Commonwealth Coat of Arms of Australia

Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003

made under regulations 38 and 43A of the

Family Law (Superannuation) Regulations 2001

**Compilation No.** **29**

**Compilation date:** 13 March 2024

**Includes amendments:** F2024L00295

**Registered:** 25 March 2024

This compilation is in 6 volumes

Volume 1: sections 1–5 and Schedule 1 (Parts 1 and 2)

**Volume 2: Schedule 1 (Parts 3 and 4)**

Volume 3: Schedule 1 (Part 5)

Volume 4: Schedule 1 (Parts 6 and 7)

Volume 5: Schedule 2

Volume 6: Schedules 3 and 4

Volume 7: Schedules 5–10 and Endnotes

Each volume has its own contents

**About this compilation**

**This compilation**

This is a compilation of the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003* that shows the text of the law as amended and in force on 13 March 2024 (the ***compilation date***).

The notes at the end of this compilation (the ***endnotes***) include information about amending laws and the amendment history of provisions of the compiled law.

**Uncommenced amendments**

The effect of uncommenced amendments is not shown in the text of the compiled law. Any uncommenced amendments affecting the law are accessible on the Register (www.legislation.gov.au). The details of amendments made up to, but not commenced at, the compilation date are underlined in the endnotes. For more information on any uncommenced amendments, see the Register for the compiled law.

**Application, saving and transitional provisions for provisions and amendments**

If the operation of a provision or amendment of the compiled law is affected by an application, saving or transitional provision that is not included in this compilation, details are included in the endnotes.

**Editorial changes**

For more information about any editorial changes made in this compilation, see the endnotes.

**Modifications**

If the compiled law is modified by another law, the compiled law operates as modified but the modification does not amend the text of the law. Accordingly, this compilation does not show the text of the compiled law as modified. For more information on any modifications, see the Register for the compiled law.

**Self‑repealing provisions**

If a provision of the compiled law has been repealed in accordance with a provision of the law, details are included in the endnotes.

Contents

Schedule 1 Public sector superannuation plans — Commonwealth 1

Part 3 Defence Force Retirement and Death Benefits Scheme and earlier and associated schemes 1

Division 3.1 Interpretation 1

Division 3.2 Interests in the growth phase 2

Division 3.3 Interests in the payment phase 11

Division 3.4 Factors 17

Part 4 Military Superannuation and Benefits Scheme 81

Division 4.1 Interpretation 81

Division 4.2 Interests in the growth phase 81

Division 4.3 Interests in the payment phase 84

Division 4.4 Factors 86

Schedule 1 Public sector superannuation plans — Commonwealth

(section 4)

Part 3 Defence Force Retirement and Death Benefits Scheme and earlier and associated schemes

Division 3.1 Interpretation

1 Definitions

In this Part:

***contributing member*** has the meaning given by subsection 3 (1) of the DFRDB Act.

***CSC*** has the meaning given by section 4 of the *Governance of Australian Government Superannuation Schemes Act 2011*.

***Determination*** means the Defence Force (Superannuation) (Productivity Benefit) Determination, made under subsection 52 (1) of the *Defence Act 1903*.

***DFRB Act*** means the *Defence Forces Retirement Benefits Act 1948*.

***DFRB scheme*** means the scheme constituted by the DFRB Act.

***DFRDB Act*** means the *Defence Force Retirement and Death Benefits Act 1973*.

***DFRDB scheme*** means the scheme constituted by the DFRDB Act.

***notional retiring age***, for an officer who holds a particular rank, means the notional retiring age specified in Schedule 2 of the DFRDB Act for that rank.

***officer*** has the meaning given by subsection 3 (1) of the DFRDB Act.

***pay period*** has the meaning given by subclause 3 (1) of the Determination.

***period of effective service*** has the meaning given by subsection 3 (1) of the DFRDB Act.

***productivity benefit*** has the meaning given by subclause 3 (1) of the Determination.

***productivity benefit scheme*** means the scheme constituted by the Determination.

***total period of effective service*** has the meaning given by subsection 3 (1) of the DFRDB Act.

2 Type of pension

For the purpose of determining which single life valuation factor mentioned in Table 7A or 7B applies in respect of a person for the purpose of the factor IPFy in item 1 in the table in clause 4, if the person is entitled to invalidity pay under Part V of the DFRDB Act and has been classified as Class C by CSC under subsection 30 (1) of that Act, he or she is taken to be in receipt of retirement pay.

Division 3.2 Interests in the growth phase

3 Methods and factors for interests of members in the schemes

For an interest in a scheme mentioned in an item in the following table that is in the growth phase, the method or factor mentioned in the item is approved for section 4 of this instrument.

| Item | Interest in the growth phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has in the DFRDB scheme if deferred benefits are applicable in respect of the person under Division 3 of Part IX of the DFRDB Act. | Start formula start fraction DP times open bracket DPF start subscript y plus m end subscript plus 0.625 times MP times RPF start subscript y plus m end subscript close bracket over 1.065 start superscript y' plus start fraction m' over 12 end fraction end superscript end fraction end formula  where:  ***DP*** is the annual pension that would be payable to the person at the first time he or she is eligible to receive deferred benefits by way of a pension, if CSC had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero.  ***DPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction DPF subscript y times open bracket 12 minus m close bracket plus DPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***DPFy*** is the deferred single life pension valuation factor mentioned in Table 1 that applies to:  (a) the person’s gender and age in completed years when the person first becomes eligible for deferred benefits by way of a pension; or  (b) if the person is already eligible for that pension at the relevant date — the person’s gender and age in completed years at the relevant date. |
|  |  | ***m*** is:  (a) the number of complete months of the person’s age that are not included in the completed years of age when the person first becomes eligible for deferred benefits by way of a pension; or  (b) if the person is already eligible for that pension at the relevant date — the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***DPFy+1*** is the deferred single life pension valuation factor mentioned in Table 1 that would apply if the person’s age in completed years:  (a) when he or she first becomes eligible for deferred benefits by way of a pension; or  (b) if the person is already eligible for that pension — at the relevant date;  were 1 year more than it is. |
|  |  | ***MP*** is the probability of remarriage mentioned in Table 2 for the person’s gender and age in complete years at the relevant date.  ***RPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction RPF subscript y times open bracket 12 minus m close bracket plus RPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***RPFy*** is the deferred reversion pension valuation factor mentioned in Table 1 that applies to:  (a) the person’s gender and age in completed years when the person first becomes eligible for deferred benefits by way of a pension; or  (b) if the person is already eligible for that pension at the relevant date — the person’s gender and age in completed years at the relevant date.  ***m*** has the meaning given above. |
|  |  | ***RPFy+1*** is the deferred reversion pension valuation factor mentioned in Table 1 that would apply if the person’s age in completed years:  (a) when he or she first becomes eligible for deferred benefits by way of a pension; or  (b) if the person is already eligible for that pension — at the relevant date;  were 1 year more than it is.  ***y'*** is the term remaining in complete years at the relevant date to the time when the person will first become eligible for the deferred pension.  ***m'*** is the number of complete months of the remaining term that are not included in the remaining complete years at the relevant date. |
| 2 | An interest that a person has in the DFRDB scheme if:  (a) the person is a contributing member; and  (b) the person is aged less than 55 years; and  (c) the person’s total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be at least 20 years. | ARP × APMs × PFy+m,s + C × LSFy+m,s − CPPA  where:  ***ARP*** is the person’s annual rate of pay, within the meaning given by subsection 3 (1) of the DFRDB Act.  ***APMs*** is the person’s accrued pension multiple mentioned in Table 3 for the number of complete years in the person’s total period of effective service at the relevant date, reduced by the proportion that the amount by which his or her pension would be reduced under section 49D of the DFRDB Act (if he or she were entitled to retirement pay under subsection 23 (1) of that Act and no adjustments were made under subsection 23 (3) of that Act) bears to his or her annual rate of pay, within the meaning of subsection 3 (1) of the DFRDB Act.  ***PFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction PF start subscript y, s end subscript times open bracket 12 minus m close bracket plus PF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***PFy,s*** is the valuation factor mentioned in whichever of Tables 4A to 4L is applicable that applies to the person having regard to the person’s gender, age in completed years, number of complete years in his or her total period of effective service at the relevant date, whether the person is an officer and, if the person is an officer, his or her notional retiring age. |
|  |  |
|  |  | ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date. |
|  |  | ***PFy+1,s*** is the valuation factor mentioned in whichever of Tables 4A to 4L is applicable that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***C*** is the person’s contributions, within the meaning given by the DFRDB Act, at the relevant date.  ***LSFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction LSF start subscript y, s end subscript times open bracket 12 minus m close bracket plus LSF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***LSFy,s*** is the valuation factor mentioned in whichever of Tables 5A to 5D is applicable that applies to the person having regard to the person’s gender, age in completed years, number of complete years in his or her total period of effective service, and whether the person was an officer, at the relevant date.  ***m*** has the meaning given above.  ***LSFy+1,s*** is the valuation factor mentioned in whichever of Tables 5A to 5D is applicable that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***CPPA*** is the person’s commuted pension payment allowance, being:  (a) in the case of a person who was a recipient member within the meaning of subsection 3 (1) of the DFRDB Act, and who made an election in accordance with section 24 of the DFRDB Act to commute a portion of the retirement pay to which he or she was entitled under section 23 of that Act — the sum of the amounts mentioned in paragraphs 24 (7) (a) and (b) of the DFRDB Act; or  (b) in any other case — zero. |
| 3 | An interest that a person (other than a person who is a recipient member within the meaning of the Determination) has in the productivity benefit scheme if:  (a) the person is a contributing member; and  (b) the person is aged less than 55 years; and  (c) the person’s total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be at least 20 years. | PC + SG × SGFy+m,s  where:  ***PC*** is the person’s accumulated productivity contributions at the relevant date, being the sum of:  (a) for each pay period ending after 31 December 1987 for which the person was entitled to receive pay for effective service (within the meaning given by subclause 3 (1) of the Determination) occurring after that day, 3% of the pay for that period, calculated in accordance with the person’s annual rate of pay (within the meaning given by subclause 3 (1) of the Determination), that the person was entitled to receive for effective service for that period; and  (b) the interest, if any, that would have been credited to the person on account of that amount under subclauses 8 (4) and (5), 8A (4) and (5) and 8AA (5) and (6) of the Determination if that amount had been an amount of productivity benefit credited to the person. |
|  |  | ***SG*** is the person’s superannuation guarantee top up amount (if any) at the relevant date, being the difference between:  (a) the productivity superannuation benefit that would have been payable for the person if he or she had resigned at the relevant date and CSC had determined under subclause 3A (1) of the Determination that the surcharge deduction amount was zero; and  (b) the person’s accumulated productivity contributions worked out above.  ***SGFy+m,s*** is the factor calculated in accordance with the following formula:  Start formula start fraction SGF start subscript y, s end subscript times open bracket 12 minus m close bracket plus SGF start subscript y plus 1, s end subscript times m over 12 end fraction end formula |
|  |  | where:  ***SGFy,s*** is the valuation factor mentioned in whichever of Tables 6A to 6D is applicable that applies to the person having regard to the person’s gender, age in completed years, number of complete years in his or her total period of effective service, and whether the person was an officer, at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date. |
|  |  | ***SGFy+1,s*** is the valuation factor mentioned in whichever of Tables 6A to 6D is applicable that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
| 4 | An interest that a person has in the DFRDB scheme if the person:  (a) is a contributing member; and  (b) is aged 55 years or more; and  (c) would have been, if he or she had resigned, or would be, if he or she were to resign, entitled to retirement pay under section 23 of the DFRDB Act. | P × IPFy+m + IR × IRFy+m + NIR × NIRFy+m + C  where:  ***P*** is the annual pension that would have been payable to the person if:  (a) the person had retired on the relevant date and had taken the maximum commutation under section 24 of the DFRDB Act; and  (b) CSC had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero.  ***IPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction IPF subscript y times open bracket 12 minus m close bracket plus IPF start subscript y plus 1 end subscript times m over 12 end fraction end formula |
|  |  | where:  ***IPFy*** is the indexed single life valuation factor for a retirement pension mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date. |
|  |  | ***IPFy+1*** is the indexed single life valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***IR*** is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person if that person had retired on the relevant date and CSC had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero. |
|  |  | ***IRFy+m*** is the indexed reversion factor calculated in accordance with the following formula:  Start formula start fraction IRF subscript y times open bracket 12 minus m close bracket plus IRF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IRFy*** is the indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***IRFy+1*** is the indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
|  |  | ***NIR*** is the annual non‑indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would not be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person if that person had retired on the relevant date and CSC had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero. |
|  |  | ***NIRFy+m*** is the non‑indexed reversion factor calculated in accordance with the following formula:  Start formula start fraction NIRF subscript y times open bracket 12 minus m close bracket plus NIRF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***NIRFy*** is the non‑indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***NIRFy+1*** is the non‑indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***C*** is the lump sum that would have been payable to the person if:  (a) the person had retired on the relevant date and CSC had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero; and  (b) the person had taken the maximum commutation under section 24 of the DFRDB Act. |
| 5 | An interest that a person (other than a person who is a recipient member within the meaning of the Determination) has in the productivity benefit scheme if:  (a) the following circumstances apply:  (i) the person is a contributing member;  (ii) the person is aged 55 years or more; or | The sum of:  (a) for each pay period ending after 31 December 1987 for which the person was entitled to receive pay for effective service (within the meaning given by subclause 3 (1) of the Determination) occurring after that day, 3% of the pay for that period, calculated in accordance with the person’s annual rate of pay (within the meaning given by subclause 3 (1) of the Determination), that the person was entitled to receive for effective service for that period; and |
|  | (b) the following circumstances apply:  (i) the person is a contributing member;  (ii) the person is aged less than 55 years;  (iii) the person’s total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be less than 20 years. | (b) the interest, if any, that would have been credited to the person on account of that amount under subclauses 8 (4) and (5), 8A (4) and (5) and 8AA (5) and (6) of the Determination if that amount had been an amount of productivity benefit credited to the person. |
| 6 | An interest that a person has in the DFRDB scheme if:  (a) the following circumstances apply:  (i) the person is a contributing member;  (ii) the person is aged 55 years or more;  (iii) the person would not have been, if he or she had resigned, or would not be, if he or she were to resign, entitled to retirement pay under section 23 of the DFRDB Act; or  (b) the following circumstances apply:  (i) the person is a contributing member;  (ii) the person is aged less than 55 years;  (iii) the person’s total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be less than 20 years. | Start formula open bracket LS plus VN close bracket times f start subscript y plus m end subscript end formula  where:  ***LS*** is determined in accordance with the following formula:  Start formula ARP times 5 times APM subscript s end formula  where:  ***ARP*** is the person’s annual rate of pay, within the meaning given by subsection 3 (1) of the DFRDB Act.  ***APMs*** is the person’s accrued pension multiple mentioned in Table 3 that applies or applied for the number of complete years of the person’s total period of effective service at the relevant date.  ***VN*** is determined in accordance with the following formula:  Start formula ARP times APM subscript s times open bracket 1 minus start fraction 5 over CAF end fraction close bracket times IPF plus ARP times 0.625 times APM subscript s times open bracket 1 minus start fraction 4 over CAF end fraction close bracket times IRPF subscript y plus ARP times 0.625 times APM subscript s times start fraction 4 over CAF end fraction times NIRPF subscript y end formula  where:  ***ARP*** has the meaning given above.  ***APMs*** has the meaning given above.  ***CAF*** is the person’s commutation adjustment factor, being 12.47 if the person is male or 15.68 if the person is female. |
|  |  | ***IPF*** is the person’s indexed pension factor, being 12.2423 if the person is male or 14.0096 if the person is female.  ***IRPFy*** is the indexed reversion valuation factor mentioned in the table in clause 7 of Schedule 2 to the Regulations that applies or applied for the person’s gender and age in completed years at the relevant date.  ***NIRPFy*** is the non‑indexed reversion valuation factor mentioned in the table in clause 6 of Schedule 2 to the Regulations that applies or applied for the person’s gender and age in completed years at the relevant date. |
|  |  | ***fy+m*** is the person’s lump sum valuation factor at the relevant date calculated in accordance with subclause 3 (2) of the Schedule 2 to the Regulations, modified so that:  (a) the reference to ‘member’s retirement age’ in the definition of ***fy*** in subclause 3 (2) of Schedule 2 to the Regulations is a reference to ‘age 65’; and  (b) the definition of ***fy+1*** is substituted by the following definition: ‘***fy+1*** is the lump sum valuation factor mentioned in clause 4 of this Schedule that would apply if the period of time in complete years until the member spouse reaches age 65 at the relevant date were one year more than it is.’; and  (c) the reference to ‘Remaining term until retirement’ in the table in clause 4 of Schedule 2 to the Regulations is a reference to ‘Period of time until member spouse reaches age 65’. |
| 7 | An interest that a person has in the productivity benefit scheme if the person is a recipient member within the meaning of the Determination. | The amount of productivity superannuation benefit that would be payable in respect of the person if:  (a) he or she had retired at the relevant date; and  (b) CSC had determined under subclause 3A (1) of the Determination that the surcharge deduction amount was zero. |

Division 3.3 Interests in the payment phase

4 Methods and factors for interests of members in the schemes

For an interest in a scheme mentioned in an item in the following table that is in the payment phase, the method or factor mentioned in the item is approved for section 4 of this instrument.

| Item | Interest in the payment phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has in the DFRDB scheme, if the person:  (a) is entitled to retirement pay under section 23 of the DFRDB Act or invalidity pay under Part V of the DFRDB Act; or  (b) would be entitled to retirement pay under section 23 of the DFRDB Act if the pay had not been suspended under section 61C of that Act; or  (c) would be entitled to invalidity pay under Part V of the DFRDB Act if his or her invalidity pay had not been suspended under section 61D of that Act. | IP × IPFy+m  + NIP × NIPFy+m + IR × IRFy+m + NIR × NIRFy+m  where:  ***IP*** is the person’s annual indexed retirement pay (being the portion of his or her retirement pay that is indexed under Part XA of the DFRDB Act) or invalidity pay at the relevant date, disregarding any suspension under section 61C or 61D of the DFRDB Act.  ***IPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction IPF subscript y times open bracket 12 minus m close bracket plus IPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IPFy*** is the indexed single life valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***IPFy+1*** is the indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
|  |  | ***NIP*** is the person’s:  (a) annual non‑indexed retirement pay (being the portion of the person’s retirement pay that is not indexed under Part XA of the DFRDB Act), disregarding any suspension under section 61C of the DFRDB Act, at the relevant date; or |
|  |  | (b) annual non‑indexed invalidity pay (being the portion of the person’s invalidity pay that is not indexed under Part XA of the DFRDB Act), disregarding any suspension under section 61D of the DFRDB Act, at the relevant date.  ***NIPFy+m*** is the non‑indexed single life pension factor calculated in accordance with the following formula:  Start formula start fraction NIPF subscript y times open bracket 12 minus m close bracket plus NIPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***NIPFy*** is the non‑indexed single life valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***NIPFy+1*** is the non‑indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***IR*** is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would be indexed under Part XA of that Act)that would have been payable at the relevant date to a spouse of the person on the death of that person.  ***IRFy+m*** is the indexed reversion factor calculated in accordance with the following formula:  Start formula start fraction IRF subscript y times open bracket 12 minus m close bracket plus IRF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IRFy*** is the indexed reversion valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***IRFy+1*** is the indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***NIR*** is the annual non‑indexed reversionary pension (if any) (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would not be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person.  ***NIRFy+m*** is the non‑indexed reversion factor calculated in accordance with the following formula:  ***Start formula start fraction NIRF subscript y times open bracket 12 minus m close bracket plus NIRF start subscript y plus 1 end subscript times m over 12 end fraction end formula*** |
|  |  | where:  ***NIRFy*** is the non‑indexed reversion valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***NIRFy+1*** is the non‑indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
| 2 | An interest that a person has in the DFRB scheme if he or she is entitled to a pension under Part V of the DFRB Act, other than a pension that is payable under section 55, 57 or 64 of that Act. | P × IPFy+m + IR × IRFy+m  where:  ***P*** is the person’s annual pension at the relevant date.  ***IPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction IPF subscript y times open bracket 12 minus m close bracket plus IPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IPFy*** is the indexed single life valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***IPFy+1*** is the indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***IR*** is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 57 of the DFRB Act, other than any portion of the additional pension paid in respect of any child of the person under paragraph 57 (1) (b) of the DFRB Act, that would be indexed under Part VID of the DFRB Act)that would have been payable at the relevant date to a spouse of the person on the death of that person. |
|  |  | ***IRFy+m*** is the indexed reversion factor calculated in accordance with the following formula:  Start formula start fraction IRF subscript y times open bracket 12 minus m close bracket plus IRF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IRFy*** is the indexed reversion valuation factor mentioned in Table 7A or 7B for the person’s gender, type of pension and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***IRFy+1*** is the indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
| 3 | An interest that a person has in the DFRDB scheme if he or she is entitled to:  (a) a pension under section 38, 39 or 43A of the DFRDB Act; or  (b) an associate pension under subsection 49B (2) of the DFRDB Act. | IP × IPFy+m + NIP × NIPFy+m  where:  ***IP*** is the person’s annual indexed pension (being the portion of the pension that is indexed under Part XA of the DFRDB Act) at the relevant date.  ***IPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction IPF subscript y times open bracket minus m close bracket plus IPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where: |
| ***IPFy*** is the spouse indexed pension valuation factor mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***IPFy+1*** is the spouse indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is.  ***NIP*** is the person’s annual non‑indexed pension (if any) (being the portion of the pension that is not indexed under Part XA of the DFRDB Act) at the relevant date. |
|  |  | ***NIPFy+m*** is the spouse non‑indexed pension factor calculated in accordance with the following formula:  Start formula start fraction NIPF subscript y times open bracket minus m close bracket plus NIPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***NIPF***y is the spouse non‑indexed pension valuation factor mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** has the meaning given above.  ***NIPFy+1*** is the spouse non‑indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |
| 4 | An interest that a person has in the DFRB scheme if he or she is entitled to:  (a) a pension under section 55, 57 or 64 of the DFRB Act;  (b) an associate pension under subsection 80B (2) of the DFRB Act. | IP × IPFy+m  where:  ***IP*** is the person’s annual pension, other than any part of that pension that is additional pension paid in respect of any child of the person under paragraph 55 (1) (b) or 57 (1) (b) of the DFRB Act, at the relevant date.  ***IPFy+m*** is the factor calculated in accordance with the following formula:  Start formula start fraction IPF subscript y times open bracket 12 minus m close bracket plus IPF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***IPFy*** is the spouse indexed pension valuation factor mentioned in Table 7A or 7B for the person’s gender and age in completed years at the relevant date.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***IPFy+1*** is the spouse indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person’s age in completed years at the relevant date were 1 year more than it is. |

Division 3.4 Factors

Table 1   Deferred pension valuation factors

|  |  | Male | |  | Female | |
| --- | --- | --- | --- | --- | --- | --- |
| Age |  | Single Life (DPF) | Reversion (RPF) |  | Single Life (DPF) | Reversion (RPF) |
| 25 |  | 25.2224 | 1.5008 |  | 26.1466 | 0.5200 |
| 26 |  | 25.0742 | 1.5353 |  | 26.0112 | 0.5388 |
| 27 |  | 24.9197 | 1.5724 |  | 25.8701 | 0.5588 |
| 28 |  | 24.7570 | 1.6126 |  | 25.7238 | 0.5801 |
| 29 |  | 24.5869 | 1.6562 |  | 25.5711 | 0.6026 |
| 30 |  | 24.4081 | 1.7030 |  | 25.4128 | 0.6264 |
| 31 |  | 24.2212 | 1.7529 |  | 25.2481 | 0.6513 |
| 32 |  | 24.0269 | 1.8055 |  | 25.0768 | 0.6778 |
| 33 |  | 23.8233 | 1.8611 |  | 24.8986 | 0.7055 |
| 34 |  | 23.6115 | 1.9200 |  | 24.7133 | 0.7348 |
| 35 |  | 23.3904 | 1.9820 |  | 24.5214 | 0.7653 |
| 36 |  | 23.1592 | 2.0471 |  | 24.3219 | 0.7973 |
| 37 |  | 22.9197 | 2.1155 |  | 24.1151 | 0.8309 |
| 38 |  | 22.6702 | 2.1870 |  | 23.8997 | 0.8658 |
| 39 |  | 22.4103 | 2.2619 |  | 23.6769 | 0.9020 |
| 40 |  | 22.1408 | 2.3397 |  | 23.4467 | 0.9392 |
| 41 |  | 21.8608 | 2.4203 |  | 23.2080 | 0.9775 |
| 42 |  | 21.5709 | 2.5037 |  | 22.9609 | 1.0166 |
| 43 |  | 21.2713 | 2.5895 |  | 22.7055 | 1.0569 |
| 44 |  | 20.9605 | 2.6777 |  | 22.4413 | 1.0978 |
| 45 |  | 20.6409 | 2.7680 |  | 22.1690 | 1.1392 |
| 46 |  | 20.3101 | 2.8599 |  | 21.8884 | 1.1812 |
| 47 |  | 19.9692 | 2.9534 |  | 21.5985 | 1.2233 |
| 48 |  | 19.6182 | 3.0482 |  | 21.3003 | 1.2655 |
| 49 |  | 19.2573 | 3.1437 |  | 20.9924 | 1.3077 |
| 50 |  | 18.8865 | 3.2395 |  | 20.6757 | 1.3497 |
| 51 |  | 18.5058 | 3.3354 |  | 20.3506 | 1.3911 |
| 52 |  | 18.1171 | 3.4310 |  | 20.0152 | 1.4321 |
| 53 |  | 17.7192 | 3.5255 |  | 19.6709 | 1.4721 |
| 54 |  | 17.3120 | 3.6184 |  | 19.3174 | 1.5115 |
| 55 |  | 16.8982 | 3.7091 |  | 18.9545 | 1.5501 |
| 56 |  | 16.4757 | 3.7972 |  | 18.5804 | 1.5877 |
| 57 |  | 16.0473 | 3.8819 |  | 18.1963 | 1.6244 |
| 58 |  | 15.6136 | 3.9629 |  | 17.7999 | 1.6601 |
| 59 |  | 15.1726 | 4.0391 |  | 17.3948 | 1.6949 |
| 60 |  | 14.7245 | 4.1100 |  | 16.9766 | 1.7287 |
| 61 |  | 14.2755 | 4.1756 |  | 16.5491 | 1.7618 |
| 62 |  | 13.8204 | 4.2347 |  | 16.1106 | 1.7935 |
| 63 |  | 13.3662 | 4.2877 |  | 15.6608 | 1.8239 |
| 64 |  | 12.9067 | 4.3334 |  | 15.2026 | 1.8525 |
| 65 |  | 12.4460 | 4.3721 |  | 14.7335 | 1.8791 |

Table 2   Remarriage probabilities (MP)

| Age |  | Male | Female |
| --- | --- | --- | --- |
| Less than 40 |  | 0.60 | 0.50 |
| 40 |  | 0.60 | 0.50 |
| 41 |  | 0.58 | 0.47 |
| 42 |  | 0.56 | 0.44 |
| 43 |  | 0.54 | 0.41 |
| 44 |  | 0.52 | 0.38 |
| 45 |  | 0.50 | 0.35 |
| 46 |  | 0.48 | 0.32 |
| 47 |  | 0.46 | 0.29 |
| 48 |  | 0.44 | 0.26 |
| 49 |  | 0.42 | 0.23 |
| 50 |  | 0.40 | 0.20 |
| 51 |  | 0.34 | 0.17 |
| 52 |  | 0.28 | 0.14 |
| 53 |  | 0.22 | 0.11 |
| 54 |  | 0.16 | 0.08 |
| 55 |  | 0.10 | 0.05 |
| More than 55 |  | 0.10 | 0.05 |

Table 3   Accrued pension multiples (APM)

| Total period of Effective Service (Complete years) | Pension Multiple | | Total Period of Effective Service (Complete Years) | | Pension Multiple | |
| --- | --- | --- | --- | --- | --- | --- |
| 1 |  | 0.02 |  | 21 |  | 0.3650 |
| 2 |  | 0.04 |  | 22 |  | 0.3800 |
| 3 |  | 0.06 |  | 23 |  | 0.3950 |
| 4 |  | 0.08 |  | 24 |  | 0.4100 |
| 5 |  | 0.10 |  | 25 |  | 0.4250 |
| 6 |  | 0.12 |  | 26 |  | 0.4400 |
| 7 |  | 0.14 |  | 27 |  | 0.4575 |
| 8 |  | 0.16 |  | 28 |  | 0.4750 |
| 9 |  | 0.18 |  | 29 |  | 0.4925 |
| 10 |  | 0.20 |  | 30 |  | 0.5125 |
| 11 |  | 0.22 |  | 31 |  | 0.5325 |
| 12 |  | 0.24 |  | 32 |  | 0.5550 |
| 13 |  | 0.26 |  | 33 |  | 0.5775 |
| 14 |  | 0.28 |  | 34 |  | 0.6025 |
| 15 |  | 0.30 |  | 35 |  | 0.6275 |
| 16 |  | 0.31 |  | 36 |  | 0.6525 |
| 17 |  | 0.32 |  | 37 |  | 0.6775 |
| 18 |  | 0.33 |  | 38 |  | 0.7050 |
| 19 |  | 0.34 |  | 39 |  | 0.7350 |
| 20 |  | 0.35 |  | 40 or more |  | 0.7650 |

Table 4A   Pension valuation factors for contributing members (PF) — males other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 8.3651 | 9.2360 | 10.2121 | 11.3035 | 12.5210 | 13.4438 | 14.8264 | 15.9327 |  |  |  |  |  |  |  |  |  |  |
| 26 | 8.2803 | 9.1476 | 10.1159 | 11.2011 | 12.4146 | 13.3358 | 14.7149 | 15.8192 | 16.9224 |  |  |  |  |  |  |  |  |  |
| 27 | 8.1904 | 9.0539 | 10.0179 | 11.0942 | 12.3005 | 13.2206 | 14.5946 | 15.6978 | 16.7992 | 17.8881 |  |  |  |  |  |  |  |  |
| 28 | 8.0960 | 8.9551 | 9.9141 | 10.9848 | 12.1802 | 13.0954 | 14.4640 | 15.5640 | 16.6641 | 17.7509 | 18.7171 |  |  |  |  |  |  |  |
| 29 | 7.9972 | 8.8514 | 9.8048 | 10.8691 | 12.0574 | 12.9639 | 14.3226 | 15.4194 | 16.5159 | 17.6012 | 18.5658 | 19.4840 |  |  |  |  |  |  |
| 30 | 7.8973 | 8.7457 | 9.6932 | 10.7508 | 11.9313 | 12.8336 | 14.1786 | 15.2680 | 16.3614 | 17.4431 | 18.4072 | 19.3241 | 20.1833 |  |  |  |  |  |
| 31 | 7.7971 | 8.6389 | 9.5795 | 10.6301 | 11.8026 | 12.7000 | 14.0362 | 15.1140 | 16.1996 | 17.2783 | 18.2399 | 19.1566 | 20.0148 | 20.9100 |  |  |  |  |
| 32 | 7.6979 | 8.5323 | 9.4653 | 10.5077 | 11.6720 | 12.5645 | 13.8912 | 14.9629 | 16.0364 | 17.1073 | 18.0670 | 18.9815 | 19.8402 | 20.7341 | 21.6665 |  |  |  |
| 33 | 7.6004 | 8.4267 | 9.3510 | 10.3846 | 11.5394 | 12.4269 | 13.7441 | 14.8089 | 15.8763 | 16.9347 | 17.8876 | 18.8007 | 19.6577 | 20.5517 | 21.4824 | 22.4533 |  |  |
| 34 | 7.5072 | 8.3241 | 9.2391 | 10.2625 | 11.4069 | 12.2878 | 13.5951 | 14.6529 | 15.7132 | 16.7654 | 17.7063 | 18.6127 | 19.4687 | 20.3605 | 21.2909 | 22.2595 | 21.5832 |  |
| 35 | 7.4201 | 8.2255 | 9.1296 | 10.1421 | 11.2747 | 12.1480 | 13.4437 | 14.4942 | 15.5473 | 16.5923 | 17.5279 | 18.4222 | 19.2717 | 20.1620 | 21.0896 | 22.0573 | 21.3791 | 21.0481 |
| 36 | 7.3409 | 8.1322 | 9.0233 | 10.0235 | 11.1436 | 12.0081 | 13.2914 | 14.3331 | 15.3789 | 16.4168 | 17.3464 | 18.2358 | 19.0734 | 19.9567 | 20.8825 | 21.8471 | 21.1668 | 20.8349 |
| 37 | 7.2755 | 8.0489 | 8.9239 | 9.9092 | 11.0152 | 11.8700 | 13.1393 | 14.1711 | 15.2079 | 16.2385 | 17.1619 | 18.0456 | 18.8787 | 19.7493 | 20.6674 | 21.6297 | 20.9467 | 20.6136 |
| 38 | 7.2305 | 7.9799 | 8.8347 | 9.8020 | 10.8913 | 11.7345 | 12.9891 | 14.0095 | 15.0363 | 16.0578 | 16.9751 | 17.8530 | 18.6808 | 19.5464 | 20.4511 | 21.4051 | 20.7192 | 20.3840 |
| 39 | 7.2212 | 7.9316 | 8.7595 | 9.7039 | 10.7726 | 11.6010 | 12.8387 | 13.8466 | 14.8614 | 15.8726 | 16.7818 | 17.6537 | 18.4761 | 19.3357 | 20.2347 | 21.1742 | 20.4854 | 20.1473 |
| 40 | 7.2998 | 7.9204 | 8.7046 | 9.6185 | 10.6610 | 11.4701 | 12.6871 | 13.6799 | 14.6814 | 15.6800 | 16.5794 | 17.4432 | 18.2596 | 19.1129 | 20.0050 | 20.9378 | 20.2470 | 19.9050 |
| 41 | 7.2998 | 7.9876 | 8.6710 | 9.5349 | 10.5419 | 11.3248 | 12.5155 | 13.4887 | 14.4739 | 15.4584 | 16.3459 | 17.2001 | 18.0089 | 18.8559 | 19.7411 | 20.6665 | 19.9758 | 19.6294 |
| 42 |  | 7.9876 | 8.7464 | 9.4987 | 10.4502 | 11.1976 | 12.3560 | 13.3048 | 14.2698 | 15.2377 | 16.1125 | 16.9552 | 17.7551 | 18.5938 | 19.4722 | 20.3903 | 19.7031 | 19.3536 |
| 43 |  |  | 8.7464 | 9.5833 | 10.4112 | 11.1003 | 12.2168 | 13.1342 | 14.0739 | 15.0212 | 15.8805 | 16.7109 | 17.4999 | 18.3292 | 19.1988 | 20.1096 | 19.4304 | 19.0806 |
| 44 |  |  |  | 9.5833 | 10.5052 | 11.0590 | 12.1101 | 12.9854 | 13.8923 | 14.8135 | 15.6532 | 16.4684 | 17.2457 | 18.0636 | 18.9233 | 19.8248 | 19.1589 | 18.8128 |
| 45 |  |  |  |  | 10.5052 | 11.1599 | 12.0650 | 12.8713 | 13.7337 | 14.6209 | 15.4350 | 16.2307 | 16.9933 | 17.7988 | 18.6465 | 19.5376 | 18.8903 | 18.5524 |
| 46 |  |  |  |  |  | 11.1599 | 12.1753 | 12.8224 | 13.6114 | 14.4518 | 15.2318 | 16.0017 | 16.7450 | 17.5350 | 18.3697 | 19.2481 | 18.6257 | 18.3007 |
| 47 |  |  |  |  |  |  | 12.1753 | 12.9393 | 13.5583 | 14.3212 | 15.0533 | 15.7882 | 16.5056 | 17.2755 | 18.0940 | 18.9587 | 18.3680 | 18.0609 |
| 48 |  |  |  |  |  |  |  | 12.9393 | 13.6825 | 14.2647 | 14.9161 | 15.6017 | 16.2837 | 17.0266 | 17.8240 | 18.6718 | 18.1205 | 17.8368 |
| 49 |  |  |  |  |  |  |  |  | 13.6825 | 14.3961 | 14.8568 | 15.4586 | 16.0901 | 16.7962 | 17.5655 | 18.3913 | 17.8881 | 17.6333 |
| 50 |  |  |  |  |  |  |  |  |  | 14.3961 | 14.9943 | 15.3967 | 15.9416 | 16.5952 | 17.3263 | 18.1229 | 17.6780 | 17.4575 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.9943 | 15.4580 | 15.7951 | 16.3585 | 17.0347 | 17.7912 | 17.4169 | 17.2360 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 15.4580 | 15.8571 | 16.2053 | 16.7879 | 17.4874 | 17.1998 | 17.0643 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.8571 | 16.2685 | 16.6281 | 17.2305 | 17.0480 | 16.9646 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.2685 | 16.6925 | 17.0638 | 16.9979 | 16.9687 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.6925 | 17.1300 | 17.1300 | 17.1300 |

Table 4A   Pension valuation factors for contributing members (PF) — males other than officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 20.6877 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 20.4659 | 20.4076 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 20.2355 | 20.1770 | 20.1650 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 19.9968 | 19.9376 | 19.9256 | 19.9646 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 19.7512 | 19.6899 | 19.6771 | 19.7162 | 19.8215 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 19.4701 | 19.4045 | 19.3892 | 19.4275 | 19.5331 | 19.6920 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 19.1875 | 19.1147 | 19.0939 | 19.1291 | 19.2339 | 19.3932 | 19.6086 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 18.9081 | 18.8258 | 18.7956 | 18.8240 | 18.9249 | 19.0832 | 19.2993 | 19.5462 |  |  |  |  |  |  |  |  |  |  |
| 44 | 18.6363 | 18.5444 | 18.5015 | 18.5178 | 18.6102 | 18.7639 | 18.9787 | 19.2262 | 19.4969 |  |  |  |  |  |  |  |  |  |
| 45 | 18.3755 | 18.2761 | 18.2201 | 18.2199 | 18.2970 | 18.4400 | 18.6491 | 18.8951 | 19.1664 | 19.4615 |  |  |  |  |  |  |  |  |
| 46 | 18.1280 | 18.0250 | 17.9581 | 17.9403 | 17.9961 | 18.1200 | 18.3160 | 18.5550 | 18.8242 | 19.1198 | 19.4263 |  |  |  |  |  |  |  |
| 47 | 17.8965 | 17.7947 | 17.7214 | 17.6883 | 17.7209 | 17.8181 | 17.9905 | 18.2133 | 18.4738 | 18.7667 | 19.0736 | 19.3535 |  |  |  |  |  |  |
| 48 | 17.6851 | 17.5887 | 17.5144 | 17.4710 | 17.4825 | 17.5503 | 17.6894 | 17.8836 | 18.1244 | 18.4064 | 18.7096 | 18.9896 | 19.2564 |  |  |  |  |  |
| 49 | 17.4987 | 17.4120 | 17.3413 | 17.2939 | 17.2897 | 17.3301 | 17.4325 | 17.5864 | 17.7925 | 18.0503 | 18.3397 | 18.6147 | 18.8812 | 19.1003 |  |  |  |  |
| 50 | 17.3440 | 17.2713 | 17.2089 | 17.1625 | 17.1494 | 17.1685 | 17.2362 | 17.3460 | 17.5039 | 17.7195 | 17.9790 | 18.2363 | 18.4955 | 18.7139 | 18.8942 |  |  |  |
| 51 | 17.1465 | 17.0908 | 17.0412 | 17.0006 | 16.9839 | 16.9897 | 17.0295 | 17.0985 | 17.2044 | 17.3624 | 17.5709 | 17.7917 | 18.0273 | 18.2348 | 18.4137 | 18.5794 |  |  |
| 52 | 17.0005 | 16.9633 | 16.9292 | 16.8992 | 16.8837 | 16.8818 | 16.9030 | 16.9397 | 16.9989 | 17.0961 | 17.2369 | 17.3975 | 17.5864 | 17.7611 | 17.9216 | 18.0843 | 18.2620 |  |
| 53 | 16.9269 | 16.9072 | 16.8891 | 16.8719 | 16.8620 | 16.8576 | 16.8664 | 16.8827 | 16.9073 | 16.9526 | 17.0257 | 17.1121 | 17.2289 | 17.3454 | 17.4565 | 17.5834 | 17.7537 | 17.7537 |
| 54 | 16.9558 | 16.9498 | 16.9445 | 16.9388 | 16.9358 | 16.9335 | 16.9355 | 16.9399 | 16.9460 | 16.9570 | 16.9792 | 17.0038 | 17.0427 | 17.0848 | 17.1268 | 17.1750 | 17.2652 | 17.2652 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4B   Pension valuation factors for contributing members (PF) — females other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 7.3005 | 8.4970 | 9.6903 | 10.8264 | 11.8476 | 12.7016 | 14.5347 | 16.2856 |  |  |  |  |  |  |  |  |  |  |
| 26 | 7.2363 | 8.4278 | 9.6136 | 10.7444 | 11.7641 | 12.6176 | 14.4447 | 16.1896 | 17.7700 |  |  |  |  |  |  |  |  |  |
| 27 | 7.1668 | 8.3533 | 9.5348 | 10.6584 | 11.6737 | 12.5272 | 14.3474 | 16.0872 | 17.6626 | 18.6061 |  |  |  |  |  |  |  |  |
| 28 | 7.0926 | 8.2734 | 9.4499 | 10.5695 | 11.5780 | 12.4281 | 14.2406 | 15.9734 | 17.5442 | 18.4862 | 19.4809 |  |  |  |  |  |  |  |
| 29 | 7.0138 | 8.1882 | 9.3590 | 10.4740 | 11.4793 | 12.3233 | 14.1239 | 15.8491 | 17.4135 | 18.3548 | 19.3472 | 20.3952 |  |  |  |  |  |  |
| 30 | 6.9330 | 8.1000 | 9.2648 | 10.3750 | 11.3769 | 12.2192 | 14.0051 | 15.7186 | 17.2766 | 18.2162 | 19.2074 | 20.2524 | 21.1397 |  |  |  |  |  |
| 31 | 6.8509 | 8.0098 | 9.1676 | 10.2727 | 11.2709 | 12.1112 | 13.8872 | 15.5859 | 17.1330 | 18.0711 | 19.0600 | 20.1033 | 20.9884 | 21.9129 |  |  |  |  |
| 32 | 6.7678 | 7.9184 | 9.0685 | 10.1674 | 11.1618 | 12.0001 | 13.7659 | 15.4554 | 16.9885 | 17.9205 | 18.9075 | 19.9479 | 20.8325 | 21.7544 | 22.7173 |  |  |  |
| 33 | 6.6838 | 7.8257 | 8.9679 | 10.0600 | 11.0495 | 11.8857 | 13.6409 | 15.3211 | 16.8463 | 17.7688 | 18.7491 | 19.7871 | 20.6699 | 21.5909 | 22.5509 | 23.5534 |  |  |
| 34 | 6.6008 | 7.7331 | 8.8669 | 9.9517 | 10.9355 | 11.7684 | 13.5126 | 15.1828 | 16.6997 | 17.6194 | 18.5891 | 19.6195 | 20.5010 | 21.4198 | 22.3783 | 23.3772 | 22.9251 |  |
| 35 | 6.5206 | 7.6409 | 8.7652 | 9.8422 | 10.8198 | 11.6485 | 13.3802 | 15.0400 | 16.5482 | 17.4646 | 18.4309 | 19.4497 | 20.3245 | 21.2414 | 22.1970 | 23.1940 | 22.7411 | 22.3715 |
| 36 | 6.4451 | 7.5503 | 8.6626 | 9.7309 | 10.7021 | 11.5264 | 13.2447 | 14.8929 | 16.3923 | 17.3057 | 18.2683 | 19.2832 | 20.1474 | 21.0571 | 22.0106 | 23.0043 | 22.5505 | 22.1802 |
| 37 | 6.3804 | 7.4666 | 8.5629 | 9.6195 | 10.5831 | 11.4025 | 13.1068 | 14.7423 | 16.2316 | 17.1417 | 18.1006 | 19.1113 | 19.9727 | 20.8710 | 21.8165 | 22.8076 | 22.3528 | 21.9816 |
| 38 | 6.3322 | 7.3945 | 8.4703 | 9.5108 | 10.4635 | 11.2770 | 12.9670 | 14.5892 | 16.0673 | 16.9732 | 17.9284 | 18.9349 | 19.7933 | 20.6884 | 21.6218 | 22.6044 | 22.1485 | 21.7762 |
| 39 | 6.3167 | 7.3399 | 8.3890 | 9.4077 | 10.3444 | 11.1482 | 12.8221 | 14.4306 | 15.8967 | 16.7970 | 17.7472 | 18.7492 | 19.6047 | 20.4962 | 21.4258 | 22.3952 | 21.9381 | 21.5641 |
| 40 | 6.3842 | 7.3213 | 8.3254 | 9.3146 | 10.2287 | 11.0170 | 12.6702 | 14.2625 | 15.7157 | 16.6097 | 17.5533 | 18.5493 | 19.4013 | 20.2890 | 21.2142 | 22.1788 | 21.7211 | 21.3450 |
| 41 | 6.3842 | 7.3894 | 8.2919 | 9.2302 | 10.1126 | 10.8782 | 12.5037 | 14.0745 | 15.5123 | 16.3998 | 17.3364 | 18.3251 | 19.1728 | 20.0569 | 20.9779 | 21.9379 | 21.4807 | 21.1029 |
| 42 |  | 7.3894 | 8.3713 | 9.1941 | 10.0214 | 10.7548 | 12.3457 | 13.8885 | 15.3063 | 16.1857 | 17.1153 | 18.0963 | 18.9386 | 19.8178 | 20.7349 | 21.6904 | 21.2360 | 20.8581 |
| 43 |  |  | 8.3713 | 9.2843 | 9.9833 | 10.6582 | 12.2056 | 13.7124 | 15.1030 | 15.9694 | 16.8903 | 17.8637 | 18.7001 | 19.5735 | 20.4853 | 21.4364 | 20.9877 | 20.6123 |
| 44 |  |  |  | 9.2843 | 10.0827 | 10.6183 | 12.0961 | 13.5564 | 14.9107 | 15.7562 | 16.6633 | 17.6275 | 18.4582 | 19.3254 | 20.2311 | 21.1766 | 20.7367 | 20.3676 |
| 45 |  |  |  |  | 10.0827 | 10.7255 | 12.0511 | 13.4344 | 14.7402 | 15.5545 | 16.4395 | 17.3891 | 18.2124 | 19.0736 | 19.9726 | 20.9115 | 20.4838 | 20.1250 |
| 46 |  |  |  |  |  | 10.7255 | 12.1734 | 13.3838 | 14.6062 | 15.3749 | 16.2269 | 17.1531 | 17.9635 | 18.8168 | 19.7093 | 20.6412 | 20.2296 | 19.8856 |
| 47 |  |  |  |  |  |  | 12.1734 | 13.5196 | 14.5500 | 15.2333 | 16.0375 | 16.9289 | 17.7171 | 18.5567 | 19.4409 | 20.3658 | 19.9750 | 19.6509 |
| 48 |  |  |  |  |  |  |  | 13.5196 | 14.6985 | 15.1746 | 15.8892 | 16.7302 | 17.4842 | 18.3008 | 19.1706 | 20.0867 | 19.7217 | 19.4233 |
| 49 |  |  |  |  |  |  |  |  | 14.6985 | 15.3304 | 15.8278 | 16.5750 | 17.2783 | 18.0593 | 18.9051 | 19.8062 | 19.4712 | 19.2050 |
| 50 |  |  |  |  |  |  |  |  |  | 15.3304 | 15.9913 | 16.5111 | 17.1176 | 17.8459 | 18.6548 | 19.5309 | 19.2297 | 18.9996 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.9913 | 16.6830 | 17.0519 | 17.6799 | 18.4342 | 19.2719 | 19.0101 | 18.8171 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.6830 | 17.2310 | 17.6127 | 18.2630 | 19.0440 | 18.8345 | 18.6790 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 17.2310 | 17.7998 | 18.1947 | 18.8679 | 18.7357 | 18.6251 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.7998 | 18.3899 | 18.7985 | 18.7542 | 18.7099 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.3899 | 19.0030 | 19.0030 | 19.0030 |

Table 4B   Pension valuation factors for contributing members (PF) — females other than officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 22.0382 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 21.8392 | 21.6305 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 21.6331 | 21.4237 | 21.1169 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 21.4196 | 21.2093 | 20.9018 | 20.7132 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 21.1984 | 20.9864 | 20.6777 | 20.4887 | 20.4760 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 20.9531 | 20.7379 | 20.4266 | 20.2364 | 20.2237 | 20.4256 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 20.7047 | 20.4848 | 20.1689 | 19.9756 | 19.9619 | 20.1644 | 20.4085 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 20.4565 | 20.2314 | 19.9087 | 19.7091 | 19.6917 | 19.8934 | 20.1381 | 20.3976 |  |  |  |  |  |  |  |  |  |  |
| 44 | 20.2117 | 19.9831 | 19.6529 | 19.4429 | 19.4171 | 19.6145 | 19.8582 | 20.1184 | 20.3867 |  |  |  |  |  |  |  |  |  |
| 45 | 19.9728 | 19.7441 | 19.4087 | 19.1860 | 19.1454 | 19.3320 | 19.5704 | 19.8293 | 20.0983 | 20.3874 |  |  |  |  |  |  |  |  |
| 46 | 19.7411 | 19.5178 | 19.1825 | 18.9483 | 18.8880 | 19.0547 | 19.2800 | 19.5324 | 19.7996 | 20.0894 | 20.3889 |  |  |  |  |  |  |  |
| 47 | 19.5184 | 19.3066 | 18.9792 | 18.7387 | 18.6580 | 18.7967 | 18.9979 | 19.2345 | 19.4935 | 19.7809 | 20.0811 | 20.3644 |  |  |  |  |  |  |
| 48 | 19.3079 | 19.1138 | 18.8033 | 18.5646 | 18.4671 | 18.5741 | 18.7415 | 18.9492 | 19.1890 | 19.4662 | 19.7631 | 20.0468 | 20.3072 |  |  |  |  |  |
| 49 | 19.1125 | 18.9434 | 18.6589 | 18.4314 | 18.3244 | 18.4006 | 18.5298 | 18.6974 | 18.9026 | 19.1561 | 19.4399 | 19.7190 | 19.9795 | 20.2063 |  |  |  |  |
| 50 | 18.9360 | 18.8004 | 18.5526 | 18.3456 | 18.2375 | 18.2877 | 18.3797 | 18.5027 | 18.6606 | 18.8719 | 19.1263 | 19.3885 | 19.6423 | 19.8687 | 20.0507 |  |  |  |
| 51 | 18.7833 | 18.6900 | 18.4913 | 18.3157 | 18.2143 | 18.2443 | 18.3048 | 18.3857 | 18.4923 | 18.6469 | 18.8499 | 19.0754 | 19.3064 | 19.5224 | 19.7033 | 19.8606 |  |  |
| 52 | 18.6687 | 18.6191 | 18.4824 | 18.3511 | 18.2656 | 18.2797 | 18.3159 | 18.3628 | 18.4229 | 18.5178 | 18.6539 | 18.8178 | 19.0019 | 19.1855 | 19.3485 | 19.5028 | 19.6795 |  |
| 53 | 18.6251 | 18.6100 | 18.5374 | 18.4627 | 18.4041 | 18.4078 | 18.4249 | 18.4477 | 18.4737 | 18.5176 | 18.5873 | 18.6766 | 18.7876 | 18.9112 | 19.0261 | 19.1453 | 19.3147 | 19.3147 |
| 54 | 18.7099 | 18.7099 | 18.6877 | 18.6656 | 18.6434 | 18.6434 | 18.6479 | 18.6545 | 18.6612 | 18.6722 | 18.6922 | 18.7188 | 18.7542 | 18.7985 | 18.8428 | 18.8871 | 18.9757 | 18.9757 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 4C   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 42 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 9.2784 | 9.8402 | 10.3596 | 10.8295 | 11.2429 | 11.5341 | 12.0574 | 12.4540 |  |  |  |  |  |  |  |  |  |  |
| 26 | 9.2876 | 9.8794 | 10.4259 | 10.9220 | 11.3608 | 11.6763 | 12.2287 | 12.6543 | 13.0054 |  |  |  |  |  |  |  |  |  |
| 27 | 9.2574 | 9.8890 | 10.4674 | 10.9918 | 11.4579 | 11.7989 | 12.3797 | 12.8344 | 13.2149 | 13.5829 |  |  |  |  |  |  |  |  |
| 28 | 9.1668 | 9.8571 | 10.4779 | 11.0360 | 11.5316 | 11.9002 | 12.5102 | 12.9934 | 13.4036 | 13.8024 | 14.1881 |  |  |  |  |  |  |  |
| 29 | 9.0794 | 9.7602 | 10.4438 | 11.0469 | 11.5778 | 11.9767 | 12.6177 | 13.1305 | 13.5697 | 13.9996 | 14.4175 | 14.8218 |  |  |  |  |  |  |
| 30 | 8.9968 | 9.6669 | 10.3408 | 11.0108 | 11.5892 | 12.0247 | 12.6988 | 13.2432 | 13.7128 | 14.1731 | 14.6235 | 15.0615 | 15.4852 |  |  |  |  |  |
| 31 | 8.9200 | 9.5787 | 10.2416 | 10.9018 | 11.5511 | 12.0364 | 12.7496 | 13.3283 | 13.8305 | 14.3225 | 14.8047 | 15.2767 | 15.7357 | 16.1797 |  |  |  |  |
| 32 | 8.8506 | 9.4968 | 10.1479 | 10.7968 | 11.4362 | 11.9965 | 12.7617 | 13.3813 | 13.9191 | 14.4452 | 14.9606 | 15.4658 | 15.9603 | 16.4412 | 16.9064 |  |  |  |
| 33 | 8.7905 | 9.4229 | 10.0610 | 10.6978 | 11.3257 | 11.8767 | 12.7190 | 13.3938 | 13.9743 | 14.5375 | 15.0886 | 15.6285 | 16.1577 | 16.6757 | 17.1795 | 17.6669 |  |  |
| 34 | 8.7419 | 9.3591 | 9.9828 | 10.6060 | 11.2216 | 11.7615 | 12.5914 | 13.3485 | 13.9868 | 14.5946 | 15.1844 | 15.7615 | 16.3270 | 16.8812 | 17.4238 | 17.9515 | 17.9023 |  |
| 35 | 8.7072 | 9.3075 | 9.9152 | 10.5234 | 11.1250 | 11.6529 | 12.4688 | 13.2138 | 13.9388 | 14.6070 | 15.2434 | 15.8610 | 16.4652 | 17.0573 | 17.6378 | 18.2060 | 18.1310 | 18.1208 |
| 36 | 8.6901 | 9.2706 | 9.8604 | 10.4519 | 11.0381 | 11.5523 | 12.3531 | 13.0845 | 13.7975 | 14.5563 | 15.2558 | 15.9220 | 16.5686 | 17.2012 | 17.8212 | 18.4290 | 18.3245 | 18.2963 |
| 37 | 8.6963 | 9.2527 | 9.8214 | 10.3942 | 10.9629 | 11.4616 | 12.2459 | 12.9624 | 13.6616 | 14.4077 | 15.2019 | 15.9340 | 16.6313 | 17.3081 | 17.9704 | 18.6195 | 18.4820 | 18.4319 |
| 38 | 8.7333 | 9.2596 | 9.8026 | 10.3531 | 10.9021 | 11.3833 | 12.1494 | 12.8494 | 13.5335 | 14.2650 | 15.0458 | 15.8768 | 16.6430 | 17.3728 | 18.0812 | 18.7744 | 18.6013 | 18.5259 |
| 39 | 8.8152 | 9.2994 | 9.8102 | 10.3333 | 10.8589 | 11.3200 | 12.0660 | 12.7476 | 13.4148 | 14.1305 | 14.8959 | 15.7128 | 16.5823 | 17.3840 | 18.1477 | 18.8890 | 18.6796 | 18.5765 |
| 40 | 8.9677 | 9.3873 | 9.8527 | 10.3414 | 10.8382 | 11.2750 | 11.9986 | 12.6597 | 13.3080 | 14.0058 | 14.7545 | 15.5552 | 16.4098 | 17.3194 | 18.1582 | 18.9573 | 18.7107 | 18.5803 |
| 41 | 8.9677 | 9.5253 | 9.9204 | 10.3600 | 10.8198 | 11.2262 | 11.9227 | 12.5601 | 13.1868 | 13.8645 | 14.5941 | 15.3768 | 16.2139 | 17.1075 | 18.0587 | 18.9361 | 18.6553 | 18.4981 |
| 42 |  | 9.5253 | 10.0666 | 10.4311 | 10.8389 | 11.2065 | 11.8702 | 12.4796 | 13.0818 | 13.7368 | 14.4451 | 15.2078 | 16.0260 | 16.9012 | 17.8355 | 18.8301 | 18.5274 | 18.3498 |
| 43 |  |  | 10.0666 | 10.5854 | 10.9133 | 11.2259 | 11.8487 | 12.4237 | 12.9967 | 13.6261 | 14.3106 | 15.0508 | 15.8479 | 16.7032 | 17.6181 | 18.5949 | 18.2957 | 18.1166 |
| 44 |  |  |  | 10.5854 | 11.0750 | 11.3027 | 11.8687 | 12.4004 | 12.9375 | 13.5362 | 14.1938 | 14.9091 | 15.6827 | 16.5158 | 17.4098 | 18.3662 | 18.0729 | 17.8941 |
| 45 |  |  |  |  | 11.0750 | 11.4706 | 11.9498 | 12.4208 | 12.9125 | 13.4735 | 14.0990 | 14.7860 | 15.5333 | 16.3418 | 17.2125 | 18.1468 | 17.8623 | 17.6856 |
| 46 |  |  |  |  |  | 11.4706 | 12.1275 | 12.5054 | 12.9332 | 13.4466 | 14.0326 | 14.6859 | 15.4036 | 16.1845 | 17.0293 | 17.9392 | 17.6671 | 17.4948 |
| 47 |  |  |  |  |  |  | 12.1275 | 12.6918 | 13.0212 | 13.4677 | 14.0038 | 14.6158 | 15.2982 | 16.0481 | 16.8640 | 17.7467 | 17.4913 | 17.3266 |
| 48 |  |  |  |  |  |  |  | 12.6918 | 13.2157 | 13.5593 | 14.0253 | 14.5851 | 15.2243 | 15.9372 | 16.7205 | 17.5730 | 17.3390 | 17.1856 |
| 49 |  |  |  |  |  |  |  |  | 13.2157 | 13.7623 | 14.1207 | 14.6071 | 15.1917 | 15.8592 | 16.6038 | 17.4222 | 17.2149 | 17.0768 |
| 50 |  |  |  |  |  |  |  |  |  | 13.7623 | 14.3329 | 14.7067 | 15.2145 | 15.8248 | 16.5220 | 17.2998 | 17.1248 | 17.0065 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.3329 | 14.8499 | 15.2384 | 15.7671 | 16.4031 | 17.1298 | 16.9915 | 16.8973 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 14.8499 | 15.3868 | 15.7907 | 16.3411 | 17.0037 | 16.9060 | 16.8385 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.3868 | 15.9449 | 16.3647 | 16.9378 | 16.8831 | 16.8437 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 15.9449 | 16.5256 | 16.9619 | 16.9447 | 16.9318 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.5256 | 17.1300 | 17.1300 | 17.1300 |

Table 4C   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 42 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 18.3329 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 18.4584 | 18.5321 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 18.5385 | 18.6067 | 18.7079 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 18.5719 | 18.6305 | 18.7281 | 18.8653 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 18.5565 | 18.6021 | 18.6913 | 18.8279 | 18.9895 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 18.4567 | 18.4875 | 18.5646 | 18.6953 | 18.8563 | 19.0329 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 18.2928 | 18.3114 | 18.3747 | 18.4953 | 18.6495 | 18.8227 | 19.0107 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 18.0538 | 18.0635 | 18.1161 | 18.2249 | 18.3674 | 18.5298 | 18.7101 | 18.9078 |  |  |  |  |  |  |  |  |  |  |
| 44 | 17.8265 | 17.8278 | 17.8694 | 17.9652 | 18.0939 | 18.2427 | 18.4103 | 18.5987 | 18.7932 |  |  |  |  |  |  |  |  |  |
| 45 | 17.6145 | 17.6082 | 17.6391 | 17.7213 | 17.8347 | 17.9675 | 18.1191 | 18.2926 | 18.4761 | 18.6778 |  |  |  |  |  |  |  |  |
| 46 | 17.4214 | 17.4085 | 17.4295 | 17.4982 | 17.5956 | 17.7108 | 17.8440 | 17.9988 | 18.1648 | 18.3533 | 18.5660 |  |  |  |  |  |  |  |
| 47 | 17.2524 | 17.2337 | 17.2458 | 17.3016 | 17.3831 | 17.4801 | 17.5931 | 17.7265 | 17.8709 | 18.0385 | 18.2352 | 18.4595 |  |  |  |  |  |  |
| 48 | 17.1131 | 17.0897 | 17.0935 | 17.1372 | 17.2035 | 17.2825 | 17.3750 | 17.4853 | 17.6052 | 17.7474 | 17.9190 | 18.1240 | 18.3409 |  |  |  |  |  |
| 49 | 17.0090 | 16.9831 | 16.9795 | 17.0115 | 17.0636 | 17.1258 | 17.1983 | 17.2854 | 17.3795 | 17.4933 | 17.6349 | 17.8096 | 18.0031 | 18.2118 |  |  |  |  |
| 50 | 16.9465 | 16.9207 | 16.9119 | 16.9329 | 16.9710 | 17.0178 | 17.0721 | 17.1372 | 17.2061 | 17.2905 | 17.3991 | 17.5382 | 17.6957 | 17.8758 | 18.0715 |  |  |  |
| 51 | 16.8486 | 16.8255 | 16.8142 | 16.8261 | 16.8513 | 16.8834 | 16.9216 | 16.9673 | 17.0134 | 17.0701 | 17.1454 | 17.2464 | 17.3632 | 17.5003 | 17.6610 | 17.8320 |  |  |
| 52 | 16.8041 | 16.7867 | 16.7755 | 16.7809 | 16.7954 | 16.8142 | 16.8376 | 16.8670 | 16.8944 | 16.9271 | 16.9721 | 17.0359 | 17.1110 | 17.2018 | 17.3112 | 17.4394 | 17.5860 |  |
| 53 | 16.8241 | 16.8146 | 16.8065 | 16.8078 | 16.8145 | 16.8232 | 16.8340 | 16.8493 | 16.8629 | 16.8778 | 16.8983 | 16.9302 | 16.9678 | 17.0148 | 17.0733 | 17.1423 | 17.2370 | 17.3295 |
| 54 | 16.9252 | 16.9225 | 16.9195 | 16.9194 | 16.9212 | 16.9236 | 16.9263 | 16.9309 | 16.9348 | 16.9389 | 16.9440 | 16.9532 | 16.9640 | 16.9775 | 16.9955 | 17.0159 | 17.0461 | 17.0867 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4D   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 45 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 8.8363 | 9.3124 | 9.7493 | 10.1391 | 10.4743 | 10.6938 | 11.1256 | 11.4367 |  |  |  |  |  |  |  |  |  |  |
| 26 | 8.9100 | 9.4066 | 9.8644 | 10.2761 | 10.6339 | 10.8752 | 11.3348 | 11.6732 | 11.9396 |  |  |  |  |  |  |  |  |  |
| 27 | 8.9669 | 9.4852 | 9.9644 | 10.3976 | 10.7778 | 11.0412 | 11.5274 | 11.8931 | 12.1871 | 12.4664 |  |  |  |  |  |  |  |  |
| 28 | 9.0048 | 9.5464 | 10.0484 | 10.5037 | 10.9060 | 11.1914 | 11.7043 | 12.0961 | 12.4176 | 12.7257 | 13.0186 |  |  |  |  |  |  |  |
| 29 | 9.0183 | 9.5870 | 10.1134 | 10.5925 | 11.0176 | 11.3249 | 11.8638 | 12.2820 | 12.6299 | 12.9668 | 13.2898 | 13.5968 |  |  |  |  |  |  |
| 30 | 8.9968 | 9.6015 | 10.1566 | 10.6613 | 11.1109 | 11.4410 | 12.0055 | 12.4497 | 12.8243 | 13.1888 | 13.5419 | 13.8805 | 14.2022 |  |  |  |  |  |
| 31 | 8.9200 | 9.5787 | 10.1721 | 10.7069 | 11.1832 | 11.5381 | 12.1288 | 12.5987 | 12.9996 | 13.3921 | 13.7741 | 14.1441 | 14.4989 | 14.8361 |  |  |  |  |
| 32 | 8.8506 | 9.4968 | 10.1479 | 10.7233 | 11.2312 | 11.6133 | 12.2319 | 12.7281 | 13.1552 | 13.5752 | 13.9864 | 14.3867 | 14.7744 | 15.1462 | 15.4995 |  |  |  |
| 33 | 8.7905 | 9.4229 | 10.0610 | 10.6978 | 11.2484 | 11.6632 | 12.3117 | 12.8363 | 13.2905 | 13.7378 | 14.1778 | 14.6086 | 15.0279 | 15.4341 | 15.8236 | 16.1939 |  |  |
| 34 | 8.7419 | 9.3591 | 9.9828 | 10.6060 | 11.2216 | 11.6810 | 12.3645 | 12.9199 | 13.4033 | 13.8789 | 14.3474 | 14.8082 | 15.2594 | 15.6986 | 16.1242 | 16.5322 | 16.5314 |  |
| 35 | 8.7072 | 9.3075 | 9.9152 | 10.5234 | 11.1250 | 11.6529 | 12.3832 | 12.9751 | 13.4904 | 13.9964 | 14.4944 | 14.9850 | 15.4676 | 15.9401 | 16.4001 | 16.8458 | 16.8265 | 16.8448 |
| 36 | 8.6901 | 9.2706 | 9.8604 | 10.4519 | 11.0381 | 11.5523 | 12.3531 | 12.9945 | 13.5477 | 14.0871 | 14.6169 | 15.1383 | 15.6519 | 16.1572 | 16.6520 | 17.1337 | 17.0933 | 17.1002 |
| 37 | 8.6963 | 9.2527 | 9.8214 | 10.3942 | 10.9629 | 11.4616 | 12.2459 | 12.9624 | 13.5674 | 14.1464 | 14.7110 | 15.2655 | 15.8113 | 16.3491 | 16.8781 | 17.3961 | 17.3317 | 17.3241 |
| 38 | 8.7333 | 9.2596 | 9.8026 | 10.3531 | 10.9021 | 11.3833 | 12.1494 | 12.8494 | 13.5335 | 14.1665 | 14.7725 | 15.3633 | 15.9437 | 16.5150 | 17.0779 | 17.6317 | 17.5408 | 17.5158 |
| 39 | 8.8152 | 9.2994 | 9.8102 | 10.3333 | 10.8589 | 11.3200 | 12.0660 | 12.7476 | 13.4148 | 14.1305 | 14.7928 | 15.4269 | 16.0451 | 16.6525 | 17.2504 | 17.8396 | 17.7200 | 17.6751 |
| 40 | 8.9677 | 9.3873 | 9.8527 | 10.3414 | 10.8382 | 11.2750 | 11.9986 | 12.6597 | 13.3080 | 14.0058 | 14.7545 | 15.4474 | 16.1108 | 16.7577 | 17.3933 | 18.0189 | 17.8686 | 17.8014 |
| 41 | 8.9677 | 9.5253 | 9.9204 | 10.3600 | 10.8198 | 11.2262 | 11.9227 | 12.5601 | 13.1868 | 13.8645 | 14.5941 | 15.3768 | 16.1014 | 16.7953 | 17.4721 | 18.1372 | 17.9547 | 17.8630 |
| 42 |  | 9.5253 | 10.0666 | 10.4311 | 10.8389 | 11.2065 | 11.8702 | 12.4796 | 13.0818 | 13.7368 | 14.4451 | 15.2078 | 16.0260 | 16.7838 | 17.5096 | 18.2176 | 18.0037 | 17.8867 |
| 43 |  |  | 10.0666 | 10.5854 | 10.9133 | 11.2259 | 11.8487 | 12.4237 | 12.9967 | 13.6261 | 14.3106 | 15.0508 | 15.8479 | 16.7032 | 17.4955 | 18.2546 | 18.0101 | 17.8696 |
| 44 |  |  |  | 10.5854 | 11.0750 | 11.3027 | 11.8687 | 12.4004 | 12.9375 | 13.5362 | 14.1938 | 14.9091 | 15.6827 | 16.5158 | 17.4098 | 18.2382 | 17.9672 | 17.8052 |
| 45 |  |  |  |  | 11.0750 | 11.4706 | 11.9498 | 12.4208 | 12.9125 | 13.4735 | 14.0990 | 14.7860 | 15.5333 | 16.3418 | 17.2125 | 18.1468 | 17.8623 | 17.6856 |
| 46 |  |  |  |  |  | 11.4706 | 12.1275 | 12.5054 | 12.9332 | 13.4466 | 14.0326 | 14.6859 | 15.4036 | 16.1845 | 17.0293 | 17.9392 | 17.6671 | 17.4948 |
| 47 |  |  |  |  |  |  | 12.1275 | 12.6918 | 13.0212 | 13.4677 | 14.0038 | 14.6158 | 15.2982 | 16.0481 | 16.8640 | 17.7467 | 17.4913 | 17.3266 |
| 48 |  |  |  |  |  |  |  | 12.6918 | 13.2157 | 13.5593 | 14.0253 | 14.5851 | 15.2243 | 15.9372 | 16.7205 | 17.5730 | 17.3390 | 17.1856 |
| 49 |  |  |  |  |  |  |  |  | 13.2157 | 13.7623 | 14.1207 | 14.6071 | 15.1917 | 15.8592 | 16.6038 | 17.4222 | 17.2149 | 17.0768 |
| 50 |  |  |  |  |  |  |  |  |  | 13.7623 | 14.3329 | 14.7067 | 15.2145 | 15.8248 | 16.5220 | 17.2998 | 17.1248 | 17.0065 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.3329 | 14.8499 | 15.2384 | 15.7671 | 16.4031 | 17.1298 | 16.9915 | 16.8973 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 14.8499 | 15.3868 | 15.7907 | 16.3411 | 17.0037 | 16.9060 | 16.8385 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.3868 | 15.9449 | 16.3647 | 16.9378 | 16.8831 | 16.8437 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 15.9449 | 16.5256 | 16.9619 | 16.9447 | 16.9318 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.5256 | 17.1300 | 17.1300 | 17.1300 |

Table 4D   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 45 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 17.1448 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 17.3642 | 17.4325 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 17.5482 | 17.6162 | 17.7047 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 17.6967 | 17.7610 | 17.8511 | 17.9654 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 17.8096 | 17.8666 | 17.9546 | 18.0734 | 18.2078 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 17.8553 | 17.9023 | 17.9841 | 18.1032 | 18.2432 | 18.3935 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 17.8612 | 17.8955 | 17.9680 | 18.0829 | 18.2232 | 18.3783 | 18.5440 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 17.8258 | 17.8454 | 17.9056 | 18.0127 | 18.1481 | 18.3017 | 18.4704 | 18.6526 |  |  |  |  |  |  |  |  |  |  |
| 44 | 17.7461 | 17.7508 | 17.7964 | 17.8923 | 18.0186 | 18.1643 | 18.3284 | 18.5109 | 18.7003 |  |  |  |  |  |  |  |  |  |
| 45 | 17.6145 | 17.6082 | 17.6391 | 17.7213 | 17.8347 | 17.9675 | 18.1191 | 18.2926 | 18.4761 | 18.6778 |  |  |  |  |  |  |  |  |
| 46 | 17.4214 | 17.4085 | 17.4295 | 17.4982 | 17.5956 | 17.7108 | 17.8440 | 17.9988 | 18.1648 | 18.3533 | 18.5660 |  |  |  |  |  |  |  |
| 47 | 17.2524 | 17.2337 | 17.2458 | 17.3016 | 17.3831 | 17.4801 | 17.5931 | 17.7265 | 17.8709 | 18.0385 | 18.2352 | 18.4595 |  |  |  |  |  |  |
| 48 | 17.1131 | 17.0897 | 17.0935 | 17.1372 | 17.2035 | 17.2825 | 17.3750 | 17.4853 | 17.6052 | 17.7474 | 17.9190 | 18.1240 | 18.3409 |  |  |  |  |  |
| 49 | 17.0090 | 16.9831 | 16.9795 | 17.0115 | 17.0636 | 17.1258 | 17.1983 | 17.2854 | 17.3795 | 17.4933 | 17.6349 | 17.8096 | 18.0031 | 18.2118 |  |  |  |  |
| 50 | 16.9465 | 16.9207 | 16.9119 | 16.9329 | 16.9710 | 17.0178 | 17.0721 | 17.1372 | 17.2061 | 17.2905 | 17.3991 | 17.5382 | 17.6957 | 17.8758 | 18.0715 |  |  |  |
| 51 | 16.8486 | 16.8255 | 16.8142 | 16.8261 | 16.8513 | 16.8834 | 16.9216 | 16.9673 | 17.0134 | 17.0701 | 17.1454 | 17.2464 | 17.3632 | 17.5003 | 17.6610 | 17.8320 |  |  |
| 52 | 16.8041 | 16.7867 | 16.7755 | 16.7809 | 16.7954 | 16.8142 | 16.8376 | 16.8670 | 16.8944 | 16.9271 | 16.9721 | 17.0359 | 17.1110 | 17.2018 | 17.3112 | 17.4394 | 17.5860 |  |
| 53 | 16.8241 | 16.8146 | 16.8065 | 16.8078 | 16.8145 | 16.8232 | 16.8340 | 16.8493 | 16.8629 | 16.8778 | 16.8983 | 16.9302 | 16.9678 | 17.0148 | 17.0733 | 17.1423 | 17.2370 | 17.3295 |
| 54 | 16.9252 | 16.9225 | 16.9195 | 16.9194 | 16.9212 | 16.9236 | 16.9263 | 16.9309 | 16.9348 | 16.9389 | 16.9440 | 16.9532 | 16.9640 | 16.9775 | 16.9955 | 17.0159 | 17.0461 | 17.0867 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4E   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 50 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 7.8650 | 8.2210 | 8.5373 | 8.8074 | 9.0252 | 9.1391 | 9.4287 | 9.6088 |  |  |  |  |  |  |  |  |  |  |
| 26 | 7.9936 | 8.3680 | 8.7034 | 8.9933 | 9.2317 | 9.3650 | 9.6809 | 9.8864 | 10.0247 |  |  |  |  |  |  |  |  |  |
| 27 | 8.1131 | 8.5054 | 8.8596 | 9.1689 | 9.4272 | 9.5799 | 9.9209 | 10.1516 | 10.3153 | 10.4604 |  |  |  |  |  |  |  |  |
| 28 | 8.2240 | 8.6336 | 9.0061 | 9.3346 | 9.6125 | 9.7840 | 10.1498 | 10.4047 | 10.5934 | 10.7650 | 10.9172 |  |  |  |  |  |  |  |
| 29 | 8.3259 | 8.7523 | 9.1427 | 9.4897 | 9.7869 | 9.9770 | 10.3669 | 10.6456 | 10.8583 | 11.0562 | 11.2362 | 11.3958 |  |  |  |  |  |  |
| 30 | 8.4191 | 8.8614 | 9.2690 | 9.6342 | 9.9502 | 10.1588 | 10.5721 | 10.8741 | 11.1106 | 11.3335 | 11.5410 | 11.7297 | 11.8971 |  |  |  |  |  |
| 31 | 8.5030 | 8.9613 | 9.3852 | 9.7680 | 10.1024 | 10.3290 | 10.7654 | 11.0900 | 11.3497 | 11.5976 | 11.8313 | 12.0488 | 12.2467 | 12.4222 |  |  |  |  |
| 32 | 8.5765 | 9.0512 | 9.4915 | 9.8910 | 10.2432 | 10.4875 | 10.9463 | 11.2934 | 11.5757 | 11.8479 | 12.1076 | 12.3526 | 12.5806 | 12.7880 | 12.9720 |  |  |  |
| 33 | 8.6381 | 9.1300 | 9.5873 | 10.0036 | 10.3728 | 10.6343 | 11.1149 | 11.4837 | 11.7886 | 12.0844 | 12.3695 | 12.6417 | 12.8984 | 13.1373 | 13.3548 | 13.5477 |  |  |
| 34 | 8.6845 | 9.1963 | 9.6715 | 10.1052 | 10.4914 | 10.7693 | 11.2709 | 11.6609 | 11.9876 | 12.3069 | 12.6168 | 12.9155 | 13.2006 | 13.4696 | 13.7200 | 13.9479 | 13.9946 |  |
| 35 | 8.7072 | 9.2462 | 9.7422 | 10.1943 | 10.5983 | 10.8928 | 11.4143 | 11.8249 | 12.1729 | 12.5150 | 12.8494 | 13.1739 | 13.4868 | 13.7855 | 14.0673 | 14.3296 | 14.3643 | 14.4022 |
| 36 | 8.6901 | 9.2706 | 9.7953 | 10.2691 | 10.6920 | 11.0040 | 11.5454 | 11.9755 | 12.3442 | 12.7085 | 13.0667 | 13.4169 | 13.7568 | 14.0845 | 14.3974 | 14.6926 | 14.7134 | 14.7453 |
| 37 | 8.6963 | 9.2527 | 9.8214 | 10.3254 | 10.7707 | 11.1014 | 11.6634 | 12.1131 | 12.5015 | 12.8874 | 13.2688 | 13.6438 | 14.0105 | 14.3664 | 14.7095 | 15.0372 | 15.0428 | 15.0666 |
| 38 | 8.7333 | 9.2596 | 9.8026 | 10.3531 | 10.8298 | 11.1833 | 11.7668 | 12.2370 | 12.6451 | 13.0515 | 13.4555 | 13.8547 | 14.2473 | 14.6311 | 15.0037 | 15.3630 | 15.3521 | 15.3662 |
| 39 | 8.8152 | 9.2994 | 9.8102 | 10.3333 | 10.8589 | 11.2447 | 11.8536 | 12.3455 | 12.7744 | 13.2014 | 13.6267 | 14.0494 | 14.4673 | 14.8782 | 15.2800 | 15.6701 | 15.6418 | 15.6446 |
| 40 | 8.9677 | 9.3873 | 9.8527 | 10.3414 | 10.8382 | 11.2750 | 11.9187 | 12.4364 | 12.8874 | 13.3361 | 13.7829 | 14.2280 | 14.6703 | 15.1076 | 15.5377 | 15.9582 | 15.9120 | 15.9025 |
| 41 | 8.9677 | 9.5253 | 9.9204 | 10.3600 | 10.8198 | 11.2262 | 11.9227 | 12.4763 | 12.9538 | 13.4256 | 13.8950 | 14.3625 | 14.8283 | 15.2914 | 15.7493 | 16.1996 | 16.1348 | 16.1120 |
| 42 |  | 9.5253 | 10.0666 | 10.4311 | 10.8389 | 11.2065 | 11.8702 | 12.4796 | 12.9944 | 13.4936 | 13.9870 | 14.4781 | 14.9673 | 15.4548 | 15.9395 | 16.4188 | 16.3348 | 16.2984 |
| 43 |  |  | 10.0666 | 10.5854 | 10.9133 | 11.2259 | 11.8487 | 12.4237 | 12.9967 | 13.5348 | 14.0568 | 14.5728 | 15.0864 | 15.5982 | 16.1083 | 16.6157 | 16.5124 | 16.4617 |
| 44 |  |  |  | 10.5854 | 11.0750 | 11.3027 | 11.8687 | 12.4004 | 12.9375 | 13.5362 | 14.0986 | 14.6442 | 15.1838 | 15.7211 | 16.2566 | 16.7903 | 16.6678 | 16.6025 |
| 45 |  |  |  |  | 11.0750 | 11.4706 | 11.9498 | 12.4208 | 12.9125 | 13.4735 | 14.0990 | 14.6866 | 15.2571 | 15.8213 | 16.3832 | 16.9434 | 16.8017 | 16.7214 |
| 46 |  |  |  |  |  | 11.4706 | 12.1275 | 12.5054 | 12.9332 | 13.4466 | 14.0326 | 14.6859 | 15.3000 | 15.8963 | 16.4863 | 17.0740 | 16.9148 | 16.8196 |
| 47 |  |  |  |  |  |  | 12.1275 | 12.6918 | 13.0212 | 13.4677 | 14.0038 | 14.6158 | 15.2982 | 15.9400 | 16.5633 | 17.1802 | 17.0070 | 16.8984 |
| 48 |  |  |  |  |  |  |  | 12.6918 | 13.2157 | 13.5593 | 14.0253 | 14.5851 | 15.2243 | 15.9372 | 16.6078 | 17.2593 | 17.0756 | 16.9579 |
| 49 |  |  |  |  |  |  |  |  | 13.2157 | 13.7623 | 14.1207 | 14.6071 | 15.1917 | 15.8592 | 16.6038 | 17.3046 | 17.1178 | 16.9951 |
| 50 |  |  |  |  |  |  |  |  |  | 13.7623 | 14.3329 | 14.7067 | 15.2145 | 15.8248 | 16.5220 | 17.2998 | 17.1248 | 17.0065 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.3329 | 14.8499 | 15.2384 | 15.7671 | 16.4031 | 17.1298 | 16.9915 | 16.8973 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 14.8499 | 15.3868 | 15.7907 | 16.3411 | 17.0037 | 16.9060 | 16.8385 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.3868 | 15.9449 | 16.3647 | 16.9378 | 16.8831 | 16.8437 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 15.9449 | 16.5256 | 16.9619 | 16.9447 | 16.9318 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.5256 | 17.1300 | 17.1300 | 17.1300 |

Table 4E   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 50 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 14.7817 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 15.1027 | 15.1442 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 15.3996 | 15.4444 | 15.4940 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 15.6736 | 15.7189 | 15.7737 | 15.8336 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 15.9252 | 15.9689 | 16.0259 | 16.0936 | 16.1641 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 16.1271 | 16.1671 | 16.2239 | 16.2961 | 16.3759 | 16.4568 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 16.3050 | 16.3399 | 16.3939 | 16.4676 | 16.5527 | 16.6436 | 16.7357 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 16.4592 | 16.4881 | 16.5375 | 16.6098 | 16.6967 | 16.7926 | 16.8950 | 16.9998 |  |  |  |  |  |  |  |  |  |  |
| 44 | 16.5901 | 16.6120 | 16.6559 | 16.7247 | 16.8099 | 16.9069 | 17.0137 | 17.1290 | 17.2447 |  |  |  |  |  |  |  |  |  |
| 45 | 16.6987 | 16.7127 | 16.7499 | 16.8140 | 16.8952 | 16.9889 | 17.0953 | 17.2141 | 17.3395 | 17.4704 |  |  |  |  |  |  |  |  |
| 46 | 16.7858 | 16.7912 | 16.8205 | 16.8786 | 16.9543 | 17.0421 | 17.1431 | 17.2596 | 17.3860 | 17.5260 | 17.6748 |  |  |  |  |  |  |  |
| 47 | 16.8533 | 16.8491 | 16.8698 | 16.9203 | 16.9890 | 17.0692 | 17.1616 | 17.2698 | 17.3902 | 17.5285 | 17.6854 | 17.8543 |  |  |  |  |  |  |
| 48 | 16.9030 | 16.8887 | 16.8995 | 16.9416 | 17.0014 | 17.0722 | 17.1540 | 17.2501 | 17.3573 | 17.4853 | 17.6369 | 17.8117 | 17.9931 |  |  |  |  |  |
| 49 | 16.9352 | 16.9124 | 16.9124 | 16.9445 | 16.9944 | 17.0538 | 17.1231 | 17.2048 | 17.2942 | 17.4030 | 17.5386 | 17.7023 | 17.8830 | 18.0757 |  |  |  |  |
| 50 | 16.9465 | 16.9207 | 16.9119 | 16.9329 | 16.9710 | 17.0178 | 17.0721 | 17.1372 | 17.2061 | 17.2905 | 17.3991 | 17.5382 | 17.6957 | 17.8758 | 18.0715 |  |  |  |
| 51 | 16.8486 | 16.8255 | 16.8142 | 16.8261 | 16.8513 | 16.8834 | 16.9216 | 16.9673 | 17.0134 | 17.0701 | 17.1454 | 17.2464 | 17.3632 | 17.5003 | 17.6610 | 17.8320 |  |  |
| 52 | 16.8041 | 16.7867 | 16.7755 | 16.7809 | 16.7954 | 16.8142 | 16.8376 | 16.8670 | 16.8944 | 16.9271 | 16.9721 | 17.0359 | 17.1110 | 17.2018 | 17.3112 | 17.4394 | 17.5860 |  |
| 53 | 16.8241 | 16.8146 | 16.8065 | 16.8078 | 16.8145 | 16.8232 | 16.8340 | 16.8493 | 16.8629 | 16.8778 | 16.8983 | 16.9302 | 16.9678 | 17.0148 | 17.0733 | 17.1423 | 17.2370 | 17.3295 |
| 54 | 16.9252 | 16.9225 | 16.9195 | 16.9194 | 16.9212 | 16.9236 | 16.9263 | 16.9309 | 16.9348 | 16.9389 | 16.9440 | 16.9532 | 16.9640 | 16.9775 | 16.9955 | 17.0159 | 17.0461 | 17.0867 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4F   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 52 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 7.4281 | 7.7388 | 8.0100 | 8.2354 | 8.4094 | 8.4844 | 8.7197 | 8.8505 |  |  |  |  |  |  |  |  |  |  |
| 26 | 7.5722 | 7.9009 | 8.1906 | 8.4353 | 8.6294 | 8.7232 | 8.9843 | 9.1399 | 9.2303 |  |  |  |  |  |  |  |  |  |
| 27 | 7.7086 | 8.0548 | 8.3627 | 8.6262 | 8.8397 | 8.9522 | 9.2381 | 9.4182 | 9.5332 | 9.6281 |  |  |  |  |  |  |  |  |
| 28 | 7.8379 | 8.2011 | 8.5269 | 8.8088 | 9.0411 | 9.1718 | 9.4821 | 9.6858 | 9.8252 | 9.9458 | 10.0454 |  |  |  |  |  |  |  |
| 29 | 7.9601 | 8.3396 | 8.6827 | 8.9827 | 9.2334 | 9.3817 | 9.7157 | 9.9427 | 10.1054 | 10.2516 | 10.3782 | 10.4827 |  |  |  |  |  |  |
| 30 | 8.0757 | 8.4705 | 8.8301 | 9.1476 | 9.4165 | 9.5822 | 9.9390 | 10.1886 | 10.3745 | 10.5451 | 10.6984 | 10.8311 | 10.9408 |  |  |  |  |  |
| 31 | 8.1848 | 8.5943 | 8.9695 | 9.3038 | 9.5903 | 9.7730 | 10.1523 | 10.4237 | 10.6320 | 10.8269 | 11.0057 | 11.1665 | 11.3057 | 11.4208 |  |  |  |  |
| 32 | 8.2877 | 8.7111 | 9.1013 | 9.4514 | 9.7547 | 9.9541 | 10.3553 | 10.6482 | 10.8781 | 11.0965 | 11.3007 | 11.4882 | 11.6567 | 11.8027 | 11.9234 |  |  |  |
| 33 | 8.3848 | 8.8215 | 9.2259 | 9.5911 | 9.9102 | 10.1255 | 10.5479 | 10.8618 | 11.1132 | 11.3541 | 11.5829 | 11.7969 | 11.9934 | 12.1701 | 12.3232 | 12.4499 |  |  |
| 34 | 8.4755 | 8.9256 | 9.3436 | 9.7230 | 10.0574 | 10.2876 | 10.7302 | 11.0645 | 11.3367 | 11.6000 | 11.8525 | 12.0922 | 12.3165 | 12.5224 | 12.7076 | 12.8681 | 12.9281 |  |
| 35 | 8.5593 | 9.0230 | 9.4546 | 9.8477 | 10.1964 | 10.4410 | 10.9025 | 11.2562 | 11.5488 | 11.8339 | 12.1096 | 12.3741 | 12.6252 | 12.8602 | 13.0760 | 13.2701 | 13.3188 | 13.3602 |
| 36 | 8.6345 | 9.1127 | 9.5581 | 9.9651 | 10.3275 | 10.5856 | 11.0653 | 11.4373 | 11.7492 | 12.0555 | 12.3541 | 12.6429 | 12.9198 | 13.1829 | 13.4291 | 13.6552 | 13.6916 | 13.7273 |
| 37 | 8.6963 | 9.1934 | 9.6537 | 10.0747 | 10.4510 | 10.7221 | 11.2190 | 11.6084 | 11.9384 | 12.2649 | 12.5856 | 12.8983 | 13.2007 | 13.4907 | 13.7662 | 14.0241 | 14.0472 | 14.0759 |
| 38 | 8.7333 | 9.2596 | 9.7396 | 10.1759 | 10.5663 | 10.8507 | 11.3639 | 11.7698 | 12.1172 | 12.4626 | 12.8044 | 13.1401 | 13.4674 | 13.7841 | 14.0878 | 14.3763 | 14.3852 | 14.4059 |
| 39 | 8.8152 | 9.2994 | 9.8102 | 10.2667 | 10.6727 | 10.9706 | 11.5003 | 11.9219 | 12.2857 | 12.6493 | 13.0108 | 13.3685 | 13.7199 | 14.0625 | 14.3940 | 14.7120 | 14.7062 | 14.7178 |
| 40 | 8.9677 | 9.3873 | 9.8527 | 10.3414 | 10.7682 | 11.0812 | 11.6276 | 12.0651 | 12.4446 | 12.8252 | 13.2056 | 13.5839 | 13.9582 | 14.3260 | 14.6846 | 15.0316 | 15.0107 | 15.0122 |
| 41 | 8.9677 | 9.5253 | 9.9204 | 10.3600 | 10.8198 | 11.1536 | 11.7174 | 12.1710 | 12.5664 | 12.9633 | 13.3617 | 13.7599 | 14.1559 | 14.5480 | 14.9332 | 15.3089 | 15.2725 | 15.2631 |
| 42 |  | 9.5253 | 10.0666 | 10.4311 | 10.8389 | 11.2065 | 11.7933 | 12.2642 | 12.6757 | 13.0893 | 13.5046 | 13.9215 | 14.3383 | 14.7529 | 15.1634 | 15.5669 | 15.5154 | 15.4951 |
| 43 |  |  | 10.0666 | 10.5854 | 10.9133 | 11.2259 | 11.8487 | 12.3430 | 12.7721 | 13.2024 | 13.6349 | 14.0694 | 14.5056 | 14.9418 | 15.3758 | 15.8056 | 15.7396 | 15.7086 |
| 44 |  |  |  | 10.5854 | 11.0750 | 11.3027 | 11.8687 | 12.4004 | 12.8534 | 13.3019 | 13.7518 | 14.2041 | 14.6586 | 15.1150 | 15.5715 | 16.0259 | 15.9453 | 15.9040 |
| 45 |  |  |  |  | 11.0750 | 11.4706 | 11.9498 | 12.4208 | 12.9125 | 13.3857 | 13.8545 | 14.3249 | 14.7979 | 15.2733 | 15.7508 | 16.2285 | 16.1342 | 16.0822 |
| 46 |  |  |  |  |  | 11.4706 | 12.1275 | 12.5054 | 12.9332 | 13.4466 | 13.9410 | 14.4309 | 14.9226 | 15.4173 | 15.9146 | 16.4141 | 16.3074 | 16.2452 |
| 47 |  |  |  |  |  |  | 12.1275 | 12.6918 | 13.0212 | 13.4677 | 14.0038 | 14.5203 | 15.0323 | 15.5464 | 16.0636 | 16.5838 | 16.4666 | 16.3952 |
| 48 |  |  |  |  |  |  |  | 12.6918 | 13.2157 | 13.5593 | 14.0253 | 14.5851 | 15.1247 | 15.6598 | 16.1972 | 16.7381 | 16.6131 | 16.5341 |
| 49 |  |  |  |  |  |  |  |  | 13.2157 | 13.7623 | 14.1207 | 14.6071 | 15.1917 | 15.7554 | 16.3146 | 16.8763 | 16.7483 | 16.6643 |
| 50 |  |  |  |  |  |  |  |  |  | 13.7623 | 14.3329 | 14.7067 | 15.2145 | 15.8248 | 16.4137 | 16.9981 | 16.8715 | 16.7875 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.3329 | 14.8499 | 15.2384 | 15.7671 | 16.4031 | 17.0174 | 16.8986 | 16.8192 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 14.8499 | 15.3868 | 15.7907 | 16.3411 | 17.0037 | 16.9060 | 16.8385 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.3868 | 15.9449 | 16.3647 | 16.9378 | 16.8831 | 16.8437 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 15.9449 | 16.5256 | 16.9619 | 16.9447 | 16.9318 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.5256 | 17.1300 | 17.1300 | 17.1300 |

Table 4F   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 52 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 13.7579 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 14.1061 | 14.1353 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 14.4341 | 14.4661 | 14.4990 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 14.7427 | 14.7758 | 14.8133 | 14.8511 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 15.0326 | 15.0651 | 15.1052 | 15.1500 | 15.1945 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 15.2777 | 15.3082 | 15.3491 | 15.3985 | 15.4514 | 15.5033 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 15.5030 | 15.5300 | 15.5698 | 15.6218 | 15.6801 | 15.7410 | 15.8008 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 15.7096 | 15.7319 | 15.7689 | 15.8212 | 15.8825 | 15.9488 | 16.0181 | 16.0867 |  |  |  |  |  |  |  |  |  |  |
| 44 | 15.8982 | 15.9155 | 15.9483 | 15.9987 | 16.0604 | 16.1292 | 16.2038 | 16.2823 | 16.3588 |  |  |  |  |  |  |  |  |  |
| 45 | 16.0698 | 16.0821 | 16.1101 | 16.1569 | 16.2165 | 16.2848 | 16.3611 | 16.4445 | 16.5307 | 16.6177 |  |  |  |  |  |  |  |  |
| 46 | 16.2253 | 16.2325 | 16.2557 | 16.2984 | 16.3537 | 16.4187 | 16.4931 | 16.5772 | 16.6670 | 16.7638 | 16.8632 |  |  |  |  |  |  |  |
| 47 | 16.3678 | 16.3687 | 16.3870 | 16.4253 | 16.4757 | 16.5349 | 16.6042 | 16.6848 | 16.7730 | 16.8722 | 16.9815 | 17.0948 |  |  |  |  |  |  |
| 48 | 16.5000 | 16.4943 | 16.5061 | 16.5396 | 16.5849 | 16.6376 | 16.6990 | 16.7723 | 16.8541 | 16.9494 | 17.0595 | 17.1825 | 17.3056 |  |  |  |  |  |
| 49 | 16.6246 | 16.6127 | 16.6174 | 16.6443 | 16.6840 | 16.7301 | 16.7827 | 16.8455 | 16.9165 | 17.0021 | 17.1053 | 17.2266 | 17.3573 | 17.4910 |  |  |  |  |
| 50 | 16.7445 | 16.7274 | 16.7254 | 16.7447 | 16.7767 | 16.8156 | 16.8596 | 16.9111 | 16.9677 | 17.0384 | 17.1277 | 17.2379 | 17.3613 | 17.4988 | 17.6424 |  |  |  |
| 51 | 16.7780 | 16.7578 | 16.7501 | 16.7620 | 16.7852 | 16.8146 | 16.8497 | 16.8902 | 16.9318 | 16.9838 | 17.0533 | 17.1439 | 17.2484 | 17.3702 | 17.5104 | 17.6582 |  |  |
| 52 | 16.8041 | 16.7867 | 16.7755 | 16.7809 | 16.7954 | 16.8142 | 16.8376 | 16.8670 | 16.8944 | 16.9271 | 16.9721 | 17.0359 | 17.1110 | 17.2018 | 17.3112 | 17.4394 | 17.5860 |  |
| 53 | 16.8241 | 16.8146 | 16.8065 | 16.8078 | 16.8145 | 16.8232 | 16.8340 | 16.8493 | 16.8629 | 16.8778 | 16.8983 | 16.9302 | 16.9678 | 17.0148 | 17.0733 | 17.1423 | 17.2370 | 17.3295 |
| 54 | 16.9252 | 16.9225 | 16.9195 | 16.9194 | 16.9212 | 16.9236 | 16.9263 | 16.9309 | 16.9348 | 16.9389 | 16.9440 | 16.9532 | 16.9640 | 16.9775 | 16.9955 | 17.0159 | 17.0461 | 17.0867 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4G   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 55 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 6.7414 | 6.9864 | 7.1918 | 7.3523 | 7.4633 | 7.4830 | 7.6399 | 7.7003 |  |  |  |  |  |  |  |  |  |  |
| 26 | 6.9040 | 7.1666 | 7.3901 | 7.5695 | 7.6997 | 7.7371 | 7.9190 | 8.0029 | 8.0254 |  |  |  |  |  |  |  |  |  |
| 27 | 7.0606 | 7.3403 | 7.5816 | 7.7792 | 7.9281 | 7.9832 | 8.1891 | 8.2966 | 8.3422 | 8.3659 |  |  |  |  |  |  |  |  |
| 28 | 7.2121 | 7.5083 | 7.7669 | 7.9823 | 8.1494 | 8.2218 | 8.4514 | 8.5814 | 8.6503 | 8.6982 | 8.7232 |  |  |  |  |  |  |  |
| 29 | 7.3587 | 7.6706 | 7.9458 | 8.1786 | 8.3634 | 8.4526 | 8.7053 | 8.8577 | 8.9488 | 9.0211 | 9.0715 | 9.0978 |  |  |  |  |  |  |
| 30 | 7.5009 | 7.8276 | 8.1187 | 8.3681 | 8.5702 | 8.6758 | 8.9509 | 9.1251 | 9.2383 | 9.3338 | 9.4097 | 9.4627 | 9.4904 |  |  |  |  |  |
| 31 | 7.6390 | 7.9800 | 8.2860 | 8.5513 | 8.7700 | 8.8914 | 9.1885 | 9.3838 | 9.5185 | 9.6372 | 9.7374 | 9.8170 | 9.8727 | 9.9020 |  |  |  |  |
| 32 | 7.7739 | 8.1279 | 8.4483 | 8.7285 | 8.9630 | 9.0997 | 9.4180 | 9.6340 | 9.7894 | 9.9306 | 10.0551 | 10.1602 | 10.2438 | 10.3023 | 10.3332 |  |  |  |
| 33 | 7.9063 | 8.2724 | 8.6060 | 8.9004 | 9.1497 | 9.3010 | 9.6396 | 9.8757 | 10.0515 | 10.2144 | 10.3624 | 10.4929 | 10.6032 | 10.6910 | 10.7524 | 10.7849 |  |  |
| 34 | 8.0377 | 8.4146 | 8.7601 | 9.0676 | 9.3310 | 9.4958 | 9.8539 | 10.1091 | 10.3046 | 10.4889 | 10.6596 | 10.8148 | 10.9516 | 11.0673 | 11.1593 | 11.2239 | 11.3044 |  |
| 35 | 8.1693 | 8.5554 | 8.9115 | 9.2309 | 9.5071 | 9.6847 | 10.0611 | 10.3346 | 10.5490 | 10.7539 | 10.9469 | 11.1258 | 11.2884 | 11.4318 | 11.5531 | 11.6497 | 11.7182 | 11.7672 |
| 36 | 8.3033 | 8.6961 | 9.0613 | 9.3911 | 9.6789 | 9.8681 | 10.2618 | 10.5524 | 10.7848 | 11.0094 | 11.2240 | 11.4262 | 11.6137 | 11.7841 | 11.9344 | 12.0616 | 12.1179 | 12.1598 |
| 37 | 8.4430 | 8.8397 | 9.2112 | 9.5497 | 9.8476 | 10.0471 | 10.4568 | 10.7636 | 11.0128 | 11.2561 | 11.4913 | 11.7160 | 11.9279 | 12.1242 | 12.3028 | 12.4603 | 12.5042 | 12.5387 |
| 38 | 8.5931 | 8.9892 | 9.3640 | 9.7083 | 10.0144 | 10.2227 | 10.6469 | 10.9685 | 11.2335 | 11.4944 | 11.7492 | 11.9954 | 12.2308 | 12.4526 | 12.6583 | 12.8453 | 12.8768 | 12.9035 |
| 39 | 8.7627 | 9.1498 | 9.5230 | 9.8699 | 10.1813 | 10.3964 | 10.8334 | 11.1683 | 11.4477 | 11.7251 | 11.9982 | 12.2649 | 12.5227 | 12.7691 | 13.0014 | 13.2169 | 13.2359 | 13.2546 |
| 40 | 8.9677 | 9.3312 | 9.6938 | 10.0381 | 10.3512 | 10.5700 | 11.0178 | 11.3643 | 11.6566 | 11.9490 | 12.2393 | 12.5250 | 12.8042 | 13.0740 | 13.3320 | 13.5753 | 13.5823 | 13.5930 |
| 41 | 8.9677 | 9.5253 | 9.8610 | 10.1926 | 10.5018 | 10.7207 | 11.1757 | 11.5314 | 11.8349 | 12.1409 | 12.4471 | 12.7512 | 13.0506 | 13.3432 | 13.6261 | 13.8967 | 13.8918 | 13.8942 |
| 42 |  | 9.5253 | 10.0666 | 10.3685 | 10.6633 | 10.8764 | 11.3347 | 11.6962 | 12.0085 | 12.3261 | 12.6464 | 12.9671 | 13.2855 | 13.5992 | 13.9059 | 14.2024 | 14.1863 | 14.1809 |
| 43 |  |  | 10.0666 | 10.5854 | 10.8477 | 11.0437 | 11.4991 | 11.8622 | 12.1796 | 12.5063 | 12.8386 | 13.1740 | 13.5097 | 13.8432 | 14.1718 | 14.4931 | 14.4666 | 14.4539 |
| 44 |  |  |  | 10.5854 | 11.0750 | 11.2347 | 11.6758 | 12.0339 | 12.3519 | 12.6838 | 13.0256 | 13.3734 | 13.7244 | 14.0758 | 14.4251 | 14.7693 | 14.7336 | 14.7141 |
| 45 |  |  |  |  | 11.0750 | 11.4706 | 11.8777 | 12.2186 | 12.5303 | 12.8627 | 13.2099 | 13.5674 | 13.9313 | 14.2987 | 14.6666 | 15.0324 | 14.9889 | 14.9634 |
| 46 |  |  |  |  |  | 11.4706 | 12.1275 | 12.4299 | 12.7223 | 13.0480 | 13.3956 | 13.7586 | 14.1326 | 14.5134 | 14.8978 | 15.2830 | 15.2339 | 15.2035 |
| 47 |  |  |  |  |  |  | 12.1275 | 12.6918 | 12.9424 | 13.2478 | 13.5882 | 13.9515 | 14.3311 | 14.7223 | 15.1208 | 15.5231 | 15.4706 | 15.4372 |
| 48 |  |  |  |  |  |  |  | 12.6918 | 13.2157 | 13.4772 | 13.7961 | 14.1518 | 14.5316 | 14.9286 | 15.3378 | 15.7547 | 15.7015 | 15.6668 |
| 49 |  |  |  |  |  |  |  |  | 13.2157 | 13.7623 | 14.0351 | 14.3682 | 14.7398 | 15.1369 | 15.5520 | 15.9800 | 15.9296 | 15.8958 |
| 50 |  |  |  |  |  |  |  |  |  | 13.7623 | 14.3329 | 14.6175 | 14.9653 | 15.3537 | 15.7688 | 16.2029 | 16.1585 | 16.1283 |
| 51 |  |  |  |  |  |  |  |  |  |  | 14.3329 | 14.8499 | 15.1459 | 15.5086 | 15.9141 | 16.3479 | 16.3118 | 16.2874 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 14.8499 | 15.3868 | 15.6947 | 16.0729 | 16.4963 | 16.4722 | 16.4552 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 15.3868 | 15.9449 | 16.2652 | 16.6596 | 16.6495 | 16.6418 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 15.9449 | 16.5256 | 16.8586 | 16.8594 | 16.8600 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16.5256 | 17.1300 | 17.1300 | 17.1300 |

Table 4G   Pension valuation factors for contributing members (PF) — male officers — notional retiring age 55 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 12.1856 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 12.5620 | 12.5785 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 12.9237 | 12.9402 | 12.9553 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 13.2713 | 13.2872 | 13.3035 | 13.3173 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 13.6056 | 13.6202 | 13.6369 | 13.6534 | 13.6696 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 13.9025 | 13.9152 | 13.9316 | 13.9501 | 13.9699 | 13.9902 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 14.1847 | 14.1951 | 14.2103 | 14.2298 | 14.2519 | 14.2757 | 14.3006 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 14.4533 | 14.4610 | 14.4745 | 14.4939 | 14.5171 | 14.5429 | 14.5709 | 14.6007 |  |  |  |  |  |  |  |  |  |  |
| 44 | 14.7095 | 14.7144 | 14.7257 | 14.7441 | 14.7672 | 14.7936 | 14.8231 | 14.8555 | 14.8897 |  |  |  |  |  |  |  |  |  |
| 45 | 14.9548 | 14.9570 | 14.9659 | 14.9828 | 15.0048 | 15.0304 | 15.0597 | 15.0929 | 15.1286 | 15.1679 |  |  |  |  |  |  |  |  |
| 46 | 15.1914 | 15.1909 | 15.1974 | 15.2123 | 15.2325 | 15.2563 | 15.2838 | 15.3158 | 15.3509 | 15.3907 | 15.4355 |  |  |  |  |  |  |  |
| 47 | 15.4222 | 15.4190 | 15.4229 | 15.4357 | 15.4535 | 15.4747 | 15.4993 | 15.5284 | 15.5608 | 15.5985 | 15.6427 | 15.6933 |  |  |  |  |  |  |
| 48 | 15.6502 | 15.6447 | 15.6459 | 15.6562 | 15.6716 | 15.6895 | 15.7105 | 15.7356 | 15.7633 | 15.7968 | 15.8374 | 15.8857 | 15.9386 |  |  |  |  |  |
| 49 | 15.8789 | 15.8721 | 15.8708 | 15.8782 | 15.8905 | 15.9054 | 15.9223 | 15.9426 | 15.9646 | 15.9918 | 16.0263 | 16.0690 | 16.1169 | 16.1712 |  |  |  |  |
| 50 | 16.1127 | 16.1054 | 16.1026 | 16.1070 | 16.1159 | 16.1272 | 16.1403 | 16.1555 | 16.1715 | 16.1914 | 16.2176 | 16.2520 | 16.2913 | 16.3371 | 16.3907 |  |  |  |
| 51 | 16.2747 | 16.2681 | 16.2644 | 16.2668 | 16.2723 | 16.2798 | 16.2889 | 16.3000 | 16.3103 | 16.3232 | 16.3409 | 16.3652 | 16.3941 | 16.4284 | 16.4697 | 16.5188 |  |  |
| 52 | 16.4468 | 16.4424 | 16.4390 | 16.4397 | 16.4427 | 16.4465 | 16.4515 | 16.4582 | 16.4642 | 16.4707 | 16.4801 | 16.4943 | 16.5110 | 16.5320 | 16.5577 | 16.5885 | 16.6314 |  |
| 53 | 16.6378 | 16.6363 | 16.6345 | 16.6343 | 16.6353 | 16.6367 | 16.6381 | 16.6408 | 16.6430 | 16.6453 | 16.6481 | 16.6533 | 16.6595 | 16.6672 | 16.6776 | 16.6894 | 16.7071 | 16.7330 |
| 54 | 16.8603 | 16.8604 | 16.8606 | 16.8606 | 16.8605 | 16.8604 | 16.8602 | 16.8600 | 16.8599 | 16.8597 | 16.8595 | 16.8590 | 16.8586 | 16.8580 | 16.8571 | 16.8562 | 16.8549 | 16.8531 |
| 55 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 | 17.1300 |

Table 4H   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 42 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 7.8439 | 8.3047 | 8.7288 | 9.2536 | 9.7939 | 10.3498 | 11.0943 | 11.7489 |  |  |  |  |  |  |  |  |  |  |
| 26 | 7.8625 | 8.3490 | 8.7961 | 9.3444 | 9.9087 | 10.4898 | 11.2647 | 11.9508 | 12.6584 |  |  |  |  |  |  |  |  |  |
| 27 | 7.8481 | 8.3688 | 8.8430 | 9.4165 | 10.0061 | 10.6129 | 11.4173 | 12.1346 | 12.8762 | 13.4989 |  |  |  |  |  |  |  |  |
| 28 | 7.7830 | 8.3539 | 8.8645 | 9.4674 | 10.0840 | 10.7179 | 11.5521 | 12.2998 | 13.0751 | 13.7320 | 14.3666 |  |  |  |  |  |  |  |
| 29 | 7.7208 | 8.2845 | 8.8487 | 9.4905 | 10.1386 | 10.8015 | 11.6665 | 12.4451 | 13.2531 | 13.9441 | 14.6147 | 15.2319 |  |  |  |  |  |  |
| 30 | 7.6626 | 8.2182 | 8.7751 | 9.4737 | 10.1635 | 10.8602 | 11.7577 | 12.5685 | 13.4098 | 14.1341 | 14.8406 | 15.4950 | 15.9185 |  |  |  |  |  |
| 31 | 7.6096 | 8.1564 | 8.7050 | 9.3948 | 10.1456 | 10.8870 | 11.8217 | 12.6668 | 13.5429 | 14.3012 | 15.0428 | 15.7345 | 16.1935 | 16.6372 |  |  |  |  |
| 32 | 7.5626 | 8.1000 | 8.6395 | 9.3196 | 10.0609 | 10.8677 | 11.8508 | 12.7357 | 13.6487 | 14.4430 | 15.2205 | 15.9487 | 16.4435 | 16.9244 | 17.3893 |  |  |  |
| 33 | 7.5234 | 8.0503 | 8.5799 | 9.2496 | 9.9803 | 10.7768 | 11.8297 | 12.7670 | 13.7228 | 14.5557 | 15.3712 | 16.1368 | 16.6671 | 17.1854 | 17.6893 | 18.1764 |  |  |
| 34 | 7.4937 | 8.0091 | 8.5276 | 9.1860 | 9.9053 | 10.6903 | 11.7304 | 12.7439 | 13.7561 | 14.6343 | 15.4906 | 16.2959 | 16.8630 | 17.4184 | 17.9613 | 18.4890 | 18.4453 |  |
| 35 | 7.4756 | 7.9779 | 8.4842 | 9.1302 | 9.8372 | 10.6099 | 11.6360 | 12.6364 | 13.7307 | 14.6692 | 15.5735 | 16.4217 | 17.0284 | 17.6223 | 18.2039 | 18.7725 | 18.7029 | 18.6960 |
| 36 | 7.4719 | 7.9588 | 8.4513 | 9.0837 | 9.7773 | 10.5367 | 11.5481 | 12.5342 | 13.6143 | 14.6415 | 15.6101 | 16.5091 | 17.1594 | 17.7946 | 18.4164 | 19.0254 | 18.9260 | 18.9010 |
| 37 | 7.4872 | 7.9554 | 8.4315 | 9.0487 | 9.7277 | 10.4725 | 11.4682 | 12.4390 | 13.5034 | 14.5164 | 15.5798 | 16.5469 | 17.2496 | 17.9302 | 18.5952 | 19.2462 | 19.1134 | 19.0664 |
| 38 | 7.5278 | 7.9721 | 8.4282 | 9.0276 | 9.6902 | 10.4192 | 11.3980 | 12.3525 | 13.4002 | 14.3975 | 15.4457 | 16.5138 | 17.2881 | 18.0235 | 18.7360 | 19.4320 | 19.2631 | 19.1904 |
| 39 | 7.6054 | 8.0160 | 8.4463 | 9.0243 | 9.6678 | 10.3790 | 11.3397 | 12.2765 | 13.3065 | 14.2867 | 15.3183 | 16.3706 | 17.2525 | 18.0627 | 18.8324 | 19.5780 | 19.3719 | 19.2711 |
| 40 | 7.7408 | 8.0992 | 8.4932 | 9.0441 | 9.6644 | 10.3550 | 11.2959 | 12.2134 | 13.2241 | 14.1861 | 15.1995 | 16.2345 | 17.1017 | 18.0243 | 18.8721 | 19.6774 | 19.4333 | 19.3046 |
| 41 | 7.7408 | 8.2306 | 8.5681 | 9.0803 | 9.6709 | 10.3361 | 11.2535 | 12.1491 | 13.1383 | 14.0797 | 15.0733 | 16.0889 | 16.9395 | 17.8465 | 18.8115 | 19.6984 | 19.4191 | 19.2630 |
| 42 |  | 8.2306 | 8.7078 | 9.1607 | 9.7098 | 10.3429 | 11.2327 | 12.1030 | 13.0685 | 13.9875 | 14.9592 | 15.9540 | 16.7862 | 17.6756 | 18.6243 | 19.6336 | 19.3317 | 19.1545 |
| 43 |  |  | 8.7078 | 9.3110 | 9.7962 | 10.3847 | 11.2400 | 12.0803 | 13.0183 | 13.9123 | 14.8602 | 15.8321 | 16.6440 | 17.5141 | 18.4442 | 19.4363 | 19.1379 | 18.9593 |
| 44 |  |  |  | 9.3110 | 9.9575 | 10.4774 | 11.2854 | 12.0879 | 12.9934 | 13.8583 | 14.7795 | 15.7263 | 16.5157 | 17.3646 | 18.2744 | 19.2470 | 18.9544 | 18.7761 |
| 45 |  |  |  |  | 9.9575 | 10.6505 | 11.3864 | 12.1367 | 13.0013 | 13.8312 | 14.7214 | 15.6401 | 16.4044 | 17.2296 | 18.1171 | 19.0683 | 18.7844 | 18.6082 |
| 46 |  |  |  |  |  | 10.6505 | 11.5752 | 12.2455 | 13.0537 | 13.8394 | 14.6922 | 15.5779 | 16.3136 | 17.1124 | 17.9751 | 18.9029 | 18.6313 | 18.4594 |
| 47 |  |  |  |  |  |  | 11.5752 | 12.4493 | 13.1711 | 13.8952 | 14.7007 | 15.5466 | 16.2482 | 17.0171 | 17.8522 | 18.7539 | 18.4988 | 18.3344 |
| 48 |  |  |  |  |  |  |  | 12.4493 | 13.3911 | 14.0206 | 14.7601 | 15.5556 | 16.2154 | 16.9486 | 17.7522 | 18.6250 | 18.3912 | 18.2378 |
| 49 |  |  |  |  |  |  |  |  | 13.3911 | 14.2557 | 14.8938 | 15.6187 | 16.2247 | 16.9141 | 17.6803 | 18.5202 | 18.3130 | 18.1748 |
| 50 |  |  |  |  |  |  |  |  |  | 14.2557 | 15.1447 | 15.7609 | 16.2910 | 16.9241 | 17.6446 | 18.4453 | 18.2702 | 18.1517 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.1447 | 16.0279 | 16.4405 | 16.9942 | 17.6557 | 18.4086 | 18.2701 | 18.1758 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.0279 | 16.7208 | 17.1515 | 17.7299 | 18.4211 | 18.3234 | 18.2559 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 16.7208 | 17.4462 | 17.8960 | 18.5002 | 18.4456 | 18.4063 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.4462 | 18.2063 | 18.6759 | 18.6589 | 18.6461 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.2063 | 19.0030 | 19.0030 | 19.0030 |

Table 4H   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 42 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 18.9391 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 19.0944 | 19.1684 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 19.2043 | 19.2730 | 19.3742 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 19.2676 | 19.3266 | 19.4242 | 19.5610 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 19.2816 | 19.3274 | 19.4168 | 19.5530 | 19.7140 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 19.2220 | 19.2530 | 19.3301 | 19.4606 | 19.6212 | 19.7973 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 19.0978 | 19.1164 | 19.1796 | 19.3000 | 19.4539 | 19.6268 | 19.8145 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 18.8966 | 18.9065 | 18.9590 | 19.0677 | 19.2100 | 19.3722 | 19.5521 | 19.7494 |  |  |  |  |  |  |  |  |  |  |
| 44 | 18.7087 | 18.7101 | 18.7517 | 18.8474 | 18.9759 | 19.1245 | 19.2919 | 19.4800 | 19.6742 |  |  |  |  |  |  |  |  |  |
| 45 | 18.5373 | 18.5310 | 18.5620 | 18.6442 | 18.7574 | 18.8901 | 19.0416 | 19.2149 | 19.3982 | 19.5996 |  |  |  |  |  |  |  |  |
| 46 | 18.3861 | 18.3733 | 18.3944 | 18.4631 | 18.5604 | 18.6755 | 18.8086 | 18.9633 | 19.1292 | 19.3175 | 19.5300 |  |  |  |  |  |  |  |
| 47 | 18.2603 | 18.2416 | 18.2538 | 18.3096 | 18.3911 | 18.4880 | 18.6010 | 18.7344 | 18.8788 | 19.0463 | 19.2430 | 19.4671 |  |  |  |  |  |  |
| 48 | 18.1654 | 18.1421 | 18.1459 | 18.1896 | 18.2560 | 18.3350 | 18.4275 | 18.5379 | 18.6578 | 18.8000 | 18.9717 | 19.1766 | 19.3935 |  |  |  |  |  |
| 49 | 18.1071 | 18.0811 | 18.0776 | 18.1096 | 18.1617 | 18.2240 | 18.2965 | 18.3838 | 18.4778 | 18.5918 | 18.7335 | 18.9083 | 19.1019 | 19.3107 |  |  |  |  |
| 50 | 18.0917 | 18.0659 | 18.0571 | 18.0781 | 18.1163 | 18.1632 | 18.2175 | 18.2827 | 18.3517 | 18.4362 | 18.5449 | 18.6842 | 18.8420 | 19.0223 | 19.2183 |  |  |  |
| 51 | 18.1270 | 18.1039 | 18.0926 | 18.1045 | 18.1297 | 18.1618 | 18.2000 | 18.2458 | 18.2919 | 18.3487 | 18.4240 | 18.5251 | 18.6420 | 18.7793 | 18.9402 | 19.1114 |  |  |
| 52 | 18.2215 | 18.2040 | 18.1929 | 18.1982 | 18.2127 | 18.2315 | 18.2549 | 18.2843 | 18.3117 | 18.3444 | 18.3894 | 18.4531 | 18.5282 | 18.6189 | 18.7283 | 18.8565 | 19.0033 |  |
| 53 | 18.3867 | 18.3773 | 18.3692 | 18.3704 | 18.3772 | 18.3858 | 18.3966 | 18.4118 | 18.4254 | 18.4402 | 18.4607 | 18.4925 | 18.5300 | 18.5768 | 18.6352 | 18.7040 | 18.7985 | 18.8910 |
| 54 | 18.6395 | 18.6369 | 18.6339 | 18.6338 | 18.6356 | 18.6380 | 18.6406 | 18.6452 | 18.6490 | 18.6532 | 18.6582 | 18.6673 | 18.6779 | 18.6913 | 18.7091 | 18.7293 | 18.7591 | 18.7994 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 4I   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 45 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 7.4717 | 7.8608 | 8.2159 | 8.6648 | 9.1252 | 9.5962 | 10.2371 | 10.7890 |  |  |  |  |  |  |  |  |  |  |
| 26 | 7.5443 | 7.9510 | 8.3238 | 8.7930 | 9.2757 | 9.7708 | 10.4417 | 11.0243 | 11.6210 |  |  |  |  |  |  |  |  |  |
| 27 | 7.6030 | 8.0285 | 8.4196 | 8.9088 | 9.4133 | 9.9324 | 10.6321 | 11.2452 | 11.8750 | 12.3894 |  |  |  |  |  |  |  |  |
| 28 | 7.6462 | 8.0918 | 8.5025 | 9.0122 | 9.5383 | 10.0807 | 10.8089 | 11.4512 | 12.1139 | 12.6612 | 13.1827 |  |  |  |  |  |  |  |
| 29 | 7.6691 | 8.1382 | 8.5700 | 9.1014 | 9.6494 | 10.2150 | 10.9708 | 11.6420 | 12.3362 | 12.9163 | 13.4723 | 13.9736 |  |  |  |  |  |  |
| 30 | 7.6626 | 8.1630 | 8.6196 | 9.1742 | 9.7454 | 10.3345 | 11.1173 | 11.8168 | 12.5422 | 13.1538 | 13.7441 | 14.2810 | 14.6006 |  |  |  |  |  |
| 31 | 7.6096 | 8.1564 | 8.6462 | 9.2277 | 9.8237 | 10.4377 | 11.2478 | 11.9750 | 12.7308 | 13.3737 | 13.9971 | 14.5694 | 14.9221 | 15.2570 |  |  |  |  |
| 32 | 7.5626 | 8.1000 | 8.6395 | 9.2565 | 9.8813 | 10.5219 | 11.3604 | 12.1158 | 12.9015 | 13.5750 | 14.2313 | 14.8377 | 15.2235 | 15.5931 | 15.9440 |  |  |  |
| 33 | 7.5234 | 8.0503 | 8.5799 | 9.2496 | 9.9125 | 10.5839 | 11.4523 | 12.2373 | 13.0533 | 13.7571 | 14.4455 | 15.0860 | 15.5039 | 15.9081 | 16.2953 | 16.6630 |  |  |
| 34 | 7.4937 | 8.0091 | 8.5276 | 9.1860 | 9.9053 | 10.6175 | 11.5199 | 12.3364 | 13.1842 | 13.9189 | 14.6391 | 15.3128 | 15.7630 | 16.2008 | 16.6242 | 17.0298 | 17.0353 |  |
| 35 | 7.4756 | 7.9779 | 8.4842 | 9.1302 | 9.8372 | 10.6099 | 11.5565 | 12.4091 | 13.2908 | 14.0582 | 14.8109 | 15.5176 | 15.9995 | 16.4710 | 16.9294 | 17.3729 | 17.3602 | 17.3824 |
| 36 | 7.4719 | 7.9588 | 8.4513 | 9.0837 | 9.7773 | 10.5367 | 11.5481 | 12.4484 | 13.3690 | 14.1715 | 14.9588 | 15.6994 | 16.2131 | 16.7178 | 17.2115 | 17.6916 | 17.6578 | 17.6687 |
| 37 | 7.4872 | 7.9554 | 8.4315 | 9.0487 | 9.7277 | 10.4725 | 11.4682 | 12.4390 | 13.4108 | 14.2544 | 15.0789 | 15.8555 | 16.4023 | 16.9402 | 17.4685 | 17.9854 | 17.9277 | 17.9242 |
| 38 | 7.5278 | 7.9721 | 8.4282 | 9.0276 | 9.6902 | 10.4192 | 11.3980 | 12.3525 | 13.4002 | 14.2986 | 15.1665 | 15.9821 | 16.5648 | 17.1371 | 17.7001 | 18.2533 | 18.1689 | 18.1481 |
| 39 | 7.6054 | 8.0160 | 8.4463 | 9.0243 | 9.6678 | 10.3790 | 11.3397 | 12.2765 | 13.3065 | 14.2867 | 15.2129 | 16.0743 | 16.6963 | 17.3061 | 17.9051 | 18.4944 | 18.3810 | 18.3401 |
| 40 | 7.7408 | 8.0992 | 8.4932 | 9.0441 | 9.6644 | 10.3550 | 11.2959 | 12.2134 | 13.2241 | 14.1861 | 15.1995 | 16.1227 | 16.7918 | 17.4426 | 18.0807 | 18.7076 | 18.5629 | 18.4993 |
| 41 | 7.7408 | 8.2306 | 8.5681 | 9.0803 | 9.6709 | 10.3361 | 11.2535 | 12.1491 | 13.1383 | 14.0797 | 15.0733 | 16.0889 | 16.8226 | 17.5227 | 18.2037 | 18.8715 | 18.6939 | 18.6054 |
| 42 |  | 8.2306 | 8.7078 | 9.1607 | 9.7098 | 10.3429 | 11.2327 | 12.1030 | 13.0685 | 13.9875 | 14.9592 | 15.9540 | 16.7862 | 17.5536 | 18.2859 | 18.9985 | 18.7886 | 18.6743 |
| 43 |  |  | 8.7078 | 9.3110 | 9.7962 | 10.3847 | 11.2400 | 12.0803 | 13.0183 | 13.9123 | 14.8602 | 15.8321 | 16.6440 | 17.5141 | 18.3167 | 19.0828 | 18.8411 | 18.7026 |
| 44 |  |  |  | 9.3110 | 9.9575 | 10.4774 | 11.2854 | 12.0879 | 12.9934 | 13.8583 | 14.7795 | 15.7263 | 16.5157 | 17.3646 | 18.2744 | 19.1137 | 18.8444 | 18.6835 |
| 45 |  |  |  |  | 9.9575 | 10.6505 | 11.3864 | 12.1367 | 13.0013 | 13.8312 | 14.7214 | 15.6401 | 16.4044 | 17.2296 | 18.1171 | 19.0683 | 18.7844 | 18.6082 |
| 46 |  |  |  |  |  | 10.6505 | 11.5752 | 12.2455 | 13.0537 | 13.8394 | 14.6922 | 15.5779 | 16.3136 | 17.1124 | 17.9751 | 18.9029 | 18.6313 | 18.4594 |
| 47 |  |  |  |  |  |  | 11.5752 | 12.4493 | 13.1711 | 13.8952 | 14.7007 | 15.5466 | 16.2482 | 17.0171 | 17.8522 | 18.7539 | 18.4988 | 18.3344 |
| 48 |  |  |  |  |  |  |  | 12.4493 | 13.3911 | 14.0206 | 14.7601 | 15.5556 | 16.2154 | 16.9486 | 17.7522 | 18.6250 | 18.3912 | 18.2378 |
| 49 |  |  |  |  |  |  |  |  | 13.3911 | 14.2557 | 14.8938 | 15.6187 | 16.2247 | 16.9141 | 17.6803 | 18.5202 | 18.3130 | 18.1748 |
| 50 |  |  |  |  |  |  |  |  |  | 14.2557 | 15.1447 | 15.7609 | 16.2910 | 16.9241 | 17.6446 | 18.4453 | 18.2702 | 18.1517 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.1447 | 16.0279 | 16.4405 | 16.9942 | 17.6557 | 18.4086 | 18.2701 | 18.1758 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.0279 | 16.7208 | 17.1515 | 17.7299 | 18.4211 | 18.3234 | 18.2559 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 16.7208 | 17.4462 | 17.8960 | 18.5002 | 18.4456 | 18.4063 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.4462 | 18.2063 | 18.6759 | 18.6589 | 18.6461 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.2063 | 19.0030 | 19.0030 | 19.0030 |

Table 4I   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 45 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 17.7148 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 17.9659 | 18.0344 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 18.1823 | 18.2507 | 18.3386 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 18.3636 | 18.4284 | 18.5183 | 18.6312 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 18.5094 | 18.5670 | 18.6550 | 18.7729 | 18.9057 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 18.5994 | 18.6470 | 18.7290 | 18.8475 | 18.9863 | 19.1352 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 18.6501 | 18.6850 | 18.7578 | 18.8723 | 19.0119 | 19.1659 | 19.3305 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 18.6599 | 18.6799 | 18.7403 | 18.8472 | 18.9821 | 19.1351 | 19.3030 | 19.4843 |  |  |  |  |  |  |  |  |  |  |
| 44 | 18.6251 | 18.6300 | 18.6757 | 18.7715 | 18.8976 | 19.0430 | 19.2067 | 19.3886 | 19.5775 |  |  |  |  |  |  |  |  |  |
| 45 | 18.5373 | 18.5310 | 18.5620 | 18.6442 | 18.7574 | 18.8901 | 19.0416 | 19.2149 | 19.3982 | 19.5996 |  |  |  |  |  |  |  |  |
| 46 | 18.3861 | 18.3733 | 18.3944 | 18.4631 | 18.5604 | 18.6755 | 18.8086 | 18.9633 | 19.1292 | 19.3175 | 19.5300 |  |  |  |  |  |  |  |
| 47 | 18.2603 | 18.2416 | 18.2538 | 18.3096 | 18.3911 | 18.4880 | 18.6010 | 18.7344 | 18.8788 | 19.0463 | 19.2430 | 19.4671 |  |  |  |  |  |  |
| 48 | 18.1654 | 18.1421 | 18.1459 | 18.1896 | 18.2560 | 18.3350 | 18.4275 | 18.5379 | 18.6578 | 18.8000 | 18.9717 | 19.1766 | 19.3935 |  |  |  |  |  |
| 49 | 18.1071 | 18.0811 | 18.0776 | 18.1096 | 18.1617 | 18.2240 | 18.2965 | 18.3838 | 18.4778 | 18.5918 | 18.7335 | 18.9083 | 19.1019 | 19.3107 |  |  |  |  |
| 50 | 18.0917 | 18.0659 | 18.0571 | 18.0781 | 18.1163 | 18.1632 | 18.2175 | 18.2827 | 18.3517 | 18.4362 | 18.5449 | 18.6842 | 18.8420 | 19.0223 | 19.2183 |  |  |  |
| 51 | 18.1270 | 18.1039 | 18.0926 | 18.1045 | 18.1297 | 18.1618 | 18.2000 | 18.2458 | 18.2919 | 18.3487 | 18.4240 | 18.5251 | 18.6420 | 18.7793 | 18.9402 | 19.1114 |  |  |
| 52 | 18.2215 | 18.2040 | 18.1929 | 18.1982 | 18.2127 | 18.2315 | 18.2549 | 18.2843 | 18.3117 | 18.3444 | 18.3894 | 18.4531 | 18.5282 | 18.6189 | 18.7283 | 18.8565 | 19.0033 |  |
| 53 | 18.3867 | 18.3773 | 18.3692 | 18.3704 | 18.3772 | 18.3858 | 18.3966 | 18.4118 | 18.4254 | 18.4402 | 18.4607 | 18.4925 | 18.5300 | 18.5768 | 18.6352 | 18.7040 | 18.7985 | 18.8910 |
| 54 | 18.6395 | 18.6369 | 18.6339 | 18.6338 | 18.6356 | 18.6380 | 18.6406 | 18.6452 | 18.6490 | 18.6532 | 18.6582 | 18.6673 | 18.6779 | 18.6913 | 18.7091 | 18.7293 | 18.7591 | 18.7994 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 4J   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 50 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 6.6529 | 6.9416 | 7.1960 | 7.5276 | 7.8630 | 8.2006 | 8.6745 | 9.0628 |  |  |  |  |  |  |  |  |  |  |
| 26 | 6.7709 | 7.0754 | 7.3459 | 7.6967 | 8.0532 | 8.4139 | 8.9174 | 9.3356 | 9.7554 |  |  |  |  |  |  |  |  |  |
| 27 | 6.8817 | 7.2015 | 7.4881 | 7.8576 | 8.2348 | 8.6182 | 9.1501 | 9.5978 | 10.0500 | 10.3942 |  |  |  |  |  |  |  |  |
| 28 | 6.9857 | 7.3205 | 7.6228 | 8.0109 | 8.4083 | 8.8138 | 9.3737 | 9.8498 | 10.3337 | 10.7096 | 11.0536 |  |  |  |  |  |  |  |
| 29 | 7.0827 | 7.4321 | 7.7496 | 8.1560 | 8.5733 | 9.0005 | 9.5874 | 10.0913 | 10.6059 | 11.0129 | 11.3900 | 11.7109 |  |  |  |  |  |  |
| 30 | 7.1727 | 7.5361 | 7.8686 | 8.2926 | 8.7293 | 9.1780 | 9.7913 | 10.3223 | 10.8669 | 11.3038 | 11.7135 | 12.0682 | 12.2307 |  |  |  |  |  |
| 31 | 7.2554 | 7.6327 | 7.9796 | 8.4208 | 8.8765 | 9.3459 | 9.9852 | 10.5426 | 11.1164 | 11.5828 | 12.0238 | 12.4119 | 12.6048 | 12.7751 |  |  |  |  |
| 32 | 7.3294 | 7.7215 | 8.0827 | 8.5403 | 9.0144 | 9.5041 | 10.1687 | 10.7521 | 11.3544 | 11.8494 | 12.3211 | 12.7413 | 12.9643 | 13.1666 | 13.3452 |  |  |  |
| 33 | 7.3936 | 7.8011 | 8.1775 | 8.6515 | 9.1432 | 9.6526 | 10.3415 | 10.9503 | 11.5806 | 12.1037 | 12.6053 | 13.0570 | 13.3090 | 13.5428 | 13.7547 | 13.9420 |  |  |
| 34 | 7.4448 | 7.8703 | 8.2627 | 8.7538 | 9.2630 | 9.7912 | 10.5037 | 11.1370 | 11.7945 | 12.3452 | 12.8761 | 13.3584 | 13.6391 | 13.9031 | 14.1481 | 14.3702 | 14.4234 |  |
| 35 | 7.4756 | 7.9256 | 8.3368 | 8.8457 | 9.3732 | 9.9201 | 10.6551 | 11.3121 | 11.9960 | 12.5735 | 13.1333 | 13.6456 | 13.9541 | 14.2480 | 14.5247 | 14.7814 | 14.8230 | 14.8645 |
| 36 | 7.4719 | 7.9588 | 8.3957 | 8.9254 | 9.4719 | 10.0384 | 10.7956 | 11.4753 | 12.1847 | 12.7884 | 13.3763 | 13.9182 | 14.2541 | 14.5772 | 14.8851 | 15.1749 | 15.2032 | 15.2390 |
| 37 | 7.4872 | 7.9554 | 8.4315 | 8.9890 | 9.5577 | 10.1446 | 10.9247 | 11.6268 | 12.3607 | 12.9896 | 13.6049 | 14.1756 | 14.5387 | 14.8904 | 15.2288 | 15.5513 | 15.5647 | 15.5929 |
| 38 | 7.5278 | 7.9721 | 8.4282 | 9.0276 | 9.6262 | 10.2368 | 11.0404 | 11.7660 | 12.5239 | 13.1771 | 13.8188 | 14.4176 | 14.8074 | 15.1875 | 15.5558 | 15.9100 | 15.9073 | 15.9261 |
| 39 | 7.6054 | 8.0160 | 8.4463 | 9.0243 | 9.6678 | 10.3103 | 11.1408 | 11.8907 | 12.6737 | 13.3510 | 14.0181 | 14.6441 | 15.0598 | 15.4678 | 15.8658 | 16.2513 | 16.2314 | 16.2391 |
| 40 | 7.7408 | 8.0992 | 8.4932 | 9.0441 | 9.6644 | 10.3550 | 11.2210 | 11.9989 | 12.8080 | 13.5105 | 14.2028 | 14.8549 | 15.2960 | 15.7311 | 16.1581 | 16.5746 | 16.5369 | 16.5326 |
| 41 | 7.7408 | 8.2306 | 8.5681 | 9.0803 | 9.6709 | 10.3361 | 11.2535 | 12.0684 | 12.9071 | 13.6359 | 14.3544 | 15.0323 | 15.4980 | 15.9598 | 16.4154 | 16.8625 | 16.8062 | 16.7888 |
| 42 |  | 8.2306 | 8.7078 | 9.1607 | 9.7098 | 10.3429 | 11.2327 | 12.1030 | 12.9815 | 13.7410 | 14.4870 | 15.1921 | 15.6824 | 16.1698 | 16.6531 | 17.1301 | 17.0545 | 17.0235 |
| 43 |  |  | 8.7078 | 9.3110 | 9.7962 | 10.3847 | 11.2400 | 12.0803 | 13.0183 | 13.8196 | 14.5979 | 15.3317 | 15.8482 | 16.3612 | 16.8712 | 17.3772 | 17.2821 | 17.2367 |
| 44 |  |  |  | 9.3110 | 9.9575 | 10.4774 | 11.2854 | 12.0879 | 12.9934 | 13.8583 | 14.6809 | 15.4484 | 15.9931 | 16.5335 | 17.0702 | 17.6039 | 17.4891 | 17.4288 |
| 45 |  |  |  |  | 9.9575 | 10.6505 | 11.3864 | 12.1367 | 13.0013 | 13.8312 | 14.7214 | 15.5356 | 16.1142 | 16.6839 | 17.2492 | 17.8107 | 17.6759 | 17.6002 |
| 46 |  |  |  |  |  | 10.6505 | 11.5752 | 12.2455 | 13.0537 | 13.8394 | 14.6922 | 15.5779 | 16.2045 | 16.8095 | 17.4053 | 17.9966 | 17.8431 | 17.7518 |
| 47 |  |  |  |  |  |  | 11.5752 | 12.4493 | 13.1711 | 13.8952 | 14.7007 | 15.5466 | 16.2482 | 16.9032 | 17.5358 | 18.1589 | 17.9901 | 17.8845 |
| 48 |  |  |  |  |  |  |  | 12.4493 | 13.3911 | 14.0206 | 14.7601 | 15.5556 | 16.2154 | 16.9486 | 17.6333 | 18.2947 | 18.1139 | 17.9981 |
| 49 |  |  |  |  |  |  |  |  | 13.3911 | 14.2557 | 14.8938 | 15.6187 | 16.2247 | 16.9141 | 17.6803 | 18.3961 | 18.2104 | 18.0886 |
| 50 |  |  |  |  |  |  |  |  |  | 14.2557 | 15.1447 | 15.7609 | 16.2910 | 16.9241 | 17.6446 | 18.4453 | 18.2702 | 18.1517 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.1447 | 16.0279 | 16.4405 | 16.9942 | 17.6557 | 18.4086 | 18.2701 | 18.1758 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.0279 | 16.7208 | 17.1515 | 17.7299 | 18.4211 | 18.3234 | 18.2559 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 16.7208 | 17.4462 | 17.8960 | 18.5002 | 18.4456 | 18.4063 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.4462 | 18.2063 | 18.6759 | 18.6589 | 18.6461 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.2063 | 19.0030 | 19.0030 | 19.0030 |

Table 4J   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 50 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 15.2762 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 15.6300 | 15.6705 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 15.9609 | 16.0049 | 16.0525 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 16.2698 | 16.3147 | 16.3678 | 16.4245 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 16.5571 | 16.6008 | 16.6565 | 16.7214 | 16.7880 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 16.8060 | 16.8462 | 16.9020 | 16.9718 | 17.0482 | 17.1251 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 17.0325 | 17.0678 | 17.1211 | 17.1928 | 17.2749 | 17.3623 | 17.4503 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 17.2367 | 17.2662 | 17.3153 | 17.3859 | 17.4703 | 17.5633 | 17.6622 | 17.7628 |  |  |  |  |  |  |  |  |  |  |
| 44 | 17.4189 | 17.4417 | 17.4855 | 17.5531 | 17.6362 | 17.7307 | 17.8347 | 17.9465 | 18.0585 |  |  |  |  |  |  |  |  |  |
| 45 | 17.5799 | 17.5948 | 17.6322 | 17.6954 | 17.7750 | 17.8668 | 17.9710 | 18.0871 | 18.2097 | 18.3370 |  |  |  |  |  |  |  |  |
| 46 | 17.7201 | 17.7264 | 17.7561 | 17.8137 | 17.8882 | 17.9747 | 18.0740 | 18.1886 | 18.3130 | 18.4504 | 18.5960 |  |  |  |  |  |  |  |
| 47 | 17.8410 | 17.8377 | 17.8588 | 17.9091 | 17.9771 | 18.0564 | 18.1477 | 18.2546 | 18.3738 | 18.5105 | 18.6654 | 18.8313 |  |  |  |  |  |  |
| 48 | 17.9442 | 17.9304 | 17.9416 | 17.9836 | 18.0431 | 18.1136 | 18.1948 | 18.2902 | 18.3967 | 18.5240 | 18.6746 | 18.8478 | 19.0273 |  |  |  |  |  |
| 49 | 18.0291 | 18.0065 | 18.0068 | 18.0389 | 18.0887 | 18.1480 | 18.2172 | 18.2986 | 18.3878 | 18.4965 | 18.6318 | 18.7951 | 18.9752 | 19.1670 |  |  |  |  |
| 50 | 18.0917 | 18.0659 | 18.0571 | 18.0781 | 18.1163 | 18.1632 | 18.2175 | 18.2827 | 18.3517 | 18.4362 | 18.5449 | 18.6842 | 18.8420 | 19.0223 | 19.2183 |  |  |  |
| 51 | 18.1270 | 18.1039 | 18.0926 | 18.1045 | 18.1297 | 18.1618 | 18.2000 | 18.2458 | 18.2919 | 18.3487 | 18.4240 | 18.5251 | 18.6420 | 18.7793 | 18.9402 | 19.1114 |  |  |
| 52 | 18.2215 | 18.2040 | 18.1929 | 18.1982 | 18.2127 | 18.2315 | 18.2549 | 18.2843 | 18.3117 | 18.3444 | 18.3894 | 18.4531 | 18.5282 | 18.6189 | 18.7283 | 18.8565 | 19.0033 |  |
| 53 | 18.3867 | 18.3773 | 18.3692 | 18.3704 | 18.3772 | 18.3858 | 18.3966 | 18.4118 | 18.4254 | 18.4402 | 18.4607 | 18.4925 | 18.5300 | 18.5768 | 18.6352 | 18.7040 | 18.7985 | 18.8910 |
| 54 | 18.6395 | 18.6369 | 18.6339 | 18.6338 | 18.6356 | 18.6380 | 18.6406 | 18.6452 | 18.6490 | 18.6532 | 18.6582 | 18.6673 | 18.6779 | 18.6913 | 18.7091 | 18.7293 | 18.7591 | 18.7994 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 4K   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 52 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 6.2841 | 6.5351 | 6.7519 | 7.0387 | 7.3261 | 7.6124 | 8.0211 | 8.3462 |  |  |  |  |  |  |  |  |  |  |
| 26 | 6.4148 | 6.6811 | 6.9135 | 7.2192 | 7.5276 | 7.8367 | 8.2749 | 8.6295 | 8.9809 |  |  |  |  |  |  |  |  |  |
| 27 | 6.5394 | 6.8207 | 7.0686 | 7.3927 | 7.7215 | 8.0532 | 8.5198 | 8.9035 | 9.2869 | 9.5659 |  |  |  |  |  |  |  |  |
| 28 | 6.6586 | 6.9545 | 7.2177 | 7.5600 | 7.9086 | 8.2621 | 8.7566 | 9.1686 | 9.5834 | 9.8935 | 10.1698 |  |  |  |  |  |  |  |
| 29 | 6.7724 | 7.0824 | 7.3604 | 7.7206 | 8.0887 | 8.4634 | 8.9850 | 9.4246 | 9.8699 | 10.2107 | 10.5193 | 10.7716 |  |  |  |  |  |  |
| 30 | 6.8810 | 7.2044 | 7.4967 | 7.8743 | 8.2615 | 8.6572 | 9.2049 | 9.6714 | 10.1466 | 10.5169 | 10.8577 | 11.1430 | 11.2469 |  |  |  |  |  |
| 31 | 6.9847 | 7.3210 | 7.6269 | 8.0212 | 8.4270 | 8.8432 | 9.4167 | 9.9093 | 10.4134 | 10.8129 | 11.1844 | 11.5026 | 11.6359 | 11.7449 |  |  |  |  |
| 32 | 7.0834 | 7.4322 | 7.7513 | 8.1614 | 8.5851 | 9.0213 | 9.6200 | 10.1381 | 10.6702 | 11.0979 | 11.5000 | 11.8496 | 12.0122 | 12.1520 | 12.2663 |  |  |  |
| 33 | 7.1774 | 7.5382 | 7.8700 | 8.2954 | 8.7362 | 9.1915 | 9.8145 | 10.3578 | 10.9175 | 11.3725 | 11.8040 | 12.1847 | 12.3755 | 12.5459 | 12.6925 | 12.8124 |  |  |
| 34 | 7.2661 | 7.6393 | 7.9833 | 8.4235 | 8.8806 | 9.3541 | 10.0005 | 10.5680 | 11.1548 | 11.6367 | 12.0966 | 12.5074 | 12.7260 | 12.9259 | 13.1046 | 13.2583 | 13.3246 |  |
| 35 | 7.3491 | 7.7348 | 8.0913 | 8.5457 | 9.0185 | 9.5094 | 10.1781 | 10.7689 | 11.3817 | 11.8900 | 12.3780 | 12.8179 | 13.0634 | 13.2924 | 13.5019 | 13.6892 | 13.7447 | 13.7894 |
| 36 | 7.4242 | 7.8236 | 8.1930 | 8.6618 | 9.1498 | 9.6576 | 10.3476 | 10.9605 | 11.5984 | 12.1323 | 12.6478 | 13.1163 | 13.3879 | 13.6451 | 13.8851 | 14.1046 | 14.1482 | 14.1877 |
| 37 | 7.4872 | 7.9045 | 8.2879 | 8.7714 | 9.2748 | 9.7988 | 10.5093 | 11.1434 | 11.8051 | 12.3634 | 12.9056 | 13.4022 | 13.6997 | 13.9842 | 14.2535 | 14.5049 | 14.5357 | 14.5686 |
| 38 | 7.5278 | 7.9721 | 8.3741 | 8.8735 | 9.3926 | 9.9331 | 10.6633 | 11.3178 | 12.0022 | 12.5838 | 13.1515 | 13.6754 | 13.9983 | 14.3098 | 14.6076 | 14.8897 | 14.9069 | 14.9321 |
| 39 | 7.6054 | 8.0160 | 8.4463 | 8.9663 | 9.5024 | 10.0596 | 10.8097 | 11.4838 | 12.1901 | 12.7940 | 13.3860 | 13.9359 | 14.2835 | 14.6216 | 14.9476 | 15.2595 | 15.2623 | 15.2787 |
| 40 | 7.7408 | 8.0992 | 8.4932 | 9.0441 | 9.6022 | 10.1775 | 10.9477 | 11.6417 | 12.3690 | 12.9943 | 13.6094 | 14.1842 | 14.5554 | 14.9192 | 15.2730 | 15.6144 | 15.6022 | 15.6089 |
| 41 | 7.7408 | 8.2306 | 8.5681 | 9.0803 | 9.6709 | 10.2694 | 11.0603 | 11.7739 | 12.5223 | 13.1679 | 13.8051 | 14.4035 | 14.7973 | 15.1860 | 15.5671 | 15.9377 | 15.9104 | 15.9065 |
| 42 |  | 8.2306 | 8.7078 | 9.1607 | 9.7098 | 10.3429 | 11.1600 | 11.8949 | 12.6642 | 13.3306 | 13.9890 | 14.6100 | 15.0255 | 15.4378 | 15.8448 | 16.2439 | 16.2017 | 16.1870 |
| 43 |  |  | 8.7078 | 9.3110 | 9.7962 | 10.3847 | 11.2400 | 12.0021 | 12.7940 | 13.4813 | 14.1614 | 14.8040 | 15.2402 | 15.6751 | 16.1067 | 16.5328 | 16.4761 | 16.4510 |
| 44 |  |  |  | 9.3110 | 9.9575 | 10.4774 | 11.2854 | 12.0879 | 12.9091 | 13.6192 | 14.3211 | 14.9859 | 15.4421 | 15.8985 | 16.3536 | 16.8054 | 16.7340 | 16.6986 |
| 45 |  |  |  |  | 9.9575 | 10.6505 | 11.3864 | 12.1367 | 13.0013 | 13.7414 | 14.4672 | 15.1545 | 15.6313 | 16.1084 | 16.5860 | 17.0623 | 16.9768 | 16.9305 |
| 46 |  |  |  |  |  | 10.6505 | 11.5752 | 12.2455 | 13.0537 | 13.8394 | 14.5967 | 15.3086 | 15.8065 | 16.3052 | 16.8044 | 17.3041 | 17.2055 | 17.1487 |
| 47 |  |  |  |  |  |  | 11.5752 | 12.4493 | 13.1711 | 13.8952 | 14.7007 | 15.4455 | 15.9671 | 16.4878 | 17.0094 | 17.5316 | 17.4215 | 17.3549 |
| 48 |  |  |  |  |  |  |  | 12.4493 | 13.3911 | 14.0206 | 14.7601 | 15.5556 | 16.1098 | 16.6551 | 17.1996 | 17.7451 | 17.6260 | 17.5510 |
| 49 |  |  |  |  |  |  |  |  | 13.3911 | 14.2557 | 14.8938 | 15.6187 | 16.2247 | 16.8039 | 17.3740 | 17.9433 | 17.8197 | 17.7387 |
| 50 |  |  |  |  |  |  |  |  |  | 14.2557 | 15.1447 | 15.7609 | 16.2910 | 16.9241 | 17.5295 | 18.1255 | 18.0017 | 17.9196 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.1447 | 16.0279 | 16.4405 | 16.9942 | 17.6557 | 18.2885 | 18.1709 | 18.0923 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.0279 | 16.7208 | 17.1515 | 17.7299 | 18.4211 | 18.3234 | 18.2559 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 16.7208 | 17.4462 | 17.8960 | 18.5002 | 18.4456 | 18.4063 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.4662 | 18.2063 | 18.6759 | 18.6589 | 18.6461 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.2063 | 19.0030 | 19.0030 | 19.0030 |

Table 4K   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 52 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 14.2185 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 14.5993 | 14.6270 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 14.9612 | 14.9920 | 15.0222 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 15.3049 | 15.3370 | 15.3722 | 15.4060 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 15.6309 | 15.6628 | 15.7009 | 15.7419 | 15.7817 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 15.9230 | 15.9532 | 15.9924 | 16.0384 | 16.0869 | 16.1336 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 16.1971 | 16.2242 | 16.2626 | 16.3116 | 16.3659 | 16.4220 | 16.4764 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 16.4544 | 16.4770 | 16.5130 | 16.5627 | 16.6203 | 16.6824 | 16.7468 | 16.8098 |  |  |  |  |  |  |  |  |  |  |
| 44 | 16.6954 | 16.7132 | 16.7454 | 16.7936 | 16.8521 | 16.9173 | 16.9875 | 17.0610 | 17.1320 |  |  |  |  |  |  |  |  |  |
| 45 | 16.9208 | 16.9339 | 16.9615 | 17.0066 | 17.0636 | 17.1288 | 17.2014 | 17.2805 | 17.3619 | 17.4433 |  |  |  |  |  |  |  |  |
| 46 | 17.1314 | 17.1396 | 17.1628 | 17.2041 | 17.2573 | 17.3198 | 17.3912 | 17.4718 | 17.5577 | 17.6498 | 17.7434 |  |  |  |  |  |  |  |
| 47 | 17.3300 | 17.3319 | 17.3505 | 17.3878 | 17.4366 | 17.4939 | 17.5609 | 17.6387 | 17.7240 | 17.8196 | 17.9243 | 18.0318 |  |  |  |  |  |  |
| 48 | 17.5190 | 17.5143 | 17.5264 | 17.5594 | 17.6036 | 17.6549 | 17.7146 | 17.7859 | 17.8657 | 17.9585 | 18.0652 | 18.1839 | 18.3018 |  |  |  |  |  |
| 49 | 17.7006 | 17.6895 | 17.6947 | 17.7213 | 17.7604 | 17.8055 | 17.8571 | 17.9186 | 17.9883 | 18.0724 | 18.1735 | 18.2919 | 18.4191 | 18.5487 |  |  |  |  |
| 50 | 17.8775 | 17.8609 | 17.8593 | 17.8786 | 17.9102 | 17.9487 | 17.9922 | 18.0429 | 18.0988 | 18.1689 | 18.2572 | 18.3658 | 18.4874 | 18.6226 | 18.7633 |  |  |  |
| 51 | 18.0516 | 18.0316 | 18.0241 | 18.0361 | 18.0591 | 18.0883 | 18.1233 | 18.1635 | 18.2048 | 18.2565 | 18.3256 | 18.4156 | 18.5194 | 18.6403 | 18.7793 | 18.9258 |  |  |
| 52 | 18.2215 | 18.2040 | 18.1929 | 18.1982 | 18.2127 | 18.2315 | 18.2549 | 18.2843 | 18.3117 | 18.3444 | 18.3894 | 18.4531 | 18.5282 | 18.6189 | 18.7283 | 18.8565 | 19.0033 |  |
| 53 | 18.3867 | 18.3773 | 18.3692 | 18.3704 | 18.3772 | 18.3858 | 18.3966 | 18.4118 | 18.4254 | 18.4402 | 18.4607 | 18.4925 | 18.5300 | 18.5768 | 18.6352 | 18.7040 | 18.7985 | 18.8910 |
| 54 | 18.6395 | 18.6369 | 18.6339 | 18.6338 | 18.6356 | 18.6380 | 18.6406 | 18.6452 | 18.6490 | 18.6532 | 18.6582 | 18.6673 | 18.6779 | 18.6913 | 18.7091 | 18.7293 | 18.7591 | 18.7994 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 4L   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 55 years

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 5.7040 | 5.9002 | 6.0622 | 6.2835 | 6.5008 | 6.7124 | 7.0258 | 7.2590 |  |  |  |  |  |  |  |  |  |  |
| 26 | 5.8496 | 6.0607 | 6.2380 | 6.4778 | 6.7158 | 6.9496 | 7.2919 | 7.5538 | 7.8060 |  |  |  |  |  |  |  |  |  |
| 27 | 5.9905 | 6.2162 | 6.4086 | 6.6667 | 6.9246 | 7.1805 | 7.5508 | 7.8412 | 8.1244 | 8.3093 |  |  |  |  |  |  |  |  |
| 28 | 6.1279 | 6.3677 | 6.5747 | 6.8507 | 7.1281 | 7.4055 | 7.8035 | 8.1215 | 8.4355 | 8.6503 | 8.8290 |  |  |  |  |  |  |  |
| 29 | 6.2617 | 6.5150 | 6.7362 | 7.0296 | 7.3263 | 7.6246 | 8.0496 | 8.3949 | 8.7386 | 8.9832 | 9.1930 | 9.3467 |  |  |  |  |  |  |
| 30 | 6.3921 | 6.6584 | 6.8933 | 7.2036 | 7.5190 | 7.8379 | 8.2891 | 8.6609 | 9.0341 | 9.3075 | 9.5482 | 9.7336 | 9.7545 |  |  |  |  |  |
| 31 | 6.5198 | 6.7984 | 7.0464 | 7.3729 | 7.7063 | 8.0454 | 8.5224 | 8.9200 | 9.3218 | 9.6236 | 9.8943 | 10.1113 | 10.1599 | 10.1819 |  |  |  |  |
| 32 | 6.6450 | 6.9353 | 7.1957 | 7.5377 | 7.8886 | 8.2470 | 8.7491 | 9.1721 | 9.6018 | 9.9312 | 10.2316 | 10.4790 | 10.5554 | 10.6065 | 10.6297 |  |  |  |
| 33 | 6.7685 | 7.0698 | 7.3418 | 7.6987 | 8.0662 | 8.4433 | 8.9695 | 9.4173 | 9.8743 | 10.2307 | 10.5598 | 10.8374 | 10.9405 | 11.0207 | 11.0744 | 11.0989 |  |  |
| 34 | 6.8913 | 7.2025 | 7.4854 | 7.8563 | 8.2397 | 8.6345 | 9.1841 | 9.6557 | 10.1393 | 10.5221 | 10.8792 | 11.1861 | 11.3157 | 11.4239 | 11.5080 | 11.5644 | 11.6510 |  |
| 35 | 7.0146 | 7.3345 | 7.6272 | 8.0111 | 8.4094 | 8.8212 | 9.3931 | 9.8876 | 10.3968 | 10.8052 | 11.1898 | 11.5252 | 11.6805 | 11.8165 | 11.9299 | 12.0181 | 12.0932 | 12.1451 |
| 36 | 7.1397 | 7.4664 | 7.7676 | 8.1635 | 8.5758 | 9.0036 | 9.5969 | 10.1132 | 10.6471 | 11.0802 | 11.4915 | 11.8548 | 12.0352 | 12.1980 | 12.3405 | 12.4594 | 12.5227 | 12.5678 |
| 37 | 7.2692 | 7.6007 | 7.9084 | 8.3148 | 8.7399 | 9.1826 | 9.7961 | 10.3332 | 10.8906 | 11.3474 | 11.7844 | 12.1748 | 12.3798 | 12.5688 | 12.7394 | 12.8887 | 12.9401 | 12.9782 |
| 38 | 7.4069 | 7.7394 | 8.0514 | 8.4662 | 8.9025 | 9.3589 | 9.9913 | 10.5482 | 11.1280 | 11.6073 | 12.0689 | 12.4854 | 12.7143 | 12.9290 | 13.1270 | 13.3057 | 13.3451 | 13.3758 |
| 39 | 7.5600 | 7.8869 | 8.1992 | 8.6200 | 9.0653 | 9.5336 | 10.1837 | 10.7589 | 11.3598 | 11.8606 | 12.3456 | 12.7871 | 13.0388 | 13.2785 | 13.5033 | 13.7107 | 13.7382 | 13.7613 |
| 40 | 7.7408 | 8.0508 | 8.3562 | 8.7789 | 9.2306 | 9.7085 | 10.3743 | 10.9663 | 11.5870 | 12.1079 | 12.6151 | 13.0803 | 13.3539 | 13.6174 | 13.8684 | 14.1038 | 14.1197 | 14.1351 |
| 41 | 7.7408 | 8.2306 | 8.5167 | 8.9335 | 9.3867 | 9.8711 | 10.5495 | 11.1561 | 11.7945 | 12.3339 | 12.8619 | 13.3496 | 13.6441 | 13.9308 | 14.2070 | 14.4701 | 14.4745 | 14.4822 |
| 42 |  | 8.2306 | 8.7078 | 9.1056 | 9.5524 | 10.0384 | 10.7265 | 11.3447 | 11.9986 | 12.5547 | 13.1018 | 13.6104 | 13.9246 | 14.2331 | 14.5335 | 14.8230 | 14.8167 | 14.8169 |
| 43 |  |  | 8.7078 | 9.3110 | 9.7372 | 10.2161 | 10.9085 | 11.5350 | 12.2014 | 12.7718 | 13.3361 | 13.8639 | 14.1963 | 14.5253 | 14.8484 | 15.1631 | 15.1468 | 15.1400 |
| 44 |  |  |  | 9.3110 | 9.9575 | 10.4142 | 11.1019 | 11.7309 | 12.4061 | 12.9875 | 13.5665 | 14.1115 | 14.4603 | 14.8083 | 15.1528 | 15.4912 | 15.4659 | 15.4526 |
| 45 |  |  |  |  | 9.9575 | 10.6505 | 11.3176 | 11.9391 | 12.6169 | 13.2054 | 13.7954 | 14.3550 | 14.7183 | 15.0834 | 15.4476 | 15.8084 | 15.7754 | 15.7563 |
| 46 |  |  |  |  |  | 10.6505 | 11.5752 | 12.1715 | 12.8409 | 13.4297 | 14.0267 | 14.5971 | 14.9719 | 15.3520 | 15.7341 | 16.1155 | 16.0767 | 16.0528 |
| 47 |  |  |  |  |  |  | 11.5752 | 12.4493 | 13.0914 | 13.6685 | 14.2651 | 14.8418 | 15.2243 | 15.6165 | 16.0142 | 16.4141 | 16.3716 | 16.3446 |
| 48 |  |  |  |  |  |  |  | 12.4493 | 13.3911 | 13.9357 | 14.5191 | 15.0943 | 15.4796 | 15.8797 | 16.2900 | 16.7061 | 16.6625 | 16.6339 |
| 49 |  |  |  |  |  |  |  |  | 13.3911 | 14.2557 | 14.8035 | 15.3634 | 15.7432 | 16.1461 | 16.5646 | 16.9938 | 16.9521 | 16.9241 |
| 50 |  |  |  |  |  |  |  |  |  | 14.2557 | 15.1447 | 15.6653 | 16.0246 | 16.4216 | 16.8429 | 17.2806 | 17.2438 | 17.2188 |
| 51 |  |  |  |  |  |  |  |  |  |  | 15.1447 | 16.0279 | 16.3407 | 16.7162 | 17.1312 | 17.5718 | 17.5426 | 17.5229 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 16.0279 | 16.7208 | 17.0473 | 17.4397 | 17.8736 | 17.8553 | 17.8421 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 16.7208 | 17.4462 | 17.7872 | 18.1973 | 18.1913 | 18.1864 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 17.4462 | 18.2063 | 18.5624 | 18.5651 | 18.5672 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 18.2063 | 19.0030 | 19.0030 | 19.0030 |

Table 4L   Pension valuation factors for contributing members (PF) — female officers — notional retiring age 55 years (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 12.5935 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 13.0015 | 13.0160 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 13.3963 | 13.4109 | 13.4228 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 13.7785 | 13.7926 | 13.8058 | 13.8149 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 14.1486 | 14.1617 | 14.1754 | 14.1872 | 14.1979 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 14.4917 | 14.5031 | 14.5167 | 14.5307 | 14.5448 | 14.5591 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 14.8223 | 14.8316 | 14.8443 | 14.8594 | 14.8760 | 14.8937 | 14.9122 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 15.1414 | 15.1484 | 15.1597 | 15.1750 | 15.1929 | 15.2128 | 15.2343 | 15.2571 |  |  |  |  |  |  |  |  |  |  |
| 44 | 15.4502 | 15.4548 | 15.4643 | 15.4790 | 15.4972 | 15.5180 | 15.5411 | 15.5665 | 15.5937 |  |  |  |  |  |  |  |  |  |
| 45 | 15.7502 | 15.7524 | 15.7599 | 15.7735 | 15.7910 | 15.8114 | 15.8348 | 15.8613 | 15.8900 | 15.9217 |  |  |  |  |  |  |  |  |
| 46 | 16.0434 | 16.0432 | 16.0487 | 16.0608 | 16.0770 | 16.0961 | 16.1182 | 16.1440 | 16.1725 | 16.2049 | 16.2416 |  |  |  |  |  |  |  |
| 47 | 16.3324 | 16.3298 | 16.3330 | 16.3435 | 16.3579 | 16.3750 | 16.3949 | 16.4185 | 16.4449 | 16.4758 | 16.5121 | 16.5539 |  |  |  |  |  |  |
| 48 | 16.6202 | 16.6155 | 16.6164 | 16.6247 | 16.6373 | 16.6519 | 16.6688 | 16.6892 | 16.7117 | 16.7392 | 16.7726 | 16.8125 | 16.8567 |  |  |  |  |  |
| 49 | 16.9099 | 16.9041 | 16.9028 | 16.9087 | 16.9187 | 16.9308 | 16.9445 | 16.9609 | 16.9787 | 17.0008 | 17.0291 | 17.0643 | 17.1040 | 17.1498 |  |  |  |  |
| 50 | 17.2057 | 17.1995 | 17.1969 | 17.2003 | 17.2075 | 17.2165 | 17.2271 | 17.2394 | 17.2521 | 17.2681 | 17.2893 | 17.3174 | 17.3497 | 17.3876 | 17.4330 |  |  |  |
| 51 | 17.5125 | 17.5071 | 17.5038 | 17.5055 | 17.5097 | 17.5154 | 17.5225 | 17.5312 | 17.5390 | 17.5488 | 17.5624 | 17.5815 | 17.6043 | 17.6316 | 17.6648 | 17.7059 |  |  |
| 52 | 17.8358 | 17.8325 | 17.8296 | 17.8299 | 17.8320 | 17.8345 | 17.8381 | 17.8430 | 17.8473 | 17.8517 | 17.8582 | 17.8684 | 17.8804 | 17.8960 | 17.9150 | 17.9382 | 17.9732 |  |
| 53 | 18.1839 | 18.1832 | 18.1818 | 18.1816 | 18.1820 | 18.1827 | 18.1833 | 18.1848 | 18.1859 | 18.1871 | 18.1882 | 18.1910 | 18.1942 | 18.1983 | 18.2044 | 18.2109 | 18.2216 | 18.2418 |
| 54 | 18.5683 | 18.5687 | 18.5692 | 18.5692 | 18.5689 | 18.5685 | 18.5681 | 18.5673 | 18.5667 | 18.5661 | 18.5653 | 18.5638 | 18.5621 | 18.5599 | 18.5571 | 18.5539 | 18.5491 | 18.5426 |
| 55 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 | 19.0030 |

Table 5A   Lump sum valuation factors for contributing members (LSF) — males other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.3568 | 0.3306 | 0.3002 | 0.2651 | 0.2245 | 0.2045 | 0.1593 | 0.1314 |  |  |  |  |  |  |  |  |  |  |
| 26 | 0.3556 | 0.3293 | 0.2990 | 0.2639 | 0.2232 | 0.2032 | 0.1579 | 0.1300 | 0.1037 |  |  |  |  |  |  |  |  |  |
| 27 | 0.3545 | 0.3281 | 0.2977 | 0.2627 | 0.2220 | 0.2019 | 0.1565 | 0.1286 | 0.1023 | 0.0779 |  |  |  |  |  |  |  |  |
| 28 | 0.3537 | 0.3272 | 0.2967 | 0.2616 | 0.2211 | 0.2011 | 0.1556 | 0.1277 | 0.1013 | 0.0769 | 0.0599 |  |  |  |  |  |  |  |
| 29 | 0.3532 | 0.3267 | 0.2961 | 0.2609 | 0.2204 | 0.2005 | 0.1552 | 0.1272 | 0.1008 | 0.0765 | 0.0595 | 0.0459 |  |  |  |  |  |  |
| 30 | 0.3529 | 0.3262 | 0.2955 | 0.2603 | 0.2196 | 0.1998 | 0.1546 | 0.1268 | 0.1004 | 0.0761 | 0.0591 | 0.0456 | 0.0359 |  |  |  |  |  |
| 31 | 0.3525 | 0.3258 | 0.2950 | 0.2597 | 0.2189 | 0.1990 | 0.1539 | 0.1264 | 0.1001 | 0.0758 | 0.0589 | 0.0454 | 0.0357 | 0.0252 |  |  |  |  |
| 32 | 0.3521 | 0.3253 | 0.2945 | 0.2590 | 0.2182 | 0.1982 | 0.1530 | 0.1255 | 0.0996 | 0.0755 | 0.0586 | 0.0451 | 0.0355 | 0.0250 | 0.0136 |  |  |  |
| 33 | 0.3516 | 0.3248 | 0.2939 | 0.2583 | 0.2174 | 0.1974 | 0.1521 | 0.1245 | 0.0987 | 0.0749 | 0.0583 | 0.0448 | 0.0353 | 0.0248 | 0.0135 | 0.0011 |  |  |
| 34 | 0.3511 | 0.3241 | 0.2932 | 0.2576 | 0.2166 | 0.1965 | 0.1511 | 0.1235 | 0.0977 | 0.0740 | 0.0578 | 0.0446 | 0.0350 | 0.0247 | 0.0134 | 0.0011 | 0.0015 |  |
| 35 | 0.3506 | 0.3235 | 0.2925 | 0.2568 | 0.2158 | 0.1956 | 0.1502 | 0.1226 | 0.0967 | 0.0729 | 0.0568 | 0.0442 | 0.0349 | 0.0246 | 0.0134 | 0.0011 | 0.0015 | 0.0017 |
| 36 | 0.3500 | 0.3229 | 0.2917 | 0.2559 | 0.2149 | 0.1947 | 0.1492 | 0.1215 | 0.0956 | 0.0718 | 0.0557 | 0.0432 | 0.0345 | 0.0244 | 0.0133 | 0.0011 | 0.0015 | 0.0017 |
| 37 | 0.3493 | 0.3221 | 0.2909 | 0.2551 | 0.2139 | 0.1937 | 0.1482 | 0.1205 | 0.0945 | 0.0707 | 0.0546 | 0.0421 | 0.0335 | 0.0241 | 0.0133 | 0.0012 | 0.0015 | 0.0017 |
| 38 | 0.3485 | 0.3213 | 0.2900 | 0.2541 | 0.2129 | 0.1926 | 0.1470 | 0.1193 | 0.0934 | 0.0696 | 0.0534 | 0.0409 | 0.0323 | 0.0230 | 0.0129 | 0.0012 | 0.0016 | 0.0017 |
| 39 | 0.3479 | 0.3207 | 0.2893 | 0.2533 | 0.2120 | 0.1917 | 0.1461 | 0.1184 | 0.0924 | 0.0687 | 0.0525 | 0.0400 | 0.0314 | 0.0222 | 0.0122 | 0.0012 | 0.0016 | 0.0018 |
| 40 | 0.3477 | 0.3205 | 0.2892 | 0.2532 | 0.2118 | 0.1915 | 0.1458 | 0.1181 | 0.0921 | 0.0684 | 0.0523 | 0.0398 | 0.0313 | 0.0220 | 0.0121 | 0.0012 | 0.0016 | 0.0018 |
| 41 | 0.3477 | 0.3206 | 0.2893 | 0.2533 | 0.2119 | 0.1916 | 0.1458 | 0.1181 | 0.0921 | 0.0684 | 0.0523 | 0.0398 | 0.0313 | 0.0221 | 0.0121 | 0.0013 | 0.0018 | 0.0020 |
| 42 |  | 0.3206 | 0.2894 | 0.2535 | 0.2121 | 0.1917 | 0.1460 | 0.1182 | 0.0921 | 0.0684 | 0.0523 | 0.0399 | 0.0314 | 0.0222 | 0.0122 | 0.0014 | 0.0019 | 0.0022 |
| 43 |  |  | 0.2894 | 0.2535 | 0.2123 | 0.1919 | 0.1461 | 0.1183 | 0.0922 | 0.0684 | 0.0524 | 0.0399 | 0.0315 | 0.0223 | 0.0124 | 0.0016 | 0.0021 | 0.0024 |
| 44 |  |  |  | 0.2535 | 0.2123 | 0.1920 | 0.1463 | 0.1184 | 0.0924 | 0.0685 | 0.0524 | 0.0399 | 0.0315 | 0.0224 | 0.0125 | 0.0017 | 0.0023 | 0.0026 |
| 45 |  |  |  |  | 0.2123 | 0.1920 | 0.1464 | 0.1186 | 0.0925 | 0.0687 | 0.0525 | 0.0400 | 0.0315 | 0.0224 | 0.0126 | 0.0018 | 0.0025 | 0.0028 |
| 46 |  |  |  |  |  | 0.1920 | 0.1464 | 0.1188 | 0.0928 | 0.0689 | 0.0527 | 0.0402 | 0.0317 | 0.0225 | 0.0126 | 0.0020 | 0.0027 | 0.0030 |
| 47 |  |  |  |  |  |  | 0.1464 | 0.1189 | 0.0931 | 0.0693 | 0.0531 | 0.0405 | 0.0319 | 0.0227 | 0.0128 | 0.0022 | 0.0029 | 0.0032 |
| 48 |  |  |  |  |  |  |  | 0.1189 | 0.0931 | 0.0695 | 0.0534 | 0.0408 | 0.0322 | 0.0230 | 0.0130 | 0.0023 | 0.0030 | 0.0034 |
| 49 |  |  |  |  |  |  |  |  | 0.0931 | 0.0695 | 0.0536 | 0.0411 | 0.0325 | 0.0232 | 0.0132 | 0.0024 | 0.0032 | 0.0036 |
| 50 |  |  |  |  |  |  |  |  |  | 0.0695 | 0.0534 | 0.0412 | 0.0327 | 0.0234 | 0.0133 | 0.0025 | 0.0033 | 0.0036 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0534 | 0.0412 | 0.0330 | 0.0238 | 0.0137 | 0.0027 | 0.0035 | 0.0038 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0412 | 0.0327 | 0.0239 | 0.0138 | 0.0028 | 0.0035 | 0.0038 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0327 | 0.0231 | 0.0135 | 0.0026 | 0.0031 | 0.0033 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0231 | 0.0123 | 0.0019 | 0.0021 | 0.0022 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0123 | 0.0000 | 0.0000 | 0.0000 |

Table 5A   Lump sum valuation factors for contributing members (LSF) — males other than officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 0.0018 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.0018 | 0.0018 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.0018 | 0.0018 | 0.0018 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.0019 | 0.0019 | 0.0019 | 0.0019 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.0019 | 0.0020 | 0.0020 | 0.0019 | 0.0019 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.0021 | 0.0021 | 0.0021 | 0.0021 | 0.0020 | 0.0019 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0022 | 0.0021 | 0.0019 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.0025 | 0.0026 | 0.0026 | 0.0025 | 0.0024 | 0.0023 | 0.0021 | 0.0019 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.0027 | 0.0028 | 0.0028 | 0.0028 | 0.0027 | 0.0026 | 0.0024 | 0.0021 | 0.0019 |  |  |  |  |  |  |  |  |  |
| 45 | 0.0030 | 0.0031 | 0.0031 | 0.0031 | 0.0030 | 0.0028 | 0.0026 | 0.0024 | 0.0021 | 0.0018 |  |  |  |  |  |  |  |  |
| 46 | 0.0032 | 0.0033 | 0.0034 | 0.0034 | 0.0033 | 0.0032 | 0.0029 | 0.0027 | 0.0024 | 0.0020 | 0.0017 |  |  |  |  |  |  |  |
| 47 | 0.0034 | 0.0035 | 0.0036 | 0.0037 | 0.0036 | 0.0035 | 0.0033 | 0.0030 | 0.0027 | 0.0023 | 0.0019 | 0.0016 |  |  |  |  |  |  |
| 48 | 0.0036 | 0.0037 | 0.0038 | 0.0039 | 0.0039 | 0.0038 | 0.0036 | 0.0033 | 0.0030 | 0.0026 | 0.0022 | 0.0018 | 0.0015 |  |  |  |  |  |
| 49 | 0.0038 | 0.0039 | 0.0040 | 0.0041 | 0.0041 | 0.0040 | 0.0038 | 0.0036 | 0.0033 | 0.0029 | 0.0025 | 0.0021 | 0.0017 | 0.0014 |  |  |  |  |
| 50 | 0.0038 | 0.0039 | 0.0040 | 0.0041 | 0.0041 | 0.0041 | 0.0040 | 0.0038 | 0.0035 | 0.0032 | 0.0027 | 0.0023 | 0.0019 | 0.0015 | 0.0013 |  |  |  |
| 51 | 0.0040 | 0.0041 | 0.0042 | 0.0043 | 0.0043 | 0.0043 | 0.0042 | 0.0041 | 0.0039 | 0.0036 | 0.0031 | 0.0027 | 0.0023 | 0.0019 | 0.0015 | 0.0012 |  |  |
| 52 | 0.0039 | 0.0040 | 0.0041 | 0.0041 | 0.0042 | 0.0042 | 0.0041 | 0.0040 | 0.0039 | 0.0037 | 0.0034 | 0.0030 | 0.0026 | 0.0022 | 0.0018 | 0.0015 | 0.0011 |  |
| 53 | 0.0034 | 0.0034 | 0.0035 | 0.0035 | 0.0036 | 0.0036 | 0.0035 | 0.0035 | 0.0034 | 0.0033 | 0.0031 | 0.0029 | 0.0026 | 0.0023 | 0.0020 | 0.0017 | 0.0013 | 0.0013 |
| 54 | 0.0022 | 0.0022 | 0.0022 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0022 | 0.0022 | 0.0021 | 0.0021 | 0.0020 | 0.0019 | 0.0017 | 0.0016 | 0.0014 | 0.0014 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 5B   Lump sum valuation factors for contributing members (LSF) — females other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.4394 | 0.3913 | 0.3480 | 0.3123 | 0.2870 | 0.2742 | 0.2083 | 0.1492 |  |  |  |  |  |  |  |  |  |  |
| 26 | 0.4385 | 0.3902 | 0.3469 | 0.3112 | 0.2858 | 0.2730 | 0.2069 | 0.1479 | 0.0992 |  |  |  |  |  |  |  |  |  |
| 27 | 0.4376 | 0.3892 | 0.3458 | 0.3102 | 0.2847 | 0.2719 | 0.2057 | 0.1465 | 0.0978 | 0.0826 |  |  |  |  |  |  |  |  |
| 28 | 0.4371 | 0.3885 | 0.3449 | 0.3092 | 0.2840 | 0.2711 | 0.2049 | 0.1456 | 0.0968 | 0.0817 | 0.0650 |  |  |  |  |  |  |  |
| 29 | 0.4368 | 0.3881 | 0.3445 | 0.3087 | 0.2833 | 0.2707 | 0.2045 | 0.1451 | 0.0964 | 0.0812 | 0.0646 | 0.0463 |  |  |  |  |  |  |
| 30 | 0.4366 | 0.3878 | 0.3440 | 0.3081 | 0.2827 | 0.2700 | 0.2040 | 0.1448 | 0.0959 | 0.0808 | 0.0642 | 0.0460 | 0.0362 |  |  |  |  |  |
| 31 | 0.4364 | 0.3875 | 0.3437 | 0.3077 | 0.2821 | 0.2694 | 0.2033 | 0.1443 | 0.0957 | 0.0805 | 0.0639 | 0.0458 | 0.0360 | 0.0254 |  |  |  |  |
| 32 | 0.4362 | 0.3872 | 0.3433 | 0.3072 | 0.2815 | 0.2687 | 0.2025 | 0.1435 | 0.0952 | 0.0802 | 0.0636 | 0.0455 | 0.0358 | 0.0252 | 0.0137 |  |  |  |
| 33 | 0.4359 | 0.3868 | 0.3428 | 0.3066 | 0.2809 | 0.2680 | 0.2016 | 0.1425 | 0.0942 | 0.0797 | 0.0633 | 0.0452 | 0.0355 | 0.0250 | 0.0136 | 0.0011 |  |  |
| 34 | 0.4356 | 0.3864 | 0.3422 | 0.3060 | 0.2802 | 0.2672 | 0.2007 | 0.1416 | 0.0932 | 0.0787 | 0.0628 | 0.0450 | 0.0353 | 0.0249 | 0.0135 | 0.0011 | 0.0014 |  |
| 35 | 0.4352 | 0.3859 | 0.3417 | 0.3053 | 0.2795 | 0.2665 | 0.1999 | 0.1406 | 0.0922 | 0.0777 | 0.0619 | 0.0445 | 0.0352 | 0.0247 | 0.0134 | 0.0011 | 0.0014 | 0.0016 |
| 36 | 0.4348 | 0.3854 | 0.3411 | 0.3046 | 0.2788 | 0.2657 | 0.1990 | 0.1396 | 0.0911 | 0.0766 | 0.0608 | 0.0435 | 0.0347 | 0.0246 | 0.0133 | 0.0011 | 0.0014 | 0.0016 |
| 37 | 0.4343 | 0.3848 | 0.3404 | 0.3039 | 0.2779 | 0.2648 | 0.1980 | 0.1386 | 0.0900 | 0.0755 | 0.0597 | 0.0424 | 0.0337 | 0.0243 | 0.0133 | 0.0011 | 0.0014 | 0.0017 |
| 38 | 0.4338 | 0.3841 | 0.3396 | 0.3031 | 0.2770 | 0.2639 | 0.1970 | 0.1375 | 0.0889 | 0.0743 | 0.0585 | 0.0412 | 0.0326 | 0.0232 | 0.0129 | 0.0011 | 0.0014 | 0.0017 |
| 39 | 0.4333 | 0.3836 | 0.3391 | 0.3024 | 0.2763 | 0.2631 | 0.1961 | 0.1366 | 0.0879 | 0.0735 | 0.0576 | 0.0403 | 0.0317 | 0.0224 | 0.0122 | 0.0011 | 0.0015 | 0.0017 |
| 40 | 0.4332 | 0.3836 | 0.3390 | 0.3024 | 0.2762 | 0.2630 | 0.1959 | 0.1363 | 0.0877 | 0.0732 | 0.0574 | 0.0401 | 0.0315 | 0.0222 | 0.0121 | 0.0012 | 0.0015 | 0.0018 |
| 41 | 0.4332 | 0.3838 | 0.3393 | 0.3027 | 0.2765 | 0.2632 | 0.1961 | 0.1365 | 0.0878 | 0.0733 | 0.0575 | 0.0403 | 0.0316 | 0.0223 | 0.0122 | 0.0013 | 0.0016 | 0.0019 |
| 42 |  | 0.3838 | 0.3396 | 0.3030 | 0.2769 | 0.2635 | 0.1964 | 0.1367 | 0.0880 | 0.0734 | 0.0576 | 0.0404 | 0.0318 | 0.0224 | 0.0123 | 0.0014 | 0.0018 | 0.0021 |
| 43 |  |  | 0.3396 | 0.3032 | 0.2772 | 0.2639 | 0.1968 | 0.1370 | 0.0882 | 0.0736 | 0.0578 | 0.0405 | 0.0319 | 0.0226 | 0.0125 | 0.0015 | 0.0020 | 0.0023 |
| 44 |  |  |  | 0.3032 | 0.2774 | 0.2642 | 0.1972 | 0.1374 | 0.0886 | 0.0739 | 0.0580 | 0.0406 | 0.0320 | 0.0227 | 0.0126 | 0.0016 | 0.0021 | 0.0026 |
| 45 |  |  |  |  | 0.2774 | 0.2644 | 0.1975 | 0.1378 | 0.0890 | 0.0743 | 0.0583 | 0.0409 | 0.0321 | 0.0228 | 0.0127 | 0.0018 | 0.0023 | 0.0028 |
| 46 |  |  |  |  |  | 0.2644 | 0.1977 | 0.1382 | 0.0895 | 0.0747 | 0.0587 | 0.0412 | 0.0324 | 0.0230 | 0.0129 | 0.0020 | 0.0026 | 0.0030 |
| 47 |  |  |  |  |  |  | 0.1977 | 0.1384 | 0.0900 | 0.0753 | 0.0593 | 0.0417 | 0.0329 | 0.0233 | 0.0131 | 0.0022 | 0.0028 | 0.0033 |
| 48 |  |  |  |  |  |  |  | 0.1384 | 0.0901 | 0.0758 | 0.0598 | 0.0423 | 0.0333 | 0.0237 | 0.0134 | 0.0024 | 0.0030 | 0.0035 |
| 49 |  |  |  |  |  |  |  |  | 0.0901 | 0.0758 | 0.0603 | 0.0428 | 0.0338 | 0.0242 | 0.0138 | 0.0026 | 0.0032 | 0.0038 |
| 50 |  |  |  |  |  |  |  |  |  | 0.0758 | 0.0601 | 0.0431 | 0.0343 | 0.0246 | 0.0141 | 0.0028 | 0.0035 | 0.0040 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0601 | 0.0427 | 0.0344 | 0.0248 | 0.0143 | 0.0029 | 0.0036 | 0.0040 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0427 | 0.0337 | 0.0248 | 0.0144 | 0.0030 | 0.0035 | 0.0040 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0337 | 0.0237 | 0.0140 | 0.0028 | 0.0031 | 0.0035 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0237 | 0.0125 | 0.0020 | 0.0022 | 0.0023 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0125 | 0.0000 | 0.0000 | 0.0000 |

Table 5B   Lump sum valuation factors for contributing members (LSF) — females other than officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 0.0017 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.0017 | 0.0019 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.0018 | 0.0019 | 0.0021 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.0018 | 0.0020 | 0.0022 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.0019 | 0.0020 | 0.0022 | 0.0024 | 0.0024 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.0021 | 0.0022 | 0.0025 | 0.0026 | 0.0026 | 0.0024 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.0023 | 0.0025 | 0.0027 | 0.0029 | 0.0029 | 0.0027 | 0.0025 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.0025 | 0.0027 | 0.0030 | 0.0032 | 0.0032 | 0.0030 | 0.0027 | 0.0025 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.0027 | 0.0030 | 0.0034 | 0.0036 | 0.0036 | 0.0033 | 0.0030 | 0.0027 | 0.0024 |  |  |  |  |  |  |  |  |  |
| 45 | 0.0030 | 0.0033 | 0.0037 | 0.0040 | 0.0040 | 0.0037 | 0.0034 | 0.0031 | 0.0027 | 0.0024 |  |  |  |  |  |  |  |  |
| 46 | 0.0033 | 0.0036 | 0.0041 | 0.0044 | 0.0044 | 0.0042 | 0.0038 | 0.0035 | 0.0031 | 0.0027 | 0.0022 |  |  |  |  |  |  |  |
| 47 | 0.0035 | 0.0039 | 0.0044 | 0.0048 | 0.0049 | 0.0046 | 0.0043 | 0.0039 | 0.0035 | 0.0030 | 0.0025 | 0.0021 |  |  |  |  |  |  |
| 48 | 0.0038 | 0.0041 | 0.0047 | 0.0051 | 0.0052 | 0.0050 | 0.0047 | 0.0043 | 0.0039 | 0.0034 | 0.0029 | 0.0024 | 0.0019 |  |  |  |  |  |
| 49 | 0.0040 | 0.0043 | 0.0049 | 0.0053 | 0.0055 | 0.0054 | 0.0051 | 0.0048 | 0.0043 | 0.0038 | 0.0033 | 0.0027 | 0.0022 | 0.0018 |  |  |  |  |
| 50 | 0.0041 | 0.0044 | 0.0050 | 0.0054 | 0.0056 | 0.0055 | 0.0053 | 0.0050 | 0.0047 | 0.0042 | 0.0036 | 0.0031 | 0.0025 | 0.0020 | 0.0017 |  |  |  |
| 51 | 0.0041 | 0.0044 | 0.0049 | 0.0053 | 0.0055 | 0.0055 | 0.0053 | 0.0051 | 0.0048 | 0.0045 | 0.0040 | 0.0034 | 0.0028 | 0.0023 | 0.0019 | 0.0015 |  |  |
| 52 | 0.0040 | 0.0041 | 0.0045 | 0.0048 | 0.0051 | 0.0050 | 0.0049 | 0.0048 | 0.0046 | 0.0044 | 0.0040 | 0.0036 | 0.0031 | 0.0026 | 0.0021 | 0.0017 | 0.0013 |  |
| 53 | 0.0035 | 0.0035 | 0.0037 | 0.0039 | 0.0041 | 0.0041 | 0.0041 | 0.0040 | 0.0039 | 0.0038 | 0.0036 | 0.0033 | 0.0030 | 0.0026 | 0.0023 | 0.0019 | 0.0014 | 0.0014 |
| 54 | 0.0023 | 0.0023 | 0.0024 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0024 | 0.0024 | 0.0023 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0015 | 0.0015 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 5C   Lump sum valuation factors for contributing members (LSF) — male officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.2267 | 0.2077 | 0.1911 | 0.1770 | 0.1660 | 0.1629 | 0.1414 | 0.1269 |  |  |  |  |  |  |  |  |  |  |
| 26 | 0.2263 | 0.2074 | 0.1907 | 0.1767 | 0.1657 | 0.1626 | 0.1411 | 0.1266 | 0.1154 |  |  |  |  |  |  |  |  |  |
| 27 | 0.2259 | 0.2070 | 0.1903 | 0.1763 | 0.1653 | 0.1622 | 0.1407 | 0.1263 | 0.1151 | 0.1030 |  |  |  |  |  |  |  |  |
| 28 | 0.2255 | 0.2065 | 0.1899 | 0.1758 | 0.1649 | 0.1618 | 0.1403 | 0.1259 | 0.1148 | 0.1027 | 0.0894 |  |  |  |  |  |  |  |
| 29 | 0.2251 | 0.2061 | 0.1894 | 0.1754 | 0.1645 | 0.1614 | 0.1399 | 0.1255 | 0.1145 | 0.1024 | 0.0891 | 0.0747 |  |  |  |  |  |  |
| 30 | 0.2247 | 0.2057 | 0.1890 | 0.1750 | 0.1640 | 0.1610 | 0.1395 | 0.1252 | 0.1141 | 0.1020 | 0.0889 | 0.0744 | 0.0587 |  |  |  |  |  |
| 31 | 0.2243 | 0.2053 | 0.1886 | 0.1746 | 0.1637 | 0.1606 | 0.1391 | 0.1248 | 0.1138 | 0.1017 | 0.0886 | 0.0742 | 0.0585 | 0.0413 |  |  |  |  |
| 32 | 0.2240 | 0.2050 | 0.1883 | 0.1742 | 0.1633 | 0.1602 | 0.1388 | 0.1244 | 0.1134 | 0.1014 | 0.0883 | 0.0740 | 0.0583 | 0.0412 | 0.0225 |  |  |  |
| 33 | 0.2237 | 0.2047 | 0.1879 | 0.1739 | 0.1629 | 0.1599 | 0.1384 | 0.1241 | 0.1131 | 0.1011 | 0.0880 | 0.0737 | 0.0581 | 0.0410 | 0.0224 | 0.0020 |  |  |
| 34 | 0.2234 | 0.2044 | 0.1876 | 0.1736 | 0.1626 | 0.1596 | 0.1381 | 0.1237 | 0.1128 | 0.1008 | 0.0877 | 0.0735 | 0.0579 | 0.0409 | 0.0223 | 0.0020 | 0.0022 |  |
| 35 | 0.2232 | 0.2042 | 0.1874 | 0.1733 | 0.1624 | 0.1593 | 0.1378 | 0.1235 | 0.1125 | 0.1006 | 0.0875 | 0.0733 | 0.0578 | 0.0408 | 0.0223 | 0.0020 | 0.0022 | 0.0023 |
| 36 | 0.2230 | 0.2039 | 0.1872 | 0.1731 | 0.1621 | 0.1591 | 0.1376 | 0.1232 | 0.1123 | 0.1003 | 0.0873 | 0.0731 | 0.0576 | 0.0407 | 0.0222 | 0.0021 | 0.0022 | 0.0023 |
| 37 | 0.2228 | 0.2038 | 0.1870 | 0.1730 | 0.1620 | 0.1589 | 0.1374 | 0.1231 | 0.1121 | 0.1001 | 0.0871 | 0.0729 | 0.0575 | 0.0406 | 0.0222 | 0.0021 | 0.0022 | 0.0023 |
| 38 | 0.2227 | 0.2037 | 0.1869 | 0.1728 | 0.1618 | 0.1588 | 0.1373 | 0.1229 | 0.1119 | 0.1000 | 0.0870 | 0.0728 | 0.0574 | 0.0405 | 0.0222 | 0.0021 | 0.0023 | 0.0024 |
| 39 | 0.2226 | 0.2036 | 0.1868 | 0.1727 | 0.1617 | 0.1587 | 0.1372 | 0.1228 | 0.1119 | 0.0999 | 0.0869 | 0.0727 | 0.0573 | 0.0405 | 0.0222 | 0.0022 | 0.0023 | 0.0024 |
| 40 | 0.2224 | 0.2035 | 0.1867 | 0.1727 | 0.1617 | 0.1586 | 0.1371 | 0.1228 | 0.1118 | 0.0999 | 0.0869 | 0.0727 | 0.0573 | 0.0405 | 0.0222 | 0.0022 | 0.0024 | 0.0025 |
| 41 | 0.2224 | 0.2036 | 0.1869 | 0.1729 | 0.1619 | 0.1589 | 0.1373 | 0.1230 | 0.1120 | 0.1001 | 0.0870 | 0.0729 | 0.0574 | 0.0406 | 0.0223 | 0.0024 | 0.0026 | 0.0027 |
| 42 |  | 0.2036 | 0.1871 | 0.1731 | 0.1622 | 0.1591 | 0.1376 | 0.1232 | 0.1123 | 0.1003 | 0.0873 | 0.0731 | 0.0576 | 0.0408 | 0.0225 | 0.0026 | 0.0028 | 0.0029 |
| 43 |  |  | 0.1871 | 0.1733 | 0.1624 | 0.1594 | 0.1379 | 0.1235 | 0.1125 | 0.1005 | 0.0875 | 0.0733 | 0.0579 | 0.0410 | 0.0227 | 0.0028 | 0.0030 | 0.0032 |
| 44 |  |  |  | 0.1733 | 0.1625 | 0.1596 | 0.1381 | 0.1238 | 0.1128 | 0.1008 | 0.0878 | 0.0736 | 0.0581 | 0.0413 | 0.0230 | 0.0030 | 0.0033 | 0.0034 |
| 45 |  |  |  |  | 0.1625 | 0.1597 | 0.1384 | 0.1241 | 0.1131 | 0.1011 | 0.0881 | 0.0738 | 0.0584 | 0.0415 | 0.0232 | 0.0032 | 0.0035 | 0.0037 |
| 46 |  |  |  |  |  | 0.1597 | 0.1384 | 0.1243 | 0.1133 | 0.1014 | 0.0883 | 0.0741 | 0.0586 | 0.0418 | 0.0234 | 0.0034 | 0.0037 | 0.0039 |
| 47 |  |  |  |  |  |  | 0.1384 | 0.1243 | 0.1135 | 0.1016 | 0.0886 | 0.0744 | 0.0589 | 0.0420 | 0.0236 | 0.0036 | 0.0039 | 0.0041 |
| 48 |  |  |  |  |  |  |  | 0.1243 | 0.1135 | 0.1017 | 0.0887 | 0.0746 | 0.0591 | 0.0422 | 0.0238 | 0.0038 | 0.0041 | 0.0043 |
| 49 |  |  |  |  |  |  |  |  | 0.1135 | 0.1016 | 0.0888 | 0.0746 | 0.0592 | 0.0423 | 0.0239 | 0.0039 | 0.0042 | 0.0044 |
| 50 |  |  |  |  |  |  |  |  |  | 0.1016 | 0.0885 | 0.0745 | 0.0592 | 0.0423 | 0.0239 | 0.0039 | 0.0042 | 0.0044 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0885 | 0.0744 | 0.0592 | 0.0425 | 0.0241 | 0.0040 | 0.0043 | 0.0045 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0744 | 0.0588 | 0.0422 | 0.0240 | 0.0039 | 0.0041 | 0.0043 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0588 | 0.0413 | 0.0233 | 0.0034 | 0.0035 | 0.0036 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0413 | 0.0218 | 0.0022 | 0.0022 | 0.0023 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0218 | 0.0000 | 0.0000 | 0.0000 |

Table 5C   Lump sum valuation factors for contributing members (LSF) — male officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.0023 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.0024 | 0.0024 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.0024 | 0.0024 | 0.0024 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.0025 | 0.0025 | 0.0024 | 0.0024 | 0.0022 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.0027 | 0.0027 | 0.0027 | 0.0026 | 0.0024 | 0.0023 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.0030 | 0.0030 | 0.0029 | 0.0028 | 0.0027 | 0.0025 | 0.0024 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.0032 | 0.0032 | 0.0032 | 0.0031 | 0.0029 | 0.0028 | 0.0026 | 0.0025 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.0035 | 0.0035 | 0.0034 | 0.0033 | 0.0032 | 0.0031 | 0.0029 | 0.0027 | 0.0025 |  |  |  |  |  |  |  |  |  |
| 45 | 0.0037 | 0.0037 | 0.0037 | 0.0036 | 0.0035 | 0.0034 | 0.0032 | 0.0030 | 0.0028 | 0.0026 |  |  |  |  |  |  |  |  |
| 46 | 0.0040 | 0.0040 | 0.0040 | 0.0039 | 0.0038 | 0.0037 | 0.0035 | 0.0033 | 0.0031 | 0.0029 | 0.0027 |  |  |  |  |  |  |  |
| 47 | 0.0042 | 0.0043 | 0.0042 | 0.0042 | 0.0041 | 0.0039 | 0.0038 | 0.0036 | 0.0034 | 0.0032 | 0.0030 | 0.0027 |  |  |  |  |  |  |
| 48 | 0.0044 | 0.0044 | 0.0044 | 0.0044 | 0.0043 | 0.0042 | 0.0040 | 0.0039 | 0.0037 | 0.0035 | 0.0033 | 0.0030 | 0.0027 |  |  |  |  |  |
| 49 | 0.0045 | 0.0046 | 0.0046 | 0.0045 | 0.0044 | 0.0043 | 0.0042 | 0.0041 | 0.0039 | 0.0038 | 0.0035 | 0.0033 | 0.0030 | 0.0027 |  |  |  |  |
| 50 | 0.0045 | 0.0045 | 0.0046 | 0.0045 | 0.0045 | 0.0044 | 0.0043 | 0.0042 | 0.0041 | 0.0039 | 0.0037 | 0.0035 | 0.0032 | 0.0029 | 0.0026 |  |  |  |
| 51 | 0.0046 | 0.0046 | 0.0046 | 0.0046 | 0.0046 | 0.0045 | 0.0044 | 0.0043 | 0.0043 | 0.0041 | 0.0040 | 0.0038 | 0.0036 | 0.0033 | 0.0030 | 0.0026 |  |  |
| 52 | 0.0043 | 0.0044 | 0.0044 | 0.0044 | 0.0044 | 0.0043 | 0.0043 | 0.0042 | 0.0041 | 0.0041 | 0.0040 | 0.0038 | 0.0037 | 0.0035 | 0.0032 | 0.0029 | 0.0026 |  |
| 53 | 0.0037 | 0.0037 | 0.0037 | 0.0037 | 0.0037 | 0.0037 | 0.0036 | 0.0036 | 0.0036 | 0.0035 | 0.0035 | 0.0034 | 0.0033 | 0.0032 | 0.0030 | 0.0028 | 0.0026 | 0.0024 |
| 54 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0022 | 0.0022 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0020 | 0.0018 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 5D   Lump sum valuation factors for contributing members (LSF) — female officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.3168 | 0.3078 | 0.3016 | 0.2871 | 0.2708 | 0.2526 | 0.2195 | 0.1907 |  |  |  |  |  |  |  |  |  |  |
| 26 | 0.3165 | 0.3075 | 0.3014 | 0.2868 | 0.2705 | 0.2523 | 0.2192 | 0.1905 | 0.1581 |  |  |  |  |  |  |  |  |  |
| 27 | 0.3162 | 0.3072 | 0.3010 | 0.2865 | 0.2702 | 0.2520 | 0.2189 | 0.1902 | 0.1579 | 0.1310 |  |  |  |  |  |  |  |  |
| 28 | 0.3159 | 0.3069 | 0.3007 | 0.2862 | 0.2699 | 0.2517 | 0.2185 | 0.1898 | 0.1575 | 0.1307 | 0.1028 |  |  |  |  |  |  |  |
| 29 | 0.3156 | 0.3066 | 0.3004 | 0.2858 | 0.2696 | 0.2514 | 0.2182 | 0.1895 | 0.1572 | 0.1304 | 0.1026 | 0.0754 |  |  |  |  |  |  |
| 30 | 0.3153 | 0.3063 | 0.3001 | 0.2855 | 0.2692 | 0.2510 | 0.2179 | 0.1892 | 0.1569 | 0.1301 | 0.1023 | 0.0752 | 0.0594 |  |  |  |  |  |
| 31 | 0.3150 | 0.3060 | 0.2998 | 0.2852 | 0.2689 | 0.2507 | 0.2175 | 0.1888 | 0.1566 | 0.1298 | 0.1021 | 0.0750 | 0.0592 | 0.0420 |  |  |  |  |
| 32 | 0.3148 | 0.3057 | 0.2995 | 0.2849 | 0.2686 | 0.2504 | 0.2172 | 0.1885 | 0.1563 | 0.1295 | 0.1018 | 0.0747 | 0.0590 | 0.0418 | 0.0230 |  |  |  |
| 33 | 0.3145 | 0.3055 | 0.2993 | 0.2847 | 0.2683 | 0.2501 | 0.2169 | 0.1882 | 0.1560 | 0.1292 | 0.1015 | 0.0745 | 0.0588 | 0.0417 | 0.0230 | 0.0025 |  |  |
| 34 | 0.3143 | 0.3053 | 0.2991 | 0.2844 | 0.2681 | 0.2498 | 0.2166 | 0.1879 | 0.1557 | 0.1289 | 0.1013 | 0.0743 | 0.0586 | 0.0416 | 0.0229 | 0.0025 | 0.0027 |  |
| 35 | 0.3142 | 0.3051 | 0.2989 | 0.2843 | 0.2679 | 0.2496 | 0.2164 | 0.1877 | 0.1554 | 0.1287 | 0.1010 | 0.0741 | 0.0585 | 0.0415 | 0.0229 | 0.0025 | 0.0027 | 0.0028 |
| 36 | 0.3141 | 0.3050 | 0.2988 | 0.2841 | 0.2677 | 0.2495 | 0.2162 | 0.1875 | 0.1552 | 0.1285 | 0.1008 | 0.0739 | 0.0583 | 0.0414 | 0.0228 | 0.0026 | 0.0028 | 0.0029 |
| 37 | 0.3140 | 0.3049 | 0.2987 | 0.2840 | 0.2676 | 0.2493 | 0.2161 | 0.1874 | 0.1551 | 0.1283 | 0.1007 | 0.0738 | 0.0582 | 0.0413 | 0.0228 | 0.0026 | 0.0028 | 0.0029 |
| 38 | 0.3139 | 0.3048 | 0.2986 | 0.2839 | 0.2676 | 0.2493 | 0.2160 | 0.1872 | 0.1550 | 0.1282 | 0.1006 | 0.0737 | 0.0581 | 0.0412 | 0.0228 | 0.0027 | 0.0029 | 0.0030 |
| 39 | 0.3138 | 0.3048 | 0.2986 | 0.2839 | 0.2675 | 0.2492 | 0.2159 | 0.1872 | 0.1549 | 0.1282 | 0.1005 | 0.0736 | 0.0581 | 0.0412 | 0.0228 | 0.0027 | 0.0029 | 0.0030 |
| 40 | 0.3137 | 0.3048 | 0.2985 | 0.2839 | 0.2675 | 0.2492 | 0.2159 | 0.1872 | 0.1549 | 0.1281 | 0.1005 | 0.0736 | 0.0581 | 0.0412 | 0.0228 | 0.0028 | 0.0030 | 0.0031 |
| 41 | 0.3137 | 0.3050 | 0.2989 | 0.2842 | 0.2679 | 0.2496 | 0.2163 | 0.1875 | 0.1552 | 0.1285 | 0.1008 | 0.0738 | 0.0583 | 0.0415 | 0.0231 | 0.0030 | 0.0033 | 0.0034 |
| 42 |  | 0.3050 | 0.2991 | 0.2846 | 0.2682 | 0.2499 | 0.2167 | 0.1879 | 0.1556 | 0.1288 | 0.1011 | 0.0742 | 0.0586 | 0.0417 | 0.0233 | 0.0033 | 0.0036 | 0.0037 |
| 43 |  |  | 0.2991 | 0.2848 | 0.2686 | 0.2503 | 0.2171 | 0.1883 | 0.1560 | 0.1292 | 0.1015 | 0.0745 | 0.0590 | 0.0421 | 0.0236 | 0.0036 | 0.0039 | 0.0041 |
| 44 |  |  |  | 0.2848 | 0.2688 | 0.2506 | 0.2175 | 0.1887 | 0.1564 | 0.1296 | 0.1019 | 0.0749 | 0.0594 | 0.0424 | 0.0240 | 0.0039 | 0.0042 | 0.0044 |
| 45 |  |  |  |  | 0.2688 | 0.2509 | 0.2178 | 0.1891 | 0.1568 | 0.1301 | 0.1023 | 0.0753 | 0.0597 | 0.0428 | 0.0243 | 0.0042 | 0.0046 | 0.0048 |
| 46 |  |  |  |  |  | 0.2509 | 0.2180 | 0.1894 | 0.1572 | 0.1305 | 0.1027 | 0.0758 | 0.0601 | 0.0431 | 0.0246 | 0.0045 | 0.0049 | 0.0051 |
| 47 |  |  |  |  |  |  | 0.2180 | 0.1895 | 0.1575 | 0.1308 | 0.1031 | 0.0761 | 0.0605 | 0.0435 | 0.0249 | 0.0048 | 0.0052 | 0.0055 |
| 48 |  |  |  |  |  |  |  | 0.1895 | 0.1575 | 0.1310 | 0.1034 | 0.0764 | 0.0608 | 0.0438 | 0.0252 | 0.0050 | 0.0054 | 0.0057 |
| 49 |  |  |  |  |  |  |  |  | 0.1575 | 0.1309 | 0.1034 | 0.0766 | 0.0610 | 0.0440 | 0.0254 | 0.0052 | 0.0056 | 0.0059 |
| 50 |  |  |  |  |  |  |  |  |  | 0.1309 | 0.1031 | 0.0765 | 0.0610 | 0.0440 | 0.0255 | 0.0052 | 0.0056 | 0.0059 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.1031 | 0.0759 | 0.0607 | 0.0438 | 0.0253 | 0.0051 | 0.0054 | 0.0056 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0759 | 0.0598 | 0.0432 | 0.0248 | 0.0047 | 0.0049 | 0.0051 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0598 | 0.0419 | 0.0239 | 0.0038 | 0.0040 | 0.0041 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0419 | 0.0221 | 0.0024 | 0.0025 | 0.0025 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0221 | 0.0000 | 0.0000 | 0.0000 |

Table 5D   Lump sum valuation factors for contributing members (LSF) — female officers (continued)

**Total Period of Effective Service (Complete Years)**

| Age | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 or more |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 0.0029 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.0029 | 0.0029 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.0030 | 0.0029 | 0.0029 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.0031 | 0.0030 | 0.0030 | 0.0028 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.0032 | 0.0031 | 0.0031 | 0.0029 | 0.0028 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.0035 | 0.0034 | 0.0034 | 0.0032 | 0.0031 | 0.0029 |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.0038 | 0.0038 | 0.0037 | 0.0036 | 0.0034 | 0.0032 | 0.0031 |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.0041 | 0.0041 | 0.0040 | 0.0039 | 0.0038 | 0.0036 | 0.0034 | 0.0032 |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.0045 | 0.0045 | 0.0044 | 0.0043 | 0.0041 | 0.0040 | 0.0038 | 0.0035 | 0.0033 |  |  |  |  |  |  |  |  |  |
| 45 | 0.0049 | 0.0049 | 0.0048 | 0.0047 | 0.0045 | 0.0044 | 0.0042 | 0.0039 | 0.0037 | 0.0034 |  |  |  |  |  |  |  |  |
| 46 | 0.0052 | 0.0052 | 0.0052 | 0.0051 | 0.0050 | 0.0048 | 0.0046 | 0.0043 | 0.0041 | 0.0038 | 0.0035 |  |  |  |  |  |  |  |
| 47 | 0.0056 | 0.0056 | 0.0056 | 0.0055 | 0.0053 | 0.0052 | 0.0050 | 0.0048 | 0.0045 | 0.0042 | 0.0039 | 0.0035 |  |  |  |  |  |  |
| 48 | 0.0058 | 0.0059 | 0.0059 | 0.0058 | 0.0057 | 0.0055 | 0.0053 | 0.0051 | 0.0049 | 0.0046 | 0.0043 | 0.0039 | 0.0036 |  |  |  |  |  |
| 49 | 0.0060 | 0.0060 | 0.0060 | 0.0060 | 0.0059 | 0.0057 | 0.0056 | 0.0054 | 0.0052 | 0.0050 | 0.0047 | 0.0043 | 0.0040 | 0.0035 |  |  |  |  |
| 50 | 0.0060 | 0.0061 | 0.0061 | 0.0060 | 0.0059 | 0.0058 | 0.0057 | 0.0056 | 0.0054 | 0.0052 | 0.0050 | 0.0047 | 0.0043 | 0.0039 | 0.0035 |  |  |  |
| 51 | 0.0058 | 0.0058 | 0.0058 | 0.0058 | 0.0057 | 0.0057 | 0.0056 | 0.0055 | 0.0053 | 0.0052 | 0.0050 | 0.0048 | 0.0045 | 0.0041 | 0.0037 | 0.0033 |  |  |
| 52 | 0.0052 | 0.0052 | 0.0053 | 0.0053 | 0.0052 | 0.0052 | 0.0051 | 0.0050 | 0.0050 | 0.0049 | 0.0047 | 0.0046 | 0.0044 | 0.0041 | 0.0038 | 0.0035 | 0.0031 |  |
| 53 | 0.0042 | 0.0042 | 0.0042 | 0.0042 | 0.0042 | 0.0042 | 0.0041 | 0.0041 | 0.0041 | 0.0040 | 0.0040 | 0.0039 | 0.0038 | 0.0036 | 0.0034 | 0.0032 | 0.0030 | 0.0027 |
| 54 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0024 | 0.0024 | 0.0024 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 6A   Superannuation guarantee valuation factors for contributing members (SGF) — males other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20+ |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.4246 | 0.3848 | 0.3418 | 0.2951 | 0.2445 | 0.2151 | 0.1623 | 0.1287 |  |  |  |  |  |  |  |  |
| 26 | 0.4255 | 0.3856 | 0.3424 | 0.2956 | 0.2449 | 0.2154 | 0.1625 | 0.1289 | 0.0983 |  |  |  |  |  |  |  |
| 27 | 0.4265 | 0.3864 | 0.3431 | 0.2962 | 0.2454 | 0.2158 | 0.1628 | 0.1291 | 0.0984 | 0.0712 |  |  |  |  |  |  |
| 28 | 0.4274 | 0.3872 | 0.3437 | 0.2967 | 0.2458 | 0.2161 | 0.1630 | 0.1293 | 0.0986 | 0.0713 | 0.0529 |  |  |  |  |  |
| 29 | 0.4282 | 0.3879 | 0.3443 | 0.2972 | 0.2462 | 0.2164 | 0.1632 | 0.1294 | 0.0987 | 0.0714 | 0.0529 | 0.0388 |  |  |  |  |
| 30 | 0.4289 | 0.3885 | 0.3448 | 0.2976 | 0.2465 | 0.2166 | 0.1635 | 0.1296 | 0.0988 | 0.0715 | 0.0530 | 0.0388 | 0.0294 |  |  |  |
| 31 | 0.4296 | 0.3891 | 0.3453 | 0.2980 | 0.2468 | 0.2169 | 0.1636 | 0.1297 | 0.0989 | 0.0716 | 0.0530 | 0.0389 | 0.0294 | 0.0198 |  |  |
| 32 | 0.4304 | 0.3897 | 0.3458 | 0.2984 | 0.2472 | 0.2171 | 0.1638 | 0.1299 | 0.0990 | 0.0716 | 0.0531 | 0.0389 | 0.0294 | 0.0198 | 0.0100 |  |
| 33 | 0.4311 | 0.3904 | 0.3464 | 0.2989 | 0.2475 | 0.2174 | 0.1641 | 0.1300 | 0.0991 | 0.0717 | 0.0531 | 0.0389 | 0.0294 | 0.0198 | 0.0100 | 0.0000 |
| 34 | 0.4318 | 0.3910 | 0.3469 | 0.2993 | 0.2479 | 0.2177 | 0.1643 | 0.1302 | 0.0992 | 0.0718 | 0.0532 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 35 | 0.4324 | 0.3915 | 0.3473 | 0.2996 | 0.2482 | 0.2179 | 0.1644 | 0.1303 | 0.0993 | 0.0718 | 0.0532 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 36 | 0.4331 | 0.3921 | 0.3478 | 0.3001 | 0.2485 | 0.2182 | 0.1646 | 0.1305 | 0.0994 | 0.0719 | 0.0532 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 37 | 0.4338 | 0.3926 | 0.3483 | 0.3004 | 0.2488 | 0.2184 | 0.1648 | 0.1306 | 0.0995 | 0.0720 | 0.0533 | 0.0391 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 38 | 0.4344 | 0.3932 | 0.3488 | 0.3009 | 0.2492 | 0.2187 | 0.1650 | 0.1307 | 0.0996 | 0.0721 | 0.0534 | 0.0391 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 39 | 0.4350 | 0.3937 | 0.3492 | 0.3012 | 0.2495 | 0.2189 | 0.1652 | 0.1309 | 0.0997 | 0.0722 | 0.0534 | 0.0391 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 40 | 0.4353 | 0.3940 | 0.3494 | 0.3014 | 0.2496 | 0.2190 | 0.1653 | 0.1310 | 0.0998 | 0.0722 | 0.0534 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 41 | 0.4353 | 0.3942 | 0.3496 | 0.3016 | 0.2497 | 0.2191 | 0.1654 | 0.1310 | 0.0998 | 0.0722 | 0.0535 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 42 |  | 0.3942 | 0.3498 | 0.3017 | 0.2499 | 0.2192 | 0.1655 | 0.1311 | 0.0999 | 0.0722 | 0.0535 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 43 |  |  | 0.3498 | 0.3018 | 0.2500 | 0.2193 | 0.1655 | 0.1311 | 0.0999 | 0.0723 | 0.0535 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 44 |  |  |  | 0.3018 | 0.2501 | 0.2194 | 0.1656 | 0.1312 | 0.0999 | 0.0723 | 0.0535 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 45 |  |  |  |  | 0.2501 | 0.2194 | 0.1656 | 0.1312 | 0.1000 | 0.0723 | 0.0535 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 46 |  |  |  |  |  | 0.2194 | 0.1657 | 0.1312 | 0.1000 | 0.0723 | 0.0535 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 47 |  |  |  |  |  |  | 0.1657 | 0.1313 | 0.1000 | 0.0723 | 0.0536 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 48 |  |  |  |  |  |  |  | 0.1313 | 0.1000 | 0.0724 | 0.0536 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 49 |  |  |  |  |  |  |  |  | 0.1000 | 0.0724 | 0.0536 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 50 |  |  |  |  |  |  |  |  |  | 0.0724 | 0.0536 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0536 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0199 | 0.0100 | 0.0000 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0100 | 0.0000 |

Table 6B   Superannuation guarantee valuation factors for contributing members (SGF) — females other than officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20+ |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.5196 | 0.4586 | 0.4023 | 0.3537 | 0.3155 | 0.2898 | 0.2134 | 0.1467 |  |  |  |  |  |  |  |  |
| 26 | 0.5206 | 0.4594 | 0.4030 | 0.3544 | 0.3160 | 0.2901 | 0.2136 | 0.1469 | 0.0935 |  |  |  |  |  |  |  |
| 27 | 0.5217 | 0.4604 | 0.4039 | 0.3551 | 0.3166 | 0.2906 | 0.2139 | 0.1471 | 0.0937 | 0.0759 |  |  |  |  |  |  |
| 28 | 0.5227 | 0.4613 | 0.4047 | 0.3557 | 0.3171 | 0.2909 | 0.2142 | 0.1473 | 0.0938 | 0.0760 | 0.0576 |  |  |  |  |  |
| 29 | 0.5235 | 0.4620 | 0.4053 | 0.3562 | 0.3175 | 0.2912 | 0.2144 | 0.1475 | 0.0939 | 0.0761 | 0.0577 | 0.0388 |  |  |  |  |
| 30 | 0.5244 | 0.4628 | 0.4059 | 0.3567 | 0.3179 | 0.2915 | 0.2146 | 0.1476 | 0.0941 | 0.0761 | 0.0577 | 0.0388 | 0.0294 |  |  |  |
| 31 | 0.5251 | 0.4635 | 0.4065 | 0.3572 | 0.3183 | 0.2918 | 0.2148 | 0.1478 | 0.0942 | 0.0762 | 0.0578 | 0.0389 | 0.0294 | 0.0198 |  |  |
| 32 | 0.5259 | 0.4642 | 0.4071 | 0.3577 | 0.3187 | 0.2921 | 0.2151 | 0.1479 | 0.0943 | 0.0763 | 0.0578 | 0.0389 | 0.0294 | 0.0198 | 0.0100 |  |
| 33 | 0.5268 | 0.4649 | 0.4077 | 0.3583 | 0.3191 | 0.2924 | 0.2153 | 0.1481 | 0.0944 | 0.0764 | 0.0579 | 0.0389 | 0.0294 | 0.0198 | 0.0100 | 0.0000 |
| 34 | 0.5276 | 0.4656 | 0.4083 | 0.3587 | 0.3195 | 0.2927 | 0.2155 | 0.1482 | 0.0945 | 0.0764 | 0.0579 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 35 | 0.5283 | 0.4662 | 0.4089 | 0.3592 | 0.3198 | 0.2929 | 0.2157 | 0.1484 | 0.0946 | 0.0765 | 0.0580 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 36 | 0.5291 | 0.4669 | 0.4095 | 0.3597 | 0.3202 | 0.2932 | 0.2159 | 0.1485 | 0.0947 | 0.0766 | 0.0580 | 0.0390 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 37 | 0.5298 | 0.4676 | 0.4100 | 0.3602 | 0.3206 | 0.2935 | 0.2161 | 0.1487 | 0.0948 | 0.0767 | 0.0581 | 0.0391 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 38 | 0.5305 | 0.4682 | 0.4106 | 0.3607 | 0.3210 | 0.2938 | 0.2163 | 0.1488 | 0.0949 | 0.0768 | 0.0582 | 0.0391 | 0.0295 | 0.0198 | 0.0100 | 0.0000 |
| 39 | 0.5312 | 0.4688 | 0.4111 | 0.3611 | 0.3214 | 0.2941 | 0.2165 | 0.1490 | 0.0950 | 0.0768 | 0.0582 | 0.0391 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 40 | 0.5315 | 0.4691 | 0.4114 | 0.3614 | 0.3216 | 0.2942 | 0.2166 | 0.1490 | 0.0951 | 0.0769 | 0.0582 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 41 | 0.5315 | 0.4694 | 0.4116 | 0.3616 | 0.3217 | 0.2943 | 0.2167 | 0.1491 | 0.0951 | 0.0769 | 0.0583 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 42 |  | 0.4694 | 0.4119 | 0.3617 | 0.3219 | 0.2944 | 0.2168 | 0.1492 | 0.0952 | 0.0769 | 0.0583 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 43 |  |  | 0.4119 | 0.3619 | 0.3220 | 0.2945 | 0.2168 | 0.1492 | 0.0952 | 0.0770 | 0.0583 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 44 |  |  |  | 0.3619 | 0.3221 | 0.2946 | 0.2169 | 0.1492 | 0.0952 | 0.0770 | 0.0583 | 0.0392 | 0.0296 | 0.0198 | 0.0100 | 0.0000 |
| 45 |  |  |  |  | 0.3221 | 0.2947 | 0.2169 | 0.1493 | 0.0953 | 0.0770 | 0.0583 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 46 |  |  |  |  |  | 0.2947 | 0.2170 | 0.1493 | 0.0953 | 0.0770 | 0.0583 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 47 |  |  |  |  |  |  | 0.2170 | 0.1493 | 0.0953 | 0.0770 | 0.0583 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 48 |  |  |  |  |  |  |  | 0.1493 | 0.0953 | 0.0770 | 0.0584 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 49 |  |  |  |  |  |  |  |  | 0.0953 | 0.0770 | 0.0584 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 50 |  |  |  |  |  |  |  |  |  | 0.0770 | 0.0584 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0584 | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0392 | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0296 | 0.0199 | 0.0100 | 0.0000 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0199 | 0.0100 | 0.0000 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0100 | 0.0000 |

Table 6C   Superannuation guarantee valuation factors for contributing members (SGF) — male officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20+ |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.3039 | 0.2757 | 0.2501 | 0.2276 | 0.2084 | 0.1969 | 0.1683 | 0.1475 |  |  |  |  |  |  |  |  |
| 26 | 0.3041 | 0.2758 | 0.2503 | 0.2277 | 0.2085 | 0.1970 | 0.1684 | 0.1475 | 0.1305 |  |  |  |  |  |  |  |
| 27 | 0.3042 | 0.2760 | 0.2504 | 0.2278 | 0.2086 | 0.1971 | 0.1685 | 0.1476 | 0.1306 | 0.1132 |  |  |  |  |  |  |
| 28 | 0.3044 | 0.2762 | 0.2506 | 0.2280 | 0.2087 | 0.1972 | 0.1685 | 0.1476 | 0.1306 | 0.1132 | 0.0954 |  |  |  |  |  |
| 29 | 0.3047 | 0.2764 | 0.2507 | 0.2281 | 0.2088 | 0.1973 | 0.1686 | 0.1477 | 0.1307 | 0.1132 | 0.0954 | 0.0772 |  |  |  |  |
| 30 | 0.3049 | 0.2765 | 0.2509 | 0.2283 | 0.2090 | 0.1974 | 0.1687 | 0.1478 | 0.1307 | 0.1133 | 0.0955 | 0.0772 | 0.0586 |  |  |  |
| 31 | 0.3051 | 0.2767 | 0.2511 | 0.2284 | 0.2091 | 0.1975 | 0.1688 | 0.1478 | 0.1308 | 0.1133 | 0.0955 | 0.0772 | 0.0586 | 0.0395 |  |  |
| 32 | 0.3053 | 0.2769 | 0.2512 | 0.2286 | 0.2092 | 0.1976 | 0.1689 | 0.1479 | 0.1308 | 0.1134 | 0.0955 | 0.0773 | 0.0586 | 0.0395 | 0.0200 |  |
| 33 | 0.3055 | 0.2771 | 0.2514 | 0.2287 | 0.2093 | 0.1977 | 0.1690 | 0.1480 | 0.1309 | 0.1134 | 0.0955 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 34 | 0.3057 | 0.2773 | 0.2515 | 0.2288 | 0.2095 | 0.1978 | 0.1691 | 0.1481 | 0.1309 | 0.1135 | 0.0956 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 35 | 0.3058 | 0.2774 | 0.2517 | 0.2290 | 0.2096 | 0.1979 | 0.1691 | 0.1481 | 0.1310 | 0.1135 | 0.0956 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 36 | 0.3060 | 0.2776 | 0.2518 | 0.2291 | 0.2097 | 0.1980 | 0.1692 | 0.1482 | 0.1310 | 0.1135 | 0.0956 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 37 | 0.3061 | 0.2777 | 0.2519 | 0.2292 | 0.2098 | 0.1981 | 0.1693 | 0.1482 | 0.1311 | 0.1136 | 0.0957 | 0.0774 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 38 | 0.3062 | 0.2778 | 0.2520 | 0.2293 | 0.2098 | 0.1981 | 0.1693 | 0.1483 | 0.1311 | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 39 | 0.3063 | 0.2779 | 0.2521 | 0.2293 | 0.2099 | 0.1982 | 0.1694 | 0.1483 | 0.1312 | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 40 | 0.3063 | 0.2779 | 0.2521 | 0.2294 | 0.2099 | 0.1982 | 0.1694 | 0.1484 | 0.1312 | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 41 | 0.3063 | 0.2779 | 0.2522 | 0.2294 | 0.2100 | 0.1982 | 0.1694 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 42 |  | 0.2779 | 0.2522 | 0.2294 | 0.2100 | 0.1983 | 0.1695 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 43 |  |  | 0.2522 | 0.2294 | 0.2100 | 0.1983 | 0.1695 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 44 |  |  |  | 0.2294 | 0.2100 | 0.1982 | 0.1695 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 45 |  |  |  |  | 0.2100 | 0.1982 | 0.1694 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 46 |  |  |  |  |  | 0.1982 | 0.1694 | 0.1484 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 47 |  |  |  |  |  |  | 0.1694 | 0.1483 | 0.1312 | 0.1137 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 48 |  |  |  |  |  |  |  | 0.1483 | 0.1312 | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 49 |  |  |  |  |  |  |  |  | 0.1312 | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 50 |  |  |  |  |  |  |  |  |  | 0.1136 | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.0957 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0774 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0395 | 0.0200 | 0.0000 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0200 | 0.0000 |

Table 6D   Superannuation guarantee valuation factors for contributing members (SGF) — female officers

**Total Period of Effective Service (Complete Years)**

| Age | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20+ |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | 0.4294 | 0.4068 | 0.3864 | 0.3585 | 0.3293 | 0.2987 | 0.2548 | 0.2163 |  |  |  |  |  |  |  |  |
| 26 | 0.4296 | 0.4069 | 0.3865 | 0.3587 | 0.3294 | 0.2987 | 0.2548 | 0.2163 | 0.1756 |  |  |  |  |  |  |  |
| 27 | 0.4298 | 0.4072 | 0.3867 | 0.3588 | 0.3296 | 0.2988 | 0.2549 | 0.2164 | 0.1757 | 0.1418 |  |  |  |  |  |  |
| 28 | 0.4301 | 0.4074 | 0.3869 | 0.3590 | 0.3297 | 0.2990 | 0.2550 | 0.2164 | 0.1757 | 0.1418 | 0.1084 |  |  |  |  |  |
| 29 | 0.4304 | 0.4077 | 0.3871 | 0.3592 | 0.3298 | 0.2991 | 0.2551 | 0.2165 | 0.1758 | 0.1419 | 0.1084 | 0.0772 |  |  |  |  |
| 30 | 0.4307 | 0.4079 | 0.3873 | 0.3594 | 0.3300 | 0.2992 | 0.2552 | 0.2166 | 0.1758 | 0.1419 | 0.1084 | 0.0772 | 0.0586 |  |  |  |
| 31 | 0.4310 | 0.4082 | 0.3876 | 0.3596 | 0.3302 | 0.2993 | 0.2553 | 0.2167 | 0.1759 | 0.1420 | 0.1085 | 0.0772 | 0.0586 | 0.0395 |  |  |
| 32 | 0.4313 | 0.4084 | 0.3878 | 0.3598 | 0.3303 | 0.2995 | 0.2554 | 0.2167 | 0.1760 | 0.1420 | 0.1085 | 0.0773 | 0.0586 | 0.0395 | 0.0200 |  |
| 33 | 0.4316 | 0.4087 | 0.3880 | 0.3600 | 0.3305 | 0.2996 | 0.2555 | 0.2168 | 0.1760 | 0.1421 | 0.1085 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 34 | 0.4319 | 0.4089 | 0.3882 | 0.3601 | 0.3307 | 0.2997 | 0.2556 | 0.2169 | 0.1761 | 0.1421 | 0.1086 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 35 | 0.4321 | 0.4092 | 0.3884 | 0.3603 | 0.3308 | 0.2999 | 0.2557 | 0.2170 | 0.1762 | 0.1421 | 0.1086 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 36 | 0.4323 | 0.4094 | 0.3886 | 0.3605 | 0.3309 | 0.3000 | 0.2558 | 0.2171 | 0.1762 | 0.1422 | 0.1086 | 0.0773 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 37 | 0.4325 | 0.4095 | 0.3888 | 0.3606 | 0.3311 | 0.3001 | 0.2559 | 0.2171 | 0.1763 | 0.1422 | 0.1087 | 0.0774 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 38 | 0.4327 | 0.4097 | 0.3889 | 0.3607 | 0.3312 | 0.3002 | 0.2559 | 0.2172 | 0.1763 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 39 | 0.4328 | 0.4098 | 0.3890 | 0.3608 | 0.3312 | 0.3002 | 0.2560 | 0.2172 | 0.1763 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 40 | 0.4329 | 0.4099 | 0.3891 | 0.3609 | 0.3313 | 0.3003 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 41 | 0.4329 | 0.4099 | 0.3891 | 0.3609 | 0.3314 | 0.3003 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 42 |  | 0.4099 | 0.3892 | 0.3610 | 0.3314 | 0.3004 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 43 |  |  | 0.3892 | 0.3610 | 0.3314 | 0.3004 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 44 |  |  |  | 0.3610 | 0.3314 | 0.3003 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 45 |  |  |  |  | 0.3314 | 0.3003 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 46 |  |  |  |  |  | 0.3003 | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 47 |  |  |  |  |  |  | 0.2561 | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 48 |  |  |  |  |  |  |  | 0.2173 | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 49 |  |  |  |  |  |  |  |  | 0.1764 | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 50 |  |  |  |  |  |  |  |  |  | 0.1423 | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 51 |  |  |  |  |  |  |  |  |  |  | 0.1087 | 0.0774 | 0.0587 | 0.0395 | 0.0200 | 0.0000 |
| 52 |  |  |  |  |  |  |  |  |  |  |  | 0.0774 | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 53 |  |  |  |  |  |  |  |  |  |  |  |  | 0.0586 | 0.0395 | 0.0200 | 0.0000 |
| 54 |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0395 | 0.0200 | 0.0000 |
| 55 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.0200 | 0.0000 |

Table 7A Pension valuation factors — males

|  | Retirement Pay | | | |  |  | Invalidity Pay1 | |  | Spouse Pension | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | Indexed Single Life (IPF) | Non‑indexed Single Life (NIPF) | Indexed Reversion (IRF) | Non‑indexed Reversion (NIRF) | |  | Indexed Single Life (IPF) | Indexed Reversion (IRF) |  | Indexed Pension (IPF) | Non‑indexed Pension (NIPF) |
| 20 or less | 23.2078 | 15.3059 | 0.8380 | 0.2625 | |  | 20.0597 | 2.6189 |  | 23.2078 | 15.3059 |
| 21 | 23.1034 | 15.2755 | 0.8666 | 0.2751 | |  | 19.9624 | 2.6388 |  | 23.1034 | 15.2755 |
| 22 | 23.0024 | 15.2484 | 0.8917 | 0.2856 | |  | 19.8607 | 2.6598 |  | 23.0024 | 15.2484 |
| 23 | 22.9036 | 15.2237 | 0.9141 | 0.2941 | |  | 19.7543 | 2.6819 |  | 22.9036 | 15.2237 |
| 24 | 22.8040 | 15.1998 | 0.9353 | 0.3018 | |  | 19.6430 | 2.7052 |  | 22.8040 | 15.1998 |
| 25 | 22.7007 | 15.1746 | 0.9572 | 0.3097 | |  | 19.5266 | 2.7298 |  | 22.7007 | 15.1746 |
| 26 | 22.5923 | 15.1472 | 0.9804 | 0.3184 | |  | 19.4049 | 2.7557 |  | 22.5923 | 15.1472 |
| 27 | 22.4781 | 15.1171 | 1.0053 | 0.3282 | |  | 19.2776 | 2.7830 |  | 22.4781 | 15.1171 |
| 28 | 22.3572 | 15.0838 | 1.0322 | 0.3392 | |  | 19.1444 | 2.8117 |  | 22.3572 | 15.0838 |
| 29 | 22.2295 | 15.0471 | 1.0614 | 0.3518 | |  | 19.0052 | 2.8420 |  | 22.2295 | 15.0471 |
| 30 | 22.0947 | 15.0067 | 1.0928 | 0.3658 | |  | 18.8596 | 2.8740 |  | 22.0947 | 15.0067 |
| 31 | 21.9530 | 14.9627 | 1.1261 | 0.3812 | |  | 18.7073 | 2.9076 |  | 21.9530 | 14.9627 |
| 32 | 21.8046 | 14.9153 | 1.1613 | 0.3980 | |  | 18.5480 | 2.9431 |  | 21.8046 | 14.9153 |
| 33 | 21.6488 | 14.8638 | 1.1986 | 0.4163 | |  | 18.3815 | 2.9804 |  | 21.6488 | 14.8638 |
| 34 | 21.4854 | 14.8081 | 1.2381 | 0.4363 | |  | 18.2073 | 3.0198 |  | 21.4854 | 14.8081 |
| 35 | 21.3142 | 14.7480 | 1.2797 | 0.4580 | |  | 18.0251 | 3.0613 |  | 21.3142 | 14.7480 |
| 36 | 21.1351 | 14.6832 | 1.3235 | 0.4814 | |  | 17.8345 | 3.1049 |  | 21.1351 | 14.6832 |
| 37 | 20.9477 | 14.6135 | 1.3694 | 0.5067 | |  | 17.6353 | 3.1510 |  | 20.9477 | 14.6135 |
| 38 | 20.7519 | 14.5386 | 1.4176 | 0.5339 | |  | 17.4269 | 3.1995 |  | 20.7519 | 14.5386 |
| 39 | 20.5472 | 14.4582 | 1.4681 | 0.5631 | |  | 17.2090 | 3.2505 |  | 20.5472 | 14.4582 |
| 40 | 20.3340 | 14.3722 | 1.5206 | 0.5944 | |  | 16.9810 | 3.3043 |  | 20.3340 | 14.3722 |
| 41 | 20.1120 | 14.2803 | 1.5227 | 0.6068 | |  | 16.7427 | 3.2489 |  | 20.1120 | 14.2803 |
| 42 | 19.8811 | 14.1826 | 1.5230 | 0.6189 | |  | 16.4934 | 3.1926 |  | 19.8811 | 14.1826 |
| 43 | 19.6415 | 14.0786 | 1.5211 | 0.6304 | |  | 16.2327 | 3.1351 |  | 19.6415 | 14.0786 |
| 44 | 19.3928 | 13.9683 | 1.5169 | 0.6413 | |  | 15.9600 | 3.0763 |  | 19.3928 | 13.9683 |
| 45 | 19.1352 | 13.8514 | 1.5101 | 0.6512 | |  | 15.6749 | 3.0161 |  | 19.1352 | 13.8514 |
| 46 | 18.8689 | 13.7280 | 1.5002 | 0.6600 | |  | 15.3853 | 2.9503 |  | 18.8689 | 13.7280 |
| 47 | 18.5937 | 13.5977 | 1.4870 | 0.6674 | |  | 15.0929 | 2.8782 |  | 18.5937 | 13.5977 |
| 48 | 18.3097 | 13.4604 | 1.4705 | 0.6732 | |  | 14.7982 | 2.7997 |  | 18.3097 | 13.4604 |
| 49 | 18.0171 | 13.3161 | 1.4501 | 0.6771 | |  | 14.5013 | 2.7149 |  | 18.0171 | 13.3161 |
| 50 | 17.7162 | 13.1648 | 1.4257 | 0.6788 | |  | 14.2026 | 2.6240 |  | 17.7162 | 13.1648 |
| 51 | 17.4069 | 13.0062 | 1.2500 | 0.6069 | |  | 13.9023 | 2.2610 |  | 17.4069 | 13.0062 |
| 52 | 17.0896 | 12.8404 | 1.0609 | 0.5251 | |  | 13.6004 | 1.8856 |  | 17.0896 | 12.8404 |
| 53 | 16.7647 | 12.6674 | 0.8583 | 0.4329 | |  | 13.2971 | 1.4987 |  | 16.7647 | 12.6674 |
| 54 | 16.4325 | 12.4875 | 0.6419 | 0.3299 | |  | 12.9927 | 1.1014 |  | 16.4325 | 12.4875 |
| 55 | 16.0936 | 12.3007 | 0.4121 | 0.2158 | |  | 12.6871 | 0.6948 |  | 16.0936 | 12.3007 |
| 56 | 15.7480 | 12.1069 | 0.4229 | 0.2255 | |  | 12.3809 | 0.7005 |  | 15.7480 | 12.1069 |
| 57 | 15.3966 | 11.9065 | 0.4333 | 0.2352 | |  | 12.0741 | 0.7055 |  | 15.3966 | 11.9065 |
| 58 | 15.0397 | 11.6996 | 0.4434 | 0.2450 | |  | 11.7672 | 0.7096 |  | 15.0397 | 11.6996 |
| 59 | 14.6778 | 11.4865 | 0.4530 | 0.2547 | |  | 11.4606 | 0.7128 |  | 14.6778 | 11.4865 |
| 60 | 14.3115 | 11.2674 | 0.4622 | 0.2643 | |  | 11.1547 | 0.7152 |  | 14.3115 | 11.2674 |
| 61 | 13.9413 | 11.0425 | 0.4708 | 0.2738 | |  | 10.8498 | 0.7165 |  | 13.9413 | 11.0425 |
| 62 | 13.5676 | 10.8121 | 0.4787 | 0.2830 | |  | 10.5464 | 0.7169 |  | 13.5676 | 10.8121 |
| 63 | 13.1909 | 10.5764 | 0.4861 | 0.2921 | |  | 10.2446 | 0.7162 |  | 13.1909 | 10.5764 |
| 64 | 12.8116 | 10.3355 | 0.4927 | 0.3008 | |  | 9.9447 | 0.7145 |  | 12.8116 | 10.3355 |
| 65 | 12.4299 | 10.0895 | 0.4986 | 0.3092 | |  | 9.6468 | 0.7118 |  | 12.4299 | 10.0895 |
| 66 | 12.0464 | 9.8387 | 0.5036 | 0.3172 | |  | 9.3512 | 0.7080 |  | 12.0464 | 9.8387 |
| 67 | 11.6611 | 9.5831 | 0.5079 | 0.3249 | |  | 9.0578 | 0.7031 |  | 11.6611 | 9.5831 |
| 68 | 11.2745 | 9.3229 | 0.5113 | 0.3320 | |  | 8.7669 | 0.6972 |  | 11.2745 | 9.3229 |
| 69 | 10.8870 | 9.0584 | 0.5139 | 0.3387 | |  | 8.4786 | 0.6902 |  | 10.8870 | 9.0584 |
| 70 | 10.4991 | 8.7898 | 0.5155 | 0.3448 | |  | 8.1931 | 0.6822 |  | 10.4991 | 8.7898 |
| 71 | 10.1117 | 8.5177 | 0.5162 | 0.3503 | |  | 7.9107 | 0.6731 |  | 10.1117 | 8.5177 |
| 72 | 9.7251 | 8.2426 | 0.5158 | 0.3551 | |  | 7.6313 | 0.6630 |  | 9.7251 | 8.2426 |
| 73 | 9.3404 | 7.9651 | 0.5144 | 0.3592 | |  | 7.3550 | 0.6519 |  | 9.3404 | 7.9651 |
| 74 | 8.9582 | 7.6858 | 0.5120 | 0.3624 | |  | 7.0816 | 0.6398 |  | 8.9582 | 7.6858 |
| 75 | 8.5792 | 7.4053 | 0.5084 | 0.3649 | |  | 6.8107 | 0.6269 |  | 8.5792 | 7.4053 |
| 76 | 8.2043 | 7.1243 | 0.5037 | 0.3664 | |  | 6.5414 | 0.6132 |  | 8.2043 | 7.1243 |
| 77 | 7.8341 | 6.8434 | 0.4979 | 0.3670 | |  | 6.2733 | 0.5987 |  | 7.8341 | 6.8434 |
| 78 | 7.4689 | 6.5631 | 0.4910 | 0.3666 | |  | 6.0053 | 0.5837 |  | 7.4689 | 6.5631 |
| 79 | 7.1091 | 6.2835 | 0.4829 | 0.3652 | |  | 5.7364 | 0.5682 |  | 7.1091 | 6.2835 |
| 80 | 6.7544 | 6.0047 | 0.4739 | 0.3628 | |  | 5.4653 | 0.5524 |  | 6.7544 | 6.0047 |
| 81 | 6.4051 | 5.7269 | 0.4638 | 0.3596 | |  | 5.1909 | 0.5364 |  | 6.4051 | 5.7269 |
| 82 | 6.0611 | 5.4500 | 0.4529 | 0.3554 | |  | 4.9279 | 0.5194 |  | 6.0611 | 5.4500 |
| 83 | 5.7221 | 5.1739 | 0.4412 | 0.3503 | |  | 4.6773 | 0.5013 |  | 5.7221 | 5.1739 |
| 84 | 5.3880 | 4.8985 | 0.4287 | 0.3445 | |  | 4.4406 | 0.4822 |  | 5.3880 | 4.8985 |
| 85 | 5.0581 | 4.6232 | 0.4157 | 0.3379 | |  | 4.2193 | 0.4621 |  | 5.0581 | 4.6232 |
| 86 | 4.7343 | 4.3498 | 0.4022 | 0.3307 | |  | 4.0141 | 0.4411 |  | 4.7343 | 4.3498 |
| 87 | 4.4209 | 4.0823 | 0.3879 | 0.3226 | |  | 3.8235 | 0.4195 |  | 4.4209 | 4.0823 |
| 88 | 4.1223 | 3.8249 | 0.3730 | 0.3136 | |  | 3.6446 | 0.3975 |  | 4.1223 | 3.8249 |
| 89 | 3.8417 | 3.5811 | 0.3573 | 0.3036 | |  | 3.4741 | 0.3757 |  | 3.8417 | 3.5811 |
| 90 | 3.5815 | 3.3533 | 0.3410 | 0.2926 | |  | 3.3084 | 0.3543 |  | 3.5815 | 3.3533 |
| 91 | 3.3414 | 3.1419 | 0.3242 | 0.2809 | |  | 3.1449 | 0.3335 |  | 3.3414 | 3.1419 |
| 92 | 3.1203 | 2.9462 | 0.3070 | 0.2685 | |  | 2.9813 | 0.3135 |  | 3.1203 | 2.9462 |
| 93 | 2.9156 | 2.7643 | 0.2898 | 0.2557 | |  | 2.8169 | 0.2944 |  | 2.9156 | 2.7643 |
| 94 | 2.7232 | 2.5928 | 0.2725 | 0.2425 | |  | 2.6509 | 0.2759 |  | 2.7232 | 2.5928 |
| 95 and over | 2.5376 | 2.4267 | 0.2553 | 0.2291 | |  | 2.4822 | 0.2580 |  | 2.5376 | 2.4267 |

1   The non‑indexed single life valuation factor (NIPF), and the non‑indexed reversion valuation factor (NIRF), for a person who is entitled to invalidity pay under Part V of the DFRDB Act, and has been classified as Class A or Class B by CSC under subsection 30 (1) of that Act, is zero.

Table 7B Pension valuation factors — females

|  | Retirement Pay | | | |  | Invalidity Pay1 | |  | Spouse Pension | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | Indexed Single Life (IPF) | Non‑indexed Pension (NIPF) | Indexed Reversion (IRF) | Non‑indexed Reversion (NIRF) |  | Indexed Single Life (IPF) | Indexed Reversion (IRF) |  | Indexed Pension (IPF) | Non‑indexed Pension (NIPF) |
| 20 or less | 23.8746 | 15.5389 | 0.2316 | 0.0773 |  | 20.0597 | 1.7375 |  | 23.8746 | 15.5389 |
| 21 | 23.7919 | 15.5202 | 0.2397 | 0.0805 |  | 19.9624 | 1.7429 |  | 23.7919 | 15.5202 |
| 22 | 23.7070 | 15.5012 | 0.2476 | 0.0836 |  | 19.8607 | 1.7488 |  | 23.7070 | 15.5012 |
| 23 | 23.6188 | 15.4810 | 0.2558 | 0.0868 |  | 19.7543 | 1.7553 |  | 23.6188 | 15.4810 |
| 24 | 23.5262 | 15.4590 | 0.2646 | 0.0903 |  | 19.6430 | 1.7624 |  | 23.5262 | 15.4590 |
| 25 | 23.4293 | 15.4353 | 0.2740 | 0.0942 |  | 19.5266 | 1.7702 |  | 23.4293 | 15.4353 |
| 26 | 23.3278 | 15.4096 | 0.2841 | 0.0986 |  | 19.4049 | 1.7786 |  | 23.3278 | 15.4096 |
| 27 | 23.2214 | 15.3818 | 0.2949 | 0.1034 |  | 19.2776 | 1.7879 |  | 23.2214 | 15.3818 |
| 28 | 23.1103 | 15.3519 | 0.3064 | 0.1086 |  | 19.1444 | 1.7980 |  | 23.1103 | 15.3519 |
| 29 | 22.9941 | 15.3198 | 0.3185 | 0.1143 |  | 19.0052 | 1.8089 |  | 22.9941 | 15.3198 |
| 30 | 22.8727 | 15.2853 | 0.3313 | 0.1205 |  | 18.8596 | 1.8209 |  | 22.8727 | 15.2853 |
| 31 | 22.7461 | 15.2483 | 0.3448 | 0.1272 |  | 18.7073 | 1.8338 |  | 22.7461 | 15.2483 |
| 32 | 22.6137 | 15.2085 | 0.3590 | 0.1344 |  | 18.5480 | 1.8479 |  | 22.6137 | 15.2085 |
| 33 | 22.4755 | 15.1658 | 0.3740 | 0.1422 |  | 18.3815 | 1.8632 |  | 22.4755 | 15.1658 |
| 34 | 22.3313 | 15.1201 | 0.3898 | 0.1506 |  | 18.2073 | 1.8797 |  | 22.3313 | 15.1201 |
| 35 | 22.1810 | 15.0712 | 0.4063 | 0.1596 |  | 18.0251 | 1.8976 |  | 22.1810 | 15.0712 |
| 36 | 22.0243 | 15.0189 | 0.4236 | 0.1693 |  | 17.8345 | 1.9170 |  | 22.0243 | 15.0189 |
| 37 | 21.8607 | 14.9628 | 0.4418 | 0.1797 |  | 17.6353 | 1.9379 |  | 21.8607 | 14.9628 |
| 38 | 21.6906 | 14.9030 | 0.4607 | 0.1908 |  | 17.4269 | 1.9604 |  | 21.6906 | 14.9030 |
| 39 | 21.5136 | 14.8394 | 0.4803 | 0.2025 |  | 17.2090 | 1.9847 |  | 21.5136 | 14.8394 |
| 40 | 21.3299 | 14.7718 | 0.5005 | 0.2149 |  | 16.9810 | 2.0109 |  | 21.3299 | 14.7718 |
| 41 | 21.1391 | 14.7001 | 0.4900 | 0.2142 |  | 16.7427 | 1.9168 |  | 21.1391 | 14.7001 |
| 42 | 20.9414 | 14.6241 | 0.4775 | 0.2126 |  | 16.4934 | 1.8211 |  | 20.9414 | 14.6241 |
| 43 | 20.7363 | 14.5435 | 0.4629 | 0.2098 |  | 16.2327 | 1.7237 |  | 20.7363 | 14.5435 |
| 44 | 20.5239 | 14.4584 | 0.4460 | 0.2058 |  | 15.9600 | 1.6241 |  | 20.5239 | 14.4584 |
| 45 | 20.3043 | 14.3685 | 0.4267 | 0.2004 |  | 15.6749 | 1.5223 |  | 20.3043 | 14.3685 |
| 46 | 20.0773 | 14.2737 | 0.4048 | 0.1935 |  | 15.3853 | 1.4151 |  | 20.0773 | 14.2737 |
| 47 | 19.8430 | 14.1740 | 0.3803 | 0.1849 |  | 15.0929 | 1.3022 |  | 19.8430 | 14.1740 |
| 48 | 19.6012 | 14.0691 | 0.3531 | 0.1746 |  | 14.7982 | 1.1840 |  | 19.6012 | 14.0691 |
| 49 | 19.3521 | 13.9590 | 0.3231 | 0.1625 |  | 14.5013 | 1.0608 |  | 19.3521 | 13.9590 |
| 50 | 19.0954 | 13.8433 | 0.2903 | 0.1484 |  | 14.2026 | 0.9331 |  | 19.0954 | 13.8433 |
| 51 | 18.8314 | 13.7223 | 0.2546 | 0.1323 |  | 13.9023 | 0.8011 |  | 18.8314 | 13.7223 |
| 52 | 18.5598 | 13.5954 | 0.2161 | 0.1141 |  | 13.6004 | 0.6656 |  | 18.5598 | 13.5954 |
| 53 | 18.2809 | 13.4628 | 0.1747 | 0.0937 |  | 13.2971 | 0.5268 |  | 18.2809 | 13.4628 |
| 54 | 17.9942 | 13.3239 | 0.1306 | 0.0711 |  | 12.9927 | 0.3855 |  | 17.9942 | 13.3239 |
| 55 | 17.6997 | 13.1786 | 0.0839 | 0.0464 |  | 12.6871 | 0.2421 |  | 17.6997 | 13.1786 |
| 56 | 17.3973 | 13.0267 | 0.0860 | 0.0483 |  | 12.3809 | 0.2429 |  | 17.3973 | 13.0267 |
| 57 | 17.0867 | 12.8678 | 0.0881 | 0.0502 |  | 12.0741 | 0.2434 |  | 17.0867 | 12.8678 |
| 58 | 16.7677 | 12.7015 | 0.0902 | 0.0522 |  | 11.7672 | 0.2435 |  | 16.7677 | 12.7015 |
| 59 | 16.4400 | 12.5274 | 0.0922 | 0.0542 |  | 11.4606 | 0.2433 |  | 16.4400 | 12.5274 |
| 60 | 16.1036 | 12.3451 | 0.0942 | 0.0562 |  | 11.1547 | 0.2427 |  | 16.1036 | 12.3451 |
| 61 | 15.7580 | 12.1543 | 0.0962 | 0.0582 |  | 10.8498 | 0.2418 |  | 15.7580 | 12.1543 |
| 62 | 15.4037 | 11.9548 | 0.0981 | 0.0603 |  | 10.5464 | 0.2404 |  | 15.4037 | 11.9548 |
| 63 | 15.0408 | 11.7467 | 0.1000 | 0.0623 |  | 10.2446 | 0.2387 |  | 15.0408 | 11.7467 |
| 64 | 14.6695 | 11.5297 | 0.1017 | 0.0644 |  | 9.9447 | 0.2366 |  | 14.6695 | 11.5297 |
| 65 | 14.2903 | 11.3040 | 0.1034 | 0.0664 |  | 9.6468 | 0.2341 |  | 14.2903 | 11.3040 |
| 66 | 13.9036 | 11.0697 | 0.1049 | 0.0684 |  | 9.3512 | 0.2313 |  | 13.9036 | 11.0697 |
| 67 | 13.5100 | 10.8270 | 0.1064 | 0.0703 |  | 9.0578 | 0.2281 |  | 13.5100 | 10.8270 |
| 68 | 13.1102 | 10.5761 | 0.1076 | 0.0722 |  | 8.7669 | 0.2246 |  | 13.1102 | 10.5761 |
| 69 | 12.7047 | 10.3173 | 0.1087 | 0.0740 |  | 8.4786 | 0.2207 |  | 12.7047 | 10.3173 |
| 70 | 12.2940 | 10.0508 | 0.1096 | 0.0757 |  | 8.1931 | 0.2165 |  | 12.2940 | 10.0508 |
| 71 | 11.8789 | 9.7770 | 0.1103 | 0.0772 |  | 7.9107 | 0.2121 |  | 11.8789 | 9.7770 |
| 72 | 11.4600 | 9.4962 | 0.1108 | 0.0786 |  | 7.6313 | 0.2073 |  | 11.4600 | 9.4962 |
| 73 | 11.0380 | 9.2086 | 0.1111 | 0.0799 |  | 7.3550 | 0.2023 |  | 11.0380 | 9.2086 |
| 74 | 10.6130 | 8.9145 | 0.1111 | 0.0810 |  | 7.0816 | 0.1970 |  | 10.6130 | 8.9145 |
| 75 | 10.1859 | 8.6141 | 0.1109 | 0.0819 |  | 6.8107 | 0.1915 |  | 10.1859 | 8.6141 |
| 76 | 9.7569 | 8.3077 | 0.1104 | 0.0827 |  | 6.5414 | 0.1858 |  | 9.7569 | 8.3077 |
| 77 | 9.3268 | 7.9955 | 0.1097 | 0.0832 |  | 6.2733 | 0.1800 |  | 9.3268 | 7.9955 |
| 78 | 8.8963 | 7.6784 | 0.1088 | 0.0836 |  | 6.0053 | 0.1741 |  | 8.8963 | 7.6784 |
| 79 | 8.4666 | 7.3570 | 0.1076 | 0.0837 |  | 5.7364 | 0.1682 |  | 8.4666 | 7.3570 |
| 80 | 8.0388 | 7.0322 | 0.1062 | 0.0836 |  | 5.4653 | 0.1622 |  | 8.0388 | 7.0322 |
| 81 | 7.6138 | 6.7050 | 0.1044 | 0.0833 |  | 5.1909 | 0.1564 |  | 7.6138 | 6.7050 |
| 82 | 7.1926 | 6.3760 | 0.1025 | 0.0828 |  | 4.9279 | 0.1504 |  | 7.1926 | 6.3760 |
| 83 | 6.7760 | 6.0459 | 0.1003 | 0.0820 |  | 4.6773 | 0.1442 |  | 6.7760 | 6.0459 |
| 84 | 6.3645 | 5.7154 | 0.0979 | 0.0810 |  | 4.4406 | 0.1379 |  | 6.3645 | 5.7154 |
| 85 | 5.9585 | 5.3846 | 0.0953 | 0.0798 |  | 4.2193 | 0.1314 |  | 5.9585 | 5.3846 |
| 86 | 5.5598 | 5.0555 | 0.0925 | 0.0784 |  | 4.0141 | 0.1248 |  | 5.5598 | 5.0555 |
| 87 | 5.1719 | 4.7312 | 0.0894 | 0.0767 |  | 3.8235 | 0.1181 |  | 5.1719 | 4.7312 |
| 88 | 4.7984 | 4.4152 | 0.0859 | 0.0746 |  | 3.6446 | 0.1111 |  | 4.7984 | 4.4152 |
| 89 | 4.4423 | 4.1108 | 0.0819 | 0.0720 |  | 3.4741 | 0.1038 |  | 4.4423 | 4.1108 |
| 90 | 4.1058 | 3.8202 | 0.0772 | 0.0687 |  | 3.3084 | 0.0961 |  | 4.1058 | 3.8202 |
| 91 | 3.7900 | 3.5452 | 0.0717 | 0.0645 |  | 3.1449 | 0.0877 |  | 3.7900 | 3.5452 |
| 92 | 3.4951 | 3.2863 | 0.0650 | 0.0592 |  | 2.9813 | 0.0784 |  | 3.4951 | 3.2863 |
| 93 | 3.2197 | 3.0427 | 0.0569 | 0.0525 |  | 2.8169 | 0.0679 |  | 3.2197 | 3.0427 |
| 94 | 2.9604 | 2.8120 | 0.0472 | 0.0442 |  | 2.6509 | 0.0558 |  | 2.9604 | 2.8120 |
| 95 and over | 2.7119 | 2.5894 | 0.0359 | 0.0340 |  | 2.4822 | 0.0419 |  | 2.7119 | 2.5894 |

1   The non‑indexed single life valuation factor (NIPF), and the non‑indexed reversion valuation factor (NIRF), for a person who is entitled to invalidity pay under Part V of the DFRDB Act, and has been classified as Class A or Class B by CSC under subsection 30 (1) of that Act, is zero.

Part 4 Military Superannuation and Benefits Scheme

Division 4.1 Interpretation

1 Interpretation

(1) In this Part:

***Act*** means the *Military Superannuation and Benefits Act 1991*.

***associate pension*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***eligible child*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***eligible service*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***funded employer benefit*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***member*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***member benefit*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***membership*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***MSBS*** means the Military Superannuation and Benefits Scheme established by the Trust Deed under the *Military Superannuation and Benefits Act 1991*.

***officer*** has the meaning given by subsection 4 (1) of the *Defence Act 1903*.

***pension*** has the meaning given by Part 1 of Schedule 1 to the Rules.

***preserved benefit*** has the same meaning as in section 14 of the Act.

***spouse’s pension*** has the meaning given by Part 1 of Schedule 1 to the Rules.

(2) An expression used in this Part and in the Act has the same meaning in this Part as it has in the Act.

Note   An example of an expression used in this Part and in the Act is **Rules**.

Division 4.2 Interests in the growth phase

2 Methods and factors for interests of members in the MSBS

For an interest that is in the growth phase in the MSBS mentioned in an item in the following table, the method or factor mentioned in the item is approved for section 4 of this instrument.

| Item | Interest in the growth phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has in the MSBS, being a person:  (a) who is no longer a member; and  (b) to whom a preserved benefit is applicable. | FDB × FDBFy+m + UDB × UDBFy+m + MB  where:  ***FDB*** is that part of the person’s preserved benefit that is the funded employer benefit (if any) at the relevant date.  ***FDBFy+m*** is the factor calculated by:  Start formula start fraction FDBF subscript y times open bracket 12 minus m close bracket plus FDBF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***FDBFy*** is the FDB valuation factor mentioned in Table 1 in this Part that applies at the person’s age in completed years having regard to the person’s gender, and age in completed years at the relevant date, and whether he or she was an officer at the date of cessation of membership.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***FDBFy+1*** is the FDB valuation factor mentioned in Table 1 in this Part that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is.  ***UDB*** is the remaining part of the person’s preserved benefit (if any) that, under rule 56 of the Rules, increases in accordance with movements in the Consumer Price Index, at the relevant date. |
|  |  | ***UDBFy+m*** is the factor calculated by:  Start formula start fraction UDBF subscript y times open bracket 12 minus m close bracket plus UDBF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***UDBFy*** is the UDB valuation factor mentioned in Table 1 in this Part that applies at the person’s age in completed years having regard to the person’s gender, and age in completed years at the relevant date, and whether he or she was an officer at the date of cessation of membership.  ***m*** has the meaning given above.  ***UDBFy+1*** is the UDB valuation factor mentioned in Table 1 in this Part that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is. |
|  |  | ***MB*** is the person’s member benefit (if any) at the relevant date. |
| 2 | An interest that a person who is less than 55 has as a member of the MSBS. | EB × EBFy+m,s + FEB × FEFy+m,s + FDB × FDBFy+m + UDB × UDBFy+m + MB  where:  ***EB*** is the person’s employer benefit that would have been calculated under Schedule 8 to the Rules if the person had ceased membership at the relevant date.  ***EBFy+m,s*** is the factor calculated by:  Start formula start fraction EBF start subscript y, s end subscript times open bracket 12 minus m close bracket plus EBF start subscript y plus 1, s end subscript times m over 12 end fraction end formula  where:  ***EBFy,s*** is the valuation factor mentioned in Table 2A (male officers), Table 2B (males other than officers), Table 2C (female officers) or Table 2D (females other than officers) that applies to the person having regard to the person’s gender, age in completed years (***y***), eligible service in completed years (***s***) at the relevant date, and whether he or she is an officer.  ***m*** has the meaning given by item 1.  ***EBFy+1,s***is the valuation factor mentioned in Table 2A (male officers), Table 2B (males other than officers), Table 2C (female officers) or Table 2D (females other than officers) that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is.  ***FEB*** is the person’s funded employer benefit at the relevant date. |
|  |  | ***FEFy+m,s*** is the factor calculated by:  Start formula start fraction FEF start subscript y, s end subscript times open bracket 12 minus m close bracket plus FEF start subscript y plus 1, s end subscript  times m over 12 end fraction end formula  where:  ***FEFy,s*** is the valuation factor mentioned in Table 3A (male officers), Table 3B (males other than officers), Table 3C (female officers) or Table 3D (females other than officers) that applies to the person having regard to the person’s gender, age in completed years (***y***), eligible service in completed years (***s***) at the relevant date, and whether he or she is an officer.  ***m*** has the meaning given by item 1.  ***FEFy+1,s*** is the valuation factor mentioned in Table 3A (male officers), Table 3B (males other than officers), Table 3C (female officers) or Table 3D (females other than officers) that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is.  ***FDB*** is that part of the person’s preserved benefit (if any) that is the funded employer benefit at the relevant date. |
|  |  | ***FDBFy+m*** has the meaning given by item 1. |
|  |  | ***UDB*** has the meaning given by item 1. |
|  |  | ***UDBFy+m*** has the meaning given by item 1.  ***MB*** is the person’s member benefit at the relevant date. |
| 3 | An interest that a person who is 55 or more has as a member of the MSBS. | EB × FDBFy+m + FDB × FDBFy+m + UDB × UDBFy+m + MB  where:  ***EB*** has the meaning given by item 2.  ***FDBFy+m*** has the meaning given by item 1. |
|  |  | ***FDB*** has the meaning given by item 2. |
|  |  | ***UDB*** has the meaning given by item 1.  ***UDBFy+m*** has the meaning given by item 1.  ***MB*** has the meaning given by item 2. |

Division 4.3 Interests in the payment phase

3 Methods and factors for interests of members of the MSBS

For an interest that is in the payment phase in the MSBS mentioned in an item in the following table, the method or factor mentioned in the item is approved for section 4 of this instrument.

| Item | Interest in the payment phase | Method or factor |
| --- | --- | --- |
| 1 | An interest that a person has in the MSBS as a result of being paid a pension other than an associate pension or a spouse’s pension. | P × (PFy+m + 0.67 × RFy+m)  where:  ***P*** is the annual pension of the person, excluding any part of the pension that takes account of the existence of an eligible child or children.  ***PFy+m*** is the factor calculated by:  Start formula start fraction PF subscript y times open bracket 12 minus m close bracket plus PF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***PFy*** is the single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that applies to the person having regard to the person’s age in completed years at the relevant date and the person’s gender and type of pension.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***PFy+1***is the single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is.  ***RFy+m*** is the factor calculated by:  Start formula start fraction RF subscript y times open bracket 12 minus m close bracket plus RF start subscript y plus 1 end subscript times m over 12 end fraction end formula  where:  ***RFy*** is the indexed reversion valuation factor mentioned in Table 4A (males) or Table 4B (females) that applies to the person having regard to the person’s age in completed years at the relevant date and the person’s gender and type of pension.  ***m*** has the meaning given above. |
|  |  | ***RFy+1*** is the indexed reversion valuation factor mentioned in Table 4A (males) or Table 4B (females) that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is. |
| 2 | An interest that a person has in the MSBS as a result of being paid an associate pension or a spouse’s pension. | Start formula P times PF start subscript y plus m end subscript end formula  where:  ***P*** is the annual rate of the person’s pension excluding, if the person’s pension is a spouse pension, any part of the pension that takes account of the existence of an eligible child or children. |
|  |  | ***PFy+m*** is the factor calculated by:  Start formula start fraction PF subscript y times open bracket 12 minus m close bracket plus PF start subscript y plus 1 end subscript times m over 12 end fraction end formula |
|  |  | where:  ***PFy*** is the spouse pension single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that applies to the person having regard to the person’s age in completed years at the relevant date and the person’s gender.  ***m*** is the number of complete months of the person’s age that are not included in the completed years of age at the relevant date.  ***PFy+1*** is the spouse pension single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that would apply to the person if the person’s age in completed years at the relevant date were one year more than it is. |

Division 4.4 Factors

Table 1 Valuation factors — preserved benefits

|  | FDB valuation factors | | | | |  | UDB valuation factors | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Officers | |  | Persons other than officers | |  | Officers | |  | Persons other than officers | |
| Age | Males | Females |  | Males | Females |  | Males | Females |  | Males | Females |
| 20 or less | 1.3968 | 1.4212 |  | 1.2268 | 1.2407 |  | 0.3658 | 0.3722 |  | 0.3213 | 0.3249 |
| 21 | 1.3953 | 1.4198 |  | 1.2259 | 1.2399 |  | 0.3797 | 0.3863 |  | 0.3336 | 0.3374 |
| 22 | 1.3939 | 1.4185 |  | 1.2251 | 1.2391 |  | 0.3941 | 0.4010 |  | 0.3463 | 0.3503 |
| 23 | 1.3923 | 1.4171 |  | 1.2242 | 1.2383 |  | 0.4090 | 0.4163 |  | 0.3596 | 0.3638 |
| 24 | 1.3908 | 1.4157 |  | 1.2233 | 1.2375 |  | 0.4245 | 0.4321 |  | 0.3734 | 0.3777 |
| 25 | 1.3893 | 1.4143 |  | 1.2224 | 1.2367 |  | 0.4406 | 0.4485 |  | 0.3877 | 0.3922 |
| 26 | 1.3877 | 1.4129 |  | 1.2216 | 1.2359 |  | 0.4572 | 0.4655 |  | 0.4025 | 0.4072 |
| 27 | 1.3861 | 1.4114 |  | 1.2207 | 1.2351 |  | 0.4746 | 0.4832 |  | 0.4179 | 0.4228 |
| 28 | 1.3846 | 1.4100 |  | 1.2197 | 1.2343 |  | 0.4925 | 0.5016 |  | 0.4339 | 0.4391 |
| 29 | 1.3830 | 1.4085 |  | 1.2188 | 1.2334 |  | 0.5111 | 0.5206 |  | 0.4505 | 0.4559 |
| 30 | 1.3813 | 1.4070 |  | 1.2179 | 1.2326 |  | 0.5305 | 0.5403 |  | 0.4677 | 0.4733 |
| 31 | 1.3797 | 1.4055 |  | 1.2170 | 1.2317 |  | 0.5505 | 0.5608 |  | 0.4856 | 0.4915 |
| 32 | 1.3781 | 1.4040 |  | 1.2160 | 1.2309 |  | 0.5713 | 0.5821 |  | 0.5041 | 0.5103 |
| 33 | 1.3764 | 1.4025 |  | 1.2151 | 1.2300 |  | 0.5929 | 0.6041 |  | 0.5234 | 0.5298 |
| 34 | 1.3747 | 1.4010 |  | 1.2141 | 1.2291 |  | 0.6153 | 0.6270 |  | 0.5434 | 0.5501 |
| 35 | 1.3730 | 1.3994 |  | 1.2132 | 1.2282 |  | 0.6385 | 0.6508 |  | 0.5642 | 0.5712 |
| 36 | 1.3713 | 1.3979 |  | 1.2122 | 1.2274 |  | 0.6626 | 0.6754 |  | 0.5857 | 0.5930 |
| 37 | 1.3696 | 1.3963 |  | 1.2112 | 1.2265 |  | 0.6876 | 0.7010 |  | 0.6081 | 0.6157 |
| 38 | 1.3678 | 1.3947 |  | 1.2102 | 1.2255 |  | 0.7135 | 0.7275 |  | 0.6313 | 0.6393 |
| 39 | 1.3661 | 1.3931 |  | 1.2092 | 1.2246 |  | 0.7404 | 0.7550 |  | 0.6554 | 0.6637 |
| 40 | 1.3643 | 1.3915 |  | 1.2082 | 1.2237 |  | 0.7683 | 0.7836 |  | 0.6804 | 0.6891 |
| 41 | 1.3595 | 1.3882 |  | 1.2054 | 1.2218 |  | 0.7955 | 0.8123 |  | 0.7053 | 0.7149 |
| 42 | 1.3547 | 1.3849 |  | 1.2027 | 1.2199 |  | 0.8236 | 0.8419 |  | 0.7312 | 0.7417 |
| 43 | 1.3498 | 1.3815 |  | 1.1999 | 1.2180 |  | 0.8526 | 0.8726 |  | 0.7579 | 0.7694 |
| 44 | 1.3448 | 1.3780 |  | 1.1971 | 1.2160 |  | 0.8826 | 0.9044 |  | 0.7857 | 0.7981 |
| 45 | 1.3399 | 1.3745 |  | 1.1942 | 1.2140 |  | 0.9137 | 0.9373 |  | 0.8144 | 0.8279 |
| 46 | 1.3348 | 1.3710 |  | 1.1913 | 1.2120 |  | 0.9458 | 0.9714 |  | 0.8441 | 0.8587 |
| 47 | 1.3297 | 1.3673 |  | 1.1884 | 1.2099 |  | 0.9789 | 1.0066 |  | 0.8749 | 0.8907 |
| 48 | 1.3246 | 1.3636 |  | 1.1855 | 1.2078 |  | 1.0132 | 1.0431 |  | 0.9068 | 0.9239 |
| 49 | 1.3194 | 1.3598 |  | 1.1825 | 1.2056 |  | 1.0486 | 1.0808 |  | 0.9398 | 0.9582 |
| 50 | 1.3141 | 1.3560 |  | 1.1795 | 1.2034 |  | 1.0852 | 1.1198 |  | 0.9740 | 0.9938 |
| 51 | 1.3025 | 1.3521 |  | 1.1729 | 1.2012 |  | 1.1176 | 1.1601 |  | 1.0064 | 1.0306 |
| 52 | 1.2908 | 1.3481 |  | 1.1662 | 1.1989 |  | 1.1508 | 1.2018 |  | 1.0397 | 1.0688 |
| 53 | 1.2790 | 1.3441 |  | 1.1594 | 1.1966 |  | 1.1847 | 1.2450 |  | 1.0740 | 1.1084 |
| 54 | 1.2670 | 1.3399 |  | 1.1526 | 1.1943 |  | 1.2194 | 1.2896 |  | 1.1093 | 1.1494 |
| 55 | 1.2549 | 1.3358 |  | 1.1457 | 1.1919 |  | 1.2549 | 1.3358 |  | 1.1457 | 1.1919 |
| 56 | 1.2510 | 1.3355 |  | 1.1434 | 1.1917 |  | 1.2510 | 1.3355 |  | 1.1434 | 1.1917 |
| 57 | 1.2466 | 1.3347 |  | 1.1409 | 1.1912 |  | 1.2466 | 1.3347 |  | 1.1409 | 1.1912 |
| 58 | 1.2417 | 1.3333 |  | 1.1381 | 1.1905 |  | 1.2417 | 1.3333 |  | 1.1381 | 1.1905 |
| 59 | 1.2363 | 1.3314 |  | 1.1350 | 1.1894 |  | 1.2363 | 1.3314 |  | 1.1350 | 1.1894 |
| 60 | 1.2304 | 1.3288 |  | 1.1317 | 1.1879 |  | 1.2304 | 1.3288 |  | 1.1317 | 1.1879 |
| 61 | 1.2240 | 1.3255 |  | 1.1280 | 1.1860 |  | 1.2240 | 1.3255 |  | 1.1280 | 1.1860 |
| 62 | 1.2172 | 1.3216 |  | 1.1241 | 1.1838 |  | 1.2172 | 1.3216 |  | 1.1241 | 1.1838 |
| 63 | 1.2098 | 1.3169 |  | 1.1199 | 1.1811 |  | 1.2098 | 1.3169 |  | 1.1199 | 1.1811 |
| 64 | 1.2019 | 1.3114 |  | 1.1154 | 1.1779 |  | 1.2019 | 1.3114 |  | 1.1154 | 1.1779 |
| 65 | 1.1935 | 1.3052 |  | 1.1106 | 1.1744 |  | 1.1935 | 1.3052 |  | 1.1106 | 1.1744 |

Table 2A Employer benefit factors (EBF) — male officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.3581 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.3723 | 0.3796 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.3869 | 0.3947 | 0.3923 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.4021 | 0.4103 | 0.4079 | 0.4050 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.4175 | 0.4260 | 0.4236 | 0.4207 | 0.4172 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.4332 | 0.4420 | 0.4396 | 0.4367 | 0.4331 | 0.4293 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.4493 | 0.4585 | 0.4561 | 0.4531 | 0.4495 | 0.4456 | 0.4414 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.4660 | 0.4756 | 0.4732 | 0.4702 | 0.4665 | 0.4625 | 0.4582 | 0.4547 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.4833 | 0.4933 | 0.4909 | 0.4878 | 0.4841 | 0.4800 | 0.4756 | 0.4720 | 0.4693 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.5013 | 0.5117 | 0.5092 | 0.5062 | 0.5024 | 0.4982 | 0.4937 | 0.4900 | 0.4872 | 0.4841 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.5191 | 0.5298 | 0.5274 | 0.5243 | 0.5205 | 0.5163 | 0.5117 | 0.5080 | 0.5052 | 0.5019 | 0.4978 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.5372 | 0.5483 | 0.5459 | 0.5428 | 0.5390 | 0.5347 | 0.5301 | 0.5263 | 0.5235 | 0.5202 | 0.5160 | 0.5161 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.5557 | 0.5671 | 0.5648 | 0.5617 | 0.5578 | 0.5535 | 0.5489 | 0.5451 | 0.5423 | 0.5389 | 0.5347 | 0.5348 | 0.5330 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5747 | 0.5864 | 0.5840 | 0.5809 | 0.5771 | 0.5728 | 0.5681 | 0.5643 | 0.5615 | 0.5581 | 0.5538 | 0.5540 | 0.5522 | 0.5500 |  |  |  |  |  |  |  |  |
| 27 | 0.5941 | 0.6060 | 0.6037 | 0.6007 | 0.5968 | 0.5925 | 0.5878 | 0.5840 | 0.5811 | 0.5778 | 0.5735 | 0.5737 | 0.5720 | 0.5697 | 0.5673 |  |  |  |  |  |  |  |
| 28 | 0.6139 | 0.6261 | 0.6238 | 0.6208 | 0.6169 | 0.6126 | 0.6079 | 0.6041 | 0.6013 | 0.5980 | 0.5937 | 0.5940 | 0.5923 | 0.5900 | 0.5876 | 0.5849 |  |  |  |  |  |  |
| 29 | 0.6343 | 0.6467 | 0.6445 | 0.6415 | 0.6376 | 0.6333 | 0.6286 | 0.6248 | 0.6220 | 0.6187 | 0.6144 | 0.6148 | 0.6131 | 0.6109 | 0.6085 | 0.6058 | 0.6029 |  |  |  |  |  |
| 30 | 0.6552 | 0.6678 | 0.6656 | 0.6626 | 0.6588 | 0.6545 | 0.6498 | 0.6460 | 0.6433 | 0.6400 | 0.6357 | 0.6362 | 0.6346 | 0.6324 | 0.6300 | 0.6273 | 0.6244 | 0.6182 |  |  |  |  |
| 31 | 0.6766 | 0.6895 | 0.6873 | 0.6843 | 0.6805 | 0.6762 | 0.6715 | 0.6678 | 0.6651 | 0.6618 | 0.6575 | 0.6581 | 0.6566 | 0.6545 | 0.6521 | 0.6495 | 0.6466 | 0.6402 | 0.6345 |  |  |  |
| 32 | 0.6985 | 0.7116 | 0.7094 | 0.7066 | 0.7027 | 0.6985 | 0.6938 | 0.6901 | 0.6874 | 0.6842 | 0.6800 | 0.6807 | 0.6792 | 0.6772 | 0.6749 | 0.6723 | 0.6694 | 0.6630 | 0.6572 | 0.6525 |  |  |
| 33 | 0.7210 | 0.7342 | 0.7322 | 0.7293 | 0.7256 | 0.7213 | 0.7167 | 0.7130 | 0.7104 | 0.7072 | 0.7030 | 0.7038 | 0.7024 | 0.7005 | 0.6983 | 0.6958 | 0.6929 | 0.6865 | 0.6807 | 0.6759 | 0.6730 |  |
| 34 | 0.7440 | 0.7574 | 0.7554 | 0.7527 | 0.7490 | 0.7448 | 0.7401 | 0.7365 | 0.7339 | 0.7308 | 0.7266 | 0.7275 | 0.7262 | 0.7244 | 0.7223 | 0.7199 | 0.7171 | 0.7107 | 0.7048 | 0.7001 | 0.6972 | 0.6968 |
| 35 | 0.7673 | 0.7810 | 0.7792 | 0.7766 | 0.7729 | 0.7688 | 0.7642 | 0.7606 | 0.7581 | 0.7550 | 0.7508 | 0.7519 | 0.7506 | 0.7489 | 0.7469 | 0.7446 | 0.7419 | 0.7356 | 0.7297 | 0.7250 | 0.7221 | 0.7218 |
| 36 | 0.7912 | 0.8050 | 0.8035 | 0.8010 | 0.7975 | 0.7934 | 0.7889 | 0.7853 | 0.7829 | 0.7798 | 0.7757 | 0.7768 | 0.7757 | 0.7740 | 0.7722 | 0.7700 | 0.7674 | 0.7611 | 0.7553 | 0.7507 | 0.7478 | 0.7476 |
| 37 | 0.8155 | 0.8294 | 0.8281 | 0.8259 | 0.8225 | 0.8186 | 0.8142 | 0.8107 | 0.8083 | 0.8053 | 0.8012 | 0.8024 | 0.8014 | 0.7998 | 0.7980 | 0.7960 | 0.7935 | 0.7873 | 0.7816 | 0.7770 | 0.7743 | 0.7742 |
| 38 | 0.8405 | 0.8542 | 0.8530 | 0.8511 | 0.8481 | 0.8443 | 0.8400 | 0.8366 | 0.8343 | 0.8314 | 0.8274 | 0.8286 | 0.8277 | 0.8262 | 0.8246 | 0.8226 | 0.8203 | 0.8142 | 0.8086 | 0.8041 | 0.8015 | 0.8016 |
| 39 | 0.8661 | 0.8796 | 0.8785 | 0.8767 | 0.8739 | 0.8705 | 0.8664 | 0.8632 | 0.8609 | 0.8581 | 0.8542 | 0.8555 | 0.8546 | 0.8532 | 0.8517 | 0.8499 | 0.8477 | 0.8417 | 0.8362 | 0.8319 | 0.8294 | 0.8297 |
| 40 | 0.8923 | 0.9057 | 0.9045 | 0.9027 | 0.9001 | 0.8970 | 0.8932 | 0.8902 | 0.8881 | 0.8854 | 0.8816 | 0.8830 | 0.8822 | 0.8809 | 0.8794 | 0.8777 | 0.8757 | 0.8698 | 0.8645 | 0.8603 | 0.8580 | 0.8585 |
| 41 | 0.9170 | 0.9302 | 0.9290 | 0.9273 | 0.9247 | 0.9218 | 0.9183 | 0.9156 | 0.9138 | 0.9113 | 0.9076 | 0.9090 | 0.9083 | 0.9071 | 0.9057 | 0.9041 | 0.9022 | 0.8965 | 0.8914 | 0.8873 | 0.8852 | 0.8859 |
| 42 | 0.9420 | 0.9550 | 0.9540 | 0.9523 | 0.9497 | 0.9469 | 0.9436 | 0.9412 | 0.9397 | 0.9375 | 0.9339 | 0.9355 | 0.9349 | 0.9338 | 0.9325 | 0.9310 | 0.9292 | 0.9237 | 0.9187 | 0.9148 | 0.9129 | 0.9138 |
| 43 | 0.9673 | 0.9800 | 0.9792 | 0.9777 | 0.9752 | 0.9724 | 0.9692 | 0.9670 | 0.9658 | 0.9639 | 0.9607 | 0.9623 | 0.9618 | 0.9608 | 0.9597 | 0.9583 | 0.9566 | 0.9513 | 0.9465 | 0.9428 | 0.9410 | 0.9420 |
| 44 | 0.9930 | 1.0053 | 1.0047 | 1.0033 | 1.0011 | 0.9983 | 0.9951 | 0.9930 | 0.9919 | 0.9904 | 0.9876 | 0.9894 | 0.9891 | 0.9883 | 0.9872 | 0.9860 | 0.9844 | 0.9793 | 0.9746 | 0.9711 | 0.9694 | 0.9706 |
| 45 | 1.0187 | 1.0307 | 1.0303 | 1.0292 | 1.0271 | 1.0246 | 1.0215 | 1.0193 | 1.0183 | 1.0169 | 1.0145 | 1.0166 | 1.0166 | 1.0159 | 1.0151 | 1.0139 | 1.0125 | 1.0076 | 1.0031 | 0.9997 | 0.9982 | 0.9995 |
| 46 | 1.0446 | 1.0560 | 1.0560 | 1.0551 | 1.0534 | 1.0511 | 1.0483 | 1.0461 | 1.0450 | 1.0436 | 1.0414 | 1.0437 | 1.0441 | 1.0437 | 1.0431 | 1.0422 | 1.0409 | 1.0362 | 1.0319 | 1.0287 | 1.0273 | 1.0286 |
| 47 | 1.0707 | 1.0814 | 1.0816 | 1.0811 | 1.0797 | 1.0777 | 1.0752 | 1.0732 | 1.0721 | 1.0706 | 1.0685 | 1.0707 | 1.0714 | 1.0715 | 1.0712 | 1.0705 | 1.0695 | 1.0651 | 1.0610 | 1.0579 | 1.0565 | 1.0578 |
| 48 | 1.0971 | 1.1068 | 1.1071 | 1.1070 | 1.1060 | 1.1044 | 1.1022 | 1.1004 | 1.0994 | 1.0979 | 1.0958 | 1.0978 | 1.0985 | 1.0990 | 1.0992 | 1.0989 | 1.0981 | 1.0941 | 1.0903 | 1.0874 | 1.0860 | 1.0872 |
| 49 | 1.1236 | 1.1324 | 1.1328 | 1.1327 | 1.1321 | 1.1310 | 1.1292 | 1.1277 | 1.1268 | 1.1255 | 1.1234 | 1.1250 | 1.1256 | 1.1262 | 1.1268 | 1.1270 | 1.1266 | 1.1231 | 1.1197 | 1.1169 | 1.1157 | 1.1167 |
| 50 | 1.1505 | 1.1579 | 1.1584 | 1.1586 | 1.1581 | 1.1574 | 1.1561 | 1.1550 | 1.1543 | 1.1531 | 1.1512 | 1.1525 | 1.1528 | 1.1533 | 1.1540 | 1.1546 | 1.1548 | 1.1520 | 1.1490 | 1.1465 | 1.1453 | 1.1462 |
| 51 | 1.1720 | 1.1780 | 1.1784 | 1.1786 | 1.1784 | 1.1779 | 1.1771 | 1.1764 | 1.1759 | 1.1750 | 1.1734 | 1.1744 | 1.1745 | 1.1746 | 1.1752 | 1.1760 | 1.1767 | 1.1748 | 1.1725 | 1.1704 | 1.1692 | 1.1698 |
| 52 | 1.1934 | 1.1978 | 1.1980 | 1.1983 | 1.1983 | 1.1980 | 1.1974 | 1.1970 | 1.1969 | 1.1963 | 1.1950 | 1.1957 | 1.1958 | 1.1958 | 1.1960 | 1.1966 | 1.1974 | 1.1965 | 1.1950 | 1.1935 | 1.1924 | 1.1928 |
| 53 | 1.2146 | 1.2173 | 1.2174 | 1.2175 | 1.2176 | 1.2175 | 1.2172 | 1.2169 | 1.2170 | 1.2168 | 1.2159 | 1.2163 | 1.2164 | 1.2164 | 1.2164 | 1.2166 | 1.2173 | 1.2169 | 1.2163 | 1.2155 | 1.2147 | 1.2149 |
| 54 | 1.2355 | 1.2364 | 1.2364 | 1.2364 | 1.2365 | 1.2365 | 1.2364 | 1.2363 | 1.2363 | 1.2364 | 1.2360 | 1.2361 | 1.2361 | 1.2361 | 1.2361 | 1.2361 | 1.2364 | 1.2363 | 1.2362 | 1.2360 | 1.2357 | 1.2357 |
| 55 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 |

Table 2A Employer benefit factors (EBF) — male officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.7212 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.7471 | 0.7450 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.7739 | 0.7718 | 0.7688 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.8014 | 0.7994 | 0.7965 | 0.7931 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.8297 | 0.8279 | 0.8250 | 0.8217 | 0.8178 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.8587 | 0.8571 | 0.8544 | 0.8512 | 0.8474 | 0.8429 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.8864 | 0.8850 | 0.8826 | 0.8796 | 0.8759 | 0.8715 | 0.8665 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.9145 | 0.9134 | 0.9112 | 0.9085 | 0.9050 | 0.9009 | 0.8959 | 0.8907 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.9429 | 0.9421 | 0.9403 | 0.9379 | 0.9347 | 0.9308 | 0.9261 | 0.9210 | 0.9158 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.9717 | 0.9712 | 0.9697 | 0.9676 | 0.9648 | 0.9613 | 0.9568 | 0.9520 | 0.9470 | 0.9420 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 1.0008 | 1.0005 | 0.9993 | 0.9976 | 0.9952 | 0.9921 | 0.9880 | 0.9835 | 0.9788 | 0.9740 | 0.9691 |  |  |  |  |  |  |  |  |  |  |
| 46 | 1.0300 | 1.0299 | 1.0291 | 1.0277 | 1.0257 | 1.0231 | 1.0195 | 1.0154 | 1.0111 | 1.0067 | 1.0020 | 0.9971 |  |  |  |  |  |  |  |  |  |
| 47 | 1.0593 | 1.0594 | 1.0589 | 1.0578 | 1.0563 | 1.0541 | 1.0510 | 1.0475 | 1.0437 | 1.0398 | 1.0355 | 1.0308 | 1.0259 |  |  |  |  |  |  |  |  |
| 48 | 1.0886 | 1.0889 | 1.0886 | 1.0879 | 1.0868 | 1.0850 | 1.0825 | 1.0795 | 1.0764 | 1.0730 | 1.0693 | 1.0651 | 1.0605 | 1.0558 |  |  |  |  |  |  |  |
| 49 | 1.1180 | 1.1183 | 1.1182 | 1.1178 | 1.1170 | 1.1157 | 1.1138 | 1.1114 | 1.1088 | 1.1061 | 1.1031 | 1.0996 | 1.0956 | 1.0913 | 1.0868 |  |  |  |  |  |  |
| 50 | 1.1473 | 1.1476 | 1.1476 | 1.1474 | 1.1470 | 1.1461 | 1.1447 | 1.1429 | 1.1409 | 1.1389 | 1.1365 | 1.1338 | 1.1306 | 1.1270 | 1.1231 | 1.1190 |  |  |  |  |  |
| 51 | 1.1708 | 1.1711 | 1.1711 | 1.1710 | 1.1708 | 1.1703 | 1.1693 | 1.1681 | 1.1667 | 1.1653 | 1.1637 | 1.1618 | 1.1594 | 1.1568 | 1.1538 | 1.1504 | 1.1468 |  |  |  |  |
| 52 | 1.1935 | 1.1937 | 1.1937 | 1.1937 | 1.1937 | 1.1935 | 1.1929 | 1.1921 | 1.1913 | 1.1904 | 1.1895 | 1.1883 | 1.1868 | 1.1851 | 1.1831 | 1.1808 | 1.1781 | 1.1751 |  |  |  |
| 53 | 1.2153 | 1.2154 | 1.2154 | 1.2154 | 1.2154 | 1.2154 | 1.2151 | 1.2147 | 1.2143 | 1.2139 | 1.2135 | 1.2129 | 1.2122 | 1.2113 | 1.2103 | 1.2091 | 1.2077 | 1.2057 | 1.2038 |  |  |
| 54 | 1.2358 | 1.2359 | 1.2359 | 1.2359 | 1.2359 | 1.2359 | 1.2358 | 1.2357 | 1.2356 | 1.2355 | 1.2354 | 1.2353 | 1.2351 | 1.2348 | 1.2345 | 1.2342 | 1.2338 | 1.2332 | 1.2324 | 1.2324 |  |
| 55 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 | 1.2549 |

Table 2B Employer benefit factors (EBF) — males other than officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.3062 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.3195 | 0.3199 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.3335 | 0.3339 | 0.3307 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.3481 | 0.3487 | 0.3453 | 0.3418 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.3656 | 0.3663 | 0.3626 | 0.3588 | 0.3549 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.3844 | 0.3853 | 0.3813 | 0.3771 | 0.3728 | 0.3743 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.4033 | 0.4043 | 0.4001 | 0.3956 | 0.3909 | 0.3925 | 0.3913 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.4212 | 0.4223 | 0.4179 | 0.4132 | 0.4082 | 0.4099 | 0.4087 | 0.4081 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.4385 | 0.4397 | 0.4352 | 0.4303 | 0.4251 | 0.4269 | 0.4256 | 0.4250 | 0.4256 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.4555 | 0.4569 | 0.4522 | 0.4472 | 0.4418 | 0.4437 | 0.4423 | 0.4417 | 0.4424 | 0.4420 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.4724 | 0.4739 | 0.4691 | 0.4639 | 0.4584 | 0.4603 | 0.4590 | 0.4584 | 0.4591 | 0.4587 | 0.4538 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.4891 | 0.4907 | 0.4858 | 0.4806 | 0.4749 | 0.4769 | 0.4756 | 0.4750 | 0.4757 | 0.4753 | 0.4703 | 0.4759 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.5058 | 0.5074 | 0.5025 | 0.4972 | 0.4914 | 0.4935 | 0.4921 | 0.4915 | 0.4923 | 0.4919 | 0.4868 | 0.4926 | 0.4935 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5224 | 0.5241 | 0.5191 | 0.5138 | 0.5079 | 0.5101 | 0.5087 | 0.5081 | 0.5089 | 0.5086 | 0.5033 | 0.5093 | 0.5102 | 0.5093 |  |  |  |  |  |  |  |  |
| 27 | 0.5392 | 0.5410 | 0.5360 | 0.5305 | 0.5247 | 0.5269 | 0.5255 | 0.5249 | 0.5258 | 0.5254 | 0.5201 | 0.5262 | 0.5271 | 0.5262 | 0.5239 |  |  |  |  |  |  |  |
| 28 | 0.5562 | 0.5580 | 0.5530 | 0.5475 | 0.5416 | 0.5439 | 0.5425 | 0.5419 | 0.5428 | 0.5425 | 0.5372 | 0.5433 | 0.5443 | 0.5434 | 0.5411 | 0.5373 |  |  |  |  |  |  |
| 29 | 0.5734 | 0.5752 | 0.5702 | 0.5648 | 0.5589 | 0.5611 | 0.5597 | 0.5592 | 0.5601 | 0.5599 | 0.5545 | 0.5607 | 0.5617 | 0.5609 | 0.5586 | 0.5548 | 0.5505 |  |  |  |  |  |
| 30 | 0.5909 | 0.5928 | 0.5878 | 0.5824 | 0.5764 | 0.5787 | 0.5774 | 0.5768 | 0.5778 | 0.5776 | 0.5722 | 0.5785 | 0.5796 | 0.5787 | 0.5765 | 0.5727 | 0.5684 | 0.5617 |  |  |  |  |
| 31 | 0.6087 | 0.6107 | 0.6058 | 0.6004 | 0.5944 | 0.5967 | 0.5954 | 0.5949 | 0.5959 | 0.5956 | 0.5903 | 0.5966 | 0.5978 | 0.5970 | 0.5948 | 0.5910 | 0.5867 | 0.5800 | 0.5723 |  |  |  |
| 32 | 0.6270 | 0.6290 | 0.6242 | 0.6188 | 0.6129 | 0.6152 | 0.6139 | 0.6134 | 0.6144 | 0.6142 | 0.6089 | 0.6153 | 0.6164 | 0.6157 | 0.6136 | 0.6098 | 0.6055 | 0.5989 | 0.5911 | 0.5825 |  |  |
| 33 | 0.6457 | 0.6478 | 0.6430 | 0.6377 | 0.6319 | 0.6342 | 0.6329 | 0.6324 | 0.6334 | 0.6333 | 0.6280 | 0.6344 | 0.6356 | 0.6350 | 0.6328 | 0.6291 | 0.6249 | 0.6183 | 0.6105 | 0.6019 | 0.5922 |  |
| 34 | 0.6648 | 0.6670 | 0.6624 | 0.6571 | 0.6514 | 0.6537 | 0.6524 | 0.6520 | 0.6530 | 0.6529 | 0.6477 | 0.6540 | 0.6553 | 0.6547 | 0.6527 | 0.6490 | 0.6449 | 0.6383 | 0.6305 | 0.6219 | 0.6122 | 0.6142 |
| 35 | 0.6843 | 0.6867 | 0.6822 | 0.6771 | 0.6714 | 0.6738 | 0.6726 | 0.6722 | 0.6732 | 0.6731 | 0.6679 | 0.6743 | 0.6756 | 0.6750 | 0.6731 | 0.6695 | 0.6655 | 0.6589 | 0.6512 | 0.6426 | 0.6329 | 0.6349 |
| 36 | 0.7043 | 0.7067 | 0.7025 | 0.6976 | 0.6921 | 0.6945 | 0.6933 | 0.6929 | 0.6940 | 0.6939 | 0.6888 | 0.6952 | 0.6965 | 0.6960 | 0.6941 | 0.6906 | 0.6867 | 0.6802 | 0.6726 | 0.6640 | 0.6544 | 0.6564 |
| 37 | 0.7250 | 0.7273 | 0.7232 | 0.7186 | 0.7133 | 0.7157 | 0.7147 | 0.7144 | 0.7155 | 0.7154 | 0.7104 | 0.7167 | 0.7181 | 0.7176 | 0.7158 | 0.7124 | 0.7085 | 0.7022 | 0.6947 | 0.6862 | 0.6767 | 0.6786 |
| 38 | 0.7464 | 0.7486 | 0.7445 | 0.7400 | 0.7350 | 0.7376 | 0.7367 | 0.7365 | 0.7376 | 0.7376 | 0.7327 | 0.7390 | 0.7404 | 0.7400 | 0.7382 | 0.7349 | 0.7311 | 0.7249 | 0.7175 | 0.7092 | 0.6997 | 0.7017 |
| 39 | 0.7685 | 0.7706 | 0.7665 | 0.7620 | 0.7571 | 0.7600 | 0.7592 | 0.7591 | 0.7604 | 0.7605 | 0.7557 | 0.7620 | 0.7634 | 0.7630 | 0.7613 | 0.7580 | 0.7544 | 0.7483 | 0.7411 | 0.7328 | 0.7235 | 0.7256 |
| 40 | 0.7913 | 0.7933 | 0.7892 | 0.7847 | 0.7798 | 0.7827 | 0.7823 | 0.7824 | 0.7838 | 0.7840 | 0.7793 | 0.7856 | 0.7871 | 0.7868 | 0.7851 | 0.7820 | 0.7784 | 0.7724 | 0.7653 | 0.7573 | 0.7481 | 0.7504 |
| 41 | 0.8136 | 0.8155 | 0.8114 | 0.8069 | 0.8021 | 0.8047 | 0.8044 | 0.8049 | 0.8065 | 0.8068 | 0.8024 | 0.8087 | 0.8102 | 0.8100 | 0.8084 | 0.8054 | 0.8019 | 0.7960 | 0.7891 | 0.7813 | 0.7723 | 0.7747 |
| 42 | 0.8366 | 0.8384 | 0.8343 | 0.8299 | 0.8251 | 0.8275 | 0.8271 | 0.8276 | 0.8296 | 0.8302 | 0.8261 | 0.8323 | 0.8340 | 0.8338 | 0.8324 | 0.8295 | 0.8261 | 0.8204 | 0.8137 | 0.8060 | 0.7973 | 0.7997 |
| 43 | 0.8602 | 0.8619 | 0.8580 | 0.8536 | 0.8489 | 0.8511 | 0.8505 | 0.8509 | 0.8529 | 0.8539 | 0.8502 | 0.8566 | 0.8583 | 0.8583 | 0.8570 | 0.8543 | 0.8510 | 0.8455 | 0.8389 | 0.8314 | 0.8229 | 0.8254 |
| 44 | 0.8843 | 0.8861 | 0.8823 | 0.8780 | 0.8733 | 0.8753 | 0.8746 | 0.8748 | 0.8766 | 0.8778 | 0.8747 | 0.8811 | 0.8831 | 0.8834 | 0.8823 | 0.8797 | 0.8766 | 0.8713 | 0.8649 | 0.8575 | 0.8493 | 0.8517 |
| 45 | 0.9088 | 0.9108 | 0.9072 | 0.9031 | 0.8985 | 0.9003 | 0.8994 | 0.8994 | 0.9009 | 0.9019 | 0.8991 | 0.9059 | 0.9082 | 0.9088 | 0.9080 | 0.9056 | 0.9028 | 0.8977 | 0.8915 | 0.8844 | 0.8763 | 0.8787 |
| 46 | 0.9336 | 0.9356 | 0.9325 | 0.9287 | 0.9242 | 0.9258 | 0.9249 | 0.9248 | 0.9260 | 0.9266 | 0.9238 | 0.9305 | 0.9334 | 0.9345 | 0.9340 | 0.9320 | 0.9294 | 0.9246 | 0.9187 | 0.9118 | 0.9040 | 0.9063 |
| 47 | 0.9589 | 0.9608 | 0.9580 | 0.9547 | 0.9505 | 0.9519 | 0.9509 | 0.9507 | 0.9516 | 0.9520 | 0.9492 | 0.9551 | 0.9582 | 0.9600 | 0.9602 | 0.9587 | 0.9565 | 0.9520 | 0.9465 | 0.9399 | 0.9323 | 0.9344 |
| 48 | 0.9844 | 0.9863 | 0.9837 | 0.9808 | 0.9771 | 0.9785 | 0.9775 | 0.9770 | 0.9778 | 0.9780 | 0.9751 | 0.9802 | 0.9829 | 0.9850 | 0.9861 | 0.9854 | 0.9837 | 0.9798 | 0.9746 | 0.9684 | 0.9611 | 0.9631 |
| 49 | 1.0100 | 1.0120 | 1.0098 | 1.0071 | 1.0038 | 1.0053 | 1.0044 | 1.0039 | 1.0044 | 1.0044 | 1.0015 | 1.0059 | 1.0081 | 1.0098 | 1.0113 | 1.0117 | 1.0109 | 1.0076 | 1.0031 | 0.9973 | 0.9905 | 0.9921 |
| 50 | 1.0359 | 1.0378 | 1.0361 | 1.0338 | 1.0308 | 1.0322 | 1.0317 | 1.0312 | 1.0315 | 1.0314 | 1.0286 | 1.0322 | 1.0339 | 1.0352 | 1.0364 | 1.0373 | 1.0377 | 1.0355 | 1.0317 | 1.0266 | 1.0203 | 1.0217 |
| 51 | 1.0583 | 1.0603 | 1.0591 | 1.0574 | 1.0549 | 1.0559 | 1.0555 | 1.0554 | 1.0557 | 1.0554 | 1.0528 | 1.0556 | 1.0568 | 1.0577 | 1.0585 | 1.0592 | 1.0602 | 1.0595 | 1.0569 | 1.0527 | 1.0471 | 1.0481 |
| 52 | 1.0805 | 1.0823 | 1.0818 | 1.0805 | 1.0786 | 1.0795 | 1.0790 | 1.0790 | 1.0796 | 1.0793 | 1.0770 | 1.0790 | 1.0798 | 1.0803 | 1.0808 | 1.0812 | 1.0819 | 1.0821 | 1.0812 | 1.0783 | 1.0737 | 1.0743 |
| 53 | 1.1025 | 1.1037 | 1.1037 | 1.1032 | 1.1018 | 1.1024 | 1.1022 | 1.1020 | 1.1025 | 1.1027 | 1.1009 | 1.1020 | 1.1024 | 1.1027 | 1.1029 | 1.1031 | 1.1035 | 1.1036 | 1.1037 | 1.1026 | 1.0994 | 1.0997 |
| 54 | 1.1245 | 1.1249 | 1.1249 | 1.1249 | 1.1243 | 1.1245 | 1.1245 | 1.1244 | 1.1245 | 1.1248 | 1.1240 | 1.1244 | 1.1245 | 1.1246 | 1.1247 | 1.1247 | 1.1248 | 1.1248 | 1.1248 | 1.1249 | 1.1237 | 1.1237 |
| 55 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 |

Table 2B Employer benefit factors (EBF) — males other than officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.6362 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.6577 | 0.6580 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.6799 | 0.6803 | 0.6799 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.7031 | 0.7034 | 0.7030 | 0.7017 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.7270 | 0.7273 | 0.7269 | 0.7257 | 0.7235 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.7519 | 0.7523 | 0.7519 | 0.7506 | 0.7484 | 0.7453 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.7763 | 0.7769 | 0.7766 | 0.7754 | 0.7731 | 0.7700 | 0.7661 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.8015 | 0.8023 | 0.8022 | 0.8011 | 0.7989 | 0.7957 | 0.7918 | 0.7870 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.8273 | 0.8283 | 0.8285 | 0.8276 | 0.8256 | 0.8225 | 0.8185 | 0.8137 | 0.8085 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.8538 | 0.8549 | 0.8553 | 0.8548 | 0.8531 | 0.8502 | 0.8463 | 0.8415 | 0.8362 | 0.8307 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.8808 | 0.8820 | 0.8827 | 0.8825 | 0.8812 | 0.8787 | 0.8750 | 0.8703 | 0.8650 | 0.8595 | 0.8537 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.9083 | 0.9097 | 0.9105 | 0.9107 | 0.9097 | 0.9077 | 0.9045 | 0.9000 | 0.8949 | 0.8893 | 0.8835 | 0.8778 |  |  |  |  |  |  |  |  |  |
| 47 | 0.9364 | 0.9377 | 0.9387 | 0.9391 | 0.9385 | 0.9370 | 0.9344 | 0.9305 | 0.9256 | 0.9202 | 0.9144 | 0.9086 | 0.9031 |  |  |  |  |  |  |  |  |
| 48 | 0.9648 | 0.9661 | 0.9671 | 0.9676 | 0.9675 | 0.9664 | 0.9644 | 0.9612 | 0.9570 | 0.9520 | 0.9464 | 0.9406 | 0.9350 | 0.9296 |  |  |  |  |  |  |  |
| 49 | 0.9936 | 0.9948 | 0.9957 | 0.9964 | 0.9964 | 0.9958 | 0.9944 | 0.9920 | 0.9886 | 0.9844 | 0.9792 | 0.9736 | 0.9681 | 0.9626 | 0.9577 |  |  |  |  |  |  |
| 50 | 1.0229 | 1.0238 | 1.0247 | 1.0253 | 1.0255 | 1.0252 | 1.0244 | 1.0227 | 1.0202 | 1.0169 | 1.0127 | 1.0077 | 1.0024 | 0.9970 | 0.9920 | 0.9880 |  |  |  |  |  |
| 51 | 1.0491 | 1.0498 | 1.0505 | 1.0510 | 1.0512 | 1.0512 | 1.0507 | 1.0496 | 1.0480 | 1.0458 | 1.0427 | 1.0389 | 1.0344 | 1.0294 | 1.0244 | 1.0204 | 1.0171 |  |  |  |  |
| 52 | 1.0750 | 1.0755 | 1.0759 | 1.0763 | 1.0765 | 1.0765 | 1.0763 | 1.0758 | 1.0749 | 1.0736 | 1.0717 | 1.0692 | 1.0661 | 1.0621 | 1.0578 | 1.0539 | 1.0506 | 1.0490 |  |  |  |
| 53 | 1.1001 | 1.1003 | 1.1005 | 1.1008 | 1.1009 | 1.1009 | 1.1009 | 1.1006 | 1.1002 | 1.0997 | 1.0988 | 1.0975 | 1.0960 | 1.0937 | 1.0908 | 1.0878 | 1.0849 | 1.0834 | 1.0834 |  |  |
| 54 | 1.1239 | 1.1239 | 1.1240 | 1.1241 | 1.1241 | 1.1241 | 1.1241 | 1.1241 | 1.1240 | 1.1238 | 1.1236 | 1.1232 | 1.1228 | 1.1222 | 1.1212 | 1.1201 | 1.1188 | 1.1180 | 1.1180 | 1.1180 |  |
| 55 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 | 1.1457 |

Table 2C Employer benefit factors (EBF) — female officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.3568 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.3709 | 0.3773 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.3856 | 0.3923 | 0.3897 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.4008 | 0.4078 | 0.4052 | 0.4021 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.4162 | 0.4235 | 0.4208 | 0.4176 | 0.4139 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.4319 | 0.4396 | 0.4368 | 0.4336 | 0.4297 | 0.4269 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.4481 | 0.4561 | 0.4533 | 0.4500 | 0.4461 | 0.4431 | 0.4402 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.4649 | 0.4732 | 0.4704 | 0.4670 | 0.4630 | 0.4600 | 0.4570 | 0.4545 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.4823 | 0.4909 | 0.4881 | 0.4847 | 0.4806 | 0.4775 | 0.4744 | 0.4718 | 0.4698 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.5003 | 0.5094 | 0.5065 | 0.5030 | 0.4988 | 0.4957 | 0.4925 | 0.4899 | 0.4878 | 0.4859 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.5183 | 0.5276 | 0.5247 | 0.5212 | 0.5170 | 0.5138 | 0.5106 | 0.5079 | 0.5058 | 0.5039 | 0.5015 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.5367 | 0.5463 | 0.5434 | 0.5398 | 0.5355 | 0.5324 | 0.5292 | 0.5264 | 0.5243 | 0.5224 | 0.5199 | 0.5217 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.5555 | 0.5653 | 0.5624 | 0.5589 | 0.5545 | 0.5513 | 0.5481 | 0.5454 | 0.5432 | 0.5414 | 0.5388 | 0.5407 | 0.5399 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5747 | 0.5848 | 0.5819 | 0.5783 | 0.5739 | 0.5707 | 0.5675 | 0.5648 | 0.5626 | 0.5608 | 0.5582 | 0.5602 | 0.5595 | 0.5578 |  |  |  |  |  |  |  |  |
| 27 | 0.5944 | 0.6048 | 0.6018 | 0.5983 | 0.5939 | 0.5907 | 0.5874 | 0.5847 | 0.5826 | 0.5807 | 0.5782 | 0.5802 | 0.5796 | 0.5779 | 0.5755 |  |  |  |  |  |  |  |
| 28 | 0.6146 | 0.6252 | 0.6223 | 0.6187 | 0.6143 | 0.6111 | 0.6079 | 0.6051 | 0.6030 | 0.6012 | 0.5987 | 0.6009 | 0.6003 | 0.5986 | 0.5962 | 0.5935 |  |  |  |  |  |  |
| 29 | 0.6354 | 0.6462 | 0.6433 | 0.6397 | 0.6353 | 0.6321 | 0.6288 | 0.6261 | 0.6240 | 0.6223 | 0.6198 | 0.6221 | 0.6215 | 0.6199 | 0.6175 | 0.6148 | 0.6119 |  |  |  |  |  |
| 30 | 0.6568 | 0.6677 | 0.6648 | 0.6612 | 0.6568 | 0.6536 | 0.6504 | 0.6477 | 0.6456 | 0.6439 | 0.6415 | 0.6439 | 0.6434 | 0.6418 | 0.6395 | 0.6368 | 0.6339 | 0.6276 |  |  |  |  |
| 31 | 0.6787 | 0.6898 | 0.6869 | 0.6833 | 0.6789 | 0.6757 | 0.6725 | 0.6698 | 0.6678 | 0.6662 | 0.6637 | 0.6663 | 0.6659 | 0.6644 | 0.6621 | 0.6594 | 0.6565 | 0.6502 | 0.6445 |  |  |  |
| 32 | 0.7012 | 0.7125 | 0.7096 | 0.7061 | 0.7016 | 0.6984 | 0.6952 | 0.6925 | 0.6906 | 0.6890 | 0.6866 | 0.6893 | 0.6890 | 0.6876 | 0.6853 | 0.6828 | 0.6798 | 0.6735 | 0.6677 | 0.6630 |  |  |
| 33 | 0.7242 | 0.7358 | 0.7329 | 0.7294 | 0.7249 | 0.7218 | 0.7186 | 0.7159 | 0.7140 | 0.7125 | 0.7101 | 0.7129 | 0.7128 | 0.7114 | 0.7092 | 0.7067 | 0.7039 | 0.6975 | 0.6917 | 0.6869 | 0.6840 |  |
| 34 | 0.7479 | 0.7596 | 0.7568 | 0.7533 | 0.7489 | 0.7457 | 0.7426 | 0.7399 | 0.7381 | 0.7366 | 0.7343 | 0.7372 | 0.7371 | 0.7359 | 0.7338 | 0.7314 | 0.7286 | 0.7222 | 0.7164 | 0.7116 | 0.7087 | 0.7083 |
| 35 | 0.7720 | 0.7839 | 0.7813 | 0.7779 | 0.7735 | 0.7704 | 0.7672 | 0.7646 | 0.7628 | 0.7613 | 0.7590 | 0.7621 | 0.7622 | 0.7610 | 0.7590 | 0.7567 | 0.7541 | 0.7477 | 0.7419 | 0.7371 | 0.7342 | 0.7339 |
| 36 | 0.7967 | 0.8088 | 0.8063 | 0.8030 | 0.7987 | 0.7956 | 0.7925 | 0.7900 | 0.7881 | 0.7867 | 0.7845 | 0.7877 | 0.7878 | 0.7868 | 0.7849 | 0.7827 | 0.7802 | 0.7739 | 0.7681 | 0.7634 | 0.7606 | 0.7603 |
| 37 | 0.8220 | 0.8341 | 0.8318 | 0.8287 | 0.8245 | 0.8215 | 0.8185 | 0.8160 | 0.8142 | 0.8128 | 0.8107 | 0.8139 | 0.8141 | 0.8132 | 0.8114 | 0.8094 | 0.8069 | 0.8007 | 0.7950 | 0.7904 | 0.7877 | 0.7876 |
| 38 | 0.8480 | 0.8600 | 0.8578 | 0.8549 | 0.8509 | 0.8481 | 0.8451 | 0.8427 | 0.8410 | 0.8396 | 0.8375 | 0.8408 | 0.8411 | 0.8403 | 0.8386 | 0.8367 | 0.8344 | 0.8282 | 0.8226 | 0.8182 | 0.8156 | 0.8156 |
| 39 | 0.8747 | 0.8865 | 0.8843 | 0.8815 | 0.8777 | 0.8751 | 0.8723 | 0.8700 | 0.8683 | 0.8671 | 0.8650 | 0.8684 | 0.8688 | 0.8680 | 0.8665 | 0.8646 | 0.8625 | 0.8564 | 0.8509 | 0.8466 | 0.8442 | 0.8444 |
| 40 | 0.9021 | 0.9137 | 0.9115 | 0.9087 | 0.9050 | 0.9026 | 0.9001 | 0.8979 | 0.8964 | 0.8952 | 0.8932 | 0.8966 | 0.8971 | 0.8964 | 0.8949 | 0.8932 | 0.8912 | 0.8853 | 0.8799 | 0.8757 | 0.8735 | 0.8739 |
| 41 | 0.9289 | 0.9405 | 0.9383 | 0.9354 | 0.9317 | 0.9294 | 0.9271 | 0.9252 | 0.9238 | 0.9228 | 0.9209 | 0.9243 | 0.9249 | 0.9243 | 0.9229 | 0.9213 | 0.9194 | 0.9137 | 0.9085 | 0.9044 | 0.9023 | 0.9030 |
| 42 | 0.9563 | 0.9677 | 0.9656 | 0.9627 | 0.9590 | 0.9567 | 0.9545 | 0.9528 | 0.9517 | 0.9508 | 0.9491 | 0.9526 | 0.9532 | 0.9527 | 0.9514 | 0.9499 | 0.9481 | 0.9426 | 0.9375 | 0.9336 | 0.9317 | 0.9326 |
| 43 | 0.9842 | 0.9954 | 0.9933 | 0.9906 | 0.9869 | 0.9846 | 0.9823 | 0.9807 | 0.9799 | 0.9792 | 0.9777 | 0.9813 | 0.9820 | 0.9816 | 0.9804 | 0.9790 | 0.9773 | 0.9719 | 0.9671 | 0.9634 | 0.9616 | 0.9626 |
| 44 | 1.0125 | 1.0234 | 1.0215 | 1.0189 | 1.0154 | 1.0130 | 1.0107 | 1.0090 | 1.0083 | 1.0079 | 1.0066 | 1.0103 | 1.0112 | 1.0109 | 1.0099 | 1.0086 | 1.0070 | 1.0018 | 0.9971 | 0.9936 | 0.9919 | 0.9931 |
| 45 | 1.0409 | 1.0517 | 1.0501 | 1.0476 | 1.0443 | 1.0420 | 1.0396 | 1.0379 | 1.0370 | 1.0367 | 1.0357 | 1.0396 | 1.0407 | 1.0406 | 1.0397 | 1.0386 | 1.0372 | 1.0322 | 1.0276 | 1.0242 | 1.0227 | 1.0240 |
| 46 | 1.0696 | 1.0800 | 1.0788 | 1.0766 | 1.0735 | 1.0713 | 1.0691 | 1.0673 | 1.0662 | 1.0658 | 1.0649 | 1.0689 | 1.0703 | 1.0705 | 1.0699 | 1.0689 | 1.0676 | 1.0629 | 1.0585 | 1.0552 | 1.0538 | 1.0552 |
| 47 | 1.0984 | 1.1083 | 1.1075 | 1.1058 | 1.1030 | 1.1010 | 1.0989 | 1.0971 | 1.0960 | 1.0954 | 1.0944 | 1.0982 | 1.0998 | 1.1005 | 1.1002 | 1.0994 | 1.0984 | 1.0939 | 1.0898 | 1.0866 | 1.0853 | 1.0866 |
| 48 | 1.1275 | 1.1367 | 1.1362 | 1.1349 | 1.1327 | 1.1309 | 1.1290 | 1.1273 | 1.1262 | 1.1254 | 1.1242 | 1.1276 | 1.1292 | 1.1302 | 1.1304 | 1.1301 | 1.1293 | 1.1252 | 1.1214 | 1.1184 | 1.1170 | 1.1182 |
| 49 | 1.1568 | 1.1651 | 1.1648 | 1.1639 | 1.1622 | 1.1609 | 1.1592 | 1.1577 | 1.1566 | 1.1558 | 1.1545 | 1.1573 | 1.1587 | 1.1597 | 1.1603 | 1.1605 | 1.1602 | 1.1566 | 1.1531 | 1.1503 | 1.1490 | 1.1501 |
| 50 | 1.1863 | 1.1936 | 1.1935 | 1.1929 | 1.1915 | 1.1907 | 1.1895 | 1.1882 | 1.1872 | 1.1864 | 1.1851 | 1.1874 | 1.1883 | 1.1892 | 1.1899 | 1.1906 | 1.1908 | 1.1879 | 1.1849 | 1.1823 | 1.1811 | 1.1820 |
| 51 | 1.2160 | 1.2220 | 1.2221 | 1.2218 | 1.2208 | 1.2202 | 1.2195 | 1.2187 | 1.2178 | 1.2170 | 1.2158 | 1.2176 | 1.2182 | 1.2187 | 1.2193 | 1.2201 | 1.2208 | 1.2189 | 1.2165 | 1.2143 | 1.2131 | 1.2138 |
| 52 | 1.2460 | 1.2505 | 1.2506 | 1.2505 | 1.2499 | 1.2496 | 1.2491 | 1.2487 | 1.2482 | 1.2476 | 1.2464 | 1.2477 | 1.2482 | 1.2484 | 1.2486 | 1.2492 | 1.2501 | 1.2491 | 1.2476 | 1.2460 | 1.2449 | 1.2453 |
| 53 | 1.2761 | 1.2789 | 1.2790 | 1.2791 | 1.2787 | 1.2786 | 1.2784 | 1.2781 | 1.2780 | 1.2778 | 1.2768 | 1.2776 | 1.2778 | 1.2780 | 1.2780 | 1.2782 | 1.2789 | 1.2785 | 1.2779 | 1.2770 | 1.2762 | 1.2764 |
| 54 | 1.3064 | 1.3074 | 1.3074 | 1.3075 | 1.3074 | 1.3073 | 1.3073 | 1.3072 | 1.3072 | 1.3072 | 1.3068 | 1.3070 | 1.3071 | 1.3072 | 1.3072 | 1.3072 | 1.3074 | 1.3073 | 1.3072 | 1.3070 | 1.3067 | 1.3067 |
| 55 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 |

Table 2C Employer benefit factors (EBF) — female officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.7333 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.7598 | 0.7577 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.7872 | 0.7851 | 0.7821 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.8154 | 0.8134 | 0.8105 | 0.8070 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.8444 | 0.8426 | 0.8397 | 0.8364 | 0.8325 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.8741 | 0.8725 | 0.8698 | 0.8666 | 0.8628 | 0.8583 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.9034 | 0.9021 | 0.8996 | 0.8966 | 0.8929 | 0.8885 | 0.8834 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.9333 | 0.9322 | 0.9300 | 0.9272 | 0.9238 | 0.9196 | 0.9146 | 0.9093 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.9635 | 0.9627 | 0.9609 | 0.9584 | 0.9553 | 0.9513 | 0.9465 | 0.9414 | 0.9362 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.9942 | 0.9937 | 0.9922 | 0.9901 | 0.9873 | 0.9837 | 0.9792 | 0.9743 | 0.9692 | 0.9642 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 1.0253 | 1.0250 | 1.0238 | 1.0220 | 1.0196 | 1.0165 | 1.0124 | 1.0078 | 1.0030 | 0.9982 | 0.9932 |  |  |  |  |  |  |  |  |  |  |
| 46 | 1.0566 | 1.0565 | 1.0556 | 1.0542 | 1.0523 | 1.0495 | 1.0459 | 1.0418 | 1.0374 | 1.0330 | 1.0282 | 1.0232 |  |  |  |  |  |  |  |  |  |
| 47 | 1.0881 | 1.0882 | 1.0876 | 1.0866 | 1.0850 | 1.0828 | 1.0797 | 1.0761 | 1.0722 | 1.0682 | 1.0639 | 1.0592 | 1.0541 |  |  |  |  |  |  |  |  |
| 48 | 1.1197 | 1.1200 | 1.1196 | 1.1189 | 1.1178 | 1.1160 | 1.1134 | 1.1104 | 1.1072 | 1.1038 | 1.1000 | 1.0958 | 1.0911 | 1.0863 |  |  |  |  |  |  |  |
| 49 | 1.1514 | 1.1517 | 1.1516 | 1.1512 | 1.1504 | 1.1491 | 1.1471 | 1.1446 | 1.1420 | 1.1393 | 1.1362 | 1.1326 | 1.1285 | 1.1242 | 1.1196 |  |  |  |  |  |  |
| 50 | 1.1831 | 1.1835 | 1.1834 | 1.1833 | 1.1828 | 1.1819 | 1.1804 | 1.1786 | 1.1766 | 1.1745 | 1.1721 | 1.1693 | 1.1660 | 1.1624 | 1.1585 | 1.1542 |  |  |  |  |  |
| 51 | 1.2147 | 1.2150 | 1.2150 | 1.2150 | 1.2148 | 1.2143 | 1.2133 | 1.2120 | 1.2106 | 1.2091 | 1.2075 | 1.2055 | 1.2031 | 1.2003 | 1.1973 | 1.1938 | 1.1901 |  |  |  |  |
| 52 | 1.2460 | 1.2462 | 1.2462 | 1.2462 | 1.2462 | 1.2460 | 1.2454 | 1.2446 | 1.2437 | 1.2429 | 1.2419 | 1.2407 | 1.2391 | 1.2373 | 1.2353 | 1.2329 | 1.2302 | 1.2270 |  |  |  |
| 53 | 1.2768 | 1.2770 | 1.2770 | 1.2770 | 1.2770 | 1.2769 | 1.2767 | 1.2763 | 1.2758 | 1.2754 | 1.2750 | 1.2744 | 1.2736 | 1.2727 | 1.2717 | 1.2704 | 1.2689 | 1.2669 | 1.2649 |  |  |
| 54 | 1.3068 | 1.3069 | 1.3069 | 1.3069 | 1.3069 | 1.3069 | 1.3068 | 1.3067 | 1.3066 | 1.3065 | 1.3064 | 1.3062 | 1.3060 | 1.3058 | 1.3055 | 1.3051 | 1.3047 | 1.3041 | 1.3032 | 1.3032 |  |
| 55 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 | 1.3358 |

Table 2D Employer benefit factors (EBF) — females other than officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.2963 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.3092 | 0.3114 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.3228 | 0.3252 | 0.3215 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.3371 | 0.3397 | 0.3358 | 0.3317 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.3536 | 0.3566 | 0.3523 | 0.3479 | 0.3449 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.3715 | 0.3749 | 0.3702 | 0.3653 | 0.3620 | 0.3616 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.3894 | 0.3932 | 0.3882 | 0.3830 | 0.3794 | 0.3789 | 0.3777 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.4067 | 0.4108 | 0.4055 | 0.4000 | 0.3962 | 0.3957 | 0.3944 | 0.3946 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.4235 | 0.4280 | 0.4225 | 0.4167 | 0.4127 | 0.4122 | 0.4108 | 0.4110 | 0.4112 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.4402 | 0.4449 | 0.4393 | 0.4333 | 0.4291 | 0.4287 | 0.4272 | 0.4274 | 0.4276 | 0.4269 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.4569 | 0.4618 | 0.4560 | 0.4498 | 0.4455 | 0.4451 | 0.4436 | 0.4438 | 0.4440 | 0.4433 | 0.4379 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.4735 | 0.4786 | 0.4727 | 0.4664 | 0.4620 | 0.4615 | 0.4600 | 0.4602 | 0.4604 | 0.4597 | 0.4542 | 0.4606 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.4901 | 0.4953 | 0.4894 | 0.4829 | 0.4784 | 0.4780 | 0.4764 | 0.4767 | 0.4769 | 0.4762 | 0.4705 | 0.4771 | 0.4790 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5067 | 0.5121 | 0.5061 | 0.4996 | 0.4950 | 0.4946 | 0.4930 | 0.4933 | 0.4935 | 0.4928 | 0.4870 | 0.4937 | 0.4957 | 0.4958 |  |  |  |  |  |  |  |  |
| 27 | 0.5236 | 0.5291 | 0.5230 | 0.5165 | 0.5119 | 0.5115 | 0.5099 | 0.5101 | 0.5104 | 0.5097 | 0.5038 | 0.5106 | 0.5126 | 0.5128 | 0.5124 |  |  |  |  |  |  |  |
| 28 | 0.5408 | 0.5463 | 0.5403 | 0.5336 | 0.5290 | 0.5286 | 0.5270 | 0.5273 | 0.5276 | 0.5269 | 0.5209 | 0.5278 | 0.5298 | 0.5300 | 0.5296 | 0.5292 |  |  |  |  |  |  |
| 29 | 0.5582 | 0.5638 | 0.5578 | 0.5511 | 0.5465 | 0.5461 | 0.5445 | 0.5448 | 0.5451 | 0.5444 | 0.5384 | 0.5453 | 0.5474 | 0.5476 | 0.5472 | 0.5468 | 0.5462 |  |  |  |  |  |
| 30 | 0.5761 | 0.5817 | 0.5757 | 0.5690 | 0.5644 | 0.5639 | 0.5624 | 0.5627 | 0.5630 | 0.5623 | 0.5563 | 0.5633 | 0.5654 | 0.5656 | 0.5653 | 0.5648 | 0.5643 | 0.5584 |  |  |  |  |
| 31 | 0.5943 | 0.6000 | 0.5940 | 0.5873 | 0.5827 | 0.5823 | 0.5807 | 0.5810 | 0.5814 | 0.5807 | 0.5747 | 0.5817 | 0.5839 | 0.5841 | 0.5838 | 0.5833 | 0.5828 | 0.5769 | 0.5712 |  |  |  |
| 32 | 0.6131 | 0.6188 | 0.6128 | 0.6062 | 0.6016 | 0.6011 | 0.5996 | 0.5999 | 0.6003 | 0.5996 | 0.5936 | 0.6007 | 0.6028 | 0.6031 | 0.6028 | 0.6024 | 0.6019 | 0.5960 | 0.5903 | 0.5839 |  |  |
| 33 | 0.6324 | 0.6382 | 0.6322 | 0.6256 | 0.6210 | 0.6206 | 0.6190 | 0.6193 | 0.6197 | 0.6191 | 0.6131 | 0.6201 | 0.6224 | 0.6227 | 0.6224 | 0.6220 | 0.6216 | 0.6156 | 0.6100 | 0.6036 | 0.5964 |  |
| 34 | 0.6523 | 0.6580 | 0.6521 | 0.6456 | 0.6410 | 0.6406 | 0.6390 | 0.6394 | 0.6398 | 0.6391 | 0.6332 | 0.6402 | 0.6425 | 0.6428 | 0.6426 | 0.6423 | 0.6419 | 0.6360 | 0.6303 | 0.6239 | 0.6168 | 0.6187 |
| 35 | 0.6726 | 0.6785 | 0.6726 | 0.6662 | 0.6616 | 0.6613 | 0.6597 | 0.6601 | 0.6605 | 0.6598 | 0.6539 | 0.6609 | 0.6632 | 0.6636 | 0.6634 | 0.6632 | 0.6628 | 0.6570 | 0.6514 | 0.6450 | 0.6378 | 0.6397 |
| 36 | 0.6937 | 0.6995 | 0.6938 | 0.6874 | 0.6830 | 0.6826 | 0.6811 | 0.6815 | 0.6819 | 0.6812 | 0.6754 | 0.6824 | 0.6846 | 0.6850 | 0.6849 | 0.6847 | 0.6844 | 0.6787 | 0.6731 | 0.6668 | 0.6596 | 0.6615 |
| 37 | 0.7154 | 0.7212 | 0.7156 | 0.7094 | 0.7050 | 0.7047 | 0.7032 | 0.7036 | 0.7040 | 0.7034 | 0.6976 | 0.7045 | 0.7068 | 0.7072 | 0.7071 | 0.7070 | 0.7067 | 0.7011 | 0.6956 | 0.6894 | 0.6823 | 0.6842 |
| 38 | 0.7380 | 0.7436 | 0.7380 | 0.7319 | 0.7277 | 0.7275 | 0.7260 | 0.7264 | 0.7269 | 0.7263 | 0.7205 | 0.7275 | 0.7297 | 0.7302 | 0.7301 | 0.7300 | 0.7298 | 0.7243 | 0.7189 | 0.7128 | 0.7058 | 0.7077 |
| 39 | 0.7613 | 0.7668 | 0.7612 | 0.7552 | 0.7510 | 0.7509 | 0.7496 | 0.7500 | 0.7505 | 0.7500 | 0.7443 | 0.7511 | 0.7534 | 0.7539 | 0.7538 | 0.7537 | 0.7536 | 0.7482 | 0.7429 | 0.7369 | 0.7300 | 0.7320 |
| 40 | 0.7855 | 0.7908 | 0.7853 | 0.7792 | 0.7751 | 0.7750 | 0.7738 | 0.7744 | 0.7749 | 0.7744 | 0.7688 | 0.7756 | 0.7779 | 0.7784 | 0.7783 | 0.7783 | 0.7782 | 0.7728 | 0.7677 | 0.7618 | 0.7551 | 0.7572 |
| 41 | 0.8096 | 0.8149 | 0.8094 | 0.8034 | 0.7992 | 0.7991 | 0.7980 | 0.7986 | 0.7993 | 0.7989 | 0.7934 | 0.8002 | 0.8024 | 0.8029 | 0.8029 | 0.8029 | 0.8028 | 0.7976 | 0.7926 | 0.7868 | 0.7803 | 0.7825 |
| 42 | 0.8345 | 0.8397 | 0.8344 | 0.8284 | 0.8242 | 0.8240 | 0.8228 | 0.8235 | 0.8243 | 0.8241 | 0.8188 | 0.8255 | 0.8278 | 0.8283 | 0.8283 | 0.8283 | 0.8283 | 0.8231 | 0.8182 | 0.8126 | 0.8062 | 0.8086 |
| 43 | 0.8602 | 0.8653 | 0.8601 | 0.8542 | 0.8501 | 0.8498 | 0.8485 | 0.8491 | 0.8499 | 0.8499 | 0.8449 | 0.8515 | 0.8539 | 0.8544 | 0.8545 | 0.8545 | 0.8545 | 0.8495 | 0.8447 | 0.8392 | 0.8330 | 0.8354 |
| 44 | 0.8864 | 0.8916 | 0.8865 | 0.8808 | 0.8768 | 0.8764 | 0.8750 | 0.8754 | 0.8761 | 0.8762 | 0.8715 | 0.8782 | 0.8806 | 0.8813 | 0.8814 | 0.8815 | 0.8816 | 0.8767 | 0.8720 | 0.8666 | 0.8605 | 0.8629 |
| 45 | 0.9131 | 0.9184 | 0.9136 | 0.9081 | 0.9042 | 0.9038 | 0.9023 | 0.9026 | 0.9031 | 0.9030 | 0.8986 | 0.9053 | 0.9079 | 0.9087 | 0.9090 | 0.9092 | 0.9093 | 0.9045 | 0.9000 | 0.8947 | 0.8887 | 0.8911 |
| 46 | 0.9402 | 0.9455 | 0.9413 | 0.9361 | 0.9323 | 0.9318 | 0.9304 | 0.9306 | 0.9309 | 0.9306 | 0.9262 | 0.9327 | 0.9356 | 0.9367 | 0.9371 | 0.9375 | 0.9377 | 0.9331 | 0.9287 | 0.9236 | 0.9178 | 0.9200 |
| 47 | 0.9679 | 0.9729 | 0.9691 | 0.9645 | 0.9610 | 0.9605 | 0.9591 | 0.9592 | 0.9594 | 0.9589 | 0.9545 | 0.9604 | 0.9633 | 0.9648 | 0.9656 | 0.9662 | 0.9665 | 0.9623 | 0.9581 | 0.9531 | 0.9474 | 0.9496 |
| 48 | 0.9959 | 1.0007 | 0.9972 | 0.9931 | 0.9901 | 0.9897 | 0.9884 | 0.9884 | 0.9885 | 0.9878 | 0.9834 | 0.9887 | 0.9912 | 0.9928 | 0.9942 | 0.9951 | 0.9958 | 0.9919 | 0.9880 | 0.9833 | 0.9778 | 0.9797 |
| 49 | 1.0240 | 1.0287 | 1.0257 | 1.0218 | 1.0192 | 1.0192 | 1.0180 | 1.0180 | 1.0180 | 1.0174 | 1.0131 | 1.0176 | 1.0196 | 1.0209 | 1.0225 | 1.0240 | 1.0251 | 1.0218 | 1.0183 | 1.0139 | 1.0086 | 1.0103 |
| 50 | 1.0522 | 1.0567 | 1.0544 | 1.0511 | 1.0486 | 1.0487 | 1.0480 | 1.0480 | 1.0480 | 1.0473 | 1.0433 | 1.0471 | 1.0485 | 1.0495 | 1.0507 | 1.0525 | 1.0543 | 1.0519 | 1.0489 | 1.0450 | 1.0401 | 1.0414 |
| 51 | 1.0804 | 1.0845 | 1.0829 | 1.0804 | 1.0783 | 1.0782 | 1.0777 | 1.0781 | 1.0781 | 1.0775 | 1.0738 | 1.0769 | 1.0780 | 1.0784 | 1.0793 | 1.0806 | 1.0827 | 1.0815 | 1.0794 | 1.0761 | 1.0717 | 1.0728 |
| 52 | 1.1083 | 1.1119 | 1.1111 | 1.1093 | 1.1078 | 1.1077 | 1.1071 | 1.1076 | 1.1081 | 1.1076 | 1.1043 | 1.1067 | 1.1075 | 1.1076 | 1.1079 | 1.1089 | 1.1105 | 1.1101 | 1.1093 | 1.1070 | 1.1033 | 1.1040 |
| 53 | 1.1364 | 1.1387 | 1.1386 | 1.1376 | 1.1367 | 1.1368 | 1.1363 | 1.1364 | 1.1370 | 1.1372 | 1.1346 | 1.1360 | 1.1365 | 1.1366 | 1.1366 | 1.1370 | 1.1380 | 1.1378 | 1.1378 | 1.1369 | 1.1343 | 1.1347 |
| 54 | 1.1645 | 1.1654 | 1.1654 | 1.1652 | 1.1648 | 1.1649 | 1.1647 | 1.1647 | 1.1648 | 1.1652 | 1.1641 | 1.1646 | 1.1648 | 1.1648 | 1.1648 | 1.1648 | 1.1652 | 1.1651 | 1.1651 | 1.1651 | 1.1641 | 1.1642 |
| 55 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 |

Table 2D Employer benefit factors (EBF) — females other than officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.6410 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.6628 | 0.6631 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.6854 | 0.6857 | 0.6853 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.7090 | 0.7092 | 0.7088 | 0.7076 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.7334 | 0.7337 | 0.7333 | 0.7320 | 0.7299 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.7587 | 0.7591 | 0.7587 | 0.7574 | 0.7552 | 0.7522 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.7841 | 0.7847 | 0.7844 | 0.7832 | 0.7809 | 0.7779 | 0.7740 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.8104 | 0.8111 | 0.8110 | 0.8099 | 0.8077 | 0.8046 | 0.8007 | 0.7960 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.8373 | 0.8382 | 0.8384 | 0.8375 | 0.8355 | 0.8324 | 0.8285 | 0.8238 | 0.8187 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.8649 | 0.8660 | 0.8664 | 0.8659 | 0.8642 | 0.8613 | 0.8574 | 0.8527 | 0.8475 | 0.8421 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.8932 | 0.8944 | 0.8951 | 0.8949 | 0.8935 | 0.8910 | 0.8874 | 0.8827 | 0.8775 | 0.8720 | 0.8664 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.9220 | 0.9234 | 0.9242 | 0.9243 | 0.9234 | 0.9214 | 0.9182 | 0.9137 | 0.9086 | 0.9031 | 0.8974 | 0.8917 |  |  |  |  |  |  |  |  |  |
| 47 | 0.9515 | 0.9528 | 0.9538 | 0.9542 | 0.9536 | 0.9521 | 0.9495 | 0.9456 | 0.9408 | 0.9354 | 0.9296 | 0.9239 | 0.9184 |  |  |  |  |  |  |  |  |
| 48 | 0.9814 | 0.9827 | 0.9837 | 0.9842 | 0.9840 | 0.9830 | 0.9810 | 0.9778 | 0.9736 | 0.9686 | 0.9630 | 0.9572 | 0.9517 | 0.9464 |  |  |  |  |  |  |  |
| 49 | 1.0118 | 1.0129 | 1.0139 | 1.0145 | 1.0146 | 1.0140 | 1.0126 | 1.0101 | 1.0068 | 1.0026 | 0.9974 | 0.9918 | 0.9863 | 0.9808 | 0.9759 |  |  |  |  |  |  |
| 50 | 1.0427 | 1.0436 | 1.0444 | 1.0451 | 1.0453 | 1.0450 | 1.0441 | 1.0424 | 1.0399 | 1.0367 | 1.0324 | 1.0274 | 1.0221 | 1.0167 | 1.0117 | 1.0076 |  |  |  |  |  |
| 51 | 1.0737 | 1.0744 | 1.0751 | 1.0756 | 1.0759 | 1.0758 | 1.0754 | 1.0743 | 1.0726 | 1.0704 | 1.0673 | 1.0634 | 1.0589 | 1.0538 | 1.0489 | 1.0447 | 1.0415 |  |  |  |  |
| 52 | 1.1047 | 1.1051 | 1.1056 | 1.1060 | 1.1062 | 1.1062 | 1.1060 | 1.1054 | 1.1045 | 1.1032 | 1.1013 | 1.0987 | 1.0956 | 1.0916 | 1.0872 | 1.0832 | 1.0799 | 1.0783 |  |  |  |
| 53 | 1.1351 | 1.1353 | 1.1355 | 1.1357 | 1.1359 | 1.1359 | 1.1359 | 1.1356 | 1.1352 | 1.1346 | 1.1337 | 1.1324 | 1.1309 | 1.1285 | 1.1256 | 1.1226 | 1.1196 | 1.1180 | 1.1180 |  |  |
| 54 | 1.1644 | 1.1644 | 1.1645 | 1.1645 | 1.1646 | 1.1646 | 1.1646 | 1.1646 | 1.1644 | 1.1643 | 1.1641 | 1.1637 | 1.1633 | 1.1626 | 1.1616 | 1.1605 | 1.1592 | 1.1584 | 1.1584 | 1.1584 |  |
| 55 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 | 1.1919 |

Table 3A Funded employer component factors (FEF) — male officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.8805 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.8594 | 0.8381 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.8376 | 0.8154 | 0.8250 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.8153 | 0.7921 | 0.8019 | 0.8130 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.7930 | 0.7687 | 0.7786 | 0.7899 | 0.8028 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.7703 | 0.7450 | 0.7549 | 0.7664 | 0.7795 | 0.7933 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.7469 | 0.7206 | 0.7305 | 0.7421 | 0.7555 | 0.7695 | 0.7840 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.7228 | 0.6954 | 0.7053 | 0.7169 | 0.7305 | 0.7448 | 0.7597 | 0.7721 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.6977 | 0.6690 | 0.6789 | 0.6906 | 0.7044 | 0.7189 | 0.7342 | 0.7469 | 0.7569 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.6714 | 0.6414 | 0.6513 | 0.6631 | 0.6770 | 0.6918 | 0.7073 | 0.7203 | 0.7305 | 0.7418 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.6465 | 0.6154 | 0.6252 | 0.6369 | 0.6509 | 0.6658 | 0.6815 | 0.6946 | 0.7050 | 0.7165 | 0.7302 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.6215 | 0.5894 | 0.5991 | 0.6107 | 0.6246 | 0.6396 | 0.6554 | 0.6686 | 0.6790 | 0.6907 | 0.7047 | 0.7065 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.5964 | 0.5633 | 0.5728 | 0.5844 | 0.5983 | 0.6132 | 0.6291 | 0.6423 | 0.6527 | 0.6644 | 0.6786 | 0.6804 | 0.6877 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5712 | 0.5372 | 0.5466 | 0.5580 | 0.5719 | 0.5868 | 0.6027 | 0.6159 | 0.6262 | 0.6379 | 0.6522 | 0.6538 | 0.6611 | 0.6696 |  |  |  |  |  |  |  |  |
| 27 | 0.5458 | 0.5109 | 0.5201 | 0.5314 | 0.5452 | 0.5601 | 0.5760 | 0.5891 | 0.5993 | 0.6109 | 0.6253 | 0.6266 | 0.6338 | 0.6425 | 0.6516 |  |  |  |  |  |  |  |
| 28 | 0.5202 | 0.4845 | 0.4936 | 0.5048 | 0.5185 | 0.5332 | 0.5491 | 0.5621 | 0.5721 | 0.5836 | 0.5980 | 0.5990 | 0.6061 | 0.6147 | 0.6238 | 0.6336 |  |  |  |  |  |  |
| 29 | 0.4945 | 0.4579 | 0.4669 | 0.4780 | 0.4916 | 0.5063 | 0.5220 | 0.5349 | 0.5448 | 0.5561 | 0.5704 | 0.5710 | 0.5779 | 0.5864 | 0.5955 | 0.6054 | 0.6159 |  |  |  |  |  |
| 30 | 0.4686 | 0.4313 | 0.4401 | 0.4510 | 0.4646 | 0.4792 | 0.4948 | 0.5076 | 0.5172 | 0.5284 | 0.5426 | 0.5427 | 0.5493 | 0.5576 | 0.5666 | 0.5764 | 0.5871 | 0.6067 |  |  |  |  |
| 31 | 0.4426 | 0.4045 | 0.4131 | 0.4240 | 0.4374 | 0.4519 | 0.4675 | 0.4801 | 0.4895 | 0.5005 | 0.5145 | 0.5142 | 0.5205 | 0.5284 | 0.5372 | 0.5469 | 0.5575 | 0.5775 | 0.5954 |  |  |  |
| 32 | 0.4166 | 0.3778 | 0.3862 | 0.3968 | 0.4101 | 0.4245 | 0.4400 | 0.4525 | 0.4617 | 0.4724 | 0.4863 | 0.4855 | 0.4914 | 0.4990 | 0.5075 | 0.5169 | 0.5274 | 0.5475 | 0.5658 | 0.5805 |  |  |
| 33 | 0.3907 | 0.3512 | 0.3592 | 0.3696 | 0.3827 | 0.3970 | 0.4125 | 0.4248 | 0.4337 | 0.4443 | 0.4579 | 0.4567 | 0.4622 | 0.4695 | 0.4775 | 0.4866 | 0.4968 | 0.5171 | 0.5354 | 0.5504 | 0.5601 |  |
| 34 | 0.3653 | 0.3250 | 0.3325 | 0.3425 | 0.3553 | 0.3695 | 0.3848 | 0.3970 | 0.4057 | 0.4160 | 0.4295 | 0.4278 | 0.4329 | 0.4398 | 0.4474 | 0.4561 | 0.4659 | 0.4861 | 0.5045 | 0.5194 | 0.5292 | 0.5319 |
| 35 | 0.3405 | 0.2993 | 0.3061 | 0.3156 | 0.3281 | 0.3419 | 0.3570 | 0.3691 | 0.3777 | 0.3878 | 0.4010 | 0.3989 | 0.4037 | 0.4101 | 0.4173 | 0.4256 | 0.4349 | 0.4550 | 0.4732 | 0.4880 | 0.4976 | 0.5000 |
| 36 | 0.3164 | 0.2746 | 0.2803 | 0.2891 | 0.3010 | 0.3145 | 0.3294 | 0.3412 | 0.3496 | 0.3595 | 0.3726 | 0.3701 | 0.3744 | 0.3805 | 0.3872 | 0.3950 | 0.4039 | 0.4236 | 0.4416 | 0.4562 | 0.4654 | 0.4675 |
| 37 | 0.2927 | 0.2508 | 0.2556 | 0.2633 | 0.2745 | 0.2874 | 0.3019 | 0.3134 | 0.3215 | 0.3313 | 0.3441 | 0.3414 | 0.3453 | 0.3509 | 0.3573 | 0.3645 | 0.3729 | 0.3923 | 0.4099 | 0.4241 | 0.4329 | 0.4344 |
| 38 | 0.2692 | 0.2277 | 0.2319 | 0.2386 | 0.2487 | 0.2608 | 0.2747 | 0.2858 | 0.2936 | 0.3031 | 0.3158 | 0.3127 | 0.3164 | 0.3216 | 0.3275 | 0.3343 | 0.3421 | 0.3611 | 0.3783 | 0.3920 | 0.4003 | 0.4011 |
| 39 | 0.2457 | 0.2049 | 0.2090 | 0.2151 | 0.2241 | 0.2351 | 0.2481 | 0.2587 | 0.2660 | 0.2752 | 0.2875 | 0.2843 | 0.2877 | 0.2926 | 0.2980 | 0.3043 | 0.3117 | 0.3302 | 0.3469 | 0.3601 | 0.3678 | 0.3678 |
| 40 | 0.2224 | 0.1824 | 0.1866 | 0.1925 | 0.2009 | 0.2107 | 0.2225 | 0.2322 | 0.2390 | 0.2477 | 0.2597 | 0.2561 | 0.2593 | 0.2639 | 0.2690 | 0.2748 | 0.2816 | 0.2996 | 0.3158 | 0.3285 | 0.3355 | 0.3347 |
| 41 | 0.1993 | 0.1599 | 0.1640 | 0.1700 | 0.1781 | 0.1873 | 0.1979 | 0.2063 | 0.2122 | 0.2203 | 0.2318 | 0.2280 | 0.2307 | 0.2351 | 0.2398 | 0.2453 | 0.2516 | 0.2689 | 0.2846 | 0.2966 | 0.3030 | 0.3015 |
| 42 | 0.1770 | 0.1384 | 0.1420 | 0.1478 | 0.1559 | 0.1648 | 0.1747 | 0.1820 | 0.1867 | 0.1938 | 0.2046 | 0.2005 | 0.2029 | 0.2068 | 0.2113 | 0.2164 | 0.2223 | 0.2390 | 0.2540 | 0.2654 | 0.2712 | 0.2690 |
| 43 | 0.1558 | 0.1181 | 0.1211 | 0.1263 | 0.1342 | 0.1431 | 0.1527 | 0.1593 | 0.1629 | 0.1687 | 0.1784 | 0.1739 | 0.1759 | 0.1794 | 0.1834 | 0.1882 | 0.1937 | 0.2098 | 0.2242 | 0.2351 | 0.2403 | 0.2374 |
| 44 | 0.1356 | 0.0992 | 0.1015 | 0.1060 | 0.1132 | 0.1218 | 0.1314 | 0.1378 | 0.1409 | 0.1455 | 0.1538 | 0.1486 | 0.1500 | 0.1529 | 0.1565 | 0.1609 | 0.1660 | 0.1815 | 0.1953 | 0.2057 | 0.2103 | 0.2069 |
| 45 | 0.1172 | 0.0817 | 0.0833 | 0.0870 | 0.0934 | 0.1013 | 0.1106 | 0.1172 | 0.1203 | 0.1243 | 0.1312 | 0.1251 | 0.1255 | 0.1278 | 0.1308 | 0.1346 | 0.1393 | 0.1541 | 0.1674 | 0.1773 | 0.1815 | 0.1777 |
| 46 | 0.1002 | 0.0665 | 0.0667 | 0.0696 | 0.0751 | 0.0821 | 0.0907 | 0.0971 | 0.1005 | 0.1045 | 0.1107 | 0.1039 | 0.1029 | 0.1042 | 0.1065 | 0.1097 | 0.1139 | 0.1279 | 0.1406 | 0.1500 | 0.1540 | 0.1500 |
| 47 | 0.0842 | 0.0531 | 0.0525 | 0.0540 | 0.0585 | 0.0646 | 0.0722 | 0.0780 | 0.0815 | 0.0858 | 0.0918 | 0.0851 | 0.0831 | 0.0828 | 0.0840 | 0.0865 | 0.0900 | 0.1030 | 0.1149 | 0.1240 | 0.1278 | 0.1239 |
| 48 | 0.0695 | 0.0411 | 0.0403 | 0.0408 | 0.0437 | 0.0487 | 0.0554 | 0.0605 | 0.0636 | 0.0678 | 0.0741 | 0.0682 | 0.0659 | 0.0644 | 0.0640 | 0.0653 | 0.0679 | 0.0798 | 0.0908 | 0.0993 | 0.1030 | 0.0995 |
| 49 | 0.0560 | 0.0308 | 0.0296 | 0.0298 | 0.0316 | 0.0349 | 0.0404 | 0.0447 | 0.0473 | 0.0511 | 0.0572 | 0.0526 | 0.0508 | 0.0489 | 0.0472 | 0.0468 | 0.0482 | 0.0585 | 0.0685 | 0.0764 | 0.0800 | 0.0769 |
| 50 | 0.0434 | 0.0221 | 0.0207 | 0.0204 | 0.0217 | 0.0238 | 0.0275 | 0.0309 | 0.0330 | 0.0363 | 0.0416 | 0.0382 | 0.0372 | 0.0358 | 0.0337 | 0.0319 | 0.0314 | 0.0397 | 0.0483 | 0.0554 | 0.0589 | 0.0564 |
| 51 | 0.0316 | 0.0147 | 0.0136 | 0.0128 | 0.0134 | 0.0150 | 0.0174 | 0.0193 | 0.0208 | 0.0234 | 0.0280 | 0.0252 | 0.0248 | 0.0243 | 0.0227 | 0.0205 | 0.0185 | 0.0239 | 0.0306 | 0.0367 | 0.0399 | 0.0381 |
| 52 | 0.0209 | 0.0087 | 0.0079 | 0.0073 | 0.0073 | 0.0081 | 0.0099 | 0.0108 | 0.0111 | 0.0130 | 0.0167 | 0.0146 | 0.0143 | 0.0144 | 0.0138 | 0.0120 | 0.0096 | 0.0124 | 0.0165 | 0.0210 | 0.0238 | 0.0227 |
| 53 | 0.0115 | 0.0040 | 0.0037 | 0.0033 | 0.0032 | 0.0034 | 0.0043 | 0.0050 | 0.0047 | 0.0053 | 0.0080 | 0.0067 | 0.0065 | 0.0066 | 0.0066 | 0.0059 | 0.0040 | 0.0051 | 0.0068 | 0.0091 | 0.0112 | 0.0108 |
| 54 | 0.0036 | 0.0010 | 0.0010 | 0.0008 | 0.0008 | 0.0008 | 0.0010 | 0.0013 | 0.0012 | 0.0011 | 0.0021 | 0.0017 | 0.0017 | 0.0017 | 0.0017 | 0.0017 | 0.0010 | 0.0012 | 0.0016 | 0.0022 | 0.0029 | 0.0029 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3A Funded employer component factors (FEF) — male officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.5034 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.4706 | 0.4785 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.4370 | 0.4448 | 0.4551 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.4031 | 0.4104 | 0.4206 | 0.4321 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.3690 | 0.3757 | 0.3854 | 0.3968 | 0.4096 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.3351 | 0.3410 | 0.3501 | 0.3609 | 0.3736 | 0.3878 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.3009 | 0.3058 | 0.3141 | 0.3242 | 0.3362 | 0.3503 | 0.3661 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.2675 | 0.2715 | 0.2787 | 0.2878 | 0.2990 | 0.3124 | 0.3280 | 0.3442 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.2351 | 0.2381 | 0.2442 | 0.2522 | 0.2623 | 0.2747 | 0.2896 | 0.3055 | 0.3213 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.2039 | 0.2059 | 0.2109 | 0.2177 | 0.2265 | 0.2378 | 0.2516 | 0.2667 | 0.2820 | 0.2971 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.1742 | 0.1753 | 0.1791 | 0.1847 | 0.1922 | 0.2020 | 0.2145 | 0.2284 | 0.2427 | 0.2573 | 0.2721 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.1461 | 0.1464 | 0.1492 | 0.1535 | 0.1596 | 0.1679 | 0.1789 | 0.1913 | 0.2043 | 0.2176 | 0.2318 | 0.2466 |  |  |  |  |  |  |  |  |  |
| 47 | 0.1198 | 0.1194 | 0.1213 | 0.1244 | 0.1292 | 0.1360 | 0.1452 | 0.1559 | 0.1673 | 0.1791 | 0.1919 | 0.2058 | 0.2205 |  |  |  |  |  |  |  |  |
| 48 | 0.0954 | 0.0946 | 0.0957 | 0.0978 | 0.1013 | 0.1066 | 0.1141 | 0.1229 | 0.1324 | 0.1424 | 0.1535 | 0.1658 | 0.1793 | 0.1933 |  |  |  |  |  |  |  |
| 49 | 0.0732 | 0.0722 | 0.0726 | 0.0738 | 0.0761 | 0.0800 | 0.0859 | 0.0929 | 0.1004 | 0.1084 | 0.1174 | 0.1277 | 0.1393 | 0.1519 | 0.1648 |  |  |  |  |  |  |
| 50 | 0.0531 | 0.0522 | 0.0523 | 0.0528 | 0.0541 | 0.0567 | 0.0610 | 0.0662 | 0.0718 | 0.0778 | 0.0846 | 0.0926 | 0.1019 | 0.1122 | 0.1234 | 0.1353 |  |  |  |  |  |
| 51 | 0.0354 | 0.0346 | 0.0346 | 0.0348 | 0.0353 | 0.0367 | 0.0396 | 0.0432 | 0.0471 | 0.0511 | 0.0557 | 0.0613 | 0.0681 | 0.0757 | 0.0841 | 0.0939 | 0.1041 |  |  |  |  |
| 52 | 0.0208 | 0.0202 | 0.0202 | 0.0202 | 0.0203 | 0.0209 | 0.0225 | 0.0247 | 0.0271 | 0.0295 | 0.0322 | 0.0355 | 0.0398 | 0.0447 | 0.0502 | 0.0567 | 0.0643 | 0.0730 |  |  |  |
| 53 | 0.0097 | 0.0093 | 0.0093 | 0.0093 | 0.0093 | 0.0094 | 0.0101 | 0.0111 | 0.0123 | 0.0134 | 0.0147 | 0.0162 | 0.0183 | 0.0207 | 0.0235 | 0.0269 | 0.0309 | 0.0363 | 0.0417 |  |  |
| 54 | 0.0025 | 0.0024 | 0.0024 | 0.0024 | 0.0024 | 0.0024 | 0.0025 | 0.0028 | 0.0031 | 0.0034 | 0.0038 | 0.0041 | 0.0047 | 0.0054 | 0.0061 | 0.0071 | 0.0082 | 0.0098 | 0.0120 | 0.0120 |  |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3B Funded employer component factors (FEF) — males other than officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.8388 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.8231 | 0.8225 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.8068 | 0.8062 | 0.8142 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.7900 | 0.7893 | 0.7976 | 0.8061 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.7670 | 0.7662 | 0.7750 | 0.7841 | 0.7933 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.7414 | 0.7404 | 0.7499 | 0.7596 | 0.7695 | 0.7672 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.7159 | 0.7147 | 0.7248 | 0.7351 | 0.7458 | 0.7432 | 0.7466 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.6930 | 0.6916 | 0.7020 | 0.7128 | 0.7240 | 0.7213 | 0.7248 | 0.7269 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.6710 | 0.6695 | 0.6802 | 0.6913 | 0.7029 | 0.7001 | 0.7038 | 0.7060 | 0.7057 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.6494 | 0.6476 | 0.6586 | 0.6700 | 0.6820 | 0.6790 | 0.6828 | 0.6851 | 0.6848 | 0.6869 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.6279 | 0.6260 | 0.6372 | 0.6489 | 0.6612 | 0.6580 | 0.6619 | 0.6642 | 0.6640 | 0.6661 | 0.6771 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.6066 | 0.6045 | 0.6159 | 0.6279 | 0.6404 | 0.6371 | 0.6410 | 0.6433 | 0.6431 | 0.6452 | 0.6566 | 0.6468 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.5855 | 0.5832 | 0.5948 | 0.6070 | 0.6197 | 0.6162 | 0.6201 | 0.6224 | 0.6221 | 0.6243 | 0.6360 | 0.6259 | 0.6260 |  |  |  |  |  |  |  |  |  |
| 26 | 0.5644 | 0.5620 | 0.5737 | 0.5861 | 0.5990 | 0.5953 | 0.5992 | 0.6014 | 0.6010 | 0.6032 | 0.6152 | 0.6049 | 0.6050 | 0.6088 |  |  |  |  |  |  |  |  |
| 27 | 0.5429 | 0.5405 | 0.5524 | 0.5649 | 0.5780 | 0.5741 | 0.5779 | 0.5801 | 0.5796 | 0.5817 | 0.5940 | 0.5833 | 0.5835 | 0.5874 | 0.5942 |  |  |  |  |  |  |  |
| 28 | 0.5213 | 0.5187 | 0.5307 | 0.5434 | 0.5567 | 0.5527 | 0.5564 | 0.5585 | 0.5578 | 0.5599 | 0.5723 | 0.5613 | 0.5615 | 0.5655 | 0.5725 | 0.5823 |  |  |  |  |  |  |
| 29 | 0.4994 | 0.4966 | 0.5088 | 0.5216 | 0.5351 | 0.5309 | 0.5346 | 0.5367 | 0.5358 | 0.5377 | 0.5502 | 0.5389 | 0.5390 | 0.5431 | 0.5502 | 0.5603 | 0.5710 |  |  |  |  |  |
| 30 | 0.4771 | 0.4742 | 0.4864 | 0.4994 | 0.5130 | 0.5087 | 0.5124 | 0.5144 | 0.5134 | 0.5151 | 0.5277 | 0.5160 | 0.5159 | 0.5201 | 0.5273 | 0.5376 | 0.5486 | 0.5640 |  |  |  |  |
| 31 | 0.4545 | 0.4514 | 0.4637 | 0.4767 | 0.4905 | 0.4861 | 0.4897 | 0.4917 | 0.4905 | 0.4921 | 0.5048 | 0.4927 | 0.4923 | 0.4964 | 0.5037 | 0.5142 | 0.5255 | 0.5413 | 0.5586 |  |  |  |
| 32 | 0.4316 | 0.4282 | 0.4405 | 0.4536 | 0.4675 | 0.4629 | 0.4665 | 0.4684 | 0.4671 | 0.4687 | 0.4814 | 0.4688 | 0.4682 | 0.4721 | 0.4794 | 0.4900 | 0.5015 | 0.5177 | 0.5354 | 0.5543 |  |  |
| 33 | 0.4086 | 0.4048 | 0.4169 | 0.4300 | 0.4440 | 0.4392 | 0.4428 | 0.4446 | 0.4432 | 0.4447 | 0.4574 | 0.4445 | 0.4437 | 0.4474 | 0.4545 | 0.4651 | 0.4768 | 0.4933 | 0.5114 | 0.5308 | 0.5513 |  |
| 34 | 0.3856 | 0.3812 | 0.3931 | 0.4061 | 0.4200 | 0.4150 | 0.4186 | 0.4203 | 0.4188 | 0.4201 | 0.4330 | 0.4196 | 0.4186 | 0.4221 | 0.4291 | 0.4396 | 0.4513 | 0.4680 | 0.4865 | 0.5063 | 0.5273 | 0.5238 |
| 35 | 0.3629 | 0.3578 | 0.3692 | 0.3819 | 0.3957 | 0.3904 | 0.3939 | 0.3955 | 0.3938 | 0.3951 | 0.4080 | 0.3943 | 0.3931 | 0.3964 | 0.4032 | 0.4136 | 0.4252 | 0.4419 | 0.4607 | 0.4809 | 0.5024 | 0.4988 |
| 36 | 0.3403 | 0.3349 | 0.3455 | 0.3576 | 0.3711 | 0.3655 | 0.3688 | 0.3702 | 0.3684 | 0.3696 | 0.3825 | 0.3685 | 0.3671 | 0.3702 | 0.3768 | 0.3871 | 0.3985 | 0.4153 | 0.4342 | 0.4546 | 0.4765 | 0.4729 |
| 37 | 0.3172 | 0.3120 | 0.3223 | 0.3336 | 0.3465 | 0.3404 | 0.3434 | 0.3446 | 0.3425 | 0.3435 | 0.3565 | 0.3422 | 0.3406 | 0.3436 | 0.3501 | 0.3602 | 0.3714 | 0.3881 | 0.4069 | 0.4275 | 0.4497 | 0.4459 |
| 38 | 0.2935 | 0.2887 | 0.2992 | 0.3101 | 0.3221 | 0.3154 | 0.3178 | 0.3187 | 0.3163 | 0.3171 | 0.3300 | 0.3155 | 0.3137 | 0.3165 | 0.3228 | 0.3328 | 0.3439 | 0.3604 | 0.3792 | 0.3998 | 0.4221 | 0.4180 |
| 39 | 0.2695 | 0.2650 | 0.2758 | 0.2870 | 0.2986 | 0.2909 | 0.2926 | 0.2929 | 0.2901 | 0.2905 | 0.3032 | 0.2884 | 0.2864 | 0.2891 | 0.2953 | 0.3052 | 0.3161 | 0.3325 | 0.3511 | 0.3716 | 0.3939 | 0.3893 |
| 40 | 0.2453 | 0.2410 | 0.2521 | 0.2636 | 0.2755 | 0.2675 | 0.2681 | 0.2675 | 0.2641 | 0.2641 | 0.2765 | 0.2613 | 0.2591 | 0.2616 | 0.2676 | 0.2773 | 0.2881 | 0.3044 | 0.3229 | 0.3432 | 0.3653 | 0.3601 |
| 41 | 0.2206 | 0.2166 | 0.2278 | 0.2395 | 0.2517 | 0.2443 | 0.2444 | 0.2426 | 0.2383 | 0.2376 | 0.2494 | 0.2339 | 0.2313 | 0.2335 | 0.2394 | 0.2489 | 0.2595 | 0.2756 | 0.2939 | 0.3140 | 0.3360 | 0.3302 |
| 42 | 0.1959 | 0.1920 | 0.2033 | 0.2152 | 0.2276 | 0.2209 | 0.2215 | 0.2193 | 0.2136 | 0.2118 | 0.2228 | 0.2068 | 0.2037 | 0.2056 | 0.2111 | 0.2204 | 0.2308 | 0.2467 | 0.2649 | 0.2848 | 0.3065 | 0.3002 |
| 43 | 0.1715 | 0.1676 | 0.1788 | 0.1907 | 0.2033 | 0.1972 | 0.1984 | 0.1968 | 0.1907 | 0.1874 | 0.1970 | 0.1804 | 0.1767 | 0.1779 | 0.1830 | 0.1920 | 0.2021 | 0.2178 | 0.2358 | 0.2555 | 0.2770 | 0.2703 |
| 44 | 0.1476 | 0.1436 | 0.1545 | 0.1664 | 0.1790 | 0.1735 | 0.1752 | 0.1743 | 0.1690 | 0.1652 | 0.1728 | 0.1552 | 0.1505 | 0.1510 | 0.1554 | 0.1638 | 0.1736 | 0.1890 | 0.2067 | 0.2262 | 0.2475 | 0.2407 |
| 45 | 0.1252 | 0.1204 | 0.1308 | 0.1423 | 0.1548 | 0.1499 | 0.1521 | 0.1518 | 0.1474 | 0.1444 | 0.1510 | 0.1321 | 0.1259 | 0.1252 | 0.1287 | 0.1363 | 0.1455 | 0.1605 | 0.1778 | 0.1970 | 0.2181 | 0.2113 |
| 46 | 0.1040 | 0.0990 | 0.1079 | 0.1189 | 0.1311 | 0.1268 | 0.1292 | 0.1295 | 0.1261 | 0.1238 | 0.1308 | 0.1120 | 0.1038 | 0.1013 | 0.1034 | 0.1099 | 0.1183 | 0.1325 | 0.1493 | 0.1682 | 0.1889 | 0.1824 |
| 47 | 0.0837 | 0.0790 | 0.0870 | 0.0965 | 0.1080 | 0.1042 | 0.1070 | 0.1077 | 0.1050 | 0.1037 | 0.1110 | 0.0942 | 0.0853 | 0.0802 | 0.0802 | 0.0852 | 0.0923 | 0.1055 | 0.1216 | 0.1398 | 0.1601 | 0.1541 |
| 48 | 0.0653 | 0.0603 | 0.0678 | 0.0762 | 0.0862 | 0.0826 | 0.0855 | 0.0866 | 0.0847 | 0.0840 | 0.0916 | 0.0770 | 0.0694 | 0.0634 | 0.0603 | 0.0629 | 0.0683 | 0.0800 | 0.0949 | 0.1123 | 0.1320 | 0.1266 |
| 49 | 0.0488 | 0.0436 | 0.0498 | 0.0577 | 0.0666 | 0.0626 | 0.0652 | 0.0666 | 0.0653 | 0.0653 | 0.0729 | 0.0605 | 0.0544 | 0.0495 | 0.0451 | 0.0442 | 0.0470 | 0.0565 | 0.0698 | 0.0860 | 0.1048 | 0.1001 |
| 50 | 0.0346 | 0.0294 | 0.0342 | 0.0407 | 0.0490 | 0.0452 | 0.0467 | 0.0480 | 0.0472 | 0.0477 | 0.0552 | 0.0450 | 0.0404 | 0.0366 | 0.0333 | 0.0306 | 0.0296 | 0.0361 | 0.0470 | 0.0614 | 0.0789 | 0.0751 |
| 51 | 0.0232 | 0.0177 | 0.0211 | 0.0261 | 0.0330 | 0.0302 | 0.0312 | 0.0314 | 0.0308 | 0.0316 | 0.0388 | 0.0309 | 0.0275 | 0.0250 | 0.0226 | 0.0208 | 0.0179 | 0.0199 | 0.0274 | 0.0393 | 0.0547 | 0.0519 |
| 52 | 0.0145 | 0.0094 | 0.0108 | 0.0144 | 0.0196 | 0.0174 | 0.0186 | 0.0185 | 0.0171 | 0.0178 | 0.0242 | 0.0187 | 0.0165 | 0.0149 | 0.0136 | 0.0125 | 0.0105 | 0.0099 | 0.0126 | 0.0208 | 0.0335 | 0.0316 |
| 53 | 0.0075 | 0.0043 | 0.0043 | 0.0057 | 0.0095 | 0.0078 | 0.0085 | 0.0091 | 0.0077 | 0.0071 | 0.0121 | 0.0090 | 0.0078 | 0.0070 | 0.0064 | 0.0060 | 0.0049 | 0.0046 | 0.0044 | 0.0074 | 0.0162 | 0.0152 |
| 54 | 0.0022 | 0.0011 | 0.0011 | 0.0011 | 0.0026 | 0.0020 | 0.0021 | 0.0024 | 0.0022 | 0.0013 | 0.0034 | 0.0024 | 0.0021 | 0.0019 | 0.0016 | 0.0016 | 0.0013 | 0.0012 | 0.0011 | 0.0011 | 0.0044 | 0.0041 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3B Funded employer component factors (FEF) — males other than officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.4969 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.4709 | 0.4714 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.4439 | 0.4445 | 0.4467 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.4158 | 0.4164 | 0.4188 | 0.4231 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.3868 | 0.3873 | 0.3897 | 0.3942 | 0.4011 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.3571 | 0.3572 | 0.3596 | 0.3642 | 0.3713 | 0.3803 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.3265 | 0.3260 | 0.3279 | 0.3325 | 0.3398 | 0.3491 | 0.3601 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.2958 | 0.2945 | 0.2957 | 0.2999 | 0.3071 | 0.3167 | 0.3281 | 0.3412 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.2653 | 0.2632 | 0.2635 | 0.2669 | 0.2736 | 0.2832 | 0.2948 | 0.3083 | 0.3224 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.2352 | 0.2324 | 0.2317 | 0.2339 | 0.2397 | 0.2487 | 0.2604 | 0.2742 | 0.2888 | 0.3036 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.2057 | 0.2023 | 0.2007 | 0.2018 | 0.2062 | 0.2141 | 0.2251 | 0.2390 | 0.2539 | 0.2691 | 0.2846 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.1768 | 0.1731 | 0.1708 | 0.1708 | 0.1739 | 0.1802 | 0.1899 | 0.2030 | 0.2179 | 0.2335 | 0.2494 | 0.2648 |  |  |  |  |  |  |  |  |  |
| 47 | 0.1487 | 0.1449 | 0.1422 | 0.1414 | 0.1431 | 0.1478 | 0.1557 | 0.1672 | 0.1812 | 0.1967 | 0.2130 | 0.2289 | 0.2435 |  |  |  |  |  |  |  |  |
| 48 | 0.1216 | 0.1180 | 0.1152 | 0.1137 | 0.1144 | 0.1175 | 0.1235 | 0.1329 | 0.1450 | 0.1594 | 0.1755 | 0.1917 | 0.2068 | 0.2213 |  |  |  |  |  |  |  |
| 49 | 0.0958 | 0.0926 | 0.0898 | 0.0881 | 0.0880 | 0.0898 | 0.0939 | 0.1010 | 0.1107 | 0.1229 | 0.1376 | 0.1534 | 0.1688 | 0.1837 | 0.1970 |  |  |  |  |  |  |
| 50 | 0.0715 | 0.0689 | 0.0665 | 0.0648 | 0.0642 | 0.0650 | 0.0675 | 0.0725 | 0.0795 | 0.0888 | 0.1008 | 0.1149 | 0.1297 | 0.1448 | 0.1584 | 0.1693 |  |  |  |  |  |
| 51 | 0.0492 | 0.0472 | 0.0454 | 0.0439 | 0.0432 | 0.0434 | 0.0447 | 0.0478 | 0.0523 | 0.0586 | 0.0673 | 0.0781 | 0.0906 | 0.1046 | 0.1183 | 0.1294 | 0.1382 |  |  |  |  |
| 52 | 0.0298 | 0.0285 | 0.0273 | 0.0262 | 0.0256 | 0.0255 | 0.0260 | 0.0277 | 0.0302 | 0.0338 | 0.0392 | 0.0461 | 0.0546 | 0.0656 | 0.0777 | 0.0885 | 0.0974 | 0.1017 |  |  |  |
| 53 | 0.0143 | 0.0136 | 0.0130 | 0.0124 | 0.0121 | 0.0119 | 0.0120 | 0.0127 | 0.0138 | 0.0154 | 0.0179 | 0.0214 | 0.0256 | 0.0319 | 0.0398 | 0.0479 | 0.0559 | 0.0601 | 0.0601 |  |  |
| 54 | 0.0038 | 0.0036 | 0.0035 | 0.0033 | 0.0032 | 0.0031 | 0.0031 | 0.0033 | 0.0036 | 0.0039 | 0.0046 | 0.0055 | 0.0067 | 0.0085 | 0.0111 | 0.0141 | 0.0176 | 0.0196 | 0.0196 | 0.0196 |  |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3C Funded employer component factors (FEF) — female officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.9162 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.8954 | 0.8768 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.8741 | 0.8546 | 0.8647 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.8521 | 0.8317 | 0.8420 | 0.8536 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.8300 | 0.8088 | 0.8192 | 0.8310 | 0.8443 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.8076 | 0.7855 | 0.7960 | 0.8080 | 0.8216 | 0.8321 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.7846 | 0.7615 | 0.7721 | 0.7843 | 0.7981 | 0.8088 | 0.8193 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.7608 | 0.7366 | 0.7474 | 0.7597 | 0.7738 | 0.7847 | 0.7954 | 0.8048 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.7359 | 0.7107 | 0.7215 | 0.7339 | 0.7483 | 0.7593 | 0.7703 | 0.7799 | 0.7877 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.7099 | 0.6836 | 0.6944 | 0.7070 | 0.7216 | 0.7328 | 0.7440 | 0.7537 | 0.7617 | 0.7688 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.6852 | 0.6578 | 0.6687 | 0.6813 | 0.6960 | 0.7072 | 0.7185 | 0.7283 | 0.7363 | 0.7435 | 0.7525 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.6603 | 0.6320 | 0.6428 | 0.6554 | 0.6702 | 0.6814 | 0.6927 | 0.7025 | 0.7106 | 0.7178 | 0.7269 | 0.7237 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.6352 | 0.6060 | 0.6168 | 0.6294 | 0.6442 | 0.6554 | 0.6667 | 0.6765 | 0.6845 | 0.6916 | 0.7008 | 0.6973 | 0.7016 |  |  |  |  |  |  |  |  |  |
| 26 | 0.6100 | 0.5799 | 0.5906 | 0.6032 | 0.6181 | 0.6293 | 0.6405 | 0.6502 | 0.6581 | 0.6651 | 0.6743 | 0.6704 | 0.6746 | 0.6818 |  |  |  |  |  |  |  |  |
| 27 | 0.5844 | 0.5536 | 0.5643 | 0.5768 | 0.5917 | 0.6028 | 0.6139 | 0.6235 | 0.6313 | 0.6381 | 0.6472 | 0.6429 | 0.6470 | 0.6542 | 0.6634 |  |  |  |  |  |  |  |
| 28 | 0.5586 | 0.5271 | 0.5377 | 0.5502 | 0.5651 | 0.5761 | 0.5872 | 0.5966 | 0.6042 | 0.6108 | 0.6198 | 0.6150 | 0.6189 | 0.6260 | 0.6353 | 0.6453 |  |  |  |  |  |  |
| 29 | 0.5325 | 0.5003 | 0.5109 | 0.5234 | 0.5383 | 0.5492 | 0.5602 | 0.5695 | 0.5768 | 0.5833 | 0.5921 | 0.5867 | 0.5903 | 0.5972 | 0.6065 | 0.6166 | 0.6273 |  |  |  |  |  |
| 30 | 0.5062 | 0.4733 | 0.4838 | 0.4964 | 0.5112 | 0.5221 | 0.5329 | 0.5421 | 0.5493 | 0.5554 | 0.5640 | 0.5581 | 0.5613 | 0.5680 | 0.5771 | 0.5871 | 0.5980 | 0.6180 |  |  |  |  |
| 31 | 0.4797 | 0.4462 | 0.4566 | 0.4691 | 0.4840 | 0.4947 | 0.5055 | 0.5145 | 0.5215 | 0.5274 | 0.5357 | 0.5292 | 0.5320 | 0.5383 | 0.5473 | 0.5571 | 0.5679 | 0.5883 | 0.6066 |  |  |  |
| 32 | 0.4531 | 0.4189 | 0.4292 | 0.4416 | 0.4565 | 0.4672 | 0.4779 | 0.4867 | 0.4935 | 0.4991 | 0.5072 | 0.5002 | 0.5025 | 0.5085 | 0.5170 | 0.5267 | 0.5373 | 0.5579 | 0.5764 | 0.5915 |  |  |
| 33 | 0.4265 | 0.3917 | 0.4017 | 0.4139 | 0.4287 | 0.4394 | 0.4500 | 0.4588 | 0.4653 | 0.4707 | 0.4786 | 0.4710 | 0.4728 | 0.4784 | 0.4866 | 0.4959 | 0.5062 | 0.5269 | 0.5456 | 0.5608 | 0.5707 |  |
| 34 | 0.4000 | 0.3645 | 0.3742 | 0.3862 | 0.4009 | 0.4114 | 0.4220 | 0.4307 | 0.4370 | 0.4422 | 0.4498 | 0.4417 | 0.4431 | 0.4482 | 0.4560 | 0.4649 | 0.4748 | 0.4954 | 0.5141 | 0.5294 | 0.5393 | 0.5421 |
| 35 | 0.3741 | 0.3377 | 0.3469 | 0.3586 | 0.3731 | 0.3834 | 0.3938 | 0.4024 | 0.4086 | 0.4136 | 0.4210 | 0.4124 | 0.4133 | 0.4180 | 0.4253 | 0.4337 | 0.4433 | 0.4637 | 0.4823 | 0.4974 | 0.5071 | 0.5097 |
| 36 | 0.3486 | 0.3117 | 0.3200 | 0.3311 | 0.3453 | 0.3554 | 0.3656 | 0.3740 | 0.3801 | 0.3849 | 0.3921 | 0.3831 | 0.3836 | 0.3878 | 0.3947 | 0.4026 | 0.4117 | 0.4318 | 0.4502 | 0.4650 | 0.4744 | 0.4765 |
| 37 | 0.3233 | 0.2863 | 0.2939 | 0.3042 | 0.3177 | 0.3275 | 0.3374 | 0.3456 | 0.3515 | 0.3562 | 0.3632 | 0.3539 | 0.3540 | 0.3578 | 0.3642 | 0.3717 | 0.3802 | 0.4000 | 0.4179 | 0.4324 | 0.4414 | 0.4429 |
| 38 | 0.2979 | 0.2614 | 0.2686 | 0.2781 | 0.2908 | 0.2999 | 0.3094 | 0.3173 | 0.3230 | 0.3274 | 0.3343 | 0.3247 | 0.3246 | 0.3279 | 0.3339 | 0.3408 | 0.3489 | 0.3682 | 0.3857 | 0.3997 | 0.4082 | 0.4090 |
| 39 | 0.2724 | 0.2366 | 0.2438 | 0.2529 | 0.2647 | 0.2729 | 0.2818 | 0.2893 | 0.2947 | 0.2989 | 0.3055 | 0.2957 | 0.2953 | 0.2984 | 0.3039 | 0.3104 | 0.3178 | 0.3367 | 0.3537 | 0.3672 | 0.3750 | 0.3751 |
| 40 | 0.2470 | 0.2118 | 0.2192 | 0.2283 | 0.2397 | 0.2471 | 0.2550 | 0.2618 | 0.2668 | 0.2707 | 0.2770 | 0.2670 | 0.2664 | 0.2692 | 0.2743 | 0.2803 | 0.2873 | 0.3056 | 0.3221 | 0.3350 | 0.3422 | 0.3414 |
| 41 | 0.2216 | 0.1870 | 0.1944 | 0.2037 | 0.2150 | 0.2220 | 0.2291 | 0.2350 | 0.2392 | 0.2426 | 0.2486 | 0.2385 | 0.2375 | 0.2400 | 0.2449 | 0.2505 | 0.2569 | 0.2746 | 0.2906 | 0.3029 | 0.3094 | 0.3078 |
| 42 | 0.1968 | 0.1628 | 0.1700 | 0.1792 | 0.1907 | 0.1977 | 0.2044 | 0.2094 | 0.2127 | 0.2154 | 0.2209 | 0.2105 | 0.2093 | 0.2114 | 0.2160 | 0.2212 | 0.2272 | 0.2443 | 0.2596 | 0.2714 | 0.2773 | 0.2749 |
| 43 | 0.1727 | 0.1395 | 0.1462 | 0.1551 | 0.1665 | 0.1738 | 0.1805 | 0.1852 | 0.1876 | 0.1893 | 0.1940 | 0.1835 | 0.1819 | 0.1836 | 0.1877 | 0.1926 | 0.1982 | 0.2148 | 0.2295 | 0.2406 | 0.2459 | 0.2430 |
| 44 | 0.1497 | 0.1172 | 0.1234 | 0.1318 | 0.1427 | 0.1501 | 0.1572 | 0.1620 | 0.1641 | 0.1650 | 0.1685 | 0.1576 | 0.1554 | 0.1567 | 0.1604 | 0.1648 | 0.1701 | 0.1860 | 0.2002 | 0.2107 | 0.2155 | 0.2120 |
| 45 | 0.1283 | 0.0964 | 0.1017 | 0.1095 | 0.1199 | 0.1270 | 0.1341 | 0.1393 | 0.1417 | 0.1424 | 0.1450 | 0.1333 | 0.1304 | 0.1311 | 0.1342 | 0.1381 | 0.1429 | 0.1581 | 0.1718 | 0.1819 | 0.1862 | 0.1823 |
| 46 | 0.1087 | 0.0778 | 0.0816 | 0.0885 | 0.0982 | 0.1049 | 0.1117 | 0.1171 | 0.1201 | 0.1211 | 0.1234 | 0.1114 | 0.1074 | 0.1070 | 0.1094 | 0.1127 | 0.1169 | 0.1313 | 0.1444 | 0.1541 | 0.1581 | 0.1541 |
| 47 | 0.0905 | 0.0614 | 0.0639 | 0.0692 | 0.0778 | 0.0840 | 0.0904 | 0.0956 | 0.0990 | 0.1007 | 0.1032 | 0.0918 | 0.0869 | 0.0852 | 0.0864 | 0.0889 | 0.0925 | 0.1059 | 0.1182 | 0.1275 | 0.1314 | 0.1274 |
| 48 | 0.0739 | 0.0469 | 0.0487 | 0.0524 | 0.0592 | 0.0645 | 0.0705 | 0.0755 | 0.0787 | 0.0809 | 0.0842 | 0.0741 | 0.0692 | 0.0663 | 0.0659 | 0.0672 | 0.0699 | 0.0821 | 0.0935 | 0.1022 | 0.1061 | 0.1025 |
| 49 | 0.0588 | 0.0345 | 0.0354 | 0.0382 | 0.0433 | 0.0470 | 0.0522 | 0.0568 | 0.0600 | 0.0622 | 0.0659 | 0.0577 | 0.0535 | 0.0504 | 0.0487 | 0.0482 | 0.0496 | 0.0603 | 0.0706 | 0.0787 | 0.0824 | 0.0793 |
| 50 | 0.0451 | 0.0241 | 0.0243 | 0.0261 | 0.0301 | 0.0325 | 0.0360 | 0.0399 | 0.0429 | 0.0452 | 0.0488 | 0.0423 | 0.0395 | 0.0369 | 0.0348 | 0.0329 | 0.0324 | 0.0409 | 0.0499 | 0.0572 | 0.0607 | 0.0582 |
| 51 | 0.0328 | 0.0156 | 0.0154 | 0.0163 | 0.0191 | 0.0208 | 0.0230 | 0.0253 | 0.0279 | 0.0301 | 0.0336 | 0.0284 | 0.0266 | 0.0252 | 0.0235 | 0.0212 | 0.0192 | 0.0248 | 0.0318 | 0.0381 | 0.0414 | 0.0395 |
| 52 | 0.0218 | 0.0091 | 0.0086 | 0.0090 | 0.0107 | 0.0116 | 0.0130 | 0.0142 | 0.0154 | 0.0173 | 0.0205 | 0.0169 | 0.0156 | 0.0150 | 0.0144 | 0.0125 | 0.0101 | 0.0130 | 0.0172 | 0.0219 | 0.0249 | 0.0238 |
| 53 | 0.0121 | 0.0042 | 0.0039 | 0.0038 | 0.0048 | 0.0051 | 0.0058 | 0.0065 | 0.0067 | 0.0074 | 0.0101 | 0.0080 | 0.0073 | 0.0069 | 0.0069 | 0.0062 | 0.0042 | 0.0054 | 0.0072 | 0.0096 | 0.0118 | 0.0114 |
| 54 | 0.0038 | 0.0011 | 0.0010 | 0.0009 | 0.0012 | 0.0013 | 0.0014 | 0.0016 | 0.0018 | 0.0016 | 0.0028 | 0.0021 | 0.0019 | 0.0018 | 0.0018 | 0.0018 | 0.0010 | 0.0013 | 0.0017 | 0.0023 | 0.0031 | 0.0031 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3C Funded employer component factors (FEF) — female officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.5131 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.4797 | 0.4877 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.4456 | 0.4534 | 0.4640 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.4110 | 0.4184 | 0.4288 | 0.4406 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.3763 | 0.3831 | 0.3931 | 0.4046 | 0.4177 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.3418 | 0.3478 | 0.3570 | 0.3681 | 0.3810 | 0.3956 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.3073 | 0.3123 | 0.3207 | 0.3310 | 0.3433 | 0.3577 | 0.3739 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.2735 | 0.2775 | 0.2849 | 0.2942 | 0.3057 | 0.3194 | 0.3353 | 0.3519 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.2406 | 0.2436 | 0.2499 | 0.2581 | 0.2685 | 0.2812 | 0.2964 | 0.3127 | 0.3288 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.2090 | 0.2110 | 0.2161 | 0.2230 | 0.2321 | 0.2437 | 0.2578 | 0.2732 | 0.2889 | 0.3044 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.1787 | 0.1798 | 0.1838 | 0.1894 | 0.1971 | 0.2073 | 0.2201 | 0.2343 | 0.2490 | 0.2639 | 0.2792 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.1500 | 0.1503 | 0.1532 | 0.1576 | 0.1639 | 0.1725 | 0.1837 | 0.1964 | 0.2098 | 0.2235 | 0.2381 | 0.2533 |  |  |  |  |  |  |  |  |  |
| 47 | 0.1231 | 0.1228 | 0.1247 | 0.1280 | 0.1329 | 0.1398 | 0.1493 | 0.1603 | 0.1720 | 0.1842 | 0.1973 | 0.2116 | 0.2267 |  |  |  |  |  |  |  |  |
| 48 | 0.0982 | 0.0974 | 0.0985 | 0.1006 | 0.1043 | 0.1097 | 0.1174 | 0.1265 | 0.1363 | 0.1466 | 0.1580 | 0.1707 | 0.1846 | 0.1989 |  |  |  |  |  |  |  |
| 49 | 0.0754 | 0.0744 | 0.0748 | 0.0760 | 0.0784 | 0.0825 | 0.0885 | 0.0957 | 0.1035 | 0.1117 | 0.1210 | 0.1316 | 0.1436 | 0.1565 | 0.1698 |  |  |  |  |  |  |
| 50 | 0.0548 | 0.0538 | 0.0539 | 0.0544 | 0.0558 | 0.0585 | 0.0629 | 0.0683 | 0.0741 | 0.0803 | 0.0873 | 0.0955 | 0.1052 | 0.1158 | 0.1273 | 0.1396 |  |  |  |  |  |
| 51 | 0.0368 | 0.0360 | 0.0360 | 0.0361 | 0.0366 | 0.0381 | 0.0411 | 0.0449 | 0.0489 | 0.0531 | 0.0578 | 0.0636 | 0.0707 | 0.0786 | 0.0873 | 0.0975 | 0.1081 |  |  |  |  |
| 52 | 0.0217 | 0.0211 | 0.0211 | 0.0211 | 0.0212 | 0.0219 | 0.0235 | 0.0258 | 0.0283 | 0.0308 | 0.0336 | 0.0371 | 0.0415 | 0.0466 | 0.0524 | 0.0592 | 0.0671 | 0.0762 |  |  |  |
| 53 | 0.0102 | 0.0098 | 0.0098 | 0.0098 | 0.0098 | 0.0099 | 0.0106 | 0.0117 | 0.0129 | 0.0141 | 0.0154 | 0.0170 | 0.0192 | 0.0218 | 0.0247 | 0.0283 | 0.0324 | 0.0382 | 0.0438 |  |  |
| 54 | 0.0027 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0027 | 0.0030 | 0.0033 | 0.0036 | 0.0040 | 0.0044 | 0.0050 | 0.0057 | 0.0065 | 0.0075 | 0.0087 | 0.0104 | 0.0127 | 0.0127 |  |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3D Funded employer component factors (FEF) — females other than officers

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 13 | 0.8783 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | 0.8631 | 0.8578 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | 0.8474 | 0.8418 | 0.8508 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | 0.8311 | 0.8253 | 0.8346 | 0.8440 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 0.8098 | 0.8034 | 0.8133 | 0.8235 | 0.8305 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18 | 0.7861 | 0.7791 | 0.7898 | 0.8008 | 0.8083 | 0.8095 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19 | 0.7625 | 0.7549 | 0.7663 | 0.7780 | 0.7860 | 0.7873 | 0.7903 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20 | 0.7409 | 0.7327 | 0.7446 | 0.7569 | 0.7653 | 0.7667 | 0.7698 | 0.7699 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21 | 0.7200 | 0.7113 | 0.7236 | 0.7364 | 0.7452 | 0.7465 | 0.7499 | 0.7499 | 0.7500 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22 | 0.6992 | 0.6902 | 0.7028 | 0.7160 | 0.7251 | 0.7264 | 0.7299 | 0.7300 | 0.7300 | 0.7320 |  |  |  |  |  |  |  |  |  |  |  |  |
| 23 | 0.6786 | 0.6692 | 0.6821 | 0.6957 | 0.7050 | 0.7064 | 0.7099 | 0.7100 | 0.7100 | 0.7121 | 0.7235 |  |  |  |  |  |  |  |  |  |  |  |
| 24 | 0.6580 | 0.6482 | 0.6615 | 0.6754 | 0.6849 | 0.6863 | 0.6899 | 0.6899 | 0.6899 | 0.6920 | 0.7038 | 0.6913 |  |  |  |  |  |  |  |  |  |  |
| 25 | 0.6375 | 0.6274 | 0.6409 | 0.6551 | 0.6648 | 0.6661 | 0.6698 | 0.6697 | 0.6697 | 0.6719 | 0.6840 | 0.6712 | 0.6681 |  |  |  |  |  |  |  |  |  |
| 26 | 0.6169 | 0.6065 | 0.6203 | 0.6347 | 0.6447 | 0.6459 | 0.6496 | 0.6494 | 0.6494 | 0.6515 | 0.6640 | 0.6508 | 0.6477 | 0.6486 |  |  |  |  |  |  |  |  |
| 27 | 0.5959 | 0.5852 | 0.5993 | 0.6140 | 0.6241 | 0.6253 | 0.6290 | 0.6288 | 0.6286 | 0.6308 | 0.6435 | 0.6300 | 0.6268 | 0.6278 | 0.6299 |  |  |  |  |  |  |  |
| 28 | 0.5746 | 0.5637 | 0.5779 | 0.5929 | 0.6032 | 0.6044 | 0.6081 | 0.6078 | 0.6075 | 0.6096 | 0.6226 | 0.6087 | 0.6054 | 0.6064 | 0.6086 | 0.6111 |  |  |  |  |  |  |
| 29 | 0.5529 | 0.5417 | 0.5562 | 0.5714 | 0.5819 | 0.5831 | 0.5868 | 0.5864 | 0.5860 | 0.5881 | 0.6012 | 0.5869 | 0.5835 | 0.5845 | 0.5868 | 0.5893 | 0.5922 |  |  |  |  |  |
| 30 | 0.5307 | 0.5193 | 0.5340 | 0.5495 | 0.5601 | 0.5613 | 0.5650 | 0.5646 | 0.5641 | 0.5661 | 0.5793 | 0.5646 | 0.5611 | 0.5620 | 0.5643 | 0.5669 | 0.5699 | 0.5838 |  |  |  |  |
| 31 | 0.5081 | 0.4964 | 0.5113 | 0.5270 | 0.5377 | 0.5389 | 0.5427 | 0.5422 | 0.5417 | 0.5436 | 0.5570 | 0.5418 | 0.5380 | 0.5389 | 0.5411 | 0.5438 | 0.5468 | 0.5611 | 0.5744 |  |  |  |
| 32 | 0.4849 | 0.4730 | 0.4880 | 0.5039 | 0.5148 | 0.5160 | 0.5198 | 0.5192 | 0.5187 | 0.5205 | 0.5340 | 0.5185 | 0.5145 | 0.5151 | 0.5173 | 0.5199 | 0.5229 | 0.5376 | 0.5511 | 0.5657 |  |  |
| 33 | 0.4613 | 0.4490 | 0.4642 | 0.4802 | 0.4912 | 0.4924 | 0.4963 | 0.4957 | 0.4950 | 0.4969 | 0.5105 | 0.4946 | 0.4903 | 0.4908 | 0.4928 | 0.4952 | 0.4983 | 0.5132 | 0.5271 | 0.5420 | 0.5581 |  |
| 34 | 0.4373 | 0.4246 | 0.4398 | 0.4560 | 0.4671 | 0.4682 | 0.4721 | 0.4715 | 0.4708 | 0.4726 | 0.4864 | 0.4702 | 0.4657 | 0.4659 | 0.4677 | 0.4700 | 0.4728 | 0.4879 | 0.5021 | 0.5174 | 0.5338 | 0.5303 |
| 35 | 0.4130 | 0.3999 | 0.4150 | 0.4312 | 0.4424 | 0.4434 | 0.4473 | 0.4466 | 0.4459 | 0.4477 | 0.4617 | 0.4451 | 0.4404 | 0.4405 | 0.4421 | 0.4441 | 0.4468 | 0.4619 | 0.4763 | 0.4919 | 0.5087 | 0.5050 |
| 36 | 0.3884 | 0.3751 | 0.3899 | 0.4060 | 0.4171 | 0.4181 | 0.4219 | 0.4212 | 0.4204 | 0.4222 | 0.4363 | 0.4194 | 0.4146 | 0.4145 | 0.4159 | 0.4177 | 0.4201 | 0.4353 | 0.4496 | 0.4654 | 0.4825 | 0.4788 |
| 37 | 0.3632 | 0.3499 | 0.3647 | 0.3804 | 0.3914 | 0.3922 | 0.3959 | 0.3951 | 0.3943 | 0.3960 | 0.4103 | 0.3932 | 0.3882 | 0.3880 | 0.3892 | 0.3909 | 0.3930 | 0.4080 | 0.4223 | 0.4381 | 0.4554 | 0.4516 |
| 38 | 0.3373 | 0.3241 | 0.3391 | 0.3548 | 0.3654 | 0.3659 | 0.3695 | 0.3685 | 0.3676 | 0.3693 | 0.3836 | 0.3663 | 0.3612 | 0.3609 | 0.3620 | 0.3635 | 0.3653 | 0.3803 | 0.3944 | 0.4101 | 0.4274 | 0.4233 |
| 39 | 0.3108 | 0.2978 | 0.3131 | 0.3291 | 0.3395 | 0.3396 | 0.3428 | 0.3416 | 0.3405 | 0.3421 | 0.3565 | 0.3389 | 0.3337 | 0.3333 | 0.3344 | 0.3357 | 0.3374 | 0.3522 | 0.3662 | 0.3817 | 0.3989 | 0.3942 |
| 40 | 0.2840 | 0.2711 | 0.2866 | 0.3029 | 0.3136 | 0.3135 | 0.3162 | 0.3146 | 0.3132 | 0.3146 | 0.3290 | 0.3112 | 0.3059 | 0.3054 | 0.3064 | 0.3076 | 0.3091 | 0.3239 | 0.3377 | 0.3530 | 0.3700 | 0.3647 |
| 41 | 0.2568 | 0.2438 | 0.2594 | 0.2759 | 0.2869 | 0.2872 | 0.2897 | 0.2875 | 0.2857 | 0.2867 | 0.3009 | 0.2830 | 0.2775 | 0.2769 | 0.2778 | 0.2789 | 0.2803 | 0.2950 | 0.3086 | 0.3238 | 0.3406 | 0.3347 |
| 42 | 0.2295 | 0.2164 | 0.2319 | 0.2485 | 0.2598 | 0.2604 | 0.2633 | 0.2610 | 0.2584 | 0.2590 | 0.2728 | 0.2546 | 0.2489 | 0.2482 | 0.2490 | 0.2500 | 0.2513 | 0.2658 | 0.2794 | 0.2944 | 0.3109 | 0.3045 |
| 43 | 0.2023 | 0.1892 | 0.2045 | 0.2209 | 0.2323 | 0.2333 | 0.2366 | 0.2347 | 0.2320 | 0.2317 | 0.2449 | 0.2265 | 0.2205 | 0.2195 | 0.2201 | 0.2209 | 0.2221 | 0.2365 | 0.2500 | 0.2648 | 0.2812 | 0.2744 |
| 44 | 0.1755 | 0.1623 | 0.1772 | 0.1933 | 0.2046 | 0.2059 | 0.2097 | 0.2083 | 0.2061 | 0.2056 | 0.2176 | 0.1989 | 0.1924 | 0.1910 | 0.1913 | 0.1919 | 0.1929 | 0.2072 | 0.2205 | 0.2352 | 0.2514 | 0.2445 |
| 45 | 0.1502 | 0.1362 | 0.1503 | 0.1660 | 0.1771 | 0.1785 | 0.1825 | 0.1818 | 0.1802 | 0.1802 | 0.1916 | 0.1724 | 0.1652 | 0.1632 | 0.1630 | 0.1633 | 0.1640 | 0.1780 | 0.1911 | 0.2056 | 0.2217 | 0.2148 |
| 46 | 0.1261 | 0.1120 | 0.1244 | 0.1393 | 0.1501 | 0.1515 | 0.1555 | 0.1552 | 0.1544 | 0.1550 | 0.1666 | 0.1478 | 0.1395 | 0.1365 | 0.1356 | 0.1353 | 0.1357 | 0.1491 | 0.1619 | 0.1763 | 0.1922 | 0.1856 |
| 47 | 0.1028 | 0.0894 | 0.1005 | 0.1136 | 0.1238 | 0.1252 | 0.1292 | 0.1291 | 0.1287 | 0.1301 | 0.1419 | 0.1248 | 0.1163 | 0.1119 | 0.1098 | 0.1087 | 0.1084 | 0.1211 | 0.1334 | 0.1474 | 0.1630 | 0.1569 |
| 48 | 0.0812 | 0.0680 | 0.0785 | 0.0902 | 0.0987 | 0.0999 | 0.1038 | 0.1039 | 0.1037 | 0.1055 | 0.1176 | 0.1024 | 0.0952 | 0.0902 | 0.0863 | 0.0839 | 0.0827 | 0.0942 | 0.1057 | 0.1192 | 0.1345 | 0.1289 |
| 49 | 0.0619 | 0.0488 | 0.0577 | 0.0688 | 0.0762 | 0.0762 | 0.0797 | 0.0799 | 0.0799 | 0.0819 | 0.0938 | 0.0809 | 0.0750 | 0.0710 | 0.0665 | 0.0621 | 0.0593 | 0.0691 | 0.0795 | 0.0921 | 0.1068 | 0.1021 |
| 50 | 0.0451 | 0.0326 | 0.0394 | 0.0488 | 0.0560 | 0.0556 | 0.0575 | 0.0576 | 0.0578 | 0.0598 | 0.0710 | 0.0603 | 0.0560 | 0.0532 | 0.0497 | 0.0445 | 0.0394 | 0.0467 | 0.0554 | 0.0667 | 0.0805 | 0.0766 |
| 51 | 0.0312 | 0.0195 | 0.0243 | 0.0315 | 0.0374 | 0.0377 | 0.0390 | 0.0378 | 0.0378 | 0.0398 | 0.0501 | 0.0413 | 0.0383 | 0.0369 | 0.0345 | 0.0305 | 0.0247 | 0.0281 | 0.0342 | 0.0437 | 0.0561 | 0.0531 |
| 52 | 0.0202 | 0.0102 | 0.0126 | 0.0176 | 0.0219 | 0.0220 | 0.0238 | 0.0224 | 0.0209 | 0.0225 | 0.0315 | 0.0250 | 0.0228 | 0.0223 | 0.0214 | 0.0187 | 0.0142 | 0.0152 | 0.0175 | 0.0241 | 0.0344 | 0.0325 |
| 53 | 0.0110 | 0.0044 | 0.0050 | 0.0075 | 0.0102 | 0.0100 | 0.0112 | 0.0110 | 0.0094 | 0.0089 | 0.0160 | 0.0121 | 0.0107 | 0.0104 | 0.0104 | 0.0094 | 0.0064 | 0.0070 | 0.0070 | 0.0095 | 0.0167 | 0.0157 |
| 54 | 0.0034 | 0.0011 | 0.0011 | 0.0017 | 0.0027 | 0.0025 | 0.0029 | 0.0029 | 0.0027 | 0.0016 | 0.0045 | 0.0033 | 0.0028 | 0.0027 | 0.0027 | 0.0027 | 0.0016 | 0.0018 | 0.0018 | 0.0018 | 0.0045 | 0.0043 |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 3D Funded employer component factors (FEF) for females other than officers (continued)

| Length of eligible service | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Age | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 35 | 0.5031 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 36 | 0.4768 | 0.4773 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 37 | 0.4495 | 0.4501 | 0.4524 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 38 | 0.4211 | 0.4217 | 0.4241 | 0.4285 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 39 | 0.3917 | 0.3922 | 0.3947 | 0.3993 | 0.4062 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40 | 0.3617 | 0.3618 | 0.3642 | 0.3689 | 0.3761 | 0.3852 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 41 | 0.3309 | 0.3304 | 0.3324 | 0.3371 | 0.3444 | 0.3539 | 0.3650 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 42 | 0.3000 | 0.2987 | 0.3000 | 0.3042 | 0.3116 | 0.3213 | 0.3328 | 0.3461 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 43 | 0.2693 | 0.2672 | 0.2675 | 0.2709 | 0.2777 | 0.2874 | 0.2993 | 0.3129 | 0.3273 |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 | 0.2390 | 0.2361 | 0.2354 | 0.2376 | 0.2435 | 0.2527 | 0.2645 | 0.2785 | 0.2934 | 0.3084 |  |  |  |  |  |  |  |  |  |  |  |
| 45 | 0.2091 | 0.2056 | 0.2040 | 0.2051 | 0.2097 | 0.2177 | 0.2289 | 0.2429 | 0.2581 | 0.2736 | 0.2893 |  |  |  |  |  |  |  |  |  |  |
| 46 | 0.1798 | 0.1761 | 0.1738 | 0.1738 | 0.1769 | 0.1833 | 0.1932 | 0.2065 | 0.2216 | 0.2375 | 0.2537 | 0.2694 |  |  |  |  |  |  |  |  |  |
| 47 | 0.1514 | 0.1475 | 0.1448 | 0.1439 | 0.1457 | 0.1505 | 0.1585 | 0.1702 | 0.1845 | 0.2002 | 0.2168 | 0.2330 | 0.2479 |  |  |  |  |  |  |  |  |
| 48 | 0.1239 | 0.1202 | 0.1173 | 0.1159 | 0.1166 | 0.1198 | 0.1258 | 0.1354 | 0.1477 | 0.1624 | 0.1788 | 0.1953 | 0.2107 | 0.2254 |  |  |  |  |  |  |  |
| 49 | 0.0976 | 0.0944 | 0.0916 | 0.0898 | 0.0897 | 0.0916 | 0.0957 | 0.1030 | 0.1128 | 0.1253 | 0.1403 | 0.1564 | 0.1721 | 0.1873 | 0.2008 |  |  |  |  |  |  |
| 50 | 0.0730 | 0.0703 | 0.0678 | 0.0661 | 0.0655 | 0.0664 | 0.0689 | 0.0739 | 0.0811 | 0.0906 | 0.1029 | 0.1173 | 0.1323 | 0.1477 | 0.1617 | 0.1727 |  |  |  |  |  |
| 51 | 0.0504 | 0.0483 | 0.0465 | 0.0450 | 0.0442 | 0.0444 | 0.0458 | 0.0489 | 0.0536 | 0.0600 | 0.0689 | 0.0800 | 0.0927 | 0.1071 | 0.1211 | 0.1325 | 0.1415 |  |  |  |  |
| 52 | 0.0306 | 0.0293 | 0.0280 | 0.0270 | 0.0264 | 0.0262 | 0.0268 | 0.0285 | 0.0311 | 0.0348 | 0.0403 | 0.0474 | 0.0562 | 0.0675 | 0.0799 | 0.0909 | 0.1001 | 0.1045 |  |  |  |
| 53 | 0.0147 | 0.0141 | 0.0134 | 0.0128 | 0.0124 | 0.0123 | 0.0124 | 0.0131 | 0.0143 | 0.0159 | 0.0185 | 0.0220 | 0.0264 | 0.0329 | 0.0411 | 0.0495 | 0.0577 | 0.0620 | 0.0620 |  |  |
| 54 | 0.0039 | 0.0038 | 0.0036 | 0.0034 | 0.0033 | 0.0032 | 0.0032 | 0.0034 | 0.0037 | 0.0041 | 0.0047 | 0.0057 | 0.0069 | 0.0088 | 0.0115 | 0.0146 | 0.0182 | 0.0203 | 0.0203 | 0.0203 |  |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

Table 4A Valuation factors for pensioners in payment — males

|  | Age pension | |  | Invalid pension | |  | Spouse pension |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Age | Single life | Indexed reversion |  | Single life | Indexed reversion |  | Single life |
| 20 or less | 23.2078 | 0.8380 |  | 20.0597 | 2.6189 |  | 23.2078 |
| 21 | 23.1034 | 0.8666 |  | 19.9624 | 2.6388 |  | 23.1034 |
| 22 | 23.0024 | 0.8917 |  | 19.8607 | 2.6598 |  | 23.0024 |
| 23 | 22.9036 | 0.9141 |  | 19.7543 | 2.6819 |  | 22.9036 |
| 24 | 22.8040 | 0.9353 |  | 19.6430 | 2.7052 |  | 22.8040 |
| 25 | 22.7007 | 0.9572 |  | 19.5266 | 2.7298 |  | 22.7007 |
| 26 | 22.5923 | 0.9804 |  | 19.4049 | 2.7557 |  | 22.5923 |
| 27 | 22.4781 | 1.0053 |  | 19.2776 | 2.7830 |  | 22.4781 |
| 28 | 22.3572 | 1.0322 |  | 19.1444 | 2.8117 |  | 22.3572 |
| 29 | 22.2295 | 1.0614 |  | 19.0052 | 2.8420 |  | 22.2295 |
| 30 | 22.0947 | 1.0928 |  | 18.8596 | 2.8740 |  | 22.0947 |
| 31 | 21.9530 | 1.1261 |  | 18.7073 | 2.9076 |  | 21.9530 |
| 32 | 21.8046 | 1.1613 |  | 18.5480 | 2.9431 |  | 21.8046 |
| 33 | 21.6488 | 1.1986 |  | 18.3815 | 2.9804 |  | 21.6488 |
| 34 | 21.4854 | 1.2381 |  | 18.2073 | 3.0198 |  | 21.4854 |
| 35 | 21.3142 | 1.2797 |  | 18.0251 | 3.0613 |  | 21.3142 |
| 36 | 21.1351 | 1.3235 |  | 17.8345 | 3.1049 |  | 21.1351 |
| 37 | 20.9477 | 1.3694 |  | 17.6353 | 3.1510 |  | 20.9477 |
| 38 | 20.7519 | 1.4176 |  | 17.4269 | 3.1995 |  | 20.7519 |
| 39 | 20.5472 | 1.4681 |  | 17.2090 | 3.2505 |  | 20.5472 |
| 40 | 20.3340 | 1.5206 |  | 16.9810 | 3.3043 |  | 20.3340 |
| 41 | 20.1120 | 1.5227 |  | 16.7427 | 3.2489 |  | 20.1120 |
| 42 | 19.8811 | 1.5230 |  | 16.4934 | 3.1926 |  | 19.8811 |
| 43 | 19.6415 | 1.5211 |  | 16.2327 | 3.1351 |  | 19.6415 |
| 44 | 19.3928 | 1.5169 |  | 15.9600 | 3.0763 |  | 19.3928 |
| 45 | 19.1352 | 1.5101 |  | 15.6749 | 3.0161 |  | 19.1352 |
| 46 | 18.8689 | 1.5002 |  | 15.3853 | 2.9503 |  | 18.8689 |
| 47 | 18.5937 | 1.4870 |  | 15.0929 | 2.8782 |  | 18.5937 |
| 48 | 18.3097 | 1.4705 |  | 14.7982 | 2.7997 |  | 18.3097 |
| 49 | 18.0171 | 1.4501 |  | 14.5013 | 2.7149 |  | 18.0171 |
| 50 | 17.7162 | 1.4257 |  | 14.2026 | 2.6240 |  | 17.7162 |
| 51 | 17.4069 | 1.2500 |  | 13.9023 | 2.2610 |  | 17.4069 |
| 52 | 17.0896 | 1.0609 |  | 13.6004 | 1.8856 |  | 17.0896 |
| 53 | 16.7647 | 0.8583 |  | 13.2971 | 1.4987 |  | 16.7647 |
| 54 | 16.4325 | 0.6419 |  | 12.9927 | 1.1014 |  | 16.4325 |
| 55 | 16.0936 | 0.4121 |  | 12.6871 | 0.6948 |  | 16.0936 |
| 56 | 15.7480 | 0.4229 |  | 12.3809 | 0.7005 |  | 15.7480 |
| 57 | 15.3966 | 0.4333 |  | 12.0741 | 0.7055 |  | 15.3966 |
| 58 | 15.0397 | 0.4434 |  | 11.7672 | 0.7096 |  | 15.0397 |
| 59 | 14.6778 | 0.4530 |  | 11.4606 | 0.7128 |  | 14.6778 |
| 60 | 14.3115 | 0.4622 |  | 11.1547 | 0.7152 |  | 14.3115 |
| 61 | 13.9413 | 0.4708 |  | 10.8498 | 0.7165 |  | 13.9413 |
| 62 | 13.5676 | 0.4787 |  | 10.5464 | 0.7169 |  | 13.5676 |
| 63 | 13.1909 | 0.4861 |  | 10.2446 | 0.7162 |  | 13.1909 |
| 64 | 12.8116 | 0.4927 |  | 9.9447 | 0.7145 |  | 12.8116 |
| 65 | 12.4299 | 0.4986 |  | 9.6468 | 0.7118 |  | 12.4299 |
| 66 | 12.0464 | 0.5036 |  | 9.3512 | 0.7080 |  | 12.0464 |
| 67 | 11.6611 | 0.5079 |  | 9.0578 | 0.7031 |  | 11.6611 |
| 68 | 11.2745 | 0.5113 |  | 8.7669 | 0.6972 |  | 11.2745 |
| 69 | 10.8870 | 0.5139 |  | 8.4786 | 0.6902 |  | 10.8870 |
| 70 | 10.4991 | 0.5155 |  | 8.1931 | 0.6822 |  | 10.4991 |
| 71 | 10.1117 | 0.5162 |  | 7.9107 | 0.6731 |  | 10.1117 |
| 72 | 9.7251 | 0.5158 |  | 7.6313 | 0.6630 |  | 9.7251 |
| 73 | 9.3404 | 0.5144 |  | 7.3550 | 0.6519 |  | 9.3404 |
| 74 | 8.9582 | 0.5120 |  | 7.0816 | 0.6398 |  | 8.9582 |
| 75 | 8.5792 | 0.5084 |  | 6.8107 | 0.6269 |  | 8.5792 |
| 76 | 8.2043 | 0.5037 |  | 6.5414 | 0.6132 |  | 8.2043 |
| 77 | 7.8341 | 0.4979 |  | 6.2733 | 0.5987 |  | 7.8341 |
| 78 | 7.4689 | 0.4910 |  | 6.0053 | 0.5837 |  | 7.4689 |
| 79 | 7.1091 | 0.4829 |  | 5.7364 | 0.5682 |  | 7.1091 |
| 80 | 6.7544 | 0.4739 |  | 5.4653 | 0.5524 |  | 6.7544 |
| 81 | 6.4051 | 0.4638 |  | 5.1909 | 0.5364 |  | 6.4051 |
| 82 | 6.0611 | 0.4529 |  | 4.9279 | 0.5194 |  | 6.0611 |
| 83 | 5.7221 | 0.4412 |  | 4.6773 | 0.5013 |  | 5.7221 |
| 84 | 5.3880 | 0.4287 |  | 4.4406 | 0.4822 |  | 5.3880 |
| 85 | 5.0581 | 0.4157 |  | 4.2193 | 0.4621 |  | 5.0581 |
| 86 | 4.7343 | 0.4022 |  | 4.0141 | 0.4411 |  | 4.7343 |
| 87 | 4.4209 | 0.3879 |  | 3.8235 | 0.4195 |  | 4.4209 |
| 88 | 4.1223 | 0.3730 |  | 3.6446 | 0.3975 |  | 4.1223 |
| 89 | 3.8417 | 0.3573 |  | 3.4741 | 0.3757 |  | 3.8417 |
| 90 | 3.5815 | 0.3410 |  | 3.3084 | 0.3543 |  | 3.5815 |
| 91 | 3.3414 | 0.3242 |  | 3.1449 | 0.3335 |  | 3.3414 |
| 92 | 3.1203 | 0.3070 |  | 2.9813 | 0.3135 |  | 3.1203 |
| 93 | 2.9156 | 0.2898 |  | 2.8169 | 0.2944 |  | 2.9156 |
| 94 | 2.7232 | 0.2725 |  | 2.6509 | 0.2759 |  | 2.7232 |
| 95 and over | 2.5376 | 0.2553 |  | 2.4822 | 0.2580 |  | 2.5376 |

Table 4B Valuation factors for pensioners in payment — females

|  | Age pension | |  | Invalid pension | |  | Spouse pension |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Age | Single life | Indexed reversion |  | Single life | Indexed reversion |  | Single life |
| 20 or less | 23.8746 | 0.2316 |  | 20.0597 | 1.7375 |  | 23.8746 |
| 21 | 23.7919 | 0.2397 |  | 19.9624 | 1.7429 |  | 23.7919 |
| 22 | 23.7070 | 0.2476 |  | 19.8607 | 1.7488 |  | 23.7070 |
| 23 | 23.6188 | 0.2558 |  | 19.7543 | 1.7553 |  | 23.6188 |
| 24 | 23.5262 | 0.2646 |  | 19.6430 | 1.7624 |  | 23.5262 |
| 25 | 23.4293 | 0.2740 |  | 19.5266 | 1.7702 |  | 23.4293 |
| 26 | 23.3278 | 0.2841 |  | 19.4049 | 1.7786 |  | 23.3278 |
| 27 | 23.2214 | 0.2949 |  | 19.2776 | 1.7879 |  | 23.2214 |
| 28 | 23.1103 | 0.3064 |  | 19.1444 | 1.7980 |  | 23.1103 |
| 29 | 22.9941 | 0.3185 |  | 19.0052 | 1.8089 |  | 22.9941 |
| 30 | 22.8727 | 0.3313 |  | 18.8596 | 1.8209 |  | 22.8727 |
| 31 | 22.7461 | 0.3448 |  | 18.7073 | 1.8338 |  | 22.7461 |
| 32 | 22.6137 | 0.3590 |  | 18.5480 | 1.8479 |  | 22.6137 |
| 33 | 22.4755 | 0.3740 |  | 18.3815 | 1.8632 |  | 22.4755 |
| 34 | 22.3313 | 0.3898 |  | 18.2073 | 1.8797 |  | 22.3313 |
| 35 | 22.1810 | 0.4063 |  | 18.0251 | 1.8976 |  | 22.1810 |
| 36 | 22.0243 | 0.4236 |  | 17.8345 | 1.9170 |  | 22.0243 |
| 37 | 21.8607 | 0.4418 |  | 17.6353 | 1.9379 |  | 21.8607 |
| 38 | 21.6906 | 0.4607 |  | 17.4269 | 1.9604 |  | 21.6906 |
| 39 | 21.5136 | 0.4803 |  | 17.2090 | 1.9847 |  | 21.5136 |
| 40 | 21.3299 | 0.5005 |  | 16.9810 | 2.0109 |  | 21.3299 |
| 41 | 21.1391 | 0.4900 |  | 16.7427 | 1.9168 |  | 21.1391 |
| 42 | 20.9414 | 0.4775 |  | 16.4934 | 1.8211 |  | 20.9414 |
| 43 | 20.7363 | 0.4629 |  | 16.2327 | 1.7237 |  | 20.7363 |
| 44 | 20.5239 | 0.4460 |  | 15.9600 | 1.6241 |  | 20.5239 |
| 45 | 20.3043 | 0.4267 |  | 15.6749 | 1.5223 |  | 20.3043 |
| 46 | 20.0773 | 0.4048 |  | 15.3853 | 1.4151 |  | 20.0773 |
| 47 | 19.8430 | 0.3803 |  | 15.0929 | 1.3022 |  | 19.8430 |
| 48 | 19.6012 | 0.3531 |  | 14.7982 | 1.1840 |  | 19.6012 |
| 49 | 19.3521 | 0.3231 |  | 14.5013 | 1.0608 |  | 19.3521 |
| 50 | 19.0954 | 0.2903 |  | 14.2026 | 0.9331 |  | 19.0954 |
| 51 | 18.8314 | 0.2546 |  | 13.9023 | 0.8011 |  | 18.8314 |
| 52 | 18.5598 | 0.2161 |  | 13.6004 | 0.6656 |  | 18.5598 |
| 53 | 18.2809 | 0.1747 |  | 13.2971 | 0.5268 |  | 18.2809 |
| 54 | 17.9942 | 0.1306 |  | 12.9927 | 0.3855 |  | 17.9942 |
| 55 | 17.6997 | 0.0839 |  | 12.6871 | 0.2421 |  | 17.6997 |
| 56 | 17.3973 | 0.0860 |  | 12.3809 | 0.2429 |  | 17.3973 |
| 57 | 17.0867 | 0.0881 |  | 12.0741 | 0.2434 |  | 17.0867 |
| 58 | 16.7677 | 0.0902 |  | 11.7672 | 0.2435 |  | 16.7677 |
| 59 | 16.4400 | 0.0922 |  | 11.4606 | 0.2433 |  | 16.4400 |
| 60 | 16.1036 | 0.0942 |  | 11.1547 | 0.2427 |  | 16.1036 |
| 61 | 15.7580 | 0.0962 |  | 10.8498 | 0.2418 |  | 15.7580 |
| 62 | 15.4037 | 0.0981 |  | 10.5464 | 0.2404 |  | 15.4037 |
| 63 | 15.0408 | 0.1000 |  | 10.2446 | 0.2387 |  | 15.0408 |
| 64 | 14.6695 | 0.1017 |  | 9.9447 | 0.2366 |  | 14.6695 |
| 65 | 14.2903 | 0.1034 |  | 9.6468 | 0.2341 |  | 14.2903 |
| 66 | 13.9036 | 0.1049 |  | 9.3512 | 0.2313 |  | 13.9036 |
| 67 | 13.5100 | 0.1064 |  | 9.0578 | 0.2281 |  | 13.5100 |
| 68 | 13.1102 | 0.1076 |  | 8.7669 | 0.2246 |  | 13.1102 |
| 69 | 12.7047 | 0.1087 |  | 8.4786 | 0.2207 |  | 12.7047 |
| 70 | 12.2940 | 0.1096 |  | 8.1931 | 0.2165 |  | 12.2940 |
| 71 | 11.8789 | 0.1103 |  | 7.9107 | 0.2121 |  | 11.8789 |
| 72 | 11.4600 | 0.1108 |  | 7.6313 | 0.2073 |  | 11.4600 |
| 73 | 11.0380 | 0.1111 |  | 7.3550 | 0.2023 |  | 11.0380 |
| 74 | 10.6130 | 0.1111 |  | 7.0816 | 0.1970 |  | 10.6130 |
| 75 | 10.1859 | 0.1109 |  | 6.8107 | 0.1915 |  | 10.1859 |
| 76 | 9.7569 | 0.1104 |  | 6.5414 | 0.1858 |  | 9.7569 |
| 77 | 9.3268 | 0.1097 |  | 6.2733 | 0.1800 |  | 9.3268 |
| 78 | 8.8963 | 0.1088 |  | 6.0053 | 0.1741 |  | 8.8963 |
| 79 | 8.4666 | 0.1076 |  | 5.7364 | 0.1682 |  | 8.4666 |
| 80 | 8.0388 | 0.1062 |  | 5.4653 | 0.1622 |  | 8.0388 |
| 81 | 7.6138 | 0.1044 |  | 5.1909 | 0.1564 |  | 7.6138 |
| 82 | 7.1926 | 0.1025 |  | 4.9279 | 0.1504 |  | 7.1926 |
| 83 | 6.7760 | 0.1003 |  | 4.6773 | 0.1442 |  | 6.7760 |
| 84 | 6.3645 | 0.0979 |  | 4.4406 | 0.1379 |  | 6.3645 |
| 85 | 5.9585 | 0.0953 |  | 4.2193 | 0.1314 |  | 5.9585 |
| 86 | 5.5598 | 0.0925 |  | 4.0141 | 0.1248 |  | 5.5598 |
| 87 | 5.1719 | 0.0894 |  | 3.8235 | 0.1181 |  | 5.1719 |
| 88 | 4.7984 | 0.0859 |  | 3.6446 | 0.1111 |  | 4.7984 |
| 89 | 4.4423 | 0.0819 |  | 3.4741 | 0.1038 |  | 4.4423 |
| 90 | 4.1058 | 0.0772 |  | 3.3084 | 0.0961 |  | 4.1058 |
| 91 | 3.7900 | 0.0717 |  | 3.1449 | 0.0877 |  | 3.7900 |
| 92 | 3.4951 | 0.0650 |  | 2.9813 | 0.0784 |  | 3.4951 |
| 93 | 3.2197 | 0.0569 |  | 2.8169 | 0.0679 |  | 3.2197 |
| 94 | 2.9604 | 0.0472 |  | 2.6509 | 0.0558 |  | 2.9604 |
| 95 and over | 2.7119 | 0.0359 |  | 2.4822 | 0.0419 |  | 2.7119 |