

Addendum to GAD guidance note "The Firefighters' Pension Scheme 2015 (England): Annual Allowance Charges: Scheme pays offsets" version 1.0, dated 11 June 2015

Date: 13 May 2016

- 1.1 This addendum is addressed to the Home Office, in relation to the Firefighters' Pension Schemes (England).
- 1.2 This is an addendum to the GAD guidance note "The Firefighters' Pension Scheme 2015 (England): Annual Allowance Charges: Scheme pays offsets" version 1.0, dated 11 June 2015 ("the Guidance Note"), and it is essential that this addendum is read in conjunction with the Guidance Note.
- 1.3 The purpose of this addendum is to provide all tables of factors in the Guidance Note. The tables which have been updated are **A1** and **A2**.
- 1.4 The implementation date of the new factors is **16 March 2016**. The factors in this addendum are effective from the implementation date.
- 1.5 The new factors provided in this addendum are in the same format as those in the Guidance Note.
- 1.6 Please note that the examples in the Guidance Note have not been updated for the new factors in this addendum. However, the examples in the Guidance Note can still be referred to for the method to calculate the benefit applicable.
- 1.7 For the avoidance of doubt, the *Limitations* section in the Guidance Note also applies to this addendum.

Table A1: Scheme pays factors – male members

Age last birthday at relevant date	DPA 65	DPA 66	DPA 67	DPA 68
18	4.72	4.46	4.21	3.97
19	4.84	4.57	4.32	4.07
20	4.96	4.68	4.42	4.17
21	5.08	4.81	4.54	4.28
22	5.21	4.92	4.65	4.38
23	5.35	5.04	4.76	4.48
24	5.48	5.18	4.87	4.59
25	5.61	5.30	5.00	4.71
26	5.75	5.43	5.12	4.83
27	5.90	5.57	5.25	4.94
28	6.05	5.70	5.38	5.06
29	6.20	5.85	5.51	5.19
30	6.36	5.99	5.65	5.32
31	6.52	6.14	5.79	5.45
32	6.68	6.30	5.94	5.58
33	6.85	6.46	6.09	5.72
34	7.02	6.63	6.23	5.87
35	7.20	6.79	6.39	6.01
36	7.38	6.96	6.56	6.16
37	7.57	7.13	6.71	6.32
38	7.76	7.32	6.89	6.47
39	7.96	7.50	7.06	6.64
40	8.17	7.69	7.24	6.80
41	8.38	7.89	7.43	6.97
42	8.59	8.09	7.61	7.15
43	8.81	8.30	7.81	7.33
44	9.04	8.51	8.00	7.52
45	9.28	8.73	8.21	7.70
46	9.51	8.95	8.42	7.90
47	9.76	9.19	8.63	8.10
48	10.01	9.42	8.85	8.31
49	10.27	9.67	9.08	8.52
50	10.54	9.91	9.32	8.74
51	10.82	10.17	9.55	8.96
52	11.10	10.43	9.80	9.19
53	11.39	10.71	10.06	9.43
54	11.70	11.00	10.32	9.67
55	12.01	11.29	10.59	9.93
56	12.34	11.60	10.88	10.19
57	12.68	11.91	11.17	10.47
58	13.03	12.24	11.48	10.75
59	13.40	12.58	11.80	11.05
60	13.78	12.94	12.14	11.36
61	14.20	13.32	12.49	11.69
62	14.61	13.72	12.86	12.03
63	15.06	14.14	13.25	12.39
64	15.53	14.57	13.65	12.77
65		15.03	14.08	13.17
66			14.52	13.58
67				14.01

Notes:

1. The offset applies only to the member's pension. Dependants' benefits are not affected.
2. The offset is equal to the tax charge divided by the appropriate factor.

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May2016

Table A2: Scheme pays factors – female members

Age last birthday at relevant date	DPA 65	DPA 66	DPA 67	DPA 68
18	5.06	4.81	4.55	4.30
19	5.20	4.92	4.66	4.41
20	5.32	5.05	4.78	4.53
21	5.46	5.17	4.90	4.64
22	5.60	5.31	5.02	4.75
23	5.74	5.44	5.15	4.87
24	5.89	5.58	5.28	4.99
25	6.03	5.72	5.41	5.12
26	6.19	5.86	5.55	5.25
27	6.35	6.02	5.69	5.38
28	6.51	6.17	5.83	5.51
29	6.67	6.32	5.97	5.65
30	6.84	6.48	6.12	5.80
31	7.01	6.64	6.28	5.94
32	7.19	6.81	6.43	6.09
33	7.37	6.99	6.60	6.24
34	7.56	7.16	6.77	6.39
35	7.76	7.35	6.94	6.55
36	7.95	7.53	7.12	6.72
37	8.16	7.72	7.29	6.89
38	8.37	7.92	7.48	7.06
39	8.58	8.12	7.67	7.24
40	8.80	8.33	7.87	7.42
41	9.03	8.55	8.06	7.62
42	9.27	8.76	8.27	7.81
43	9.50	8.99	8.49	8.00
44	9.75	9.22	8.70	8.21
45	10.01	9.46	8.93	8.42
46	10.27	9.70	9.16	8.63
47	10.53	9.96	9.39	8.86
48	10.81	10.21	9.64	9.09
49	11.09	10.49	9.89	9.33
50	11.38	10.76	10.15	9.56
51	11.69	11.04	10.41	9.81
52	12.01	11.34	10.68	10.08
53	12.32	11.64	10.97	10.34
54	12.66	11.96	11.27	10.62
55	13.01	12.29	11.57	10.91
56	13.37	12.62	11.90	11.19
57	13.74	12.98	12.22	11.51
58	14.13	13.34	12.56	11.82
59	14.53	13.71	12.91	12.15
60	14.95	14.10	13.28	12.49
61	15.38	14.51	13.65	12.85
62	15.82	14.93	14.05	13.23
63	16.29	15.37	14.46	13.61
64	16.78	15.82	14.89	14.00
65		16.30	15.33	14.42
66			15.79	14.84
67				15.29

Notes:

1. The offset applies only to the member's pension. Dependants' benefits are not affected.
2. The offset is equal to the tax charge divided by the appropriate factor.

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May2016

Table B1 – Retirement timing factor - ill health retirement before deferred pension age

Years until DPA at date of retirement	Early payment Reduction - Males and females
0	1.000
1	0.938
2	0.878
3	0.823
4	0.773
5	0.727
6	0.686
7	0.647
8	0.612
9	0.578
10	0.546
11	0.516
12	0.489
13	0.465
14	0.442
15	0.421
16	0.402
17	0.384
18	0.367
19	0.351
20	0.336
21	0.321
22	0.308
23	0.295
24	0.283
25	0.270
26	0.258
27	0.247
28	0.236
29	0.226
30	0.217
31	0.209
32	0.201
33	0.194
34	0.186
35	0.180
36	0.173
37	0.167
38	0.161
39	0.155
40	0.150
41	0.145
42	0.140
43	0.135
44	0.131
45	0.126
46	0.122
47	0.118
48	0.114
49	0.111
50	0.107

Note:

The table is based on the period to a member's deferred pension age. The period to deferred pension age should be rounded up to the next month. Alternatively, the period is equal to the member's deferred pension age (in years and months) less the age of the member in completed years and months. Where the period from retirement to DPA is not an integer, the reduction factor from the above table should be interpolated for part years.

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May2016

Table B2 – Retirement timing factor - normal health retirement before deferred pension age

Years until DPA at date of retirement	Early payment Reduction - Males and females
0	1.000
1	0.947
2	0.895
3	0.848
4	0.804
5	0.763
6	0.723
7	0.685
8	0.650
9	0.616
10	0.584
11	0.557
12	0.531

Note:

The table is based on the period to a member's deferred pension age. The period to deferred pension age should be rounded up to the next month. Alternatively, the period is equal to the member's deferred pension age (in years and months) less the age of the member in completed years and months. Where the period from retirement to DPA is not an integer, the reduction factor from the above table should be interpolated for part years.

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May2016

Table C1 – Age pensioner pension offset factors

Age last birthday at relevant date	Male Factor	Female Factor
55	20.57	21.50
56	20.18	21.14
57	19.79	20.78
58	19.38	20.41
59	18.97	20.03
60	18.56	19.64
61	18.14	19.24
62	17.71	18.83
63	17.27	18.41
64	16.83	17.98
65	16.37	17.54
66	15.90	17.09
67	15.43	16.63
68	14.94	16.16
69	14.44	15.68
70	13.94	15.19
71	13.45	14.70
72	12.95	14.20
73	12.45	13.69
74	11.95	13.18
75	11.45	12.67

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May201

Table D1 – Ill-health pensioner pension offset factors

Age last birthday at relevant date	Male Factor	Female Factor
20	28.83	29.22
21	28.67	29.07
22	28.50	28.91
23	28.33	28.75
24	28.15	28.59
25	27.97	28.42
26	27.78	28.24
27	27.59	28.06
28	27.39	27.87
29	27.19	27.68
30	26.98	27.49
31	26.76	27.28
32	26.55	27.07
33	26.32	26.86
34	26.09	26.64
35	25.85	26.41
36	25.61	26.18
37	25.36	25.94
38	25.10	25.69
39	24.83	25.44
40	24.56	25.18
41	24.27	24.92
42	23.98	24.64
43	23.68	24.36
44	23.37	24.07
45	23.06	23.78
46	22.73	23.47
47	22.39	23.16
48	22.04	22.84
49	21.69	22.52
50	21.32	22.18
51	20.95	21.84
52	20.57	21.50
53	20.18	21.14
54	19.79	20.78
55	19.38	20.41
56	18.97	20.03
57	18.56	19.64
58	18.14	19.24
59	17.71	18.83
60	17.27	18.41
61	16.83	17.98
62	16.37	17.54
63	15.90	17.09
64	15.43	16.63
65	14.94	16.16
66	14.44	15.68
67	13.94	15.19
68	13.45	14.70
69	12.95	14.20
70	12.45	13.69
71	11.95	13.18
72	11.45	12.67
73	10.95	12.15
74	10.44	11.62
75	9.93	11.09

Addendum to Firefighters' 2015 Scheme (England) Scheme pays version 1.0_13May20