

Government Actuary's Department

GAD Guidance : Firefighters' Pension scheme/New Firefighters' Pension Scheme

Trivial Commutation and Capitalisation for Death Gratuities

Table 1: Factors for commutation of small pension

Age last birthday on relevant date	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 last birthday on relevant date	Factors for benefits in payment to 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	24.2
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
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	12.71
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	7.13
86	6.644
87	6.176
88	5.731
89	5.311
90	4.917
91	4.546
92	4.2
93	3.877
94	3.574
95	3.292
96	3.034
97	2.803
98	2.594
99	2.403
