02	0.61	0
90	5.77	0.62	0.98	0.55	0
91	5.49	0.59	0.94	0.51	0
92	5.22	0.56	0.90	0.46	0
93	4.95	0.53	0.87	0.41	0
94	4.69	0.50	0.84	0.37	0
95	4.41	0.48	0.82	0.33	0

Note:

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 15% of the GMP amount in respect of service after that date.



Tables DIV4 and DIV5

Factor to adjust for supplementary lump sum due at age 55 where pensioners retired from deferred status and are under age 55 at the date of calculation

Factors applicable for males and females (retirement due to ill health and non-ill health)

	DIV4 Adjustment A	DIV5 Adjustment B
Age last birthday at relevant date	Factor for lump sum supplement at age 55	
50	0.80	19.08
51	0.84	19.65
52	0.88	20.23
53	0.93	20.83
54	0.98	21.46