



Appendix C: Factors for calculation of Pension Credits

Table DIV3 - Factors to calculate pension credit for ex-spouse where NPA attained

Ex-spouse's age last birthday at relevant date	Factor A 1995 Section Gross Pension of £1 pa	Factor B 1995 Section Lump Sum of £1	Factor C 2008 Section Gross Pension of £1 pa
60	19.75	1.00	
61	19.35	1.00	
62	18.94	1.00	
63	18.52	1.00	
64	18.10	1.00	
65	17.66	1.00	17.66
66	17.22	1.00	17.22
67	16.76	1.00	16.76
68	16.30	1.00	16.30
69	15.83	1.00	15.83
70	15.35	1.00	15.35
71	14.87	1.00	14.87
72	14.38	1.00	14.38
73	13.89	1.00	13.89
74	13.39	1.00	13.39
75	12.91	1.00	12.91
76	12.42	1.00	12.42
77	11.94	1.00	11.94
78	11.47	1.00	11.47
79	10.99	1.00	10.99
80	10.52	1.00	10.52
81	10.05	1.00	10.05
82	9.58	1.00	9.58
83	9.12	1.00	9.12
84	8.68	1.00	8.68
85	8.25	1.00	8.25
86	7.85	1.00	7.85
87	7.47	1.00	7.47
88	7.13	1.00	7.13
89	6.82	1.00	6.82
90	6.53	1.00	6.53
91	6.28	1.00	6.28
92	6.05	1.00	6.05
93	5.85	1.00	5.85
94	5.66	1.00	5.66
95	5.50	1.00	5.50



96	5.36	1.00	5.36
97	5.24	1.00	5.24
98	5.13	1.00	5.13
99	5.04	1.00	5.04
100	5.00	1.00	5.00