



Firefighters' Pension Scheme 1992 ("1992 scheme")
New Firefighters' Pension Scheme (England) 2006 ("2006 scheme")

Purchase of Increased Benefits
Early Retirement Factors
Adjustment factors for pension debits
Trivial Commutation and Capitalisation for Death Gratuities

This note is addressed to the Department for Communities and Local Government for onward transmission to English Fire Authorities who administer the relevant schemes. The purpose of this note is to provide revised tables of factors for:

- determining the cost of purchasing one year's additional service in the 2006 scheme,
- the early retirement factors in the 2006 scheme,
- the pension debit adjustment factors for both the 1992 and 2006 schemes,
- the trivial commutation factors for both the 1992 and 2006 schemes, and
- the capitalisation for death gratuities in the 1992 scheme.

The factors have been revised in light of information emerging from the actuarial valuation currently in progress, as discussed in our letter of 6 November 2014. The revised factors are all effective immediately, until such time as a further review of the factors occurs.

Purchase of Increased Benefits

The revised factors for the calculation of the cost of purchasing one year's additional service are set out in the attached **Annex A**. These are required under the following rule of the 2006 scheme:

- > Rule 5 of Part 11 of Schedule 1 to the 2006 scheme (SI 2006 No 3432)

The revised factors replace those in the GAD guidance "Purchase of Increased Benefits" dated 8 March 2013. They are in the same format as those in the guidance note, and should be used in the same way as set out in that guidance, except that there are now 2 sets of factors in each table as follows:

Column (2) of each table gives factors for the 2006 Scheme (NOT Special members).

Column (3) of each table gives factors for the 2006 Scheme (Special members).

Early Retirement Factors

The revised tables of factors for the calculation of the actuarial reduction to be applied to a member's retirement pension and additional pension benefits on early payment are set out in the attached **Annex B**. These are required under the following rules of the 2006 scheme:

- > Rules 5 and 7C of Part 3 of Schedule 1 to the 2006 scheme (SI 2006 No 3432)

The revised factors replace those in the GAD guidance "Early Retirement Factors" dated 4 July 2011. They are in the same format as those on page 4 of the guidance note and should be used in the same way as set out in that guidance.

Pension Debit Adjustment Factors

The revised tables of factors for the calculation of the adjustment to be applied to a member's pension debit if the member retires earlier or later than Normal Benefit Age are set out in the attached **Annex C**. These are required under the following rules of the 1992 scheme and the 2006 scheme:

- > Rule B12 of the 1992 Scheme (SI 1992 No 129)
- > Rule 12 of Part 3 of Schedule 1 to the 2006 Scheme (SI 2006 No 3432)

The revised factors replace those in the GAD guidance notes "Firefighters' Pension Scheme: Adjustment factors for pension debits" and "New Firefighters' Pension Scheme: Adjustment factors for pension debits" both dated 4 July 2011. They are in the same format as those in the guidance notes and should be used in the same way as set out in those guidance notes, except that there are now 3 additional tables in respect of the guidance note "New Firefighters' Pension Scheme: Adjustment factors for pension debits" for the Special members of the 2006 scheme as follows:

Table L1S: Reduction to pension debit on retirement before age 60 (Special members)

Table L2S: Increase to pension debit on retirement after age 60 (Special members)

Table M1S: Reduction to pension debit on ill health retirement (Special members)

Trivial Commutation

The revised tables of factors for the commutation of small pensions and the capitalisation of benefits for the purpose of determining death gratuities are set out in the attached **Annex D**. They are required under the following rules of the 1992 scheme and the 2006 scheme:

- > Rules B8, E5 and E4 of the 1992 scheme (SI 1992 No 129)
- > Rule 10 of Part 3 and Rule 5 of Part 4 of Schedule 1 to the 2006 scheme (SI 2006 No 3432)

The revised factors replace those in the GAD guidance "Trivial Commutation and Capitalisation for Death Gratuities" dated 3 January 2012. They are in the same format as those in the guidance note and should be used in the same way as set out in that guidance note.

Ian Boonin, Chief Actuary

Mary Stevenson, Actuary

Government Actuary's Department

2 December 2014

Annex A – Purchase of Increased Benefits

This table replaces “Table A: Cost of One Added Year: Lump Sum Payments” in the GAD Guidance dated 8 March 2013: “*New Firefighters’ Pension Scheme (2006)/ New Firefighters’ Pension Scheme (Scotland) 2007/ New Firefighters’ Pension Scheme (Wales) 2007/ New Firefighters’ Pension Scheme (Northern Ireland) - Purchase of Increased Benefits*” as it relates to the English Fire and Rescue Authorities.

Table A: Cost of One Added Year: Lump Sum Payments

Males and Females

Age last birthday on making payment	2006 Scheme	2006 Scheme (Special members)
	Lump Sum Payment (% of pay)	Lump Sum Payment (% of pay)
(1)	(2)	(3)
20	70.3%	97.2%
21	70.2%	96.3%
22	70.1%	95.5%
23	70.0%	94.7%
24	69.9%	93.9%
25	69.6%	93.1%
26	69.1%	92.3%
27	68.6%	91.5%
28	68.2%	90.8%
29	67.6%	90.1%
30	66.8%	89.3%
31	65.8%	88.6%
32	65.0%	87.9%
33	64.4%	87.2%
34	63.8%	86.6%
35	63.2%	85.9%
36	62.6%	84.5%
37	61.9%	83.1%
38	61.3%	81.7%
39	60.7%	80.4%
40	60.1%	79.1%
41	59.0%	77.8%
42	57.9%	76.5%
43	56.8%	75.3%
44	55.7%	74.1%
45	54.6%	72.9%
46	53.5%	71.7%
47	52.6%	70.9%
48	51.8%	70.1%
49	51.0%	69.2%
50	50.3%	68.6%
51	49.5%	67.8%
52	48.8%	58.9%
53	48.1%	55.1%
54	47.4%	51.5%
55	46.5%	-
56	44.8%	-
57	41.6%	-
58	38.6%	-
59	35.3%	-

This table replaces “Table B: Cost of One Added Year: Payment by Periodical Contributions” in the GAD Guidance dated 8 March 2013: “*New Firefighters’ Pension Scheme (2006)/ New Firefighters’ Pension Scheme (Scotland) 2007/ New Firefighters’ Pension Scheme (Wales) 2007/ New Firefighters’ Pension Scheme (Northern Ireland) - Purchase of Increased Benefits*” as it relates to the English Fire and Rescue Authorities.

Table B: Cost of One Added Year: Payment by Periodical Contributions

Males and Females

	2006 Scheme	2006 Scheme (Special members)
Age exact at starting contract	Periodic Payment (% of pay)	Periodic Payment (% of pay)
(1)	(2)	(3)
20	1.09%	1.73%
21	1.11%	1.77%
22	1.15%	1.81%
23	1.18%	1.86%
24	1.21%	1.90%
25	1.25%	1.96%
26	1.28%	2.01%
27	1.32%	2.07%
28	1.35%	2.13%
29	1.39%	2.20%
30	1.43%	2.27%
31	1.46%	2.34%
32	1.49%	2.43%
33	1.54%	2.52%
34	1.58%	2.62%
35	1.63%	2.72%
36	1.68%	2.84%
37	1.74%	2.98%
38	1.80%	3.12%
39	1.87%	3.29%
40	1.95%	3.48%
41	2.03%	3.70%
42	2.12%	3.95%
43	2.22%	4.24%
44	2.34%	4.59%
45	2.47%	5.01%
46	2.61%	5.52%
47	2.78%	6.16%
48	2.99%	6.98%
49	3.24%	8.09%
50	3.54%	9.64%
51	3.91%	11.97%
52	4.37%	15.85%
53	4.97%	23.61%
54	5.79%	-
55	6.94%	-
56	8.65%	-
57	11.35%	-
58	16.65%	-

Annex B – Early Retirement Factors

This table replaces the table on page 4 of the GAD Guidance dated 4 July 2011: “*New Firefighters’ Pension Scheme - Early Retirement Factors*” as it relates to the English Fire and Rescue Authorities.

Factors to be applied to benefits under the regulations listed above:

Age of the member in years and complete months when benefits come into payment												
Months	0	1	2	3	4	5	6	7	8	9	10	11
55	0.597	0.599	0.601	0.604	0.606	0.609	0.611	0.613	0.616	0.618	0.621	0.623
56	0.626	0.628	0.631	0.633	0.636	0.638	0.641	0.644	0.646	0.649	0.651	0.654
57	0.656	0.659	0.662	0.665	0.667	0.670	0.673	0.676	0.678	0.681	0.684	0.687
58	0.690	0.692	0.695	0.698	0.701	0.704	0.707	0.710	0.713	0.716	0.719	0.722
59	0.725	0.728	0.731	0.734	0.738	0.741	0.744	0.747	0.750	0.753	0.757	0.760
60	0.763	0.766	0.770	0.773	0.777	0.780	0.783	0.787	0.790	0.794	0.797	0.800
61	0.804	0.808	0.811	0.815	0.819	0.822	0.826	0.830	0.833	0.837	0.841	0.844
62	0.848	0.852	0.856	0.860	0.864	0.868	0.872	0.876	0.880	0.883	0.887	0.891
63	0.895	0.900	0.904	0.908	0.913	0.917	0.921	0.925	0.930	0.934	0.938	0.942
64	0.947	0.951	0.956	0.961	0.965	0.970	0.975	0.979	0.984	0.988	0.993	0.998

Annex C – Adjustment factors for pension debits

These tables replace the tables in the GAD Guidance dated 4 July 2011: “*Firefighters’ Pension Scheme – Adjustment factors for pension debits*” as they relate to the English Fire and Rescue Authorities

Table L1: Reduction to pension debit on retirement before age 60

Adjustment to pension – Males and Females

Months	Age of the member in years and complete months when benefits come into payment									
	50	51	52	53	54	55	56	57	58	59
0	0.629	0.656	0.684	0.714	0.746	0.782	0.820	0.861	0.905	0.952
1	0.632	0.658	0.686	0.717	0.749	0.785	0.824	0.865	0.909	0.956
2	0.634	0.660	0.689	0.719	0.752	0.788	0.827	0.868	0.913	0.960
3	0.636	0.663	0.691	0.722	0.755	0.791	0.830	0.872	0.917	0.964
4	0.638	0.665	0.694	0.725	0.758	0.795	0.834	0.876	0.920	0.969
5	0.640	0.667	0.696	0.728	0.761	0.798	0.837	0.879	0.924	0.973
6	0.642	0.670	0.699	0.730	0.764	0.801	0.841	0.883	0.928	0.977
7	0.645	0.672	0.701	0.733	0.767	0.804	0.844	0.887	0.932	0.981
8	0.647	0.674	0.704	0.736	0.770	0.807	0.847	0.890	0.936	0.985
9	0.649	0.677	0.706	0.738	0.773	0.811	0.851	0.894	0.940	0.990
10	0.651	0.679	0.709	0.741	0.776	0.814	0.854	0.897	0.944	0.994
11	0.653	0.681	0.712	0.744	0.779	0.817	0.858	0.901	0.948	0.998

Table L2: Increase to pension debit on retirement after age 60

Adjustment to pension – Males and Females

Months	Age of the member in years and complete months when benefits come into payment					
	60	61	62	63	64	65
0	1.002	1.060	1.122	1.189	1.262	1.341
1	1.007	1.065	1.127	1.195	1.269	1.349
2	1.012	1.070	1.133	1.201	1.275	1.356
3	1.017	1.075	1.139	1.207	1.282	1.363
4	1.021	1.080	1.144	1.213	1.288	1.370
5	1.026	1.085	1.150	1.219	1.295	1.377
6	1.031	1.091	1.155	1.225	1.302	1.385
7	1.036	1.096	1.161	1.231	1.308	1.392
8	1.040	1.101	1.166	1.238	1.315	1.399
9	1.045	1.106	1.172	1.244	1.321	1.406
10	1.050	1.111	1.178	1.250	1.328	1.413
11	1.055	1.116	1.183	1.256	1.335	1.420

Table M1: Reduction to pension debit on ill health retirement

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.167	0.173	0.179	0.185	0.192	0.199	0.206
1	0.168	0.174	0.180	0.186	0.192	0.199	0.206
2	0.168	0.174	0.180	0.186	0.193	0.200	0.207
3	0.169	0.175	0.181	0.187	0.193	0.200	0.208
4	0.169	0.175	0.181	0.187	0.194	0.201	0.208
5	0.170	0.176	0.182	0.188	0.195	0.202	0.209
6	0.170	0.176	0.182	0.189	0.195	0.202	0.209
7	0.171	0.177	0.183	0.189	0.196	0.203	0.210
8	0.171	0.177	0.183	0.190	0.196	0.203	0.211
9	0.172	0.178	0.184	0.190	0.197	0.204	0.211
10	0.172	0.178	0.184	0.191	0.197	0.204	0.212
11	0.173	0.179	0.185	0.191	0.198	0.205	0.212

Age of the member in years and complete months when benefits come into payment										
Months	25	26	27	28	29	30	31	32	33	34
0	0.213	0.221	0.229	0.238	0.246	0.256	0.266	0.276	0.287	0.298
1	0.214	0.222	0.230	0.238	0.247	0.257	0.266	0.277	0.288	0.299
2	0.214	0.222	0.230	0.239	0.248	0.257	0.267	0.278	0.289	0.300
3	0.215	0.223	0.231	0.240	0.249	0.258	0.268	0.279	0.289	0.301
4	0.216	0.224	0.232	0.240	0.250	0.259	0.269	0.279	0.290	0.302
5	0.216	0.224	0.233	0.241	0.250	0.260	0.270	0.280	0.291	0.303
6	0.217	0.225	0.233	0.242	0.251	0.261	0.271	0.281	0.292	0.304
7	0.218	0.226	0.234	0.243	0.252	0.261	0.272	0.282	0.293	0.305
8	0.218	0.226	0.235	0.243	0.253	0.262	0.272	0.283	0.294	0.306
9	0.219	0.227	0.235	0.244	0.253	0.263	0.273	0.284	0.295	0.307
10	0.220	0.228	0.236	0.245	0.254	0.264	0.274	0.285	0.296	0.308
11	0.220	0.228	0.237	0.246	0.255	0.265	0.275	0.286	0.297	0.309

Age of the member in years and complete months when benefits come into payment										
Months	35	36	37	38	39	40	41	42	43	44
0	0.310	0.322	0.335	0.349	0.364	0.379	0.395	0.412	0.430	0.449
1	0.311	0.323	0.337	0.350	0.365	0.380	0.397	0.414	0.432	0.451
2	0.312	0.325	0.338	0.352	0.366	0.382	0.398	0.415	0.433	0.452
3	0.313	0.326	0.339	0.353	0.368	0.383	0.399	0.417	0.435	0.454
4	0.314	0.327	0.340	0.354	0.369	0.384	0.401	0.418	0.436	0.455
5	0.315	0.328	0.341	0.355	0.370	0.386	0.402	0.420	0.438	0.457
6	0.316	0.329	0.342	0.357	0.371	0.387	0.404	0.421	0.439	0.459
7	0.317	0.330	0.344	0.358	0.373	0.388	0.405	0.423	0.441	0.460
8	0.318	0.331	0.345	0.359	0.374	0.390	0.406	0.424	0.443	0.462
9	0.319	0.332	0.346	0.360	0.375	0.391	0.408	0.425	0.444	0.464
10	0.320	0.333	0.347	0.361	0.377	0.392	0.409	0.427	0.446	0.465
11	0.321	0.334	0.348	0.363	0.378	0.394	0.411	0.428	0.447	0.467

Age of the member in years and complete months when benefits come into payment										
Months	45	46	47	48	49	50	51	52	53	54
0	0.469	0.490	0.512	0.536	0.562	0.589	0.618	0.649	0.682	0.718
1	0.471	0.492	0.514	0.538	0.564	0.591	0.620	0.652	0.685	0.721
2	0.472	0.494	0.516	0.540	0.566	0.594	0.623	0.654	0.688	0.724
3	0.474	0.496	0.518	0.543	0.568	0.596	0.625	0.657	0.691	0.727
4	0.476	0.497	0.520	0.545	0.571	0.598	0.628	0.660	0.694	0.731
5	0.478	0.499	0.522	0.547	0.573	0.601	0.631	0.663	0.697	0.734
6	0.479	0.501	0.524	0.549	0.575	0.603	0.633	0.665	0.700	0.737
7	0.481	0.503	0.526	0.551	0.577	0.606	0.636	0.668	0.703	0.740
8	0.483	0.505	0.528	0.553	0.580	0.608	0.638	0.671	0.706	0.744
9	0.485	0.507	0.530	0.555	0.582	0.610	0.641	0.674	0.709	0.747
10	0.486	0.509	0.532	0.557	0.584	0.613	0.644	0.676	0.712	0.750
11	0.488	0.510	0.534	0.559	0.586	0.615	0.646	0.679	0.715	0.753

Age of the member in years and complete months when benefits come into payment					
Months	55	56	57	58	59
0	0.756	0.798	0.843	0.892	0.945
1	0.760	0.802	0.847	0.896	0.950
2	0.763	0.806	0.851	0.901	0.954
3	0.767	0.809	0.855	0.905	0.959
4	0.770	0.813	0.859	0.909	0.964
5	0.774	0.817	0.863	0.914	0.969
6	0.777	0.820	0.867	0.918	0.974
7	0.781	0.824	0.871	0.923	0.978
8	0.784	0.828	0.875	0.927	0.983
9	0.788	0.832	0.879	0.931	0.988
10	0.791	0.835	0.884	0.936	0.993
11	0.794	0.839	0.888	0.940	0.998

These tables replace the tables in the GAD Guidance dated 4 July 2011: “*New Firefighters’ Pension Scheme – Adjustment factors for pension debits*” as they relate to the English Fire and Rescue Authorities

Table L1: Reduction to pension debit on retirement before age 65

Adjustment to pension – Males and Females

Months	Age of the member in years and complete months when benefits come into payment									
	55	56	57	58	59	60	61	62	63	64
0	0.597	0.626	0.656	0.690	0.725	0.763	0.804	0.848	0.895	0.947
1	0.599	0.628	0.659	0.692	0.728	0.766	0.808	0.852	0.900	0.951
2	0.601	0.631	0.662	0.695	0.731	0.770	0.811	0.856	0.904	0.956
3	0.604	0.633	0.665	0.698	0.734	0.773	0.815	0.860	0.908	0.961
4	0.606	0.636	0.667	0.701	0.738	0.777	0.819	0.864	0.913	0.965
5	0.609	0.638	0.670	0.704	0.741	0.780	0.822	0.868	0.917	0.970
6	0.611	0.641	0.673	0.707	0.744	0.783	0.826	0.872	0.921	0.975
7	0.613	0.644	0.676	0.710	0.747	0.787	0.830	0.876	0.925	0.979
8	0.616	0.646	0.678	0.713	0.750	0.790	0.833	0.880	0.930	0.984
9	0.618	0.649	0.681	0.716	0.753	0.794	0.837	0.883	0.934	0.988
10	0.621	0.651	0.684	0.719	0.757	0.797	0.841	0.887	0.938	0.993
11	0.623	0.654	0.687	0.722	0.760	0.800	0.844	0.891	0.942	0.998

Table L1S: Reduction to pension debit on retirement before age 60 (Special members)

Adjustment to pension – Males and Females

Months	Age of the member in years and complete months when benefits come into payment				
	55	56	57	58	59
0	0.782	0.820	0.861	0.905	0.952
1	0.785	0.824	0.865	0.909	0.956
2	0.788	0.827	0.868	0.913	0.960
3	0.791	0.830	0.872	0.917	0.964
4	0.795	0.834	0.876	0.920	0.969
5	0.798	0.837	0.879	0.924	0.973
6	0.801	0.841	0.883	0.928	0.977
7	0.804	0.844	0.887	0.932	0.981
8	0.807	0.847	0.890	0.936	0.985
9	0.811	0.851	0.894	0.940	0.990
10	0.814	0.854	0.897	0.944	0.994
11	0.817	0.858	0.901	0.948	0.998

Table L2: Increase to pension debit on retirement after age 65**Adjustment to pension – Males and Females**

Months	Age of the member in years and complete months when benefits come into payment									
	65	66	67	68	69	70	71	72	73	74
0	1.003	1.065	1.134	1.210	1.294	1.386	1.489	1.602	1.727	1.865
1	1.008	1.071	1.141	1.217	1.301	1.395	1.498	1.612	1.738	1.877
2	1.013	1.077	1.147	1.224	1.309	1.403	1.507	1.622	1.749	1.890
3	1.018	1.083	1.153	1.231	1.317	1.412	1.517	1.633	1.761	1.903
4	1.023	1.088	1.159	1.238	1.324	1.420	1.526	1.643	1.772	1.915
5	1.029	1.094	1.166	1.245	1.332	1.429	1.536	1.653	1.784	1.928
6	1.034	1.100	1.172	1.252	1.340	1.437	1.545	1.664	1.795	1.941
7	1.039	1.105	1.178	1.259	1.347	1.446	1.554	1.674	1.807	1.953
8	1.044	1.111	1.185	1.265	1.355	1.454	1.564	1.685	1.818	1.966
9	1.050	1.117	1.191	1.272	1.363	1.463	1.573	1.695	1.830	1.979
10	1.055	1.123	1.197	1.279	1.370	1.471	1.582	1.705	1.841	1.991
11	1.060	1.128	1.203	1.286	1.378	1.480	1.592	1.716	1.853	2.004

Table L2S: Increase to pension debit on retirement after age 60 (Special members)**Adjustment to pension – Males and Females**

Months	Age of the member in years and complete months when benefits come into payment									
	60	61	62	63	64	65	66	67	68	69
0	1.002	1.058	1.118	1.184	1.255	1.333	1.418	1.511	1.612	1.723
1	1.007	1.063	1.124	1.190	1.262	1.340	1.426	1.519	1.621	1.733
2	1.012	1.068	1.129	1.196	1.268	1.347	1.434	1.528	1.630	1.743
3	1.016	1.073	1.135	1.202	1.275	1.354	1.441	1.536	1.640	1.753
4	1.021	1.078	1.140	1.208	1.281	1.361	1.449	1.544	1.649	1.763
5	1.025	1.083	1.146	1.214	1.288	1.368	1.457	1.553	1.658	1.773
6	1.030	1.088	1.151	1.220	1.294	1.376	1.464	1.561	1.667	1.783
7	1.035	1.093	1.157	1.226	1.301	1.383	1.472	1.570	1.676	1.793
8	1.039	1.098	1.162	1.231	1.307	1.390	1.480	1.578	1.686	1.804
9	1.044	1.103	1.167	1.237	1.314	1.397	1.487	1.586	1.695	1.814
10	1.049	1.108	1.173	1.243	1.320	1.404	1.495	1.595	1.704	1.824
11	1.053	1.113	1.178	1.249	1.326	1.411	1.503	1.603	1.713	1.834

Table M1: Reduction to pension debit on ill health retirement

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.128	0.132	0.136	0.141	0.146	0.151	0.156
1	0.128	0.132	0.137	0.142	0.146	0.151	0.157
2	0.128	0.133	0.137	0.142	0.147	0.152	0.157
3	0.129	0.133	0.138	0.142	0.147	0.152	0.158
4	0.129	0.134	0.138	0.143	0.148	0.153	0.158
5	0.130	0.134	0.138	0.143	0.148	0.153	0.159
6	0.130	0.134	0.139	0.144	0.148	0.154	0.159
7	0.130	0.135	0.139	0.144	0.149	0.154	0.160
8	0.131	0.135	0.140	0.144	0.149	0.155	0.160
9	0.131	0.135	0.140	0.145	0.150	0.155	0.160
10	0.131	0.136	0.140	0.145	0.150	0.155	0.161
11	0.132	0.136	0.141	0.146	0.151	0.156	0.161

Age of the member in years and complete months when benefits come into payment										
Months	25	26	27	28	29	30	31	32	33	34
0	0.162	0.168	0.174	0.180	0.186	0.193	0.201	0.208	0.216	0.224
1	0.162	0.168	0.174	0.180	0.187	0.194	0.201	0.209	0.217	0.225
2	0.163	0.169	0.175	0.181	0.188	0.195	0.202	0.209	0.217	0.226
3	0.163	0.169	0.175	0.181	0.188	0.195	0.202	0.210	0.218	0.227
4	0.164	0.170	0.176	0.182	0.189	0.196	0.203	0.211	0.219	0.227
5	0.164	0.170	0.176	0.183	0.189	0.196	0.204	0.211	0.219	0.228
6	0.165	0.171	0.177	0.183	0.190	0.197	0.204	0.212	0.220	0.229
7	0.165	0.171	0.177	0.184	0.190	0.198	0.205	0.213	0.221	0.229
8	0.166	0.172	0.178	0.184	0.191	0.198	0.206	0.213	0.222	0.230
9	0.166	0.172	0.178	0.185	0.192	0.199	0.206	0.214	0.222	0.231
10	0.167	0.173	0.179	0.185	0.192	0.199	0.207	0.215	0.223	0.232
11	0.167	0.173	0.179	0.186	0.193	0.200	0.207	0.215	0.224	0.232

Age of the member in years and complete months when benefits come into payment										
Months	35	36	37	38	39	40	41	42	43	44
0	0.233	0.242	0.252	0.262	0.273	0.284	0.296	0.308	0.321	0.335
1	0.234	0.243	0.253	0.263	0.274	0.285	0.297	0.309	0.322	0.336
2	0.235	0.244	0.254	0.264	0.274	0.286	0.298	0.310	0.323	0.337
3	0.235	0.245	0.254	0.265	0.275	0.287	0.299	0.311	0.325	0.339
4	0.236	0.245	0.255	0.265	0.276	0.288	0.300	0.312	0.326	0.340
5	0.237	0.246	0.256	0.266	0.277	0.289	0.301	0.313	0.327	0.341
6	0.238	0.247	0.257	0.267	0.278	0.290	0.302	0.314	0.328	0.342
7	0.238	0.248	0.258	0.268	0.279	0.291	0.303	0.316	0.329	0.343
8	0.239	0.249	0.259	0.269	0.280	0.292	0.304	0.317	0.330	0.345
9	0.240	0.249	0.259	0.270	0.281	0.293	0.305	0.318	0.331	0.346
10	0.241	0.250	0.260	0.271	0.282	0.294	0.306	0.319	0.333	0.347
11	0.241	0.251	0.261	0.272	0.283	0.295	0.307	0.320	0.334	0.348

Age of the member in years and complete months when benefits come into payment

Months	45	46	47	48	49	50	51	52	53	54
0	0.350	0.365	0.381	0.399	0.417	0.437	0.458	0.480	0.504	0.530
1	0.351	0.366	0.383	0.400	0.419	0.439	0.460	0.482	0.506	0.532
2	0.352	0.368	0.384	0.402	0.420	0.440	0.461	0.484	0.508	0.534
3	0.353	0.369	0.386	0.403	0.422	0.442	0.463	0.486	0.511	0.537
4	0.355	0.370	0.387	0.405	0.424	0.444	0.465	0.488	0.513	0.539
5	0.356	0.372	0.389	0.406	0.425	0.446	0.467	0.490	0.515	0.541
6	0.357	0.373	0.390	0.408	0.427	0.447	0.469	0.492	0.517	0.544
7	0.359	0.375	0.391	0.409	0.429	0.449	0.471	0.494	0.519	0.546
8	0.360	0.376	0.393	0.411	0.430	0.451	0.473	0.496	0.521	0.548
9	0.361	0.377	0.394	0.413	0.432	0.452	0.474	0.498	0.523	0.551
10	0.362	0.379	0.396	0.414	0.434	0.454	0.476	0.500	0.525	0.553
11	0.364	0.380	0.397	0.416	0.435	0.456	0.478	0.502	0.528	0.555

Age of the member in years and complete months when benefits come into payment										
Months	55	56	57	58	59	60	61	62	63	64
0	0.557	0.587	0.619	0.654	0.692	0.733	0.778	0.827	0.880	0.939
1	0.560	0.590	0.622	0.657	0.695	0.737	0.782	0.831	0.885	0.944
2	0.562	0.593	0.625	0.660	0.699	0.740	0.786	0.835	0.890	0.949
3	0.565	0.595	0.628	0.664	0.702	0.744	0.790	0.840	0.895	0.955
4	0.567	0.598	0.631	0.667	0.706	0.748	0.794	0.844	0.899	0.960
5	0.570	0.601	0.634	0.670	0.709	0.752	0.798	0.849	0.904	0.965
6	0.572	0.603	0.637	0.673	0.712	0.755	0.802	0.853	0.909	0.971
7	0.575	0.606	0.640	0.676	0.716	0.759	0.806	0.858	0.914	0.976
8	0.577	0.609	0.643	0.679	0.719	0.763	0.810	0.862	0.919	0.981
9	0.580	0.611	0.645	0.682	0.723	0.766	0.814	0.866	0.924	0.987
10	0.582	0.614	0.648	0.686	0.726	0.770	0.818	0.871	0.929	0.992
11	0.585	0.617	0.651	0.689	0.729	0.774	0.822	0.875	0.933	0.997

Table M1S: Reduction to pension debit on ill health retirement (Special members)

Adjustment to pension – Males and Females

Age of the member in years and complete months when benefits come into payment							
Months	18	19	20	21	22	23	24
0	0.167	0.173	0.179	0.185	0.192	0.199	0.206
1	0.168	0.174	0.180	0.186	0.192	0.199	0.206
2	0.168	0.174	0.180	0.186	0.193	0.200	0.207
3	0.169	0.175	0.181	0.187	0.193	0.200	0.208
4	0.169	0.175	0.181	0.187	0.194	0.201	0.208
5	0.170	0.176	0.182	0.188	0.195	0.202	0.209
6	0.170	0.176	0.182	0.189	0.195	0.202	0.209
7	0.171	0.177	0.183	0.189	0.196	0.203	0.210
8	0.171	0.177	0.183	0.190	0.196	0.203	0.211
9	0.172	0.178	0.184	0.190	0.197	0.204	0.211
10	0.172	0.178	0.184	0.191	0.197	0.204	0.212
11	0.173	0.179	0.185	0.191	0.198	0.205	0.212

Age of the member in years and complete months when benefits come into payment										
Months	25	26	27	28	29	30	31	32	33	34
0	0.213	0.221	0.229	0.238	0.246	0.256	0.266	0.276	0.287	0.298
1	0.214	0.222	0.230	0.238	0.247	0.257	0.266	0.277	0.288	0.299
2	0.214	0.222	0.230	0.239	0.248	0.257	0.267	0.278	0.289	0.300
3	0.215	0.223	0.231	0.240	0.249	0.258	0.268	0.279	0.289	0.301
4	0.216	0.224	0.232	0.240	0.250	0.259	0.269	0.279	0.290	0.302
5	0.216	0.224	0.233	0.241	0.250	0.260	0.270	0.280	0.291	0.303
6	0.217	0.225	0.233	0.242	0.251	0.261	0.271	0.281	0.292	0.304
7	0.218	0.226	0.234	0.243	0.252	0.261	0.272	0.282	0.293	0.305
8	0.218	0.226	0.235	0.243	0.253	0.262	0.272	0.283	0.294	0.306
9	0.219	0.227	0.235	0.244	0.253	0.263	0.273	0.284	0.295	0.307
10	0.220	0.228	0.236	0.245	0.254	0.264	0.274	0.285	0.296	0.308
11	0.220	0.228	0.237	0.246	0.255	0.265	0.275	0.286	0.297	0.309

Age of the member in years and complete months when benefits come into payment										
Months	35	36	37	38	39	40	41	42	43	44
0	0.310	0.322	0.335	0.349	0.364	0.379	0.395	0.412	0.430	0.449
1	0.311	0.323	0.337	0.350	0.365	0.380	0.397	0.414	0.432	0.451
2	0.312	0.325	0.338	0.352	0.366	0.382	0.398	0.415	0.433	0.452
3	0.313	0.326	0.339	0.353	0.368	0.383	0.399	0.417	0.435	0.454
4	0.314	0.327	0.340	0.354	0.369	0.384	0.401	0.418	0.436	0.455
5	0.315	0.328	0.341	0.355	0.370	0.386	0.402	0.420	0.438	0.457
6	0.316	0.329	0.342	0.357	0.371	0.387	0.404	0.421	0.439	0.459
7	0.317	0.330	0.344	0.358	0.373	0.388	0.405	0.423	0.441	0.460
8	0.318	0.331	0.345	0.359	0.374	0.390	0.406	0.424	0.443	0.462
9	0.319	0.332	0.346	0.360	0.375	0.391	0.408	0.425	0.444	0.464
10	0.320	0.333	0.347	0.361	0.377	0.392	0.409	0.427	0.446	0.465
11	0.321	0.334	0.348	0.363	0.378	0.394	0.411	0.428	0.447	0.467

Age of the member in years and complete months when benefits come into payment

Months	45	46	47	48	49	50	51	52	53	54
0	0.469	0.490	0.512	0.536	0.562	0.589	0.618	0.649	0.682	0.718
1	0.471	0.492	0.514	0.538	0.564	0.591	0.620	0.652	0.685	0.721
2	0.472	0.494	0.516	0.540	0.566	0.594	0.623	0.654	0.688	0.724
3	0.474	0.496	0.518	0.543	0.568	0.596	0.625	0.657	0.691	0.727
4	0.476	0.497	0.520	0.545	0.571	0.598	0.628	0.660	0.694	0.731
5	0.478	0.499	0.522	0.547	0.573	0.601	0.631	0.663	0.697	0.734
6	0.479	0.501	0.524	0.549	0.575	0.603	0.633	0.665	0.700	0.737
7	0.481	0.503	0.526	0.551	0.577	0.606	0.636	0.668	0.703	0.740
8	0.483	0.505	0.528	0.553	0.580	0.608	0.638	0.671	0.706	0.744
9	0.485	0.507	0.530	0.555	0.582	0.610	0.641	0.674	0.709	0.747
10	0.486	0.509	0.532	0.557	0.584	0.613	0.644	0.676	0.712	0.750
11	0.488	0.510	0.534	0.559	0.586	0.615	0.646	0.679	0.715	0.753

**Age of the member in years and complete months
when benefits come into payment**

Months	55	56	57	58	59
0	0.756	0.798	0.843	0.892	0.945
1	0.760	0.802	0.847	0.896	0.950
2	0.763	0.806	0.851	0.901	0.954
3	0.767	0.809	0.855	0.905	0.959
4	0.770	0.813	0.859	0.909	0.964
5	0.774	0.817	0.863	0.914	0.969
6	0.777	0.820	0.867	0.918	0.974
7	0.781	0.824	0.871	0.923	0.978
8	0.784	0.828	0.875	0.927	0.983
9	0.788	0.832	0.879	0.931	0.988
10	0.791	0.835	0.884	0.936	0.993
11	0.794	0.839	0.888	0.940	0.998

These tables replace the tables in the GAD Guidance dated 3 January 2012: “*Firefighters’ Pension Scheme 1992/ Firefighters’ Pension Scheme (Northern Ireland) 2007/ New Firefighters’ Pension Scheme (2006)/ New Firefighters’ Pension Scheme (Northern Ireland) 2007/ Firefighters’ Pension Scheme (Scotland) 2007/ Firefighters’ Pension Scheme (Wales) 2007 - Trivial Commutation and Capitalisation for Death Gratuities*” as it relates to the English Fire and Rescue Authorities.

Table 1: Factors for commutation of small pension

Age in completed years	Factors for benefits in payment to former firefighter	Factors for spouse or partner pension
(1)	(2)	(3)
60	18.069	
61	17.637	
62	17.198	
63	16.755	
64	16.306	
65	15.849	
66	15.386	3.4
67	14.916	
68	14.439	
69	13.955	
70	13.466	
71	12.975	
72	12.484	
73	11.995	
74	11.348	

Table 2: Factors for commutation of small pension and for capitalisation of survivor pension for determination of death gratuity

Widows, widowers and other former partners

Age in completed years	Widow/Widower or other survivor
(1)	(2)
25	28.476
26	28.307
27	28.134
28	27.958
29	27.778
30	27.594
31	27.406
32	27.214
33	27.016
34	26.814
35	26.608
36	26.396
37	26.179
38	25.957
39	25.729
40	25.494
41	25.252
42	25.002
43	24.744
44	24.476
45	24.200
46	23.914
47	23.619
48	23.316
49	23.005
50	22.685
51	22.357
52	22.022
53	21.679
54	21.328
55	20.969
56	20.602
57	20.226
58	19.844
59	19.455
60	19.058
61	18.655
62	18.244
63	17.826

Table 2: Factors for commutation of small pension and for capitalisation of survivor pension for determination of death gratuity

Widows, widowers and other former partners

Age in completed years	Widow/Widower or other survivor
(1)	(2)
64	17.401
65	16.968
66	16.527
67	16.077
68	15.618
69	15.151
70	14.675
71	14.193
72	13.703
73	13.208
74	12.710
75	12.211
76	11.712
77	11.213
78	10.712
79	10.206
80	9.693
81	9.177
82	8.659
83	8.142
84	7.631
85	7.130
86	6.644
87	6.176
88	5.731
89	5.311
90	4.917
91	4.546
92	4.200
93	3.877
94	3.574
95	3.292
96	3.034
97	2.803
98	2.594
99	2.403

2 December 2014

Government Actuary's Department