



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	
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa
55	21.60	1.29	3.70	3.15
56	21.24	1.31	3.70	3.15
57	20.87	1.33	3.70	3.16
58	20.49	1.35	3.71	3.16
59	20.11	1.37	3.71	3.23
60	19.71	1.38	3.71	3.36
61	19.31	1.40	3.72	3.45
62	18.89	1.41	3.72	3.55
63	18.47	1.42	3.73	3.65
64	18.04	1.43	3.83	3.76
65	17.60	1.44	3.84	3.73
66	17.15	1.44	3.67	3.55
67	16.69	1.44	3.51	3.38
68	16.22	1.44	3.34	3.21
69	15.73	1.44	3.18	3.04
70	15.25	1.44	3.01	2.87
71	14.75	1.43	2.86	2.71
72	14.24	1.42	2.70	2.55
73	13.73	1.41	2.55	2.39
74	13.22	1.39	2.41	2.23
75	12.71	1.36	2.27	2.08
76	12.20	1.34	2.13	1.94
77	11.69	1.31	2.01	1.80
78	11.19	1.27	1.88	1.66
79	10.68	1.22	1.77	1.53
80	10.16	1.17	1.65	1.41
81	9.64	1.13	1.54	1.28
82	9.12	1.09	1.44	1.16
83	8.61	1.04	1.34	1.05
84	8.10	0.98	1.25	0.94
85	7.60	0.91	1.16	0.84
86	7.12	0.86	1.08	0.75
87	6.66	0.82	1.01	0.67
88	6.23	0.76	0.94	0.59
89	5.82	0.70	0.88	0.53



90	5.44	0.62	0.83	0.47
91	5.08	0.60	0.79	0.41
92	4.75	0.57	0.75	0.36
93	4.44	0.54	0.72	0.32
94	4.14	0.52	0.69	0.28
95	3.86	0.49	0.66	0.25
96	3.60	0.46	0.64	0.22
97	3.35	0.44	0.62	0.19
98	3.12	0.41	0.60	0.16
99	2.91	0.39	0.59	0.14
100	2.72	0.37	0.58	0.13

Note:

When calculating the deduction for GMP (if any), 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	
			Males Deduction for GMP of £1 pa	Females Deduction for GMP of £1 pa
20	27.66	1.73	3.11	2.81
21	27.50	1.76	3.11	2.81
22	27.34	1.78	3.10	2.80
23	27.18	1.81	3.10	2.80
24	27.02	1.83	3.10	2.79
25	26.86	1.86	3.10	2.79
26	26.69	1.88	3.10	2.79
27	26.52	1.90	3.09	2.79
28	26.35	1.92	3.09	2.78
29	26.18	1.94	3.09	2.78
30	26.01	1.95	3.09	2.78
31	25.84	1.96	3.09	2.78
32	25.67	1.97	3.10	2.78
33	25.49	1.98	3.10	2.78
34	25.32	1.98	3.10	2.78
35	25.14	1.99	3.11	2.79
36	24.96	1.99	3.11	2.79
37	24.78	1.99	3.12	2.79
38	24.60	1.98	3.13	2.79
39	24.41	1.98	3.14	2.80
40	24.22	1.97	3.15	2.80
41	24.02	1.96	3.15	2.80
42	23.81	1.96	3.16	2.81
43	23.59	1.95	3.17	2.81
44	23.36	1.95	3.18	2.81
45	23.12	1.95	3.18	2.81
46	22.87	1.95	3.19	2.82
47	22.60	1.96	3.20	2.82
48	22.33	1.97	3.20	2.82
49	22.04	1.98	3.20	2.82
50	21.75	1.99	3.21	2.83
51	21.45	2.00	3.21	2.83
52	21.14	2.00	3.22	2.84
53	20.83	2.01	3.22	2.84
54	20.51	2.02	3.23	2.85
55	20.18	2.02	3.24	2.85
56	19.84	2.02	3.25	2.86



57	19.50	2.03	3.26	2.87
58	19.14	2.03	3.27	2.88
59	18.78	2.03	3.29	2.95
60	18.41	2.02	3.30	3.07
61	18.04	2.02	3.32	3.17
62	17.65	2.01	3.35	3.26
63	17.26	2.00	3.37	3.37
64	16.86	1.99	3.48	3.47
65	16.44	1.97	3.51	3.45
66	16.02	1.95	3.36	3.29
67	15.59	1.93	3.22	3.13
68	15.15	1.91	3.08	2.97
69	14.70	1.88	2.94	2.82
70	14.24	1.85	2.81	2.67
71	13.77	1.82	2.68	2.51
72	13.30	1.79	2.55	2.37
73	12.83	1.75	2.42	2.22
74	12.36	1.70	2.30	2.08
75	11.89	1.65	2.19	1.95
76	11.44	1.60	2.08	1.82
77	10.99	1.54	1.97	1.70
78	10.54	1.48	1.87	1.58
79	10.09	1.40	1.77	1.47
80	9.65	1.32	1.68	1.36
81	9.20	1.26	1.59	1.25
82	8.77	1.20	1.50	1.15
83	8.33	1.13	1.42	1.06
84	7.91	1.05	1.34	0.96
85	7.50	0.95	1.27	0.88
86	7.11	0.90	1.20	0.80
87	6.74	0.84	1.14	0.73
88	6.39	0.77	1.08	0.67
89	6.07	0.70	1.02	0.61
90	5.77	0.62	0.98	0.55
91	5.49	0.59	0.94	0.51
92	5.22	0.56	0.90	0.46
93	4.95	0.53	0.87	0.41
94	4.69	0.50	0.84	0.37
95	4.41	0.48	0.82	0.33

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