



GAD factor table and guidance note cover sheet

HM Treasury reduced the SCAPE discount rate from 2.8% to 2.4%pa above CPI from 29 October 2018. As a result of the change, the Government Actuary's Department (GAD) undertook a [factor review](#) for the Firefighters' Pension Schemes. The revised factors were provided by email to FRAs, during 2018-19, with a [consolidated workbook of factors](#) in October 2019.

GAD has now produced guidance notes and example calculations to reflect the revised factors.

This document provides a summary of the available tables and notes.

All factor tables and guidance notes can be found on our dedicated [GAD guidance](#) webpage.

In line with best practice and in order to make sure that factors are being used as intended and the instructions are fit for purpose, we suggest that some example calculations are sent to GAD for review.

Additional Pension Benefits (APBs)	2
Age additions and assumed age additions	2
Cash Equivalent Transfer Values (CETVs)	2
Club transfers	4
Commutation	4
Divorce (pension debits and credits)	5
Early retirement	5
Purchase of additional pension	6
Tax charge debits (scheme pays)	6
Transfers in	7
Trivial commutation	8

Additional Pension Benefits (APBs)

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Continual Professional Development (CPD) - Additional Pension Benefit	x-801
New Firefighters' Pension Scheme (England) 2006	Continual Professional Development (CPD) - Additional Pension Benefit	x-801

Age additions and assumed age additions

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme (England) 2015	Age additions and assumed age additions	<p>x-404 age addition: active member account</p> <p>x-405 age addition: added pension account</p> <p>x-406 assumed age addition: active member account</p> <p>x-407 assumed age addition: added pension account</p>

Cash Equivalent Transfer Values (CETVs)

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Statutory Cash Equivalent Transfer Values and Club Transfers Out	<p>x-201 (Table A1)</p> <p>x-202 (Table A2)</p> <p>x-301 (Table F1)</p> <p>x-302 (Table F2)</p> <p>x-303 (Table G1)</p> <p>x-304 (Table G2)</p>

New Firefighters' Pension Scheme (England) 2006	Individual Cash Equivalent Transfers	x-203 (Table A1) x-204 (Table A2) x-205 (Table A3) x-206 (Table B1) x-207 (Table B2) x-305 (Table F1) x-306 (Table F2) x-307 (Table G1) x-308 (Table G2)
The Firefighters' Pension Scheme (England) 2015	Individual Cash Equivalent Transfers	x-208 (Table 3) x-209 (Table 4) x-210 (Table 5) x-211 (Table 6) x-212 (Table 7) x-213 (Table 8) x-214 (Table 9) x-215 (Table 10) x-309 (Table A1) x-310 (Table A2) x-311 (Table B1) x-312 (Table B2)

Club transfers

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	The Public Sector Transfer Club memorandum	Club transfer factors
New Firefighters' Pension Scheme (England) 2006	The Public Sector Transfer Club memorandum	Club transfer factors
The Firefighters' Pension Scheme (England) 2015	The Public Sector Transfer Club memorandum Club Transfers (Supplement to the Club memorandum)	Club transfer factors

Commutation

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Commutation on retirement	Table 1

Divorce (pension debits and credits)

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Pensioner cash equivalents on divorce, pension credits and pension debits	x-313 (Table J) x-318 (Table L1) x-319 (Table L2) x-320 (Table M1)
New Firefighters' Pension Scheme (England) 2006	Pensioner cash equivalents on divorce, pension credits and pension debits	x-314 (Table J) x-315 (Table J1) x-321 (Table L1) x-322 (Table L1S) x-323 (Table L2) x-324 (Table L2S) x-325 (Table M) x-326 (Table M1S)
The Firefighters' Pension Scheme (England) 2015	Pension Sharing on divorce	x-316 (Table C1) x-317 (Table C2) x-327 (Table D) x-328 (Table E)

Early retirement

Scheme	Guidance	Factor reference table
New Firefighters' Pension Scheme (England) 2006	Early retirement in normal health	x-401
The Firefighters' Pension Scheme (England) 2015	Early payment reductions	x-402 (active) x-403 (deferred)

Purchase of additional pension

Scheme	Guidance	Factor table reference
New Firefighters' Pension Scheme (England) 2006	Purchase of Increased Benefits	x-703 (Table A) x-704 (Table B)
The Firefighters' Pension Scheme (England) 2015	Purchase of Additional Pension	x-701 (Table 1) x-702 (Table 2)

Tax charge debits (scheme pays)

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Tax charge debits	x-603 (Table A1) x-604 (Table A2) x-611 (Table B1) x-612 (Table B2) x-613 (Table C) x-622 (Table D) x-623 (Table E)
New Firefighters' Pension Scheme (England) 2006	Tax charge debits	x-605 (Table A1) x-606 (Table A2) x-614 (Table B1) x-615 (Table B2) x-616 (Table B1S) x-617 (Table B2S) x-618 (Table C) x-619 (Table CS) x-624 (Table D) x-625 (Table E)

The Firefighters' Pension Scheme (England) 2015	Annual Allowance Charges: Scheme pays offsets	x-607 (Table A1) x-608 (Table A2) x-609 (Table C1) x-610 (Table D1) x-620 (Table B1) x-621 (Table B2)
	Lifetime Allowance pension debit	x-626 (Table A) x-627 (Table B)

Transfers in

Scheme	Guidance	Factor table reference
New Firefighters' Pension Scheme (England) 2006	Service Credits for non-Club Incoming Transfers	Standard x-216 (Table C1) x-217 (Table C2)
		Special x-218 (Table C3) x-219 (Table C4)
The Firefighters' Pension Scheme (England) 2015	Individual Cash Equivalent Transfers	x-220 (Table NM60) x-221 (Table NF60)

Trivial commutation

Scheme	Guidance	Factor table reference
The Firefighters' Pension Scheme 1992	Trivial Commutation and Capitalisation for Death Gratuities	x-501 (Table 1) x-502 (Table 2)
New Firefighters' Pension Scheme (England) 2006	Trivial Commutation and Capitalisation for Death Gratuities	x-501 (Table 1) x-502 (Table 2)
The Firefighters' Pension Scheme (England) 2015	Commutation of Small Pensions	x-503 (Table 1) x-504 (Table 2)