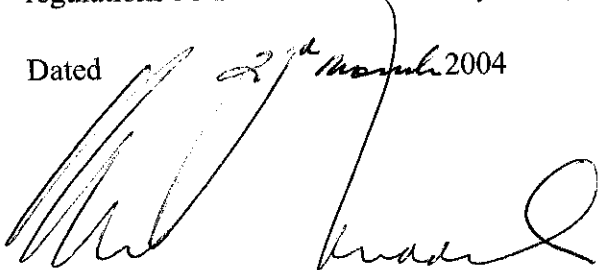




Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment Approval 2004 (No. 2)

I, PHILIP MAXWELL RUDDOCK, Attorney-General, make this instrument under regulations 38 and 43A of the *Family Law (Superannuation) Regulations 2001*.

Dated  27 March 2004

Attorney-General

1 Name of instrument

This instrument is the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment Approval 2004 (No. 2)*.

2 Commencement

This instrument commences on the date of its notification in the *Gazette*.

3 Amendment of *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003*

Schedule 1 amends the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Approval 2003*.

Schedule 1 Amendments

(section 3)

[1] Schedule 1

substitute

Schedule 1 Public sector superannuation plans — Commonwealth

(section 4)

Part 1 Commonwealth Superannuation Scheme

Division 1.1 Interpretation

1 Interpretation

(1) In this Part:

1922 Act means the *Superannuation Act 1922*.

1976 Act means the *Superannuation Act 1976*.

CSS means the Commonwealth Superannuation Scheme established by the *Superannuation Act 1976*.

CSS Fund means the superannuation fund established by the 1976 Act.

period of membership, for a member, means the period commencing on the first day of the last occasion when the member became an eligible employee and ending on the relevant date.

the Regulations means the Superannuation (CSS) Former Eligible Employees Regulations.

(2) An expression used in this Part and in section 3 of the 1976 Act has the same meaning in this Part as it has in section 3 of the 1976 Act.

Division 1.2 Methods

2 Methods and factors for interests of members in the CSS

For an interest in the CSS 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	Kind of interest	Method or factor
1	An interest that a person has in the CSS if: (a) the person is an eligible employee; and (b) the person is aged 65 years or less at the relevant date.	$ABC + ASC + PCI + (AP \times S \times PF_{y+m,s}) + (ABC \times RPF_{y+m,s}) + (SG \times LSF_{y+m,s})$ where: ABC is the person's accumulated basic contributions as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date. ASC is the sum of the following amounts, as those amounts would be calculated if the person had ceased being an eligible employee at the relevant date: (a) the person's accumulated supplementary contributions; (b) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act. PCI is the accumulated employer contributions in respect of the person as those contributions would be calculated if he or she had ceased being an eligible employee at the relevant date. AP is the accrued pension multiple at the relevant date calculated as the pension multiple that would apply under section 56 of the 1976 Act for the person's period of contributory service at the relevant date if he or she were aged 65. S is the salary of the person by reference to which a benefit in respect of his or her interest is defined. PF_{y+m,s} is the factor calculated by: $\frac{PF_{y,s} \times (12 - m) + PF_{y+1,s} \times m}{12}$ where: PF_{y,s} is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that applies at the person's age in completed years and period of membership 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.

Item	Kind of interest	Method or factor
		$PF_{y+1,s}$ is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date. $RPF_{y+m,s}$ is the factor calculated by: $\frac{RPF_{y,s} \times (12 - m) + RPF_{y+1,s} \times m}{12}$ where: $RPF_{y,s}$ is the valuation factor mentioned in an item in Table 2A (males) or Table 2B (females) in this Part that applies at the person's age in completed years and period of membership in completed years at the relevant date. m has the meaning given above. $RPF_{y+1,s}$ is the valuation factor mentioned in Table 2A (males) or Table 2B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date. SG is any superannuation guarantee top-up benefit to which the person would be entitled if he or she had ceased being an eligible employee at the relevant date. $LSF_{y+m,s}$ is the factor calculated by: $\frac{LSF_{y,s} \times (12 - m) + LSF_{y+1,s} \times m}{12}$ where: $LSF_{y,s}$ is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that applies at the person's age in completed years and period of membership in completed years at the relevant date. m has the meaning given above. $LSF_{y+1,s}$ is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

Item	Kind of interest	Method or factor
2	An interest that a person has in the CSS if: (a) the person is an eligible employee; and (b) the person is more than 65 years old at the relevant date.	$ABC + ASC + PCI + (P \times F_{y+m})$ where: <i>ABC</i> has the meaning given in item 1. <i>ASC</i> has the meaning given in item 1. <i>PCI</i> has the meaning given in item 1. <i>P</i> is the annual pension to which the person would be entitled under section 56 of the 1976 Act if he or she: (a) had ceased to be an eligible employee at the relevant date; and (b) had not made an election under section 57AA of that Act. <i>F_{y+m}</i> is the factor calculated by: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: <i>F_y</i> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that applies at the person's age in completed years at the relevant date. <i>m</i> has the meaning given in item 1. <i>F_{y+1}</i> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

Item	Kind of interest	Method or factor
3	An interest that a person has in the CSS if: (a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and (b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act; except if a transfer value has been paid by or in respect of the person under the 1922 Act or the 1976 Act.	$ABC + ASC + PCI + (ABC \times 2.5 \times DF_{y+m})$ where: ABC is the person's accumulated basic contributions as those contributions would be calculated if the deferred benefits had become payable at the relevant date. ASC is the sum of the following amounts, as those amounts would be calculated if the deferred benefits had become payable at the relevant date: (a) the person's accumulated supplementary contributions; (b) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act. PCI is the accumulated employer contributions in respect of the person as those contributions would be calculated if the deferred benefits had become payable at the relevant date. DF_{y+m} is the factor calculated by: $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ where: DF_y is the valuation factor for the person's gender mentioned in Table 5 in this Part that applies at the person's age in completed years at the relevant date. m has the meaning given in item 1. DF_{y+1} is the valuation factor for the person's gender mentioned in Table 5 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

Item	Kind of interest	Method or factor
4	An interest that a person has in the CSS if: (a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the 1976 Act to have Division 3 of Part IX of that Act apply to him or her; and (b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the 1976 Act; and (c) a transfer value has been paid by or in respect of the person under section 128 of the 1976 Act.	$ABC + ASC + PCI + (2.5 \times (ABC - MTV) + TTV - MTV) \times DF_{y+m}$ where: ABC has the meaning given in item 3. ASC has the meaning given in item 3. PCI has the meaning given in item 3. MTV is that part, if any, of the person's transfer value or values that was deemed to be a basic contribution under paragraph 128 (2) (a) of the 1976 Act, plus the accumulated interest that would be calculated on that amount if the deferred benefits had become payable at the relevant date. TTV is the total amount of the person's transfer value or values, including the interest that would have accumulated on the transfer value or values over the period: (a) commencing on the date when the employer component of each transfer value was paid into the Consolidated Revenue Fund under paragraph 128 (2) (b) of the 1976 Act; and (b) ending on the relevant date; as if the entire transfer value or values had been paid into the CSS Fund. DF_{y+m} is the factor calculated by: $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ where: DF_y is the valuation factor for the person's gender mentioned in Table 5 in this Part that applies at the person's age in completed years at the relevant date. m has the meaning given in item 1. DF_{y+1} is the valuation factor for the person's gender mentioned in Table 5 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

Item	Kind of interest	Method or factor
5	An interest that a person has in the CSS if:	$(NIP \times G_{y+m}) + PCI + (P \times F_{y+m})$
	(a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and	where: <i>NIP</i> is the person's annual pension that is fixed in nominal dollars at the relevant date. <i>G_{y+m}</i> is the factor calculated by:
	(b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and	$\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ where: <i>G_y</i> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that applies at the person's age in completed years at the relevant date. <i>m</i> has the meaning given in item 1. <i>G_{y+1}</i> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.
	(c) the person has not made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and	<i>PCI</i> is the accumulated employer contributions in respect of the person as those contributions would be calculated if they had become payable at the relevant date.
	(d) the retirement benefits the person has postponed under section 110T of the 1976 Act have yet to become payable under section 110TB of that Act.	<i>P</i> is the annual pension to which the person would be entitled under section 110TC of the 1976 Act if he or she had provided a statement in accordance with section 110TB of that Act. <i>F_{y+m}</i> is the factor calculated by:
		$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: <i>F_y</i> is:
		(a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person's gender mentioned in column 4 or 5 of Table 4 in this Part that applies at the person's age in completed years at the relevant date; and

Item	Kind of interest	Method or factor
		(b) in any other case — the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that applies at the person's age in completed years at the relevant date. <i>m</i> has the meaning given in item 1. <i>F_{y+1}</i> is: (a) in the case of a person who has made an election under section 110TBA of the 1976 Act — the age pensioner — 85% reversion — valuation factor for the person's gender mentioned in column 4 or 5 of Table 4 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date; and (b) in any other case — the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.
6	An interest that a person has in the CSS if:	$PCI + (P \times F_{y+m})$ where: <i>PCI</i> has the meaning given in item 5. <i>P</i> has the meaning given in item 5. <i>F_{y+m}</i> has the meaning given in item 2. (a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and (b) in that election, the person did not also postpone, under subsection 110TA (2) of the 1976 Act, payment of his or her additional age retirement pension; and (c) the person has made an election under section 64 of the 1976 Act to commute his or her additional age retirement pension; and

Item	Kind of interest	Method or factor
	(d) the retirement benefits the person has postponed under section 110T of the 1976 Act have yet to become payable under section 110TB of that Act.	
7	An interest that a person has in the CSS if: (a) the person has made an election under section 110T of the 1976 Act to postpone the payment of his or her retirement benefits; and (b) in that election, the person specified, under subsection 110TA (2) of the 1976 Act, that payment of his or her additional age retirement pension was also to be postponed; and (c) those retirement benefits, including the person's additional age retirement pension, have yet to become payable under section 110TB of the 1976 Act.	$ABC + ASC + PCI + (P \times F_{y+m})$ where: ABC is the person's accumulated basic contributions as those contributions would be calculated if they had become payable at the relevant date. ASC is the sum of the following amounts, as those amounts would be calculated if they had become payable at the relevant date: (a) the person's accumulated supplementary contributions; (b) the amount of any benefit payable in respect of the person under section 110SN or 130D of the 1976 Act. PCI has the meaning given in item 5. P has the meaning given in item 5. F_{y+m} has the meaning given in item 2.
8	An interest that a person has in the CSS if the person has an entitlement to a delayed updated pension under the 1976 Act as modified by Schedule 11 to the Regulations.	$ABC + ASC + PCI + (AP \times AS \times DUP_{y+m})$ where: ABC has the meaning given in item 7. ASC has the meaning given in item 7. PCI has the meaning given in item 5. AP is the accrued pension multiple that applied under section 56 of the 1976 Act for the person's period of contributory service as at the time he or she ceased to be an eligible employee but calculated as if he or she were aged 65 years.

Item	Kind of interest	Method or factor
		AS is the final annual rate of salary of the person at the time the person ceased to be an eligible employee, adjusted in accordance with movements in the consumer price index, in accordance section 144H of the 1976 Act as modified by Schedule 11 to the Regulations, over the period from that date to the relevant date. DUP_{y+m} is the factor calculated by: $\frac{DUP_y \times (12 - m) + DUP_{y+1} \times m}{12}$ where: DUP_y is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Part that applies at the person's age in completed years at the relevant date. m has the meaning given in item 1. DUP_{y+1} is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.
9	An interest that a person has in the CSS if he or she: (a) is entitled to a pension (other than an orphan pension) under the 1976 Act; or (b) would be entitled to a pension mentioned in paragraph (a) if it had not been suspended under section 73A of the 1976 Act.	$(IP \times F_{y+m}) + (NIP \times G_{y+m})$ where: IP is: (a) in the case of a pension that is an invalidity pension or a spouse's pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date: (i) less any part of the pension that takes account of the existence of 1 or more eligible children; and (ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and

Item	Kind of interest	Method or factor
		(b) in any other case — the person's annual pension (if any) that is subject to indexation in accordance with the consumer price index at the relevant date, less any part of the pension that takes account of the existence of 1 or more eligible children. F_{y+m} is the factor calculated by: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: F_y is the valuation factor for the person's gender and type of pension mentioned in Table 4 in this Part that applies at the person's 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. F_{y+1} is the valuation factor for the person's gender and type of pension mentioned in Table 4 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date. NIP is: (a) in the case of a pension that is an invalidity pension or a spouse's pension that became payable on the death of an eligible employee or on the death of a pensioner to whom invalidity pension was payable — the part of the person's annual pension that is fixed in nominal dollars at the relevant date: (i) less any part of the pension that takes account of the existence of 1 or more eligible children; and (ii) disregarding any reduction or suspension under section 73A of the 1976 Act; and (b) in any other case — the person's annual pension (if any) that is fixed in nominal dollars at the relevant date, less any part of the pension that takes account of the existence of 1 or more eligible children.

Item	Kind of interest	Method or factor
		G_{y+m} is the factor calculated by: $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ where: G_y is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that applies at the person's age in completed years at the relevant date. m has the meaning given above. G_{y+1} is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

Division 1.3 Factors

Table 1A Pension valuation factors (PF) for eligible employees — males

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
28	0.43123	0.45819	0.48290	0.50515	0.52517	0.54287	0.55826	0.57118	0.58149	0.58941	0.59523	0.61197
29	0.46210	0.49058	0.51649	0.53998	0.56087	0.57948	0.59573	0.60968	0.62113	0.62995	0.63640	0.65359
30	0.49256	0.52248	0.54986	0.57448	0.59656	0.61596	0.63308	0.64785	0.66032	0.67032	0.67767	0.69532
31	0.52231	0.55367	0.58242	0.60846	0.63160	0.65216	0.67000	0.68558	0.69885	0.70986	0.71841	0.73652
32	0.55142	0.58412	0.61424	0.64159	0.66613	0.68768	0.70664	0.72288	0.73693	0.74870	0.75827	0.77689
33	0.57959	0.61386	0.64522	0.67388	0.69966	0.72258	0.74247	0.75981	0.77445	0.78696	0.79727	0.81642
34	0.60831	0.64413	0.67691	0.70662	0.73355	0.75756	0.77871	0.79684	0.81246	0.82544	0.83638	0.85605
35	0.63786	0.67525	0.70939	0.74033	0.76812	0.79311	0.81519	0.83445	0.85072	0.86457	0.87584	0.89599
36	0.66747	0.70643	0.74199	0.77411	0.80296	0.82861	0.85152	0.87157	0.88887	0.90324	0.91530	0.93587
37	0.69773	0.73795	0.77489	0.80824	0.83806	0.86459	0.88796	0.90867	0.92662	0.94192	0.95437	0.97534
38	0.72842	0.76988	0.80783	0.84236	0.87321	0.90052	0.92457	0.94554	0.96400	0.97981	0.99308	1.01440
39	0.76230	0.80478	0.84374	0.87905	0.91088	0.93903	0.96368	0.98517	1.00370	1.01987	1.03353	1.05518
40	0.79974	0.84328	0.88294	0.91899	0.95134	0.98025	1.00554	1.02742	1.04628	1.06232	1.07620	1.09813
41	0.83734	0.88195	0.92219	0.95846	0.99114	1.02018	1.04591	1.06815	1.08713	1.10327	1.11679	1.13883
42	0.87865	0.92381	0.96481	1.00133	1.03390	1.06299	1.08859	1.11107	1.13022	1.14631	1.15976	1.18181
43	0.92361	0.96939	1.01055	1.04751	1.07999	1.10866	1.13404	1.15614	1.17536	1.19145	1.20469	1.22664

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
44	0.97270	1.01897	1.06038	1.09713	1.12977	1.15804	1.18271	1.20435	1.22296	1.23896	1.25205	1.27381
45	1.01922	1.07321	1.11467	1.15125	1.18327	1.21137	1.23531	1.25591	1.27381	1.28896	1.30178	1.32325
46	1.06980	1.12387	1.17356	1.20971	1.24111	1.26817	1.29160	1.31114	1.32767	1.34184	1.35357	1.37463
47	1.12484	1.17862	1.22789	1.27280	1.30326	1.32923	1.35117	1.36985	1.38496	1.39743	1.40792	1.42835
48	1.18500	1.23801	1.28638	1.33033	1.37010	1.39458	1.41494	1.43166	1.44556	1.45624	1.46468	1.48423
49	1.26335	1.31490	1.36174	1.40411	1.44231	1.47665	1.49483	1.50933	1.52066	1.52965	1.53582	1.55416
50	1.36590	1.41482	1.45899	1.49876	1.53446	1.56642	1.59498	1.60642	1.61474	1.62041	1.62429	1.64095
51	1.48986	1.53377	1.57315	1.60839	1.63984	1.66787	1.69281	1.71497	1.71908	1.72075	1.72039	1.73466
52	1.65507	1.69080	1.72257	1.75077	1.77579	1.79796	1.81758	1.83494	1.85028	1.84654	1.84111	1.85207
53	1.88068	1.90265	1.92199	1.93900	1.95398	1.96715	1.97875	1.98895	1.99793	2.00584	1.99345	1.99978
54	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418
55	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036
56	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719
57	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735
58	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397
59	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008
60	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408
61	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702
62	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248
63	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
64	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314
65	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101

Table 1A Pension valuation factors (PF) for eligible employees — males (continued)

Age	12	Period of membership											
		13	14	15	16	17	18	19	20	21	22	23	24
28	0.62761												
29	0.66964	0.68458											
30	0.71177	0.72708	0.74130										
31	0.75340	0.76910	0.78367	0.79716									
32	0.79423	0.81035	0.82531	0.83915	0.85195								
33	0.83425	0.85082	0.86618	0.88040	0.89354	0.90567							
34	0.87435	0.89134	0.90710	0.92167	0.93514	0.94757	0.95902						
35	0.91473	0.93212	0.94824	0.96314	0.97691	0.98961	1.00132	1.01208					
36	0.95500	0.97275	0.98918	1.00438	1.01841	1.03135	1.04327	1.05423	1.06431				
37	0.99483	1.01291	1.02964	1.04511	1.05938	1.07254	1.08465	1.09580	1.10604	1.11544			
38	1.03420	1.05255	1.06952	1.08521	1.09968	1.11302	1.12529	1.13658	1.14695	1.15647	1.16520		
39	1.07527	1.09388	1.11110	1.12699	1.14165	1.15516	1.16759	1.17901	1.18950	1.19913	1.20795	1.21604	
40	1.11846	1.13729	1.15469	1.17076	1.18556	1.19920	1.21174	1.22327	1.23385	1.24356	1.25246	1.26061	1.26808
41	1.15926	1.17817	1.19564	1.21175	1.22660	1.24026	1.25283	1.26437	1.27497	1.28468	1.29359	1.30174	1.30921

Period of membership

Age	12	13	14	15	16	17	18	19	20	21	22	23	24
42	1.20223	1.22111	1.23854	1.25461	1.26942	1.28304	1.29555	1.30704	1.31759	1.32725	1.33611	1.34422	1.35164
43	1.24696	1.26573	1.28305	1.29900	1.31369	1.32720	1.33961	1.35099	1.36144	1.37101	1.37978	1.38780	1.39514
44	1.29394	1.31252	1.32964	1.34542	1.35993	1.37326	1.38550	1.39673	1.40703	1.41646	1.42510	1.43300	1.44023
45	1.34309	1.36138	1.37823	1.39374	1.40800	1.42109	1.43311	1.44413	1.45422	1.46347	1.47193	1.47967	1.48675
46	1.39405	1.41195	1.42843	1.44358	1.45750	1.47027	1.48199	1.49272	1.50255	1.51155	1.51979	1.52732	1.53420
47	1.44717	1.46450	1.48043	1.49506	1.50850	1.52082	1.53211	1.54245	1.55191	1.56057	1.56849	1.57573	1.58234
48	1.50221	1.51875	1.53394	1.54788	1.56066	1.57237	1.58309	1.59291	1.60189	1.61010	1.61760	1.62445	1.63071
49	1.57100	1.58647	1.60065	1.61365	1.62556	1.63646	1.64643	1.65555	1.66389	1.67150	1.67846	1.68481	1.69061
50	1.65623	1.67023	1.68306	1.69479	1.70553	1.71534	1.72431	1.73251	1.73999	1.74683	1.75306	1.75875	1.76394
51	1.74773	1.75967	1.77059	1.78057	1.78968	1.79800	1.80559	1.81252	1.81885	1.82461	1.82987	1.83467	1.83904
52	1.86208	1.87121	1.87954	1.88714	1.89406	1.90038	1.90613	1.91138	1.91616	1.92051	1.92448	1.92809	1.93138
53	2.00554	2.01078	2.01555	2.01989	2.02384	2.02744	2.03071	2.03368	2.03639	2.03886	2.04110	2.04314	2.04500
54	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418
55	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036
56	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719
57	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735
58	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397
59	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008
60	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408
61	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702

Age	Period of membership														24
	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
62	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248
63	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145
64	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314
65	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101

Table 1A Pension valuation factors (PF) for eligible employees — males (continued)

Age	Period of membership														37
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
41	1.31604														
42	1.35843	1.36463													
43	1.40186	1.40799	1.41360												
44	1.44684	1.45288	1.45839	1.46343											
45	1.49321	1.49912	1.50452	1.50944	1.51394										
46	1.54049	1.54623	1.55147	1.55626	1.56062	1.56461									
47	1.58838	1.59390	1.59893	1.60352	1.60771	1.61153	1.61502								
48	1.63643	1.64165	1.64640	1.65075	1.65471	1.65832	1.66161	1.66461							
49	1.69590	1.70072	1.70513	1.70914	1.71280	1.71614	1.71918	1.72195	1.72447						
50	1.76868	1.77299	1.77693	1.78051	1.78378	1.78676	1.78948	1.79195	1.79420	1.79625					
51	1.84302	1.84665	1.84996	1.85297	1.85572	1.85822	1.86050	1.86257	1.86446	1.86618	1.86775				
52	1.93438	1.93711	1.93960	1.94186	1.94392	1.94580	1.94751	1.94906	1.95048	1.95177	1.95294	1.95401			

Age	Period of membership															
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
53	2.04669	2.04823	2.04963	2.05090	2.05206	2.05312	2.05408	2.05495	2.05575	2.05647	2.05713	2.05773	2.05827	2.05881	2.05935	2.05989
54	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418	2.19418
55	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036	5.24036
56	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719	5.57719
57	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735	5.94735
58	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397	6.37397
59	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008
60	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408
61	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702
62	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248
63	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145
64	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314
65	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101

Table 1A Pension valuation factors (PF) for eligible employees — males (continued)

Age	Period of membership															
	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
54	2.19418															
55	5.24036	5.24036														
56	5.57719	5.57719	5.57719													

Age	Period of membership												
	38	39	40	41	42	43	44	45	46	47	48	49	
57	5.94735	5.94735	5.94735	5.94735									
58	6.37397	6.37397	6.37397	6.37397	6.37397								
59	6.94008	6.94008	6.94008	6.94008	6.94008	6.94008							
60	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408	7.53408						
61	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702	8.17702					
62	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248	9.10248				
63	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145	10.46145			
64	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314	11.93314		
65	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	13.56101	

Table 1B Pension valuation factors (PF) for eligible employees — females

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
28	0.98433	1.01133	1.03473	1.05474	1.07152	1.08487	1.09505	1.10108	1.10192	1.09773	1.14268	1.16870
29	1.05898	1.08740	1.11063	1.13031	1.14668	1.15995	1.16988	1.17677	1.17957	1.17714	1.16966	1.19751
30	1.13621	1.16639	1.19109	1.21050	1.22646	1.23924	1.24907	1.25569	1.25940	1.25907	1.25346	1.28165
31	1.21566	1.24762	1.27422	1.29522	1.31087	1.32320	1.33252	1.33903	1.34247	1.34313	1.33980	1.36840
32	1.29776	1.33164	1.36012	1.38313	1.40047	1.41243	1.42124	1.42718	1.43049	1.43084	1.42856	1.45769
33	1.38316	1.41928	1.44976	1.47474	1.49419	1.50791	1.51624	1.52157	1.52421	1.52438	1.52173	1.55146
34	1.47334	1.51058	1.54291	1.56952	1.59061	1.60616	1.61598	1.62042	1.62208	1.62125	1.61815	1.64835

Period of membership

Age	0	1	2	3	4	5	6	7	8	9	10	11
35	1.56913	1.60733	1.64022	1.66825	1.69055	1.70739	1.71874	1.72440	1.72475	1.72255	1.71811	1.74861
36	1.67173	1.71033	1.74353	1.77149	1.79473	1.81234	1.82458	1.83145	1.83270	1.82876	1.82254	1.85314
37	1.78239	1.82053	1.85336	1.88092	1.90344	1.92147	1.93402	1.94137	1.94351	1.94016	1.93175	1.96219
38	1.90242	1.93931	1.97080	1.99722	2.01865	2.03531	2.04779	2.05501	2.05725	2.05448	2.04639	2.07636
39	2.02868	2.06360	2.09359	2.11847	2.13860	2.15405	2.16504	2.17219	2.17429	2.17164	2.16418	2.19364
40	2.16121	2.19396	2.22171	2.24491	2.26335	2.27739	2.28709	2.29265	2.29470	2.29192	2.28462	2.31355
41	2.29207	2.32254	2.34784	2.36857	2.38518	2.39743	2.40565	2.40989	2.41032	2.40758	2.40023	2.42853
42	2.42770	2.45591	2.47880	2.49696	2.51100	2.52138	2.52778	2.53054	2.52966	2.52529	2.51805	2.54568
43	2.56845	2.59400	2.61453	2.63018	2.64157	2.64930	2.65382	2.65475	2.65240	2.64673	2.63787	2.66482
44	2.72137	2.74472	2.76213	2.77503	2.78355	2.78829	2.78987	2.78868	2.78428	2.77698	2.76666	2.79281
45	2.85393	2.90898	2.92372	2.93302	2.93838	2.93988	2.93809	2.93364	2.92687	2.91728	2.90514	2.93036
46	2.99806	3.05139	3.10011	3.10624	3.10747	3.10535	3.09990	3.09169	3.08130	3.06906	3.05438	3.07850
47	3.15456	3.20576	3.25247	3.29501	3.29260	3.28586	3.27638	3.26411	3.24959	3.23338	3.21578	3.23860
48	3.32623	3.37472	3.41887	3.45902	3.49550	3.48457	3.46989	3.45309	3.43405	3.41328	3.39130	3.41256
49	3.51974	3.56470	3.60556	3.64266	3.67631	3.70682	3.68727	3.66456	3.64039	3.61451	3.58743	3.60677
50	3.74067	3.78089	3.81736	3.85042	3.88035	3.90744	3.93195	3.90353	3.87258	3.84082	3.80793	3.82487
51	3.99231	4.02635	4.05714	4.08500	4.11017	4.13292	4.15347	4.17202	4.13452	4.09513	4.05560	4.06958
52	4.28398	4.30964	4.33281	4.35371	4.37257	4.38957	4.40491	4.41873	4.43119	4.38417	4.33593	4.34622
53	4.62199	4.63658	4.64970	4.66152	4.67215	4.68172	4.69034	4.69809	4.70506	4.71134	4.65438	4.66005
54	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945

Period of membership

Age	0	1	2	3	4	5	6	7	8	9	10	11
55	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022
56	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293
57	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518
58	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418
59	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511
60	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709
61	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468
62	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754
63	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305
64	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729
65	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548

Table 1B Pension valuation factors (PF) for eligible employees — females (continued)

Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	1.19395												
29	1.22456	1.25081											
30	1.30900	1.33551	1.36118										
31	1.39614	1.42299	1.44897	1.47407									
32	1.48591	1.51321	1.53960	1.56508	1.58967								

Period of membership

Age	12	13	14	15	16	17	18	19	20	21	22	23	24
33	1.58023	1.60805	1.63491	1.66084	1.68584	1.70993							
34	1.67754	1.70574	1.73296	1.75921	1.78450	1.80885	1.83229						
35	1.77808	1.80652	1.83394	1.86037	1.88581	1.91030	1.93385	1.95648					
36	1.88267	1.91114	1.93858	1.96499	1.99041	2.01485	2.03833	2.06089	2.08254				
37	1.99153	2.01979	2.04700	2.07318	2.09834	2.12252	2.14574	2.16803	2.18941	2.20990			
38	2.10523	2.13301	2.15973	2.18541	2.21007	2.23376	2.25648	2.27828	2.29917	2.31919	2.33836		
39	2.22199	2.24925	2.27544	2.30060	2.32474	2.34790	2.37011	2.39140	2.41179	2.43132	2.45001	2.46789	
40	2.34136	2.36808	2.39374	2.41835	2.44197	2.46460	2.48629	2.50707	2.52696	2.54599	2.56420	2.58162	2.59827
41	2.45570	2.48179	2.50681	2.53081	2.55381	2.57584	2.59694	2.61714	2.63647	2.65496	2.67263	2.68953	2.70568
42	2.57220	2.59763	2.62201	2.64537	2.66775	2.68917	2.70967	2.72929	2.74805	2.76598	2.78312	2.79950	2.81514
43	2.69066	2.71543	2.73916	2.76188	2.78364	2.80445	2.82435	2.84339	2.86158	2.87897	2.89558	2.91144	2.92658
44	2.81787	2.84186	2.86484	2.88682	2.90785	2.92796	2.94718	2.96556	2.98311	2.99987	3.01588	3.03116	3.04574
45	2.95450	2.97761	2.99972	3.02086	3.04107	3.06038	3.07883	3.09645	3.11328	3.12935	3.14468	3.15931	3.17326
46	3.10158	3.12365	3.14474	3.16490	3.18416	3.20256	3.22012	3.23689	3.25289	3.26815	3.28272	3.29660	3.30985
47	3.26041	3.28126	3.30117	3.32018	3.33833	3.35566	3.37219	3.38796	3.40301	3.41735	3.43103	3.44407	3.45649
48	3.43287	3.45225	3.47075	3.48841	3.50525	3.52132	3.53664	3.55124	3.56517	3.57844	3.59108	3.60313	3.61461
49	3.62522	3.64282	3.65960	3.67561	3.69086	3.70540	3.71926	3.73247	3.74504	3.75703	3.76844	3.77931	3.78966
50	3.84101	3.85640	3.87106	3.88503	3.89833	3.91100	3.92307	3.93456	3.94550	3.95591	3.96582	3.97526	3.98424
51	4.08290	4.09557	4.10764	4.11912	4.13005	4.14046	4.15036	4.15978	4.16874	4.17726	4.18537	4.19309	4.20043
52	4.35601	4.36532	4.37417	4.38259	4.39060	4.39821	4.40545	4.41233	4.41888	4.42510	4.43101	4.43663	4.44197

Period of membership

Age	12	13	14	15	16	17	18	19	20	21	22	23	24
53	4.66544	4.67057	4.67543	4.68005	4.68444	4.68861	4.69257	4.69634	4.69991	4.70331	4.70654	4.70960	4.71252
54	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945
55	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022
56	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293
57	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518
58	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418
59	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511
60	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709
61	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468
62	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754
63	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305
64	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729
65	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548

Table 1B Pension valuation factors (PF) for eligible employees — females (continued)

Age	25	26	27	28	29	30	31	32	33	34	35	36	37
41	2.72110												
42	2.83008	2.84434											
43	2.94104	2.95483	2.96799										

Period of membership

Age	25	26	27	28	29	30	31	32	33	34	35	36	37
44	3.05965	3.07292	3.08558	3.09765									
45	3.18657	3.19926	3.21136	3.22289	3.23388								
46	3.32247	3.33451	3.34598	3.35690	3.36732	3.37723							
47	3.46834	3.47962	3.49037	3.50061	3.51036	3.51964	3.52848						
48	3.62555	3.63596	3.64587	3.65532	3.66431	3.67286	3.68101	3.68876					
49	3.79951	3.80889	3.81781	3.82631	3.83440	3.84209	3.84941	3.85638	3.86301				
50	3.99278	4.00091	4.00864	4.01600	4.02300	4.02966	4.03600	4.04202	4.04775	4.05320			
51	4.20740	4.21404	4.22035	4.22636	4.23206	4.23749	4.24265	4.24756	4.25222	4.25665	4.26087		
52	4.44705	4.45188	4.45647	4.46083	4.46498	4.46892	4.47266	4.47622	4.47961	4.48282	4.48587	4.48878	
53	4.71528	4.71791	4.72041	4.72278	4.72504	4.72718	4.72921	4.73114	4.73298	4.73472	4.73638	4.73795	4.73945
54	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945	5.02945
55	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022	8.45022
56	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293	8.81293
57	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518	9.23518
58	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418	9.62418
59	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511
60	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709
61	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468
62	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754
63	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305

Age	Period of membership												
	25	26	27	28	29	30	31	32	33	34	35	36	37
64	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729
65	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548

Table 1B Pension valuation factors (PF) for eligible employees — females (continued)

Age	38	39	40	41	42	43	44	45	46	47	48	49
54	5.02945											
55	8.45022	8.45022										
56	8.81293	8.81293	8.81293									
57	9.23518	9.23518	9.23518	9.23518								
58	9.62418	9.62418	9.62418	9.62418	9.62418							
59	10.11511	10.11511	10.11511	10.11511	10.11511	10.11511						
60	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709	10.68709					
61	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468	11.09468				
62	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754	11.70754			
63	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305	12.61305		
64	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	13.62729	
65	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548	14.81548

Table 2A Resignation deferred pension valuation factors (RPF) for eligible employees — males

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
28	3.76625	3.75758	3.74962	3.74245	3.73599	3.73027	3.72529	3.72109	3.71773	3.71513	3.71319	3.70778
29	3.75565	3.74668	3.73852	3.73111	3.72451	3.71863	3.71348	3.70906	3.70541	3.70258	3.70048	3.69504
30	3.74548	3.73625	3.72780	3.72021	3.71339	3.70739	3.70209	3.69750	3.69362	3.69049	3.68816	3.68270
31	3.73577	3.72631	3.71763	3.70976	3.70277	3.69655	3.69115	3.68642	3.68239	3.67902	3.67639	3.67091
32	3.72653	3.71687	3.70797	3.69989	3.69264	3.68627	3.68065	3.67583	3.67166	3.66815	3.66528	3.65976
33	3.71783	3.70792	3.69886	3.69057	3.68312	3.67649	3.67073	3.66571	3.66146	3.65782	3.65480	3.64925
34	3.70916	3.69903	3.68975	3.68135	3.67374	3.66695	3.66096	3.65583	3.65140	3.64771	3.64459	3.63901
35	3.70047	3.69012	3.68067	3.67211	3.66443	3.65752	3.65141	3.64608	3.64158	3.63773	3.63459	3.62901
36	3.69194	3.68139	3.67176	3.66307	3.65527	3.64834	3.64214	3.63672	3.63204	3.62815	3.62488	3.61931
37	3.68344	3.67278	3.66300	3.65418	3.64630	3.63929	3.63312	3.62765	3.62291	3.61886	3.61557	3.61002
38	3.67501	3.66427	3.65445	3.64552	3.63755	3.63050	3.62430	3.61889	3.61413	3.61006	3.60663	3.60112
39	3.66610	3.65535	3.64549	3.63657	3.62854	3.62144	3.61523	3.60982	3.60516	3.60109	3.59765	3.59219
40	3.65667	3.64590	3.63610	3.62720	3.61922	3.61210	3.60589	3.60051	3.59588	3.59195	3.58855	3.58315
41	3.63676	3.62596	3.61623	3.60748	3.59960	3.59262	3.58643	3.58110	3.57655	3.57269	3.56946	3.56416
42	3.61636	3.60567	3.59598	3.58736	3.57969	3.57285	3.56684	3.56157	3.55709	3.55334	3.55021	3.54503
43	3.59556	3.58496	3.57545	3.56692	3.55944	3.55286	3.54704	3.54199	3.53760	3.53394	3.53094	3.52591
44	3.57427	3.56380	3.55444	3.54615	3.53881	3.53246	3.52694	3.52211	3.51798	3.51443	3.51154	3.50667
45	3.55392	3.54211	3.53295	3.52488	3.51784	3.51168	3.50645	3.50197	3.49809	3.49482	3.49207	3.48739
46	3.53316	3.52162	3.51103	3.50324	3.49649	3.49070	3.48570	3.48155	3.47806	3.47509	3.47264	3.46817

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
47	3.51206	3.50090	3.49067	3.48136	3.47496	3.46952	3.46495	3.46107	3.45797	3.45543	3.45331	3.44908
48	3.49065	3.47995	3.47018	3.46132	3.45330	3.44828	3.44413	3.44074	3.43795	3.43584	3.43419	3.43026
49	3.46648	3.45636	3.44718	3.43887	3.43138	3.42465	3.42101	3.41813	3.41591	3.41418	3.41303	3.40944
50	3.43877	3.42945	3.42104	3.41347	3.40667	3.40059	3.39516	3.39292	3.39131	3.39025	3.38956	3.38639
51	3.38653	3.37840	3.37112	3.36460	3.35878	3.35360	3.34898	3.34489	3.34408	3.34377	3.34387	3.34124
52	3.32875	3.32234	3.31663	3.31156	3.30707	3.30309	3.29957	3.29645	3.29370	3.29434	3.29534	3.29337
53	3.26289	3.25907	3.25570	3.25274	3.25013	3.24783	3.24581	3.24404	3.24247	3.24110	3.24325	3.24215
54	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540
55	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825
56	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952
57	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914
58	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968
59	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132
60	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059
61	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119
62	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056
63	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507
64	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 2A Resignation deferred pension valuation factors (RPF) for eligible employees — males (continued)

Age	Period of membership														24
	12	13	14	15	16	17	18	19	20	21	22	23			
28	3.70272														
29	3.68997	3.68524													
30	3.67761	3.67287	3.66846												
31	3.66579	3.66104	3.65663	3.65254											
32	3.65462	3.64985	3.64542	3.64131	3.63752										
33	3.64408	3.63928	3.63483	3.63071	3.62690	3.62339									
34	3.63383	3.62901	3.62455	3.62042	3.61660	3.61308	3.60984								
35	3.62382	3.61900	3.61454	3.61041	3.60660	3.60308	3.59984	3.59686							
36	3.61413	3.60932	3.60487	3.60076	3.59696	3.59346	3.59023	3.58727	3.58454						
37	3.60486	3.60008	3.59566	3.59156	3.58779	3.58431	3.58111	3.57816	3.57545	3.57297					
38	3.59601	3.59127	3.58688	3.58283	3.57909	3.57565	3.57248	3.56956	3.56688	3.56443	3.56217				
39	3.58712	3.58243	3.57809	3.57408	3.57038	3.56698	3.56384	3.56096	3.55832	3.55589	3.55367	3.55163			
40	3.57814	3.57351	3.56922	3.56527	3.56163	3.55827	3.55518	3.55235	3.54974	3.54736	3.54517	3.54316	3.54132		
41	3.55924	3.55469	3.55049	3.54662	3.54305	3.53977	3.53674	3.53397	3.53142	3.52909	3.52695	3.52499	3.52320		
42	3.54023	3.53580	3.53171	3.52794	3.52446	3.52126	3.51833	3.51563	3.51316	3.51089	3.50881	3.50691	3.50517		
43	3.52125	3.51695	3.51298	3.50933	3.50596	3.50287	3.50003	3.49742	3.49503	3.49284	3.49083	3.48899	3.48731		
44	3.50217	3.49802	3.49419	3.49067	3.48742	3.48445	3.48171	3.47920	3.47690	3.47479	3.47287	3.47110	3.46949		
45	3.48306	3.47907	3.47540	3.47202	3.46892	3.46606	3.46345	3.46105	3.45885	3.45684	3.45499	3.45331	3.45177		
46	3.46404	3.46024	3.45674	3.45353	3.45057	3.44786	3.44537	3.44310	3.44101	3.43910	3.43735	3.43576	3.43430		

Age	Period of membership																	23	24
	12	13	14	15	16	17	18	19	20	21	22								
47	3.44519	3.44161	3.43831	3.43529	3.43251	3.42996	3.42763	3.42549	3.42354	3.42175	3.42011	3.41861	3.41725						
48	3.42664	3.42331	3.42025	3.41745	3.41488	3.41252	3.41037	3.40839	3.40659	3.40494	3.40343	3.40205	3.40079						
49	3.40614	3.40312	3.40034	3.39780	3.39547	3.39334	3.39139	3.38961	3.38798	3.38649	3.38513	3.38389	3.38275						
50	3.38349	3.38083	3.37839	3.37616	3.37412	3.37226	3.37055	3.36900	3.36757	3.36628	3.36509	3.36401	3.36302						
51	3.33882	3.33661	3.33460	3.33275	3.33107	3.32953	3.32813	3.32685	3.32568	3.32461	3.32364	3.32276	3.32195						
52	3.29158	3.28994	3.28844	3.28708	3.28583	3.28470	3.28367	3.28273	3.28187	3.28109	3.28038	3.27973	3.27914						
53	3.24115	3.24024	3.23940	3.23865	3.23796	3.23733	3.23676	3.23625	3.23577	3.23535	3.23495	3.23460	3.23428						
54	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540						
55	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825						
56	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952						
57	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914						
58	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968						
59	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132						
60	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059						
61	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119						
62	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056						
63	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507						
64	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761						
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000						

Table 2A Resignation deferred pension valuation factors (RPF) for eligible employees — males (continued)

Age	Period of membership															
	25	26	27	28	29	30	31	32	33	34	35	36	37			
41	3.52156															
42	3.50358	3.50212														
43	3.48578	3.48437	3.48309													
44	3.46801	3.46666	3.46543	3.46431												
45	3.45036	3.44907	3.44790	3.44683	3.44585											
46	3.43296	3.43174	3.43063	3.42962	3.42869	3.42785										
47	3.41600	3.41486	3.41382	3.41287	3.41201	3.41122	3.41050									
48	3.39964	3.39859	3.39764	3.39676	3.39597	3.39524	3.39458	3.39398								
49	3.38172	3.38077	3.37991	3.37913	3.37841	3.37776	3.37717	3.37663	3.37613							
50	3.36213	3.36131	3.36056	3.35988	3.35926	3.35869	3.35817	3.35770	3.35728	3.35689						
51	3.32121	3.32054	3.31993	3.31937	3.31887	3.31841	3.31798	3.31760	3.31725	3.31694	3.31665					
52	3.27860	3.27811	3.27766	3.27726	3.27689	3.27655	3.27624	3.27596	3.27571	3.27548	3.27527	3.27507				
53	3.23398	3.23371	3.23347	3.23325	3.23305	3.23286	3.23269	3.23254	3.23240	3.23228	3.23216	3.23206	3.23196			
54	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540	3.18540		
55	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	2.18825	
56	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	2.09952	
57	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	1.99914	
58	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	1.87968	
59	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132	

Age	Period of membership															
	25	26	27	28	29	30	31	32	33	34	35	36	37			
60	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059
61	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119
62	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056
63	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507
64	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 2A Resignation deferred pension valuation factors (RPF) for eligible employees — males (continued)

Age	Period of membership												
	38	39	40	41	42	43	44	45	46	47	48	49	
54	3.18540												
55	2.18825	2.18825											
56	2.09952	2.09952	2.09952										
57	1.99914	1.99914	1.99914	1.99914									
58	1.87968	1.87968	1.87968	1.87968	1.87968								
59	1.72132	1.72132	1.72132	1.72132	1.72132	1.72132							
60	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059	1.55059						
61	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119	1.36119					
62	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056	1.10056				
63	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507	0.73507			

Age	Period of membership											
	38	39	40	41	42	43	44	45	46	47	48	49
64	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761	0.36761
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 2B Resignation deferred pension valuation factors (RPF) for eligible employees — females

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
28	3.55375	3.54175	3.53131	3.52235	3.51479	3.50873	3.50404	3.50115	3.50054	3.50212	3.48208	3.47036
29	3.52744	3.51507	3.50494	3.49631	3.48910	3.48320	3.47872	3.47553	3.47408	3.47486	3.47779	3.46554
30	3.50105	3.48819	3.47764	3.46932	3.46244	3.45688	3.45255	3.44954	3.44774	3.44762	3.44969	3.43756
31	3.47477	3.46144	3.45032	3.44152	3.43492	3.42967	3.42565	3.42275	3.42111	3.42058	3.42168	3.40962
32	3.44840	3.43457	3.42293	3.41349	3.40635	3.40137	3.39765	3.39506	3.39350	3.39312	3.39377	3.38175
33	3.42179	3.40736	3.39517	3.38516	3.37733	3.37176	3.36832	3.36603	3.36479	3.36449	3.36528	3.35328
34	3.39436	3.37981	3.36716	3.35673	3.34843	3.34227	3.33833	3.33645	3.33562	3.33573	3.33668	3.32476
35	3.36597	3.35136	3.33877	3.32802	3.31945	3.31294	3.30850	3.30621	3.30591	3.30654	3.30800	3.29621
36	3.33622	3.32178	3.30935	3.29886	3.29012	3.28347	3.27881	3.27612	3.27550	3.27678	3.27888	3.26730
37	3.30479	3.29082	3.27880	3.26869	3.26041	3.25376	3.24909	3.24629	3.24537	3.24643	3.24928	3.23802
38	3.27146	3.25823	3.24694	3.23747	3.22976	3.22375	3.21921	3.21654	3.21562	3.21645	3.21915	3.20829
39	3.23735	3.22510	3.21458	3.20584	3.19877	3.19332	3.18942	3.18684	3.18600	3.18679	3.18923	3.17878
40	3.20252	3.19128	3.18176	3.17380	3.16746	3.16262	3.15925	3.15729	3.15650	3.15733	3.15969	3.14965
41	3.16060	3.15036	3.14186	3.13489	3.12931	3.12518	3.12239	3.12093	3.12072	3.12154	3.12388	3.11427

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
42	3.11851	3.10922	3.10169	3.09573	3.09111	3.08769	3.08557	3.08464	3.08488	3.08625	3.08853	3.07934
43	3.07619	3.06795	3.06134	3.05631	3.05266	3.05017	3.04872	3.04841	3.04914	3.05092	3.05370	3.04492
44	3.03171	3.02433	3.01885	3.01479	3.01213	3.01065	3.01017	3.01055	3.01192	3.01420	3.01740	3.00907
45	2.99547	2.97832	2.97377	2.97091	2.96928	2.96885	2.96943	2.97082	2.97292	2.97587	2.97959	2.97173
46	2.95725	2.94099	2.92614	2.92430	2.92395	2.92463	2.92631	2.92882	2.93198	2.93569	2.94012	2.93276
47	2.91710	2.90184	2.88791	2.87523	2.87596	2.87799	2.88084	2.88451	2.88884	2.89366	2.89887	2.89207
48	2.87449	2.86035	2.84748	2.83578	2.82514	2.82834	2.83263	2.83754	2.84309	2.84914	2.85553	2.84933
49	2.82763	2.81482	2.80317	2.79260	2.78301	2.77432	2.77988	2.78636	2.79326	2.80063	2.80834	2.80283
50	2.77536	2.76416	2.75400	2.74479	2.73646	2.72891	2.72209	2.72999	2.73862	2.74747	2.75663	2.75191
51	2.71731	2.70805	2.69967	2.69209	2.68523	2.67904	2.67345	2.66840	2.67860	2.68932	2.70009	2.69628
52	2.65170	2.64487	2.63871	2.63316	2.62814	2.62362	2.61954	2.61587	2.61256	2.62505	2.63788	2.63515
53	2.57756	2.57377	2.57036	2.56729	2.56453	2.56204	2.55981	2.55779	2.55598	2.55435	2.56914	2.56767
54	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011
55	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848
56	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819
57	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122
58	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 2B Resignation deferred pension valuation factors (RPF) for eligible employees — females (continued)

Age	Period of membership														
	12	13	14	15	16	17	18	19	20	21	22	23	24		
28	3.45899														
29	3.45364	3.44210													
30	3.42578	3.41437	3.40331												
31	3.39794	3.38662	3.37566	3.36508											
32	3.37012	3.35885	3.34797	3.33745	3.32730										
33	3.34167	3.33044	3.31959	3.30912	3.29902	3.28929									
34	3.31322	3.30208	3.29133	3.28096	3.27096	3.26134	3.25207								
35	3.28482	3.27382	3.26322	3.25300	3.24316	3.23369	3.22458	3.21582							
36	3.25613	3.24536	3.23498	3.22499	3.21537	3.20612	3.19723	3.18869	3.18049						
37	3.22716	3.21669	3.20662	3.19692	3.18760	3.17864	3.17004	3.16179	3.15387	3.14627					
38	3.19783	3.18777	3.17808	3.16878	3.15983	3.15125	3.14301	3.13511	3.12753	3.12027	3.11332				
39	3.16873	3.15906	3.14977	3.14085	3.13228	3.12406	3.11618	3.10863	3.10140	3.09447	3.08783	3.08149			

Period of membership

Age	12	13	14	15	16	17	18	19	20	21	22	23	24
40	3.13999	3.13072	3.12182	3.11327	3.10508	3.09722	3.08969	3.08248	3.07557	3.06896	3.06264	3.05659	3.05081
41	3.10504	3.09617	3.08767	3.07951	3.07169	3.06420	3.05703	3.05016	3.04359	3.03731	3.03130	3.02555	3.02006
42	3.07052	3.06206	3.05395	3.04617	3.03873	3.03160	3.02477	3.01825	3.01200	3.00603	3.00033	2.99488	2.98967
43	3.03651	3.02844	3.02071	3.01331	3.00623	2.99945	2.99297	2.98677	2.98084	2.97518	2.96977	2.96461	2.95967
44	3.00109	2.99344	2.98612	2.97911	2.97241	2.96600	2.95988	2.95402	2.94843	2.94309	2.93799	2.93312	2.92847
45	2.96420	2.95700	2.95011	2.94352	2.93722	2.93120	2.92544	2.91995	2.91470	2.90969	2.90491	2.90035	2.89600
46	2.92573	2.91900	2.91257	2.90642	2.90055	2.89494	2.88958	2.88447	2.87959	2.87494	2.87049	2.86626	2.86222
47	2.88556	2.87935	2.87341	2.86774	2.86233	2.85716	2.85223	2.84753	2.84305	2.83877	2.83469	2.83080	2.82710
48	2.84341	2.83776	2.83237	2.82722	2.82231	2.81762	2.81316	2.80890	2.80484	2.80097	2.79728	2.79377	2.79042
49	2.79757	2.79256	2.78777	2.78321	2.77886	2.77472	2.77077	2.76701	2.76342	2.76001	2.75676	2.75366	2.75071
50	2.74741	2.74313	2.73904	2.73515	2.73145	2.72792	2.72456	2.72136	2.71831	2.71541	2.71265	2.71002	2.70752
51	2.69266	2.68921	2.68592	2.68280	2.67982	2.67699	2.67430	2.67173	2.66929	2.66697	2.66477	2.66267	2.66067
52	2.63254	2.63007	2.62771	2.62548	2.62335	2.62132	2.61940	2.61757	2.61583	2.61418	2.61260	2.61111	2.60969
53	2.56627	2.56494	2.56368	2.56248	2.56134	2.56025	2.55923	2.55825	2.55732	2.55644	2.55560	2.55480	2.55405
54	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011
55	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848
56	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819
57	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122
58	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167

Age	Period of membership																							
	12	13	14	15	16	17	18	19	20	21	22	23	24											
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047											
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838											
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655											
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725											
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020											
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											

Table 2B Resignation deferred pension valuation factors (RPF) for eligible employees — females (continued)

Age	Period of membership															
	25	26	27	28	29	30	31	32	33	34	35	36	37			
41	3.01482															
42	2.98470	2.97996														
43	2.95497	2.95047	2.94619													
44	2.92403	2.91980	2.91577	2.91192												
45	2.89185	2.88790	2.88412	2.88053	2.87710											
46	2.85837	2.85470	2.85120	2.84787	2.84470	2.84167										
47	2.82356	2.82020	2.81699	2.81394	2.81103	2.80827	2.80563									
48	2.78724	2.78420	2.78131	2.77856	2.77594	2.77344	2.77107	2.76881								
49	2.74790	2.74523	2.74268	2.74026	2.73796	2.73577	2.73368	2.73169	2.72980							
50	2.70514	2.70288	2.70072	2.69867	2.69672	2.69487	2.69310	2.69143	2.68983	2.68831						

Period of membership

Age	25	26	27	28	29	30	31	32	33	34	35	36	37
51	2.65877	2.65696	2.65525	2.65361	2.65206	2.65058	2.64918	2.64784	2.64657	2.64537	2.64422		
52	2.60834	2.60705	2.60583	2.60467	2.60357	2.60252	2.60153	2.60058	2.59968	2.59883	2.59802	2.59724	
53	2.55333	2.55265	2.55200	2.55138	2.55080	2.55024	2.54971	2.54921	2.54873	2.54828	2.54785	2.54744	2.54705
54	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011	2.49011
55	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848	1.41848
56	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819	1.34819
57	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122	1.26122
58	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023	1.18023
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 2B Resignation deferred pension valuation factors (RPF) for eligible employees — females (continued)

Age	38	39	40	41	42	Period of membership										48	49
						43	44	45	46	47	48	49	50	51	52		
54	2.49011																
55	1.41848	1.41848															
56	1.34819	1.34819	1.34819														
57	1.26122	1.26122	1.26122	1.26122													
58	1.18023	1.18023	1.18023	1.18023	1.18023												
59	1.07167	1.07167	1.07167	1.07167	1.07167	1.07167											
60	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047	0.94047										
61	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838	0.83838									
62	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655	0.68655								
63	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725	0.46725							
64	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020	0.24020						
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3A Lump sum valuation factors (LSF) for eligible employees — males

Age	0	1	2	3	4	Period of membership										10	11
						5	6	7	8	9	10	11	12	13	14		
28	0.08440	0.08325	0.08218	0.08121	0.08033	0.07954	0.07884	0.07824	0.07774	0.07734	0.07702	0.07628					
29	0.08343	0.08223	0.08112	0.08011	0.07919	0.07837	0.07764	0.07700	0.07645	0.07601	0.07567	0.07491					
30	0.08250	0.08125	0.08008	0.07903	0.07807	0.07722	0.07646	0.07578	0.07520	0.07472	0.07434	0.07356					

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
31	0.08160	0.08030	0.07909	0.07798	0.07699	0.07609	0.07530	0.07460	0.07399	0.07347	0.07304	0.07225
32	0.08074	0.07939	0.07813	0.07698	0.07594	0.07501	0.07418	0.07346	0.07282	0.07226	0.07179	0.07099
33	0.07992	0.07852	0.07722	0.07603	0.07494	0.07396	0.07310	0.07234	0.07168	0.07110	0.07060	0.06978
34	0.07908	0.07762	0.07628	0.07505	0.07392	0.07291	0.07200	0.07121	0.07052	0.06992	0.06941	0.06857
35	0.07820	0.07669	0.07530	0.07403	0.07288	0.07183	0.07090	0.07007	0.06935	0.06873	0.06820	0.06735
36	0.07730	0.07574	0.07430	0.07299	0.07181	0.07074	0.06978	0.06892	0.06817	0.06753	0.06697	0.06611
37	0.07634	0.07474	0.07326	0.07192	0.07070	0.06961	0.06863	0.06775	0.06698	0.06631	0.06574	0.06487
38	0.07534	0.07370	0.07219	0.07081	0.06956	0.06844	0.06745	0.06657	0.06578	0.06509	0.06449	0.06361
39	0.07423	0.07257	0.07103	0.06963	0.06835	0.06721	0.06619	0.06530	0.06451	0.06382	0.06321	0.06232
40	0.07300	0.07131	0.06976	0.06834	0.06705	0.06589	0.06486	0.06395	0.06316	0.06247	0.06186	0.06097
41	0.07179	0.07008	0.06852	0.06710	0.06581	0.06465	0.06361	0.06270	0.06190	0.06121	0.06062	0.05973
42	0.07044	0.06871	0.06713	0.06572	0.06444	0.06329	0.06226	0.06135	0.06055	0.05987	0.05928	0.05839
43	0.06893	0.06719	0.06562	0.06419	0.06293	0.06181	0.06079	0.05990	0.05911	0.05843	0.05785	0.05697
44	0.06722	0.06547	0.06389	0.06249	0.06123	0.06013	0.05915	0.05828	0.05752	0.05685	0.05628	0.05541
45	0.06561	0.06350	0.06193	0.06054	0.05931	0.05823	0.05729	0.05646	0.05573	0.05510	0.05454	0.05369
46	0.06376	0.06164	0.05969	0.05833	0.05713	0.05610	0.05518	0.05441	0.05374	0.05314	0.05264	0.05180
47	0.06160	0.05949	0.05755	0.05579	0.05464	0.05365	0.05281	0.05207	0.05147	0.05094	0.05049	0.04967
48	0.05906	0.05698	0.05508	0.05335	0.05178	0.05086	0.05009	0.04944	0.04889	0.04844	0.04807	0.04729
49	0.05568	0.05365	0.05180	0.05013	0.04863	0.04727	0.04659	0.04604	0.04560	0.04523	0.04495	0.04422
50	0.05120	0.04927	0.04753	0.04596	0.04455	0.04328	0.04215	0.04174	0.04142	0.04119	0.04101	0.04035

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
51	0.04553	0.04379	0.04223	0.04083	0.03958	0.03847	0.03748	0.03659	0.03646	0.03639	0.03638	0.03582
52	0.03791	0.03649	0.03522	0.03409	0.03309	0.03221	0.03142	0.03073	0.03012	0.03028	0.03048	0.03005
53	0.02752	0.02664	0.02587	0.02518	0.02458	0.02405	0.02359	0.02318	0.02282	0.02250	0.02300	0.02274
54	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324
55	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977
56	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986
57	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999
58	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019
59	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015
60	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003
61	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985
62	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906
63	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737
64	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3A Lump sum valuation factors (LSF) for eligible employees — males (continued)

Age	Period of membership																23	24
	12	13	14	15	16	17	18	19	20	21	22							
28	0.07558																	
29	0.07420	0.07354																
30	0.07284	0.07217	0.07154															
31	0.07151	0.07083	0.07019	0.06960														
32	0.07024	0.06954	0.06889	0.06829	0.06774													
33	0.06902	0.06831	0.06765	0.06703	0.06647	0.06594												
34	0.06779	0.06707	0.06639	0.06577	0.06519	0.06466	0.06417											
35	0.06655	0.06582	0.06513	0.06450	0.06392	0.06338	0.06288	0.06242										
36	0.06530	0.06456	0.06387	0.06323	0.06263	0.06209	0.06158	0.06112	0.06069									
37	0.06405	0.06330	0.06260	0.06195	0.06136	0.06080	0.06030	0.05983	0.05940	0.05900								
38	0.06279	0.06203	0.06133	0.06068	0.06007	0.05952	0.05901	0.05854	0.05810	0.05771	0.05734							
39	0.06149	0.06073	0.06002	0.05936	0.05876	0.05820	0.05769	0.05721	0.05678	0.05638	0.05601	0.05568						
40	0.06014	0.05937	0.05866	0.05800	0.05739	0.05683	0.05632	0.05584	0.05541	0.05501	0.05464	0.05431	0.05400					
41	0.05890	0.05813	0.05742	0.05676	0.05616	0.05560	0.05509	0.05461	0.05418	0.05378	0.05342	0.05309	0.05278					
42	0.05756	0.05680	0.05610	0.05544	0.05484	0.05429	0.05378	0.05332	0.05289	0.05250	0.05214	0.05181	0.05150					
43	0.05615	0.05540	0.05470	0.05405	0.05346	0.05292	0.05241	0.05195	0.05153	0.05114	0.05079	0.05046	0.05017					
44	0.05460	0.05385	0.05317	0.05253	0.05195	0.05141	0.05092	0.05047	0.05005	0.04967	0.04932	0.04901	0.04871					
45	0.05289	0.05216	0.05149	0.05087	0.05030	0.04977	0.04929	0.04885	0.04844	0.04807	0.04773	0.04742	0.04713					
46	0.05102	0.05031	0.04965	0.04904	0.04849	0.04798	0.04751	0.04708	0.04669	0.04633	0.04600	0.04570	0.04542					

Age	Period of membership																			23	24
	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
47	0.04892	0.04823	0.04760	0.04702	0.04648	0.04599	0.04554	0.04513	0.04475	0.04440	0.04409	0.04380	0.04353								
48	0.04657	0.04592	0.04531	0.04476	0.04425	0.04378	0.04336	0.04297	0.04261	0.04228	0.04198	0.04171	0.04146								
49	0.04355	0.04294	0.04237	0.04186	0.04138	0.04095	0.04055	0.04019	0.03986	0.03956	0.03928	0.03903	0.03880								
50	0.03974	0.03918	0.03868	0.03821	0.03778	0.03739	0.03704	0.03671	0.03641	0.03614	0.03590	0.03567	0.03546								
51	0.03530	0.03482	0.03439	0.03399	0.03363	0.03329	0.03299	0.03272	0.03246	0.03223	0.03202	0.03183	0.03166								
52	0.02965	0.02928	0.02895	0.02864	0.02837	0.02812	0.02788	0.02768	0.02748	0.02731	0.02715	0.02701	0.02688								
53	0.02251	0.02230	0.02211	0.02194	0.02178	0.02163	0.02150	0.02138	0.02127	0.02117	0.02108	0.02100	0.02093								
54	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324								
55	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977								
56	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986								
57	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999								
58	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019								
59	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015								
60	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003								
61	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985								
62	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906								
63	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737								
64	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448								
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								

Table 3A Lump sum valuation factors (LSF) for eligible employees — males (continued)

Age	Period of membership														37
	25	26	27	28	29	30	31	32	33	34	35	36	37		
41	0.05250														
42	0.05123	0.05097													
43	0.04990	0.04965	0.04942												
44	0.04845	0.04820	0.04798	0.04778											
45	0.04687	0.04664	0.04642	0.04622	0.04604										
46	0.04517	0.04494	0.04473	0.04454	0.04436	0.04420									
47	0.04329	0.04307	0.04287	0.04269	0.04252	0.04237	0.04223								
48	0.04123	0.04102	0.04083	0.04066	0.04050	0.04036	0.04023	0.04011							
49	0.03859	0.03839	0.03822	0.03806	0.03791	0.03778	0.03766	0.03755	0.03745						
50	0.03528	0.03510	0.03495	0.03480	0.03467	0.03456	0.03445	0.03435	0.03426	0.03418					
51	0.03150	0.03136	0.03122	0.03110	0.03099	0.03089	0.03080	0.03072	0.03065	0.03058	0.03052				
52	0.02676	0.02665	0.02655	0.02646	0.02637	0.02630	0.02623	0.02617	0.02611	0.02606	0.02601	0.02597			
53	0.02086	0.02080	0.02074	0.02069	0.02064	0.02060	0.02056	0.02053	0.02050	0.02047	0.02044	0.02042	0.02039		
54	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	0.01324	
55	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	0.00977	
56	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	0.00986	
57	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	
58	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	
59	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015	

Age	Period of membership														
	25	26	27	28	29	30	31	32	33	34	35	36	37		
60	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	
61	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	
62	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	
63	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	
64	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	

Table 3A Lump sum valuation factors (LSF) for eligible employees — males (continued)

Age	Period of membership														
	38	39	40	41	42	43	44	45	46	47	48	49			
54	0.01324														
55	0.00977	0.00977													
56	0.00986	0.00986	0.00986												
57	0.00999	0.00999	0.00999	0.00999											
58	0.01019	0.01019	0.01019	0.01019	0.01019										
59	0.01015	0.01015	0.01015	0.01015	0.01015	0.01015									
60	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003	0.01003								
61	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985	0.00985							
62	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906	0.00906						
63	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737	0.00737			

Age	Period of membership											
	38	39	40	41	42	43	44	45	46	47	48	49
64	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448	0.00448
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3B Lump sum valuation factors (LSF) for eligible employees — females

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
28	0.07638	0.07568	0.07508	0.07455	0.07410	0.07373	0.07344	0.07325	0.07318	0.07324	0.07209	0.07140
29	0.07502	0.07430	0.07371	0.07320	0.07277	0.07241	0.07213	0.07192	0.07181	0.07182	0.07195	0.07123
30	0.07365	0.07290	0.07228	0.07178	0.07137	0.07103	0.07075	0.07055	0.07042	0.07038	0.07046	0.06974
31	0.07225	0.07147	0.07082	0.07029	0.06989	0.06957	0.06931	0.06912	0.06899	0.06893	0.06895	0.06823
32	0.07083	0.07002	0.06933	0.06876	0.06833	0.06802	0.06778	0.06760	0.06748	0.06742	0.06743	0.06671
33	0.06936	0.06851	0.06778	0.06718	0.06671	0.06636	0.06614	0.06598	0.06587	0.06582	0.06583	0.06511
34	0.06782	0.06695	0.06620	0.06557	0.06507	0.06469	0.06443	0.06430	0.06422	0.06419	0.06421	0.06349
35	0.06619	0.06533	0.06457	0.06393	0.06340	0.06300	0.06271	0.06255	0.06250	0.06251	0.06256	0.06184
36	0.06447	0.06361	0.06286	0.06223	0.06169	0.06128	0.06098	0.06080	0.06073	0.06077	0.06086	0.06015
37	0.06262	0.06178	0.06106	0.06044	0.05994	0.05952	0.05922	0.05903	0.05895	0.05898	0.05911	0.05841
38	0.06062	0.05983	0.05915	0.05857	0.05809	0.05772	0.05742	0.05724	0.05716	0.05717	0.05730	0.05663
39	0.05854	0.05780	0.05716	0.05663	0.05619	0.05585	0.05560	0.05542	0.05534	0.05536	0.05547	0.05481
40	0.05636	0.05568	0.05511	0.05462	0.05423	0.05392	0.05370	0.05356	0.05349	0.05351	0.05362	0.05298
41	0.05438	0.05377	0.05326	0.05284	0.05249	0.05223	0.05205	0.05194	0.05190	0.05192	0.05203	0.05142

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
42	0.05232	0.05177	0.05133	0.05097	0.05069	0.05047	0.05033	0.05026	0.05025	0.05031	0.05041	0.04983
43	0.05017	0.04969	0.04931	0.04901	0.04880	0.04865	0.04855	0.04852	0.04854	0.04863	0.04877	0.04820
44	0.04781	0.04739	0.04708	0.04685	0.04670	0.04661	0.04658	0.04660	0.04667	0.04679	0.04696	0.04642
45	0.04595	0.04484	0.04459	0.04445	0.04437	0.04436	0.04440	0.04449	0.04461	0.04477	0.04498	0.04447
46	0.04387	0.04281	0.04184	0.04177	0.04178	0.04185	0.04197	0.04213	0.04232	0.04254	0.04280	0.04232
47	0.04154	0.04053	0.03962	0.03879	0.03888	0.03904	0.03924	0.03949	0.03976	0.04006	0.04037	0.03992
48	0.03891	0.03797	0.03711	0.03634	0.03563	0.03588	0.03619	0.03653	0.03689	0.03728	0.03767	0.03726
49	0.03586	0.03500	0.03422	0.03352	0.03287	0.03229	0.03270	0.03315	0.03361	0.03409	0.03458	0.03421
50	0.03232	0.03157	0.03088	0.03026	0.02970	0.02919	0.02872	0.02929	0.02988	0.03047	0.03107	0.03075
51	0.02824	0.02761	0.02704	0.02652	0.02605	0.02563	0.02525	0.02491	0.02562	0.02635	0.02707	0.02681
52	0.02345	0.02298	0.02255	0.02217	0.02182	0.02151	0.02123	0.02098	0.02075	0.02162	0.02250	0.02231
53	0.01786	0.01759	0.01735	0.01714	0.01695	0.01678	0.01662	0.01648	0.01635	0.01624	0.01727	0.01717
54	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097
55	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924
56	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899
57	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859
58	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818
59	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760
60	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689
61	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650

Age	Period of membership											
	0	1	2	3	4	5	6	7	8	9	10	11
62	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577
63	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460
64	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3B Lump sum valuation factors (LSF) for eligible employees — females (continued)

Age	Period of membership												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	0.07073												
29	0.07052	0.06984											
30	0.06904	0.06837	0.06771										
31	0.06754	0.06686	0.06621	0.06558									
32	0.06601	0.06533	0.06468	0.06405	0.06344								
33	0.06441	0.06373	0.06308	0.06244	0.06183	0.06125							
34	0.06279	0.06211	0.06146	0.06083	0.06022	0.05964	0.05908						
35	0.06114	0.06047	0.05983	0.05920	0.05860	0.05802	0.05747	0.05693					
36	0.05947	0.05880	0.05817	0.05755	0.05696	0.05639	0.05585	0.05532	0.05482				
37	0.05774	0.05710	0.05647	0.05587	0.05530	0.05474	0.05421	0.05370	0.05321	0.05274			
38	0.05597	0.05535	0.05475	0.05417	0.05361	0.05308	0.05256	0.05207	0.05160	0.05115	0.05071		
39	0.05418	0.05358	0.05300	0.05244	0.05190	0.05138	0.05089	0.05042	0.04996	0.04953	0.04911	0.04871	

Period of membership

Age	12	13	14	15	16	17	18	19	20	21	22	23	24
40	0.05238	0.05179	0.05123	0.05069	0.05017	0.04967	0.04920	0.04874	0.04831	0.04789	0.04749	0.04711	0.04674
41	0.05084	0.05028	0.04974	0.04922	0.04872	0.04825	0.04779	0.04735	0.04694	0.04654	0.04616	0.04579	0.04544
42	0.04927	0.04873	0.04821	0.04771	0.04724	0.04678	0.04635	0.04593	0.04553	0.04515	0.04478	0.04444	0.04410
43	0.04766	0.04715	0.04665	0.04618	0.04572	0.04529	0.04487	0.04447	0.04409	0.04373	0.04338	0.04305	0.04273
44	0.04590	0.04541	0.04494	0.04448	0.04405	0.04364	0.04324	0.04286	0.04250	0.04216	0.04183	0.04151	0.04121
45	0.04398	0.04351	0.04306	0.04263	0.04222	0.04183	0.04146	0.04110	0.04076	0.04043	0.04012	0.03982	0.03954
46	0.04185	0.04141	0.04099	0.04059	0.04021	0.03984	0.03949	0.03915	0.03883	0.03853	0.03824	0.03796	0.03769
47	0.03949	0.03908	0.03869	0.03832	0.03796	0.03762	0.03729	0.03698	0.03669	0.03640	0.03613	0.03588	0.03563
48	0.03686	0.03649	0.03613	0.03579	0.03546	0.03515	0.03485	0.03457	0.03430	0.03404	0.03379	0.03356	0.03334
49	0.03386	0.03353	0.03320	0.03290	0.03261	0.03233	0.03206	0.03181	0.03157	0.03134	0.03112	0.03092	0.03072
50	0.03044	0.03015	0.02988	0.02961	0.02936	0.02912	0.02890	0.02868	0.02847	0.02828	0.02809	0.02791	0.02774
51	0.02656	0.02633	0.02610	0.02589	0.02569	0.02549	0.02531	0.02514	0.02497	0.02481	0.02466	0.02452	0.02438
52	0.02213	0.02196	0.02180	0.02164	0.02149	0.02135	0.02122	0.02110	0.02098	0.02086	0.02075	0.02065	0.02055
53	0.01707	0.01698	0.01689	0.01681	0.01673	0.01665	0.01658	0.01651	0.01645	0.01638	0.01633	0.01627	0.01622
54	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097
55	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924
56	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899
57	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859
58	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818
59	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760

Age	Period of membership														24
	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
60	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689
61	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650
62	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577
63	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460
64	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3B Lump sum valuation factors (LSF) for eligible employees — females (continued)

Age	Period of membership														37
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
41	0.04511														
42	0.04379	0.04348													
43	0.04243	0.04214	0.04186												
44	0.04092	0.04065	0.04039	0.04014											
45	0.03927	0.03901	0.03877	0.03853	0.03831										
46	0.03744	0.03720	0.03697	0.03675	0.03654	0.03635									
47	0.03540	0.03518	0.03497	0.03476	0.03457	0.03439	0.03421								
48	0.03313	0.03292	0.03273	0.03255	0.03237	0.03221	0.03205	0.03190							
49	0.03053	0.03035	0.03018	0.03002	0.02986	0.02971	0.02957	0.02944	0.02931						
50	0.02758	0.02743	0.02728	0.02714	0.02701	0.02689	0.02677	0.02665	0.02654	0.02644					

Period of membership

Age	25	26	27	28	29	30	31	32	33	34	35	36	37
51	0.02425	0.02413	0.02401	0.02390	0.02379	0.02369	0.02359	0.02350	0.02342	0.02333	0.02326		
52	0.02046	0.02037	0.02029	0.02021	0.02013	0.02006	0.01999	0.01992	0.01986	0.01980	0.01975	0.01969	
53	0.01617	0.01612	0.01607	0.01603	0.01599	0.01595	0.01592	0.01588	0.01585	0.01582	0.01579	0.01576	0.01573
54	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097	0.01097
55	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924	0.00924
56	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899	0.00899
57	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859	0.00859
58	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818	0.00818
59	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760
60	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689
61	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650
62	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577
63	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460
64	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 3B Lump sum valuation factors (LSF) for eligible employees — females (continued)

Age	Period of membership													
	38	39	40	41	42	43	44	45	46	47	48	49		
54	0.01097													
55	0.00924	0.00924												
56	0.00899	0.00899	0.00899											
57	0.00859	0.00859	0.00859	0.00859										
58	0.00818	0.00818	0.00818	0.00818	0.00818									
59	0.00760	0.00760	0.00760	0.00760	0.00760	0.00760								
60	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689	0.00689							
61	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650	0.00650						
62	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577	0.00577					
63	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460	0.00460				
64	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276	0.00276			
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Table 4 Valuation factors — indexed pensions

Age	Age Pensioner — 67% reversion		Age pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
18							23.3565	24.0056
19							23.2549	23.9229
20							23.1521	23.8369
21							23.0467	23.7472
22							22.9379	23.6534
23							22.8248	23.5554
24							22.7069	23.4535
25							22.5840	23.3472
26							22.4558	23.2364
27							22.3224	23.1211
28	23.3560	23.4785	23.4970	23.5443	23.0032	23.1078	22.1837	23.0010
29	23.2482	23.3717	23.3940	23.4399	22.8842	22.9866	22.0394	22.8763
30	23.1360	23.2606	23.2867	23.3314	22.7602	22.8608	21.8895	22.7469
31	23.0193	23.1453	23.1751	23.2187	22.6309	22.7302	21.7336	22.6128
32	22.8979	23.0255	23.0590	23.1017	22.4962	22.5948	21.5715	22.4737
33	22.7716	22.9012	22.9382	22.9800	22.3560	22.4543	21.4029	22.3294
34	22.6401	22.7721	22.8124	22.8538	22.2100	22.3084	21.2275	22.1799
35	22.5033	22.6379	22.6816	22.7225	22.0584	22.1568	21.0450	22.0249
36	22.3610	22.4986	22.5455	22.5862	21.9007	21.9996	20.8552	21.8642
37	22.2130	22.3540	22.4038	22.4447	21.7370	21.8365	20.6579	21.6976
38	22.0590	22.2038	22.2565	22.2977	21.5670	21.6672	20.4528	21.5249
39	21.8990	22.0478	22.1033	22.1449	21.3904	21.4916	20.2397	21.3459
40	21.7326	21.8860	21.9441	21.9864	21.2073	21.3097	20.0187	21.1605
41	21.5331	21.6954	21.7446	21.7930	20.9819	21.0902	19.7892	20.9686
42	21.3251	21.4969	21.5364	21.5914	20.7472	20.8621	19.5514	20.7699
43	21.1082	21.2902	21.3191	21.3812	20.5028	20.6251	19.3052	20.5641
44	20.8822	21.0753	21.0923	21.1624	20.2483	20.3786	19.0507	20.3513
45	20.6466	20.8520	20.8556	20.9348	19.9834	20.1224	18.7875	20.1315
46	20.4013	20.6200	20.6088	20.6981	19.7082	19.8563	18.5160	19.9046
47	20.1459	20.3791	20.3514	20.4521	19.4221	19.5801	18.2360	19.6706

Age	Age Pensioner — 67% reversion		Age pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
48	19.8801	20.1294	20.0833	20.1969	19.1250	19.2938	17.9473	19.4296
49	19.6037	19.8706	19.8042	19.9320	18.8167	18.9975	17.6502	19.1815
50	19.3164	19.6026	19.5136	19.6576	18.4967	18.6912	17.3449	18.9262
51	18.9438	19.3251	19.1169	19.3732	18.0685	18.3749	17.0313	18.6639
52	18.5550	19.0383	18.7021	19.0790	17.6229	18.0485	16.7098	18.3946
53	18.1495	18.7420	18.2688	18.7749	17.1598	17.7120	16.3805	18.1182
54	17.7267	18.4361	17.8162	18.4606	16.6791	17.3659	16.0434	17.8343
55	17.2862	18.1205	17.3438	18.1362	16.1813	17.0099	15.6994	17.5429
56	16.9571	17.8302	17.0165	17.8463	15.8327	16.6910	15.3493	17.2436
57	16.6173	17.5316	16.6786	17.5480	15.4762	16.3645	14.9937	16.9363
58	16.2670	17.2246	16.3300	17.2414	15.1118	16.0301	14.6338	16.6208
59	15.9069	16.9084	15.9717	16.9256	14.7412	15.6876	14.2678	16.2970
60	15.5373	16.5827	15.6039	16.6003	14.3653	15.3366	13.8961	15.9645
61	15.1586	16.2476	15.2270	16.2655	13.9847	14.9772	13.5187	15.6234
62	14.7710	15.9031	14.8412	15.9213	13.6001	14.6096	13.1356	15.2739
63	14.3749	15.5494	14.4468	15.5680	13.2124	14.2340	12.7467	14.9159
64	13.9714	15.1868	14.0449	15.2057	12.8220	13.8512	12.3556	14.5496
65	13.5610	14.8155	13.6361	14.8347	12.4295	13.4612	11.9629	14.1750
66	13.1440	14.4355	13.2206	14.4550	12.0357	13.0645	11.5689	13.7919
67	12.7205	14.0470	12.7985	14.0668	11.6410	12.6614	11.1738	13.4003
68	12.2907	13.6502	12.3701	13.6702	11.2460	12.2523	10.7775	12.9996
69	11.8567	13.2448	11.9372	13.2651	10.8498	11.8359	10.3831	12.5923
70	11.4189	12.8314	11.5004	12.8520	10.4527	11.4130	9.9917	12.1788
71	10.9780	12.4104	11.0604	12.4312	10.0547	10.9840	9.6039	11.7595
72	10.5346	11.9823	10.6177	12.0032	9.6559	10.5494	9.2210	11.3354
73	10.0890	11.5479	10.1727	11.5690	9.2561	10.1101	8.8439	10.9073
74	9.6416	11.1064	9.7257	11.1276	8.8558	9.6695	8.4657	10.4746
75	9.1936	10.6579	9.2780	10.6793	8.4557	9.2294	8.0869	10.0380
76	8.7471	10.2027	8.8315	10.2242	8.0573	8.7916	7.7088	9.5985
77	8.3048	9.7411	8.3890	9.7626	7.6630	8.3586	7.3330	9.1570
78	7.8691	9.2727	7.9529	9.2943	7.2744	7.9329	6.9608	8.7147
79	7.4422	8.8064	7.5252	8.8281	6.8952	7.5149	6.5976	8.2757
80	7.0256	8.3442	7.1077	8.3658	6.5271	7.1064	6.2447	7.8421

Age	Age Pensioner — 67% reversion		Age pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
81	6.6209	7.8879	6.7018	7.9094	6.1714	6.7075	5.9029	7.4162
82	6.2288	7.4378	6.3083	7.4592	5.8296	6.3180	5.5724	6.9999
83	5.8499	6.9958	5.9277	7.0171	5.5026	5.9382	5.2534	6.5954
84	5.4894	6.5643	5.5653	6.5854	5.1930	5.5719	4.9515	6.2052
85	5.1474	6.1448	5.2212	6.1656	4.9009	5.2208	4.6666	5.8306
86	4.8236	5.7390	4.8951	5.7595	4.6264	4.8873	4.3983	5.4727
87	4.5171	5.3426	4.5863	5.3628	4.3694	4.5743	4.1455	5.1323
88	4.2265	4.9542	4.2932	4.9741	4.1299	4.2851	3.9069	4.8106
89	3.9516	4.5848	4.0158	4.6042	3.8982	4.0168	3.6825	4.5032
90	3.6923	4.2353	3.7538	4.2544	3.6723	3.7692	3.4728	4.2104
91	3.4482	3.9066	3.5070	3.9252	3.4482	3.5412	3.2781	3.9319
92	3.2193	3.5995	3.2754	3.6175	3.2193	3.3298	3.0997	3.6678
93	3.0059	3.3154	3.0591	3.3328	3.0059	3.1296	2.9400	3.4178
94	2.8064	3.0474	2.8569	3.0641	2.8064	2.9358	2.7903	3.1805
95	2.6204	2.7942	2.6682	2.8101	2.6204	2.7423	2.6498	2.9547

Table 5 Deferred valuation factors (DF) for former eligible employees

Age	Males	Females	Age	Males	Females
28	1.7343	1.7702	47	1.6674	1.7127
29	1.7326	1.7686	48	1.6608	1.7072
30	1.7309	1.7670	49	1.6541	1.7017
31	1.7292	1.7653	50	1.6474	1.6961
32	1.7275	1.7637	51	1.6311	1.6906
33	1.7257	1.7621	52	1.6148	1.6850
34	1.7240	1.7605	53	1.5985	1.6795
35	1.7222	1.7588	54	1.5820	1.6739
36	1.7205	1.7572	55	1.5656	1.6682
37	1.7187	1.7555	56	1.5634	1.6664
38	1.7169	1.7539	57	1.5612	1.6645
39	1.7151	1.7522	58	1.5588	1.6625
40	1.7133	1.7505	59	1.5563	1.6604
41	1.7068	1.7452	60	1.5537	1.6583
42	1.7003	1.7398	61	1.5462	1.6573
43	1.6938	1.7344	62	1.5362	1.6539
44	1.6872	1.7290	63	1.5237	1.6482
45	1.6807	1.7236	64	1.5089	1.6402
46	1.6741	1.7181	65	1.4917	1.6297

Table 6 Valuation factors — non-indexed pensions

Age	Age Pensioner — 67% reversion		Age Pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
18							15.3318	15.5500
19							15.3043	15.5312
20							15.2769	15.5112
21							15.2489	15.4898
22							15.2195	15.4666
23							15.1883	15.4417
24							15.1549	15.4151
25							15.1192	15.3866
26							15.0809	15.3561
27							15.0401	15.3236
28	15.4081	15.4486	15.4502	15.4695	15.4081	15.4486	14.9967	15.2887
29	15.3803	15.4208	15.4244	15.4429	15.3803	15.4208	14.9505	15.2518
30	15.3505	15.3911	15.3969	15.4145	15.3505	15.3911	14.9014	15.2126
31	15.3188	15.3596	15.3675	15.3843	15.3188	15.3596	14.8491	15.1712
32	15.2850	15.3262	15.3362	15.3523	15.2850	15.3262	14.7935	15.1273
33	15.2489	15.2906	15.3028	15.3182	15.2489	15.2906	14.7342	15.0808
34	15.2105	15.2529	15.2672	15.2820	15.2105	15.2529	14.6710	15.0316
35	15.1695	15.2128	15.2292	15.2435	15.1695	15.2128	14.6037	14.9794
36	15.1257	15.1702	15.1886	15.2026	15.1257	15.1702	14.5319	14.9243
37	15.0790	15.1249	15.1454	15.1591	15.0790	15.1249	14.4555	14.8658
38	15.0293	15.0768	15.0993	15.1129	15.0293	15.0768	14.3742	14.8038
39	14.9764	15.0257	15.0502	15.0638	14.9764	15.0257	14.2877	14.7382
40	14.9200	14.9714	14.9978	15.0116	14.9200	14.9714	14.1959	14.6689
41	14.8499	14.9046	14.9294	14.9444	14.8499	14.9046	14.0983	14.5955
42	14.7750	14.8333	14.8560	14.8725	14.7750	14.8333	13.9949	14.5179
43	14.6948	14.7570	14.7772	14.7955	14.6948	14.7570	13.8855	14.4358
44	14.6091	14.6758	14.6929	14.7134	14.6091	14.6758	13.7700	14.3492
45	14.5175	14.5894	14.6025	14.6258	14.5175	14.5894	13.6480	14.2579

Age	Age Pensioner — 67% reversion		Age Pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
46	14.4196	14.4974	14.5057	14.5324	14.4196	14.4974	13.5195	14.1618
47	14.3151	14.3996	14.4021	14.4329	14.3151	14.3996	13.3843	14.0608
48	14.2035	14.2959	14.2914	14.3272	14.2035	14.2959	13.2420	13.9549
49	14.0847	14.1860	14.1731	14.2151	14.0847	14.1860	13.0927	13.8437
50	13.9580	14.0696	14.0469	14.0961	13.9580	14.0696	12.9364	13.7273
51	13.7892	13.9464	13.8688	13.9700	13.7892	13.9464	12.7727	13.6056
52	13.6082	13.8162	13.6772	13.8365	13.6082	13.8162	12.6017	13.4784
53	13.4142	13.6789	13.4713	13.6956	13.4142	13.6789	12.4234	13.3456
54	13.2064	13.5341	13.2501	13.5468	13.2064	13.5341	12.2376	13.2068
55	12.9840	13.3816	13.0127	13.3899	12.9840	13.3816	12.0446	13.0617
56	12.8121	13.2398	12.8424	13.2484	12.8121	13.2398	11.8450	12.9100
57	12.6308	13.0912	12.6626	13.1001	12.6308	13.0912	11.6389	12.7514
58	12.4398	12.9356	12.4732	12.9448	12.4398	12.9356	11.4273	12.5856
59	12.2395	12.7721	12.2745	12.7817	12.2395	12.7721	11.2084	12.4122
60	12.0298	12.6002	12.0666	12.6102	12.0298	12.6002	10.9824	12.2309
61	11.8108	12.4199	11.8493	12.4303	11.8108	12.4199	10.7491	12.0413
62	11.5824	12.2309	11.6226	12.2416	11.5824	12.2309	10.5084	11.8436
63	11.3445	12.0332	11.3865	12.0443	11.3445	12.0332	10.2598	11.6373
64	11.0978	11.8266	11.1416	11.8381	11.0978	11.8266	10.0061	11.4225
65	10.8425	11.6111	10.8880	11.6230	10.8425	11.6111	9.7477	11.1987
66	10.5785	11.3866	10.6258	11.3989	10.5785	11.3866	9.4847	10.9657
67	10.3056	11.1528	10.3546	11.1655	10.3056	11.1528	9.2171	10.7232
68	10.0239	10.9096	10.0746	10.9227	10.0239	10.9096	8.9448	10.4704
69	9.7346	10.6567	9.7869	10.6701	9.7346	10.6567	8.6704	10.2090
70	9.4380	10.3941	9.4919	10.4078	9.4380	10.3941	8.3945	9.9392
71	9.1345	10.1218	9.1899	10.1359	9.1345	10.1218	8.1178	9.6609
72	8.8243	9.8400	8.8811	9.8544	8.8243	9.8400	7.8414	9.3747
73	8.5075	9.5491	8.5657	9.5639	8.5075	9.5491	7.5661	9.0811
74	8.1844	9.2481	8.2437	9.2631	8.1844	9.2481	7.2861	8.7794
75	7.8556	8.9368	7.9161	8.9521	7.8556	8.9368	7.0015	8.4698
76	7.5230	8.6151	7.5844	8.6307	7.5230	8.6151	6.7135	8.1531

Age	Age Pensioner — 67% reversion		Age Pensioner — 85% reversion		Invalidity Pensioner		Spouse Pensioner	
	Males	Females	Males	Females	Males	Females	Males	Females
77	7.1886	8.2829	7.2508	8.2988	7.1886	8.2829	6.4233	7.8297
78	6.8548	7.9397	6.9175	7.9559	6.8548	7.9397	6.1321	7.5006
79	6.5233	7.5927	6.5864	7.6092	6.5233	7.5927	5.8445	7.1691
80	6.1959	7.2436	6.2591	7.2603	6.1959	7.2436	5.5620	6.8371
81	5.8737	6.8941	5.9368	6.9109	5.8737	6.8941	5.2853	6.5065
82	5.5580	6.5443	5.6207	6.5612	5.5580	6.5443	5.0149	6.1792
83	5.2492	6.1960	5.3114	6.2130	5.2492	6.1960	4.7510	5.8571
84	4.9524	5.8515	5.0138	5.8686	4.9524	5.8515	4.4990	5.5429
85	4.6681	5.5123	4.7285	5.5294	4.6681	5.5123	4.2592	5.2378
86	4.3965	5.1801	4.4556	5.1972	4.3965	5.1801	4.0315	4.9433
87	4.1371	4.8515	4.1949	4.8685	4.1371	4.8515	3.8154	4.6606
88	3.8890	4.5252	3.9453	4.5421	3.8890	4.5252	3.6098	4.3910
89	3.6525	4.2115	3.7071	4.2282	3.6525	4.2115	3.4152	4.1311
90	3.4276	3.9117	3.4804	3.9282	3.4276	3.9117	3.2321	3.8812
91	3.2142	3.6269	3.2652	3.6432	3.2142	3.6269	3.0611	3.6415
92	3.0128	3.3585	3.0618	3.3744	3.0128	3.3585	2.9036	3.4124
93	2.8237	3.1084	2.8707	3.1239	2.8237	3.1084	2.7623	3.1938
94	2.6459	2.8704	2.6908	2.8854	2.6459	2.8704	2.6293	2.9849
95	2.4792	2.6438	2.5219	2.6583	2.4792	2.6438	2.5041	2.7847

Table 7 Valuation factors — delayed updated pension entitlements (DUP)

Age	Males	Females	Age	Males	Females
28	4.5851	4.6799	47	9.1234	9.3709
29	4.7594	4.8581	48	9.4416	9.7054
30	4.9402	5.0431	49	9.7706	10.0516
31	5.1279	5.2351	50	10.1107	10.4099
32	5.3227	5.4344	51	10.4017	10.7808
33	5.5248	5.6412	52	10.6996	11.1647
34	5.7346	5.8560	53	11.0044	11.5619
35	5.9523	6.0788	54	11.3164	11.9731
36	6.1783	6.3101	55	11.6354	12.3986
37	6.4128	6.5502	56	12.0730	12.8681
38	6.6561	6.7994	57	12.5260	13.3549
39	6.9087	7.0581	58	12.9951	13.8595
40	7.1708	7.3265	59	13.4808	14.3825
41	7.4224	7.5892	60	13.9836	14.9245
42	7.6827	7.8611	61	13.9459	14.9478
43	7.9518	8.1425	62	13.8848	14.9489
44	8.2302	8.4339	63	13.7999	14.9274
45	8.5180	8.7355	64	13.6920	14.8831
46	8.8156	9.0477	65	13.5610	14.8155

Part 2 Public Sector Superannuation Scheme

Division 2.1 Definitions

1 Definitions

(1) In this Part:

accumulated transfer amount means the Accumulated Transfer Amount mentioned in rule 11.1.4 of the Rules.

Act means the *Superannuation Act 1990*.

PSS Scheme means the Public Sector Superannuation Scheme mentioned in section 3 of the Act.

Rules has the meaning given by section 3 of the Act.

Note The Rules are set out in the Schedule to the Trust Deed referred to in section 4 of the Act.

(2) Each of the following terms has the meaning given by rule 1.2.1 of the Rules:

- accumulated member contributions
- accumulated productivity contributions
- average salary
- first day of membership
- maximum benefits member
- member
- pension
- preserved benefit member
- unfunded preserved benefit.

Division 2.2 Interest in the growth phase

2 Methods and factors for interests of members in the PSS Scheme

For an interest that is in the growth phase in the PSS Scheme 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 as a member of the PSS Scheme.	$ABM \times AS \times ABF_{y+m,s} + AMC \times (1 - MCF_{y+m,s}) + APC \times (1 - PCF_{y+m,s}) + ATA$ where: <i>ABM</i> is: (a) for a maximum benefits member — the lump sum benefit the person would receive if the person ceased to be a member of the PSS Scheme on the relevant date, divided by the person's average salary on the relevant date; and (b) for any other member — the benefit accrual multiple, within the meaning of rule 5.2.1 or 5.3.1 of the Rules, as applicable, at the relevant date, but excluding any excess contribution multiple that would apply if the person ceased membership of the PSS Scheme on the relevant date. <i>AS</i> is the person's average salary at the relevant date.

Item	Interest in the growth phase	Method or factor
		$ABF_{y+m,s}$ is the factor calculated in accordance with the following formula: $\frac{ABF_{y,s} \times (12 - m) + ABF_{y+1,s} \times m}{12}$ where: $ABF_{y,s}$ is the accrued benefit multiple valuation factor mentioned in whichever of Tables 1A to 1D is applicable, given the following: (a) the person's first day of membership of the PSS Scheme; (b) the person's gender; (c) the person's age in completed years at the relevant date; (d) the number of complete years between the person's first day of membership and the relevant date. m is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age. $ABF_{y+1,s}$ is the accrued benefit multiple valuation factor mentioned in Table 1A to 1D that would apply if the person's age in completed years at the relevant date were 1 year more than it is. AMC is the person's accumulated member contributions at the relevant date. $MCF_{y+m,s}$ is the factor calculated in accordance with the following formula: $\frac{MCF_{y,s} \times (12 - m) + MCF_{y+1,s} \times m}{12}$ where: $MCF_{y,s}$ is the member contribution valuation factor mentioned in whichever of Tables 2A to 2D is applicable, given the following: (a) the person's first day of membership of the PSS Scheme; (b) the person's gender; (c) the person's age in completed years at the relevant date;

Item	Interest in the growth phase	Method or factor
		(d) the number of complete years between the person's first day of membership and the relevant date. <i>m</i> has the meaning given above. <i>MCF_{y+1,s}</i> is the member contribution valuation factor mentioned in Table 2A to 2D that would apply if the person's age in completed years at the relevant date were 1 year more than it is. <i>APC</i> is the person's accumulated productivity contributions at the relevant date. <i>PCF_{y+m,s}</i> is the factor calculated in accordance with the following formula: $\frac{PCF_{y,s} \times (12 - m) + PCF_{y+1,s} \times m}{12}$ where: <i>PCF_{y,s}</i> is the productivity contribution valuation factor mentioned in whichever of Tables 3A to 3D is applicable, given the following: (a) the person's first day of membership of the PSS Scheme; (b) the person's gender; (c) the person's age in completed years at the relevant date; (d) the number of complete years between the person's first day of membership and the relevant date. <i>m</i> has the meaning given above. <i>PCF_{y+1,s}</i> is the productivity contribution valuation factor mentioned in Table 3A to 3D that would apply if the person's age in completed years at the relevant date were 1 year more than it is. <i>ATA</i> is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.

Item	Interest in the growth phase	Method or factor
2	An interest that a person has in the PSS Scheme if: (a) the person is a preserved benefit member; and (b) the person is eligible to receive a benefit under paragraph 8.2.1 (A) of the Rules.	$UDB \times UDBF_{y+m} + FDB \times FDBF_{y+m} + ATA$ where: UDB is the unfunded preserved benefit included in the preserved benefit which, under rule 8.6.2 of the Rules, increases in line with movements in the consumer price index, as at the relevant date. UDBF_{y+m} is the factor calculated in accordance with the following formula: $\frac{UDBF_y \times (12 - m) + UDBF_{y+1} \times m}{12}$ where: UDBF_y is the unfunded valuation factor, mentioned in Table 4 that applies at the person's age in completed years, at the relevant date, for the person's gender. m is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age. UDBF_{y+1} is the unfunded valuation factor mentioned in Table 4 that would apply if the person's age in completed years at the relevant date were 1 year more than it is. FDB is the sum of the accumulated member contributions and the accumulated productivity contributions included in the preserved benefit which, under rule 8.6.1 of the Rules, increases in line with the fund crediting rate, as at the relevant date. FDBF_{y+m} is the factor calculated in accordance with the following formula: $\frac{FDBF_y \times (12 - m) + FDBF_{y+1} \times m}{12}$

Item	Interest in the growth phase	Method or factor
		where: $FDBF_y$ is the funded valuation factor mentioned in Table 4 that applies at the person's age in completed years, at the relevant date, for the person's gender. m has the meaning given above. $FDBF_{y+1}$ is the funded valuation factor mentioned in Table 4 that would apply if the person's age in completed years at the relevant date were 1 year more than it is. ATA is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.

Division 2.3 Interests in the payment phase

3 Methods and factors for Interests of members in the PSS Scheme

For an interest that is in the payment phase in the PSS Scheme mentioned in the 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 PSS Scheme as a result of being paid a pension, other than a pension under rule 7.1.3, 7.1.4 or 7.3.7 of the Rules.	$P \times F_{y+m}$ where: P is: (a) for an invalidity pensioner — the annual pension amount payable to the person disregarding any reduction or suspension under Division 11 of Part 10 of the Rules; and (b) in any other case — the annual pension amount payable to the person, other than any part of that pension that is additional pension paid in respect of 1 or more eligible children.

Item	Interest in the payment phase	Method or factor
		F_{y+m} is the factor calculated in accordance with the following formula: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: F_y is the valuation factor mentioned in Table 5 that applies given the following: (a) the person's age in completed years at the relevant date; (b) the person's gender; (c) the type of pension. m is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age. F_{y+1} is the valuation factor mentioned in Table 5 that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

Division 2.4 Factors

Table 1A Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being on or before 30 June 1999

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.320730	0.328158	0.334754														
19	0.329830	0.337402	0.344301	0.350301													
20	0.339713	0.347384	0.354395	0.360678	0.366020												
21	0.350397	0.358175	0.365244	0.371597	0.377196	0.381835											
22	0.361847	0.369745	0.376885	0.383252	0.388879	0.393753	0.397670										
23	0.374620	0.382539	0.389719	0.396070	0.401624	0.406447	0.410543	0.413704									
24	0.388085	0.396057	0.403211	0.409565	0.415063	0.419772	0.423786	0.427118	0.429549								
25	0.402197	0.410180	0.417349	0.423634	0.429103	0.433725	0.437593	0.440819	0.443421	0.445164							
26	0.417017	0.424951	0.432089	0.438357	0.443722	0.448290	0.452045	0.455099	0.457578	0.459496	0.460600						
27	0.432434	0.440348	0.447396	0.453604	0.458933	0.463375	0.467063	0.469991	0.472281	0.474066	0.475357	0.480943					
28	0.448321	0.456162	0.463173	0.469276	0.474541	0.478948	0.482508	0.485373	0.487537	0.489131	0.490291	0.495792	0.500865				
29	0.464708	0.472519	0.479431	0.485485	0.490630	0.494970	0.498497	0.501227	0.503332	0.504797	0.505761	0.511169	0.516151	0.520722			
30	0.481576	0.489304	0.496176	0.502120	0.507218	0.511437	0.514902	0.517609	0.519580	0.520994	0.521831	0.527135	0.532014	0.536487	0.540574		
31	0.499025	0.506651	0.513416	0.519312	0.524288	0.528458	0.531796	0.534444	0.536398	0.537675	0.538464	0.543654	0.548423	0.552790	0.556776	0.560405	
32	0.517177	0.524645	0.531280	0.537049	0.541970	0.546007	0.549297	0.551813	0.553708	0.554973	0.555621	0.560693	0.565349	0.569608	0.573492	0.577024	0.580229
33	0.536139	0.543460	0.549891	0.555498	0.560269	0.564242	0.567385	0.569849	0.571602	0.572806	0.573442	0.578382	0.582911	0.587049	0.590820	0.594246	0.597353
34	0.555524	0.562826	0.569086	0.574468	0.579069	0.582890	0.585976	0.588295	0.590006	0.591070	0.591653	0.596461	0.600864	0.604883	0.608542	0.611864	0.614874
35	0.575379	0.582652	0.588886	0.594078	0.598437	0.602082	0.605015	0.607285	0.608852	0.609883	0.610327	0.614999	0.619273	0.623170	0.626714	0.629930	0.632841
36	0.595598	0.602831	0.609042	0.614219	0.618384	0.621782	0.624542	0.626665	0.628197	0.629090	0.629513	0.634039	0.638174	0.641941	0.645364	0.648467	0.651275

Schedule 1 Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
37	0.616287	0.623425	0.629599	0.634762	0.638924	0.642122	0.644628	0.646579	0.647968	0.648837	0.649125	0.653504	0.657501	0.661138	0.664440	0.667431	0.670135
38	0.637443	0.644479	0.650556	0.655692	0.659853	0.663062	0.665365	0.667056	0.668275	0.669004	0.669280	0.673500	0.677347	0.680845	0.684017	0.686889	0.689483
39	0.659331	0.666090	0.672062	0.677103	0.681249	0.684472	0.686802	0.688287	0.689239	0.689799	0.689936	0.693996	0.697693	0.701050	0.704093	0.706844	0.709328
40	0.682002	0.688473	0.694142	0.699078	0.703134	0.706355	0.708714	0.710240	0.710982	0.711267	0.711234	0.715119	0.718652	0.721857	0.724759	0.727381	0.729746
41	0.704416	0.710584	0.715926	0.720529	0.724478	0.727610	0.729977	0.731545	0.732343	0.732415	0.732101	0.735781	0.739123	0.742152	0.744891	0.747363	0.749592
42	0.727547	0.733344	0.738368	0.742635	0.746243	0.749285	0.751580	0.753180	0.754042	0.754189	0.753664	0.757109	0.760234	0.763063	0.765618	0.767922	0.769997
43	0.751367	0.756779	0.761419	0.765365	0.768637	0.771341	0.773568	0.775117	0.776036	0.776273	0.775845	0.779033	0.781920	0.784530	0.786885	0.789006	0.790916
44	0.775792	0.780837	0.785085	0.788647	0.791609	0.793984	0.795881	0.797389	0.798282	0.798604	0.798292	0.801232	0.803891	0.806291	0.808455	0.810402	0.812153
45	0.797871	0.805531	0.809407	0.812574	0.815151	0.817224	0.818799	0.819983	0.820859	0.821177	0.820975	0.823678	0.826120	0.828322	0.830305	0.832089	0.833691
46	0.822091	0.827504	0.834342	0.837137	0.839319	0.841011	0.842292	0.843161	0.843718	0.844043	0.843858	0.846338	0.848575	0.850591	0.852404	0.854033	0.855495
47	0.846825	0.851798	0.856201	0.862306	0.864119	0.865418	0.866321	0.866905	0.867152	0.867161	0.867004	0.869265	0.871303	0.873137	0.874784	0.876264	0.877590
48	0.872094	0.876591	0.880560	0.884050	0.8889521	0.890454	0.890965	0.891172	0.891142	0.890844	0.890373	0.892423	0.894267	0.895925	0.897413	0.898747	0.899843
49	0.898149	0.902132	0.905635	0.908705	0.911388	0.916334	0.916485	0.916302	0.915895	0.915326	0.914550	0.916360	0.917987	0.919446	0.920755	0.921927	0.922977
50	0.925107	0.928523	0.931513	0.934124	0.936400	0.938378	0.942900	0.942357	0.941557	0.940609	0.939562	0.941102	0.942484	0.943721	0.944829	0.945820	0.946707
51	0.949959	0.952702	0.955091	0.957169	0.958972	0.960535	0.961889	0.966034	0.964884	0.963549	0.962129	0.963355	0.964452	0.965433	0.966310	0.967094	0.967793
52	0.975617	0.977600	0.979318	0.980804	0.982088	0.983197	0.984155	0.984981	0.988840	0.987161	0.985356	0.986225	0.987002	0.987695	0.988313	0.988864	0.989355
53	1.002345	1.003434	1.004371	1.005177	1.005870	1.006466	1.006978	1.007419	1.007798	1.011448	1.009299	1.009762	1.010173	1.010539	1.010865	1.011155	1.011413
54	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.030546	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972	1.1119972

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1A Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.600164																
34	0.617595	0.620052															
35	0.635472	0.637846	0.639984														
36	0.653810	0.656096	0.658154	0.660005													
37	0.672575	0.674775	0.676754	0.678532	0.680129												
38	0.691822	0.693929	0.695825	0.697527	0.699055	0.700425											

Schedule 1 Amendments

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
39	0.711567	0.713582	0.715393	0.717020	0.718479	0.719787	0.720958										
40	0.731876	0.733793	0.735514	0.737060	0.738445	0.739687	0.740799	0.741793									
41	0.751598	0.753401	0.755021	0.756473	0.757775	0.758941	0.759985	0.760918	0.761753								
42	0.771864	0.773540	0.775045	0.776394	0.777603	0.778685	0.779653	0.780518	0.781292	0.781983							
43	0.792631	0.794171	0.795553	0.796790	0.797899	0.798890	0.799777	0.800570	0.801278	0.801911	0.802475						
44	0.813726	0.815136	0.816401	0.817533	0.818546	0.819453	0.820263	0.820987	0.821634	0.822211	0.822727	0.823186					
45	0.835128	0.836417	0.837571	0.838605	0.839529	0.840356	0.841095	0.841755	0.842344	0.842870	0.843339	0.843757	0.844131				
46	0.856807	0.857982	0.859033	0.859975	0.860816	0.861568	0.862240	0.862840	0.863376	0.863854	0.864280	0.864661	0.865000	0.865302			
47	0.878779	0.879844	0.880796	0.881648	0.882409	0.883089	0.883697	0.884239	0.884723	0.885155	0.885540	0.885883	0.886189	0.886462	0.886705		
48	0.901014	0.901972	0.902829	0.903595	0.904279	0.904890	0.905435	0.905922	0.906356	0.906744	0.907089	0.907397	0.907671	0.907916	0.908134	0.908328	
49	0.923916	0.924756	0.925506	0.926176	0.926775	0.927309	0.927785	0.928211	0.928590	0.928928	0.929229	0.929498	0.929737	0.929950	0.930140	0.930310	0.930461
50	0.947499	0.948207	0.948839	0.949403	0.949906	0.950355	0.950756	0.951113	0.951431	0.951715	0.951968	0.952193	0.952394	0.952573	0.952732	0.952874	0.953000
51	0.968418	0.968975	0.969472	0.969916	0.970311	0.970664	0.970978	0.971258	0.971508	0.971730	0.971928	0.972104	0.972261	0.972401	0.972526	0.972637	0.972736
52	0.989794	0.990184	0.990532	0.990842	0.991118	0.991364	0.991583	0.991779	0.991952	0.992107	0.992245	0.992368	0.992477	0.992574	0.992661	0.992738	0.992807
53	1.011643	1.011848	1.012030	1.012192	1.012336	1.012464	1.012578	1.012680	1.012770	1.012851	1.012922	1.012986	1.013043	1.013093	1.013138	1.013178	1.013214
54	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057	1.034057
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1A Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date																	
Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.953113																
51	0.972824	0.972902															
52	0.992868	0.992922	0.992971														
53	1.013246	1.013274	1.013299	1.013321													
54	1.034057	1.034057	1.034057	1.034057	1.034057												
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139											
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015										

Schedule 1 Amendments

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805									
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755								
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734							
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223						
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930					
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972				
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116			
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312		
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1B **Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being after 30 June 1999**

Complete years between first day of membership and relevant date																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.342849	0.349890	0.356118														
19	0.352638	0.359801	0.366299	0.371924													
20	0.363210	0.370449	0.377037	0.382912	0.387878												
21	0.374581	0.381902	0.388525	0.394448	0.399638	0.403907											
22	0.386717	0.394127	0.400795	0.406712	0.411911	0.416382	0.419939										
23	0.400152	0.407554	0.414233	0.420111	0.425219	0.429624	0.433331	0.436148									
24	0.414275	0.421693	0.428319	0.434173	0.439206	0.443484	0.447096	0.450057	0.452165								
25	0.429036	0.436429	0.443037	0.448800	0.453781	0.457956	0.461413	0.464258	0.466511	0.467953							
26	0.444490	0.451801	0.458346	0.464061	0.468920	0.473022	0.476355	0.479024	0.481146	0.482739	0.483566						
27	0.460530	0.467782	0.474208	0.479837	0.484633	0.488595	0.491845	0.494379	0.496312	0.497769	0.498760	0.503772					
28	0.477029	0.484173	0.490528	0.496027	0.500736	0.504641	0.507751	0.510210	0.512012	0.513279	0.514137	0.519041	0.523558				
29	0.494016	0.501088	0.507314	0.512733	0.517304	0.521121	0.524179	0.526497	0.528229	0.529365	0.530031	0.534820	0.539225	0.543263			
30	0.511466	0.518418	0.524566	0.529851	0.534348	0.538028	0.541008	0.543287	0.544882	0.545958	0.546498	0.551159	0.555443	0.559365	0.562945		
31	0.529465	0.536280	0.542291	0.547494	0.551850	0.555460	0.558304	0.560509	0.562073	0.563014	0.563499	0.568024	0.572177	0.575976	0.579440	0.582591	
32	0.548119	0.554748	0.560600	0.565653	0.569926	0.573391	0.576168	0.578235	0.579732	0.580648	0.580998	0.585382	0.589402	0.593074	0.596421	0.599461	0.602218
33	0.567522	0.573971	0.579601	0.584472	0.588579	0.591957	0.594580	0.596582	0.597936	0.598786	0.599115	0.603345	0.607219	0.610754	0.613973	0.616894	0.619542
34	0.587321	0.593691	0.599127	0.603764	0.607689	0.610905	0.613454	0.615309	0.616611	0.617325	0.617598	0.621674	0.625402	0.628802	0.631893	0.634697	0.637236
35	0.607556	0.613835	0.619193	0.623628	0.627311	0.630346	0.632738	0.634532	0.635693	0.636367	0.636509	0.640427	0.644007	0.647268	0.650230	0.652916	0.655345
36	0.628126	0.634301	0.639580	0.643954	0.647439	0.650236	0.652457	0.654106	0.655223	0.655766	0.655883	0.659635	0.663058	0.666174	0.669001	0.671563	0.673878
37	0.649118	0.655141	0.660327	0.664637	0.668079	0.670682	0.672667	0.674152	0.675133	0.675647	0.675641	0.679226	0.682494	0.685464	0.688158	0.690596	0.692798
38	0.670519	0.676383	0.681424	0.685657	0.689057	0.691638	0.693434	0.694685	0.695511	0.695898	0.695877	0.699285	0.702388	0.705206	0.707759	0.710068	0.712152

Schedule 1 Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
39	0.692537	0.698113	0.703002	0.707103	0.710445	0.713004	0.714800	0.715868	0.716462	0.716700	0.716559	0.719791	0.722729	0.725395	0.727807	0.729987	0.731954
40	0.715197	0.720480	0.725072	0.729032	0.732256	0.734778	0.736574	0.737663	0.738078	0.738085	0.737800	0.740843	0.743607	0.746111	0.748376	0.750421	0.752263
41	0.737184	0.742170	0.746459	0.750117	0.753213	0.755634	0.757414	0.758526	0.758984	0.758819	0.758305	0.761141	0.763713	0.766041	0.768145	0.770042	0.771750
42	0.759685	0.764338	0.768336	0.771698	0.774502	0.776819	0.778522	0.779646	0.780154	0.780057	0.779379	0.781986	0.784347	0.786481	0.788407	0.790143	0.791705
43	0.782646	0.786965	0.790639	0.793727	0.796251	0.798291	0.799922	0.800996	0.801547	0.801528	0.800944	0.803305	0.805441	0.807370	0.809108	0.810673	0.812080
44	0.805962	0.809968	0.813328	0.816113	0.818388	0.820172	0.821546	0.822580	0.823111	0.823167	0.822690	0.824818	0.826740	0.828474	0.830035	0.831439	0.832700
45	0.828283	0.833325	0.836395	0.838888	0.840882	0.842441	0.843579	0.844374	0.844895	0.844957	0.844584	0.846493	0.848215	0.849766	0.851161	0.852416	0.853541
46	0.851655	0.855470	0.859768	0.861999	0.863726	0.865027	0.865964	0.866543	0.866842	0.866922	0.866581	0.868286	0.869823	0.871206	0.872449	0.873564	0.874565
47	0.875318	0.878721	0.881727	0.885383	0.888677	0.887936	0.888638	0.889039	0.889139	0.889012	0.888716	0.890227	0.891587	0.892810	0.893908	0.894893	0.895776
48	0.899247	0.902224	0.904847	0.907150	0.910267	0.911122	0.911606	0.911793	0.911737	0.911428	0.910936	0.912265	0.913460	0.914534	0.915496	0.916359	0.917132
49	0.923586	0.926129	0.928362	0.930317	0.932023	0.934706	0.935016	0.935009	0.934758	0.934313	0.933653	0.934789	0.935808	0.936723	0.937543	0.938276	0.938933
50	0.948358	0.950454	0.952286	0.953884	0.955275	0.956484	0.958828	0.958673	0.958248	0.957623	0.956843	0.957774	0.958609	0.959357	0.960026	0.960625	0.961160
51	0.970062	0.971681	0.973091	0.974315	0.975378	0.976298	0.977095	0.977914	0.978626	0.977847	0.976904	0.977620	0.978262	0.978835	0.979347	0.979804	0.980213
52	0.991964	0.993088	0.994060	0.994901	0.995628	0.996256	0.996798	0.997265	0.997158	0.998279	0.997199	0.997688	0.998126	0.998516	0.998864	0.999174	0.999450
53	1.014148	1.014739	1.015247	1.015684	1.016059	1.016382	1.016660	1.016899	1.017105	1.018877	1.017715	1.017965	1.018188	1.018386	1.018562	1.018719	1.018858
54	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.036759	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1B Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.621935																
34	0.639530	0.641600															
35	0.657539	0.659517	0.661297														
36	0.675968	0.677850	0.679544	0.681067													
37	0.694784	0.696573	0.698181	0.699626	0.700923												

Schedule 1 Amendments

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
38	0.714030	0.715720	0.717240	0.718604	0.719828	0.720925											
39	0.733725	0.735318	0.736749	0.738034	0.739186	0.740218	0.741142										
40	0.753922	0.755413	0.756752	0.757953	0.759029	0.759993	0.760856	0.761628									
41	0.773287	0.774667	0.775906	0.777017	0.778012	0.778903	0.779700	0.780412	0.781049								
42	0.793108	0.794368	0.795499	0.796511	0.797418	0.798230	0.798956	0.799604	0.800184	0.800702							
43	0.813343	0.814477	0.815493	0.816403	0.817217	0.817946	0.818597	0.819179	0.819699	0.820163	0.820577						
44	0.833832	0.834847	0.835756	0.836570	0.837298	0.837949	0.838530	0.839050	0.839514	0.839928	0.840298	0.840627					
45	0.854551	0.855456	0.856266	0.856990	0.857638	0.858218	0.858735	0.859197	0.859610	0.859978	0.860306	0.860599	0.860860				
46	0.875463	0.876266	0.876985	0.877628	0.878203	0.878716	0.879175	0.879584	0.879950	0.880276	0.880566	0.880826	0.881057	0.881263			
47	0.896567	0.897275	0.897908	0.898474	0.898979	0.899431	0.899834	0.900194	0.900515	0.900802	0.901057	0.901285	0.901488	0.901669	0.901830		
48	0.917824	0.918443	0.918996	0.919490	0.919932	0.920326	0.920678	0.920991	0.921271	0.921521	0.921743	0.921942	0.922119	0.922276	0.922417	0.922542	
49	0.939520	0.940045	0.940514	0.940933	0.941307	0.941641	0.941938	0.942204	0.942441	0.942652	0.942840	0.943007	0.943157	0.943290	0.943409	0.943514	0.943608
50	0.961638	0.962065	0.962446	0.962787	0.963090	0.963361	0.963602	0.963817	0.964009	0.964180	0.964333	0.964468	0.964589	0.964697	0.964793	0.964878	0.964954
51	0.980577	0.980903	0.981193	0.981451	0.981682	0.981888	0.982071	0.982234	0.982380	0.982509	0.982625	0.982728	0.982819	0.982901	0.982974	0.983038	0.983096
52	0.999697	0.999917	1.000112	1.000287	1.000442	1.000581	1.000704	1.000814	1.000912	1.000999	1.001076	1.001145	1.001207	1.001261	1.001310	1.001354	1.001392
53	1.018983	1.019093	1.019191	1.019279	1.019357	1.019426	1.019488	1.019543	1.019592	1.019635	1.019674	1.019709	1.019739	1.019767	1.019791	1.019812	1.019832
54	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468	1.038468
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1B Accrued benefit multiple valuation factors (ABF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.965022																
51	0.983147	0.983193															
52	1.001427	1.001457	1.001484														
53	1.019849	1.019864	1.019878	1.019890													
54	1.038468	1.038468	1.038468	1.038468	1.038468												
55	1.059139	1.059139	1.059139	1.059139	1.059139	1.059139											
56	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015	1.066015							

Schedule 1 Amendments

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
57	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805	1.073805									
58	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755	1.082755								
59	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734	1.092734							
60	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223	1.101223						
61	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930	1.108930					
62	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972	1.119972				
63	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116	1.134116			
64	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312	1.153312		
65	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	1.178050	
66	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613	1.170613
67	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527	1.162527
68	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763	1.153763
69	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384	1.144384
70	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384	1.134384
71	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750	1.123750
72	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476	1.112476
73	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534	1.100534
74	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904	1.087904
75 and over	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602	1.074602

Table 1C **Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being on or before 30 June 1999**

Complete years between first day of membership and relevant date																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.306478	0.310501	0.315060														
19	0.316242	0.320438	0.324338	0.328825													
20	0.326544	0.331104	0.335173	0.338901	0.343274												
21	0.337665	0.342324	0.346777	0.350661	0.354159	0.358375											
22	0.349569	0.354352	0.358890	0.363177	0.366815	0.370025	0.374041										
23	0.362630	0.367465	0.372104	0.376443	0.380489	0.383804	0.386656	0.390418									
24	0.376480	0.381564	0.386228	0.390649	0.394720	0.398460	0.401393	0.403833	0.407302								
25	0.391222	0.396529	0.401442	0.405850	0.409974	0.413705	0.417077	0.419568	0.421542	0.424682							
26	0.406948	0.412423	0.417551	0.422201	0.426266	0.430017	0.433339	0.436282	0.438274	0.439734	0.442513						
27	0.423662	0.429271	0.434549	0.439403	0.443702	0.447343	0.450648	0.453499	0.455959	0.457404	0.458309	0.461659					
28	0.440979	0.446700	0.452104	0.457105	0.461615	0.465501	0.468666	0.471485	0.473833	0.475787	0.476666	0.479933	0.483118				
29	0.459020	0.464741	0.470242	0.475362	0.480016	0.484122	0.487545	0.490191	0.492490	0.494310	0.495738	0.498909	0.501994	0.504993			
30	0.477604	0.483323	0.488802	0.494017	0.498795	0.503056	0.506719	0.509649	0.511753	0.513518	0.514801	0.517885	0.520883	0.523792	0.526612		
31	0.496654	0.502343	0.507805	0.512986	0.517869	0.522268	0.526108	0.529309	0.531732	0.533286	0.534516	0.537505	0.540406	0.543218	0.545940	0.548574	
32	0.516294	0.521937	0.527349	0.532500	0.537336	0.541851	0.545844	0.549240	0.551965	0.553871	0.554870	0.557757	0.560554	0.563261	0.565879	0.568409	0.570851
33	0.536678	0.542267	0.547607	0.552684	0.557476	0.561931	0.566048	0.569611	0.572547	0.574782	0.576163	0.578928	0.581603	0.584190	0.586688	0.589099	0.591423
34	0.557437	0.563034	0.568298	0.573285	0.577990	0.582393	0.586445	0.590150	0.593275	0.595749	0.597496	0.600146	0.602706	0.605179	0.607564	0.609864	0.612079
35	0.578620	0.584227	0.589488	0.594380	0.598979	0.603284	0.607279	0.610915	0.614201	0.616887	0.618901	0.621442	0.623896	0.626262	0.628543	0.630740	0.632855
36	0.600301	0.605903	0.611162	0.616041	0.620527	0.624709	0.628594	0.632169	0.635382	0.638247	0.640496	0.642933	0.645284	0.647550	0.649732	0.651831	0.653850
37	0.622517	0.628077	0.633318	0.638188	0.642653	0.646707	0.650456	0.653910	0.657059	0.659848	0.662295	0.664634	0.666887	0.669057	0.671145	0.673152	0.675081
38	0.645245	0.650757	0.655945	0.660791	0.665245	0.669278	0.672888	0.676197	0.679221	0.681946	0.684318	0.686564	0.688726	0.690806	0.692806	0.694728	0.696573
39	0.668543	0.673858	0.678985	0.683769	0.688195	0.692216	0.695805	0.698966	0.701835	0.704430	0.706740	0.708887	0.710953	0.712939	0.714846	0.716679	0.718437
40	0.692375	0.697497	0.702400	0.707116	0.711475	0.715470	0.719051	0.722195	0.724909	0.727344	0.729520	0.731565	0.733531	0.735419	0.737232	0.738971	0.740639

Schedule 1

Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
41	0.715851	0.720750	0.725430	0.729892	0.734175	0.738098	0.741654	0.744794	0.747496	0.749770	0.751781	0.753714	0.755570	0.757352	0.759062	0.760701	0.762272
42	0.739656	0.744358	0.748799	0.753025	0.757043	0.760897	0.764389	0.767518	0.770232	0.772508	0.774361	0.776176	0.777918	0.779588	0.781190	0.782725	0.784195
43	0.763792	0.768264	0.772498	0.776476	0.780252	0.783832	0.787268	0.790345	0.793064	0.795370	0.797242	0.798935	0.800558	0.802113	0.803603	0.805030	0.806396
44	0.788447	0.792780	0.796765	0.800521	0.804031	0.807355	0.810502	0.813529	0.816202	0.818525	0.820438	0.822007	0.823510	0.824949	0.826328	0.827647	0.828909
45	0.811270	0.817826	0.821663	0.825150	0.828425	0.831468	0.834347	0.837072	0.839702	0.841986	0.843927	0.845372	0.846757	0.848081	0.849349	0.850561	0.851720
46	0.836949	0.840782	0.847094	0.850426	0.853414	0.856210	0.858794	0.861238	0.863553	0.865800	0.867710	0.869033	0.870299	0.871509	0.872667	0.873773	0.874830
47	0.863233	0.866764	0.870081	0.876158	0.878989	0.881488	0.883818	0.885957	0.887984	0.889908	0.891794	0.892995	0.894142	0.895239	0.896287	0.897288	0.898243
48	0.890242	0.893437	0.896432	0.899234	0.902087	0.904945	0.907426	0.910323	0.913034	0.915661	0.918213	0.920790	0.923319	0.925802	0.928241	0.930636	0.932991
49	0.918016	0.920844	0.923487	0.925952	0.928251	0.930395	0.932370	0.934188	0.935844	0.937352	0.938724	0.940080	0.941330	0.942571	0.943810	0.944945	0.946068
50	0.946769	0.949181	0.951427	0.953516	0.955459	0.957263	0.958942	0.960518	0.961996	0.963379	0.964666	0.965861	0.966966	0.967981	0.968906	0.969741	0.970483
51	0.976447	0.978393	0.980198	0.981873	0.983424	0.984861	0.986191	0.987428	0.988574	0.989631	0.990599	0.991477	0.992266	0.992966	0.993577	0.994099	0.994532
52	1.007398	1.008798	1.010092	1.011288	1.012392	1.013411	1.014352	1.015220	1.016042	1.016826	1.017573	1.018283	1.018955	1.019588	1.020181	1.020734	1.021247
53	1.039645	1.040409	1.041113	1.041760	1.042355	1.042903	1.043406	1.043870	1.044296	1.044684	1.045033	1.045343	1.045614	1.045846	1.046039	1.046193	1.046307
54	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870	1.073870
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 1C Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.593663																
34	0.614211	0.616263															
35	0.634888	0.636843	0.638721														
36	0.655791	0.657655	0.659445	0.661162													
37	0.676934	0.678713	0.680419	0.682055	0.683624												
38	0.698345	0.700044	0.701674	0.703235	0.704731	0.706164											
39	0.720123	0.721740	0.723290	0.724774	0.726196	0.727556	0.728857										
40	0.742239	0.743771	0.745239	0.746644	0.747989	0.749276	0.750506	0.751682									
41	0.763777	0.765219	0.766599	0.767919	0.769182	0.770390	0.771544	0.772647	0.773701								
42	0.785603	0.786950	0.788239	0.789472	0.790651	0.791777	0.792853	0.793881	0.794863	0.795801							

Schedule 1 Amendments

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
43	0.807703	0.808953	0.810149	0.811292	0.812384	0.813427	0.814423	0.815375	0.816283	0.817149	0.817976						
44	0.830115	0.831269	0.832371	0.833425	0.834431	0.835391	0.836308	0.837184	0.838019	0.838815	0.839575	0.840300					
45	0.852828	0.853886	0.854897	0.855862	0.856783	0.857663	0.858502	0.859303	0.860067	0.860795	0.861489	0.862151	0.862782				
46	0.875839	0.876803	0.877723	0.878602	0.879440	0.880240	0.881002	0.881729	0.882423	0.883084	0.883714	0.884314	0.884886	0.885431			
47	0.899156	0.900026	0.900857	0.901649	0.902405	0.903126	0.903813	0.904468	0.905092	0.905687	0.906254	0.906793	0.907308	0.907797	0.908264		
48	0.922806	0.923584	0.924325	0.925032	0.925706	0.926349	0.926961	0.927544	0.928100	0.928629	0.929133	0.929613	0.930070	0.930505	0.930920	0.931314	
49	0.947077	0.947753	0.948397	0.949011	0.949596	0.950153	0.950683	0.951188	0.951670	0.952128	0.952564	0.952979	0.953374	0.953750	0.954108	0.954448	0.954772
50	0.972015	0.972578	0.973115	0.973626	0.974112	0.974576	0.975017	0.975436	0.975836	0.976216	0.976578	0.976922	0.977249	0.977561	0.977857	0.978139	0.978407
51	0.997602	0.998043	0.998463	0.998862	0.999242	0.999604	0.999948	1.000275	1.000586	1.000883	1.001164	1.001432	1.001687	1.001929	1.002159	1.002378	1.002586
52	1.023900	1.024206	1.024498	1.024775	1.025038	1.025288	1.025526	1.025753	1.025968	1.026172	1.026367	1.026551	1.026727	1.026894	1.027052	1.027203	1.027347
53	1.050936	1.051094	1.051244	1.051386	1.051521	1.051650	1.051772	1.051888	1.051998	1.052103	1.052202	1.052297	1.052387	1.052472	1.052553	1.052630	1.052703
54	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975	1.078975
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 1C Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.978662																
51	1.002784	1.002972															
52	1.027483	1.027612	1.027735														
53	1.052772	1.052838	1.052901	1.052961													
54	1.078975	1.078975	1.078975	1.078975	1.078975												
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297											
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478										
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985								

Schedule 1 Amendments

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808								
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496							
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652						
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927					
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743				
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059			
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318		
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 1D Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being after 30 June 1999

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.331041	0.334860	0.339164														
19	0.341496	0.345469	0.349148	0.353359													
20	0.352509	0.356809	0.360636	0.364126	0.368205												
21	0.364338	0.368717	0.372888	0.376514	0.379762	0.383667											
22	0.376946	0.381424	0.385659	0.389645	0.393011	0.395962	0.399654										
23	0.390688	0.395196	0.399506	0.403523	0.407251	0.410288	0.412876	0.416304									
24	0.405212	0.409924	0.414237	0.418310	0.422045	0.425458	0.428109	0.430285	0.433415								
25	0.420613	0.425500	0.430015	0.434055	0.437819	0.441206	0.444247	0.446458	0.448174	0.450973							
26	0.436973	0.441980	0.446660	0.450894	0.454582	0.457967	0.460945	0.463559	0.465280	0.466493	0.468933						
27	0.454289	0.459381	0.464162	0.468549	0.472421	0.475684	0.478626	0.481139	0.483279	0.484468	0.485143	0.488104					
28	0.472189	0.477341	0.482198	0.486682	0.490715	0.494174	0.496968	0.499433	0.501456	0.503104	0.503748	0.506613	0.509402				
29	0.490776	0.495887	0.500790	0.505343	0.509471	0.513099	0.516102	0.518391	0.520354	0.521867	0.523011	0.525766	0.528443	0.531043			
30	0.509874	0.514940	0.519781	0.524379	0.528581	0.532316	0.535509	0.538034	0.539803	0.541253	0.542254	0.544910	0.547488	0.549987	0.552408		
31	0.529404	0.534399	0.539184	0.543711	0.547968	0.551791	0.555112	0.557857	0.559897	0.561144	0.562086	0.564636	0.567107	0.569500	0.571814	0.574050	0.595941
32	0.549475	0.554385	0.559082	0.563541	0.567718	0.571607	0.575032	0.577925	0.580215	0.581765	0.582490	0.584926	0.587284	0.589563	0.591765	0.593891	0.616421
33	0.570224	0.575039	0.579627	0.583980	0.588077	0.591876	0.595376	0.598388	0.600844	0.602671	0.603730	0.606035	0.608263	0.610415	0.612491	0.614492	0.636966
34	0.591314	0.596081	0.600557	0.604787	0.608768	0.612484	0.615893	0.618998	0.621595	0.623617	0.624990	0.627171	0.629277	0.631308	0.633266	0.635152	0.657613
35	0.612789	0.617505	0.621925	0.626029	0.629877	0.633470	0.636794	0.639808	0.642518	0.644706	0.646300	0.648366	0.650357	0.652276	0.654124	0.655903	0.678447
36	0.634714	0.639361	0.643721	0.647763	0.651472	0.654921	0.658115	0.661044	0.663663	0.665983	0.667767	0.669721	0.671603	0.673416	0.675160	0.676836	0.699482
37	0.657113	0.661659	0.665942	0.669918	0.673561	0.676862	0.679904	0.682698	0.685233	0.687462	0.689400	0.691248	0.693027	0.694738	0.696384	0.697964	0.720742
38	0.679967	0.684401	0.688574	0.692471	0.696051	0.699288	0.702177	0.704816	0.707216	0.709366	0.711218	0.712967	0.714649	0.716266	0.717819	0.719311	0.742312
39	0.703292	0.707504	0.711557	0.715339	0.718839	0.722016	0.724847	0.727329	0.729570	0.731585	0.733364	0.735010	0.736592	0.738112	0.739571	0.740970	0.764161
40	0.727047	0.731039	0.734851	0.738511	0.741896	0.744999	0.747778	0.750209	0.752293	0.754151	0.755797	0.757338	0.758819	0.760239	0.761602	0.762909	

Schedule 1

Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
41	0.750136	0.753893	0.757471	0.760877	0.764142	0.767134	0.769847	0.772238	0.774284	0.775988	0.777480	0.778912	0.780286	0.781604	0.782867	0.784078	0.785237
42	0.773445	0.776985	0.780323	0.783491	0.786499	0.789382	0.791997	0.794340	0.796364	0.798047	0.799393	0.800713	0.801978	0.803192	0.804354	0.805467	0.806532
43	0.796954	0.800261	0.803383	0.806311	0.809083	0.811710	0.814232	0.816493	0.818488	0.820170	0.821515	0.822721	0.823877	0.824984	0.826044	0.827058	0.828028
44	0.820838	0.823962	0.826844	0.829552	0.832079	0.834468	0.836730	0.838907	0.840832	0.842499	0.843858	0.844953	0.846000	0.847003	0.847963	0.848880	0.849758
45	0.844012	0.848032	0.850731	0.853195	0.855501	0.857642	0.859664	0.861579	0.863432	0.865041	0.866402	0.867387	0.868330	0.869232	0.870095	0.870919	0.871707
46	0.868621	0.871251	0.874972	0.877256	0.879316	0.881236	0.883008	0.884682	0.886271	0.887822	0.889137	0.890017	0.890859	0.891664	0.892433	0.893167	0.893869
47	0.893583	0.895939	0.898150	0.900156	0.902345	0.904512	0.906719	0.908147	0.909499	0.910787	0.912061	0.912840	0.913584	0.914295	0.914974	0.915622	0.916241
48	0.918960	0.921028	0.922964	0.924772	0.927968	0.929484	0.930801	0.932019	0.933128	0.934182	0.935194	0.935875	0.936525	0.937146	0.937738	0.938303	0.938842
49	0.944726	0.946497	0.948150	0.949691	0.951126	0.952410	0.953527	0.954626	0.955711	0.956788	0.957772	0.958731	0.959602	0.960428	0.960930	0.961409	0.961865
50	0.970983	0.972440	0.973795	0.975055	0.976225	0.977312	0.978310	0.979260	0.980160	0.981010	0.981813	0.982583	0.983321	0.984058	0.984764	0.985432	0.986065
51	0.997627	0.998757	0.999806	1.000777	1.001677	1.002510	1.003281	1.003931	1.004497	1.005001	1.005468	1.005898	1.006286	1.006630	1.006930	1.007200	1.007432
52	1.024813	1.025592	1.026312	1.026977	1.027591	1.028158	1.028681	1.029163	1.029603	1.029999	1.030354	1.030668	1.030940	1.031180	1.031400	1.031600	1.031780
53	1.052458	1.052864	1.053238	1.053582	1.053898	1.054189	1.054457	1.054703	1.054930	1.055136	1.055316	1.055478	1.055625	1.055758	1.055878	1.055985	1.056080
54	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799	1.080799
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 1D Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)

		Complete years between first day of membership and relevant date															
Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.618277																
34	0.638712	0.640390															
35	0.659256	0.660835	0.662350														
36	0.679994	0.681479	0.682904	0.684270													
37	0.700938	0.702336	0.703675	0.704959	0.706188												
38	0.722114	0.723430	0.724691	0.725898	0.727054	0.728161											
39	0.743599	0.744831	0.746012	0.747142	0.748223	0.749257	0.750247										
40	0.765361	0.766509	0.767609	0.768661	0.769667	0.770629	0.771549	0.772428									
41	0.786348	0.787410	0.788426	0.789398	0.790328	0.791216	0.792065	0.792875	0.793649								
42	0.807551	0.808526	0.809459	0.810350	0.811201	0.812015	0.812792	0.813534	0.814242	0.814918							

Schedule 1

Amendments

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
43	0.828956	0.829843	0.830691	0.831501	0.832274	0.833013	0.833718	0.834391	0.835034	0.835646	0.836231						
44	0.850596	0.851398	0.852163	0.852894	0.853592	0.854258	0.854894	0.855500	0.856079	0.856630	0.857156	0.857657					
45	0.872460	0.873179	0.873865	0.874520	0.875145	0.875742	0.876310	0.876853	0.877370	0.877864	0.878334	0.878782	0.879208				
46	0.894539	0.895178	0.895788	0.896370	0.896926	0.897455	0.897960	0.898442	0.898901	0.899338	0.899755	0.900152	0.900530	0.900890			
47	0.916831	0.917395	0.917932	0.918444	0.918933	0.919399	0.919842	0.920266	0.920669	0.921053	0.921418	0.921767	0.922098	0.922414	0.922715		
48	0.939357	0.939847	0.940314	0.940760	0.941185	0.941589	0.941975	0.942342	0.942692	0.943025	0.943342	0.943644	0.943932	0.944205	0.944466	0.944714	
49	0.962299	0.962714	0.963109	0.963485	0.963843	0.964184	0.964509	0.964818	0.965113	0.965393	0.965660	0.965914	0.966156	0.966386	0.966605	0.966813	0.967012
50	0.985673	0.986007	0.986326	0.986630	0.986919	0.987194	0.987456	0.987705	0.987942	0.988168	0.988383	0.988587	0.988781	0.988966	0.989142	0.989309	0.989468
51	1.009439	1.009693	1.009934	1.010163	1.010381	1.010589	1.010786	1.010974	1.011153	1.011323	1.011484	1.011638	1.011784	1.011923	1.012055	1.012181	1.012300
52	1.033617	1.033786	1.033947	1.034100	1.034246	1.034384	1.034516	1.034641	1.034760	1.034873	1.034980	1.035082	1.035179	1.035272	1.035359	1.035443	1.035522
53	1.058190	1.058274	1.058353	1.058429	1.058500	1.058569	1.058633	1.058695	1.058753	1.058808	1.058861	1.058911	1.058959	1.059004	1.059047	1.059088	1.059126
54	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237	1.083237
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 1D **Accrued benefit multiple valuation factors (ABF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)**

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.989620																
51	1.012414	1.012522															
52	1.035597	1.035669	1.035737														
53	1.059163	1.059198	1.059231	1.059263													
54	1.083237	1.083237	1.083237	1.083237	1.083237												
55	1.109297	1.109297	1.109297	1.109297	1.109297	1.109297											
56	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478	1.116478										
57	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985	1.125985								

Schedule 1 Amendments

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
58	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808	1.135808								
59	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496	1.146496							
60	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652	1.159652						
61	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927	1.172927					
62	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743	1.186743				
63	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059	1.200059			
64	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318	1.216318		
65	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	1.240774	
66	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506	1.236506
67	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617	1.231617
68	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073	1.226073
69	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827	1.219827
70	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857	1.212857
71	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136	1.205136
72	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643	1.196643
73	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377	1.187377
74	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218	1.177218
75 and over	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119	1.166119

Table 2A Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999

Complete years between first day of membership and relevant date																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.355973	0.383502	0.408049														
19	0.360665	0.388216	0.413432	0.435463													
20	0.367430	0.394837	0.419997	0.442652	0.462017												
21	0.376238	0.403538	0.428446	0.450934	0.470858	0.487480											
22	0.386750	0.413995	0.438702	0.460826	0.480483	0.497616	0.511513										
23	0.400690	0.427546	0.451969	0.473648	0.492695	0.509341	0.523594	0.534741									
24	0.415783	0.442370	0.466286	0.487597	0.506115	0.522071	0.535780	0.547286	0.555859								
25	0.431904	0.458082	0.481642	0.502356	0.520449	0.535822	0.548789	0.559722	0.568678	0.574896							
26	0.449101	0.474679	0.497737	0.518035	0.535468	0.550385	0.562739	0.572899	0.581272	0.587910	0.592010						
27	0.466936	0.492019	0.514392	0.534147	0.551152	0.565389	0.577295	0.586847	0.594448	0.600517	0.605094	0.623069					
28	0.484951	0.509375	0.531246	0.550315	0.566813	0.580678	0.591945	0.601109	0.608150	0.613488	0.617542	0.634919	0.650950				
29	0.503252	0.527169	0.548345	0.566923	0.582744	0.596139	0.607085	0.615644	0.622345	0.627159	0.630509	0.647279	0.660260	0.675112	0.687968	0.701012	0.712920
30	0.521739	0.544987	0.565670	0.583571	0.598955	0.611719	0.622259	0.630567	0.636715	0.641249	0.644121	0.660260	0.673727	0.687968	0.701175	0.712920	0.723761
31	0.540684	0.563219	0.583212	0.600641	0.615364	0.627736	0.637679	0.645631	0.651582	0.655597	0.658233	0.673727	0.687968	0.701122	0.713596	0.724974	0.735323
32	0.560340	0.582012	0.601260	0.617992	0.632274	0.644006	0.653601	0.660988	0.666626	0.670491	0.672636	0.687659	0.701841	0.714845	0.726729	0.737558	0.747399
33	0.580913	0.601777	0.620086	0.636040	0.649614	0.660925	0.669891	0.676961	0.682051	0.685632	0.687659	0.701841	0.714845	0.726729	0.737558	0.747399	0.756322
34	0.601320	0.621759	0.639249	0.654266	0.667096	0.677748	0.686362	0.692855	0.697694	0.700776	0.702573	0.716102	0.728491	0.739801	0.750097	0.759446	0.767916
35	0.621628	0.641617	0.658716	0.672923	0.684830	0.694775	0.702777	0.708981	0.713290	0.716179	0.717517	0.730395	0.742174	0.752916	0.762685	0.771548	0.779573
36	0.641592	0.661096	0.677811	0.691707	0.702850	0.711916	0.719273	0.724929	0.729024	0.731438	0.732645	0.744859	0.756018	0.766183	0.775419	0.783791	0.791365
37	0.661449	0.680320	0.696609	0.710195	0.721107	0.729453	0.735967	0.741030	0.744629	0.746891	0.747667	0.759230	0.769781	0.779382	0.788097	0.795991	0.803127
38	0.681191	0.699412	0.715117	0.728352	0.739037	0.747236	0.753076	0.757333	0.760386	0.762199	0.762879	0.773773	0.783702	0.792728	0.800912	0.808319	0.815010
39	0.701232	0.718374	0.733477	0.746190	0.756606	0.764662	0.770436	0.774061	0.776343	0.777651	0.777923	0.788160	0.797479	0.805940	0.813606	0.820538	0.826794
40	0.721620	0.737687	0.751715	0.763887	0.773847	0.781714	0.787425	0.791059	0.792746	0.793312	0.793114	0.802674	0.811365	0.819247	0.826381	0.832826	0.838639

Schedule 1 Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
41	0.742432	0.757451	0.770411	0.781528	0.791018	0.798502	0.804108	0.807762	0.809535	0.809547	0.808638	0.817484	0.825516	0.832791	0.839370	0.845307	0.850657
42	0.763413	0.777272	0.789226	0.799325	0.807815	0.814922	0.820235	0.823877	0.825756	0.825931	0.824511	0.832595	0.839924	0.846555	0.852543	0.857943	0.862804
43	0.784403	0.797121	0.807968	0.817134	0.824677	0.830856	0.835893	0.839335	0.841298	0.841666	0.840486	0.847777	0.854378	0.860342	0.865723	0.870569	0.874929
44	0.805220	0.816892	0.826676	0.834819	0.841523	0.846841	0.851030	0.854302	0.856160	0.856705	0.855802	0.862350	0.868270	0.873613	0.878427	0.882760	0.886654
45	0.820491	0.836542	0.845360	0.852519	0.858279	0.862844	0.866249	0.868742	0.870521	0.871043	0.870396	0.876255	0.881545	0.886314	0.890607	0.894466	0.897933
46	0.838554	0.850065	0.863877	0.870161	0.875021	0.878721	0.881455	0.883234	0.884296	0.884822	0.884225	0.889449	0.894161	0.898403	0.902219	0.905646	0.908722
47	0.856393	0.866660	0.875744	0.887615	0.891690	0.894570	0.896512	0.897694	0.898105	0.897967	0.897447	0.902073	0.906239	0.909986	0.913353	0.916375	0.919084
48	0.874009	0.883008	0.890943	0.897916	0.908149	0.910328	0.911521	0.911977	0.911855	0.911119	0.909980	0.914046	0.917703	0.920989	0.923939	0.926583	0.928953
49	0.891753	0.899463	0.906238	0.912173	0.917357	0.926255	0.926829	0.926604	0.925813	0.924602	0.922910	0.926388	0.929511	0.932314	0.934826	0.937076	0.939091
50	0.909682	0.916064	0.921648	0.926521	0.930766	0.934457	0.942290	0.941512	0.940094	0.938259	0.936135	0.938995	0.941559	0.943856	0.945912	0.947752	0.949396
51	0.927934	0.932906	0.937235	0.940999	0.944265	0.947096	0.949547	0.956537	0.954626	0.952211	0.949504	0.951717	0.953696	0.955467	0.957049	0.958463	0.959725
52	0.946292	0.949776	0.952793	0.955403	0.957658	0.959607	0.961288	0.962739	0.969102	0.966247	0.963000	0.964524	0.965884	0.967098	0.968181	0.969147	0.970008
53	0.965017	0.966871	0.968464	0.969835	0.971014	0.972028	0.972900	0.973649	0.974294	0.980211	0.976560	0.977345	0.978044	0.978666	0.979220	0.979713	0.980151
54	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.984513	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2A Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

		Complete years between first day of membership and relevant date																				
Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33					
33	0.764396																					
34	0.775576	0.782490																				
35	0.786824	0.793366	0.799258																			
36	0.798204	0.804371	0.809923	0.814914																		
37	0.809566	0.815369	0.820590	0.825282	0.829495																	
38	0.821044	0.826477	0.831363	0.835753	0.839692	0.843224																
39	0.832432	0.837506	0.842067	0.846162	0.849836	0.853128	0.856076															
40	0.843873	0.848581	0.852811	0.856606	0.860009	0.863058	0.865788	0.868229														
41	0.855471	0.859799	0.863684	0.867169	0.870292	0.873089	0.875592	0.877830	0.879831													
42	0.867175	0.871102	0.874625	0.877783	0.880612	0.883144	0.885409	0.887434	0.889244	0.890861												
43	0.878846	0.882362	0.885514	0.888339	0.890868	0.893130	0.895153	0.896961	0.898577	0.900019	0.901307											
44	0.890150	0.893286	0.896096	0.898613	0.900865	0.902879	0.904679	0.906287	0.907724	0.909006	0.910150	0.911171										
45	0.901042	0.903830	0.906327	0.908561	0.910560	0.912347	0.913944	0.915370	0.916643	0.917779	0.918793	0.919697	0.920504									
46	0.911479	0.913949	0.916161	0.918139	0.919907	0.921488	0.922900	0.924160	0.925286	0.926289	0.927185	0.927984	0.928696	0.929331								
47	0.921512	0.923685	0.925629	0.927368	0.928921	0.930309	0.931549	0.932655	0.933642	0.934523	0.935308	0.936008	0.936632	0.937189	0.937685							
48	0.931074	0.932972	0.934669	0.936185	0.937540	0.938750	0.939830	0.940793	0.941653	0.942419	0.943103	0.943712	0.944255	0.944739	0.945170	0.945554						
49	0.940892	0.942503	0.943942	0.945228	0.946376	0.947400	0.948314	0.949129	0.949856	0.950505	0.951082	0.951597	0.952056	0.952465	0.952829	0.953154	0.953443					
50	0.950866	0.952179	0.953351	0.954397	0.955331	0.956163	0.956906	0.957568	0.958158	0.958684	0.959153	0.959571	0.959943	0.960274	0.960569	0.960832	0.961067					
51	0.960851	0.961857	0.962753	0.963553	0.964266	0.964902	0.965469	0.965973	0.966423	0.966824	0.967181	0.967499	0.967782	0.968035	0.968259	0.968459	0.968637					
52	0.970775	0.971459	0.972069	0.972612	0.973096	0.973527	0.973911	0.974252	0.974557	0.974828	0.975069	0.975284	0.975476	0.975646	0.975798	0.975933	0.976053					
53	0.980541	0.980889	0.981198	0.981473	0.981718	0.981936	0.982130	0.982303	0.982456	0.982593	0.982715	0.982823	0.982919	0.983005	0.983082	0.983149	0.983210					

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
54	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137	0.990137
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2A Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.961275																
51	0.968796	0.968937															
52	0.976160	0.976255	0.976340														
53	0.983264	0.983312	0.983354	0.983392													
54	0.990137	0.990137	0.990137	0.990137	0.990137												
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797											
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097										
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409									
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2B Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being after 30 June 1999

Complete years between first day of membership and relevant date																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.290679	0.320922	0.347888														
19	0.295984	0.326243	0.353939	0.378135													
20	0.303564	0.333660	0.361287	0.386163	0.407426												
21	0.313386	0.343359	0.370703	0.395390	0.417263	0.435511											
22	0.325078	0.354982	0.382101	0.406384	0.427958	0.446763	0.462014										
23	0.340527	0.369999	0.396799	0.420590	0.441490	0.459756	0.475395	0.487625									
24	0.357238	0.386407	0.412646	0.436026	0.456343	0.473847	0.488886	0.501508	0.510912								
25	0.375070	0.403785	0.429628	0.452348	0.472194	0.489055	0.503277	0.515268	0.525090	0.531908							
26	0.394077	0.422127	0.447415	0.469674	0.488791	0.505149	0.518695	0.529837	0.539016	0.546294	0.550788						
27	0.413777	0.441278	0.465808	0.487468	0.506111	0.521720	0.534773	0.545244	0.553577	0.560229	0.565244	0.584951					
28	0.433667	0.460440	0.484414	0.505317	0.523401	0.538598	0.550948	0.560992	0.568708	0.574557	0.578999	0.598047	0.615618				
29	0.453864	0.480075	0.503282	0.523641	0.540980	0.555659	0.567654	0.577032	0.584375	0.589649	0.593319	0.611696	0.628629	0.644171			
30	0.474258	0.499730	0.522392	0.542005	0.558860	0.572844	0.584392	0.593494	0.600229	0.605195	0.608341	0.626023	0.642295	0.657215	0.670850		

Schedule 1 Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
31	0.495147	0.519832	0.541733	0.560825	0.576952	0.590504	0.601395	0.610105	0.616623	0.621020	0.623906	0.640877	0.656477	0.670764	0.683808	0.695684	
32	0.516807	0.540542	0.561621	0.579946	0.595586	0.608435	0.618943	0.627032	0.633205	0.637437	0.639784	0.656049	0.670980	0.684641	0.697102	0.708435	0.718720
33	0.539463	0.562308	0.582355	0.599823	0.614686	0.627070	0.636887	0.644626	0.650199	0.654119	0.656337	0.671865	0.686103	0.699115	0.710971	0.721746	0.731516
34	0.561931	0.584305	0.603451	0.619890	0.633935	0.645595	0.655023	0.662131	0.667427	0.670800	0.672766	0.687575	0.701137	0.713517	0.724788	0.735022	0.744294
35	0.584283	0.606159	0.624874	0.640422	0.653453	0.664337	0.673094	0.679884	0.684599	0.687760	0.689223	0.703317	0.716208	0.727964	0.738655	0.748355	0.757137
36	0.606251	0.627593	0.645882	0.661088	0.673280	0.683200	0.691249	0.697437	0.701918	0.704559	0.705879	0.719243	0.731452	0.742574	0.752679	0.761839	0.770127
37	0.628097	0.648741	0.666561	0.681423	0.693361	0.702490	0.709617	0.715154	0.719091	0.721565	0.722413	0.735062	0.746603	0.757106	0.766640	0.775275	0.783081
38	0.649812	0.669739	0.686916	0.701392	0.713078	0.722045	0.728432	0.733088	0.736427	0.738410	0.739151	0.751066	0.761926	0.771796	0.780748	0.788848	0.796165
39	0.671844	0.690587	0.707102	0.721003	0.732393	0.741201	0.747515	0.751479	0.753974	0.755404	0.755700	0.766894	0.777083	0.786335	0.794717	0.802296	0.809136
40	0.694247	0.711811	0.727146	0.740452	0.751341	0.759941	0.766184	0.770157	0.772002	0.772619	0.772403	0.782854	0.792354	0.800971	0.808770	0.815815	0.822169
41	0.717278	0.733683	0.747839	0.759983	0.770349	0.778525	0.784649	0.788640	0.790577	0.790590	0.789597	0.799260	0.808033	0.815980	0.823165	0.829650	0.835494
42	0.740460	0.755586	0.768633	0.779656	0.788922	0.796680	0.802479	0.806454	0.808505	0.808697	0.807147	0.815970	0.823969	0.831206	0.837742	0.843635	0.848941
43	0.763617	0.777486	0.789315	0.799311	0.807538	0.814276	0.819770	0.823525	0.825665	0.826067	0.824780	0.832732	0.839931	0.846435	0.852303	0.857589	0.862343
44	0.786553	0.799271	0.809932	0.818804	0.826109	0.831905	0.836470	0.840036	0.842061	0.842656	0.841671	0.848807	0.855258	0.861081	0.866327	0.871049	0.875292
45	0.803413	0.820892	0.830493	0.838287	0.844558	0.849529	0.853236	0.855951	0.857888	0.858457	0.857754	0.872982	0.878666	0.883792	0.887960	0.883963	0.887737
46	0.823291	0.835815	0.850844	0.857679	0.862966	0.866992	0.869966	0.871903	0.873058	0.873631	0.872982	0.887532	0.892560	0.897089	0.898408	0.892560	0.896289
47	0.842899	0.854060	0.863936	0.876843	0.881272	0.884402	0.886513	0.887798	0.888245	0.888096	0.887532	0.892560	0.897089	0.901163	0.904824	0.908109	0.911054
48	0.862239	0.872014	0.880634	0.888208	0.893326	0.901692	0.902988	0.903482	0.903350	0.902551	0.901315	0.905732	0.909705	0.913275	0.916479	0.919351	0.921925
49	0.881691	0.890060	0.897414	0.903855	0.909483	0.919143	0.919766	0.919520	0.918662	0.917348	0.915512	0.919287	0.922677	0.925719	0.928446	0.930889	0.933075
50	0.901318	0.908239	0.914295	0.919581	0.924185	0.928188	0.936686	0.935842	0.934303	0.932312	0.930010	0.933112	0.935893	0.938384	0.940614	0.942609	0.944393
51	0.921379	0.926761	0.931448	0.935521	0.939057	0.942121	0.944775	0.952343	0.950274	0.947659	0.944729	0.947125	0.949268	0.951184	0.952897	0.954427	0.955793
52	0.941477	0.945241	0.948500	0.951319	0.953756	0.955861	0.957677	0.959244	0.966120	0.963036	0.959528	0.961174	0.962644	0.963955	0.965125	0.966168	0.967098
53	0.961888	0.963886	0.965604	0.967082	0.968353	0.969446	0.970386	0.971194	0.971889	0.978269	0.974333	0.975179	0.975933	0.976604	0.977201	0.977732	0.978205
54	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.983039	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2B Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date																	
Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.740356																
34	0.752678	0.760246															
35	0.765073	0.772232	0.778681														
36	0.777610	0.784357	0.790432	0.795893													
37	0.790125	0.796472	0.802184	0.807317	0.811925												
38	0.802764	0.808707	0.814051	0.818851	0.823159	0.827022											
39	0.815301	0.820850	0.825837	0.830314	0.834331	0.837931	0.841154										
40	0.827891	0.833038	0.837661	0.841811	0.845531	0.848864	0.851847	0.854516									
41	0.840753	0.845480	0.849724	0.853531	0.856942	0.859997	0.862731	0.865176	0.867362								
42	0.853712	0.857998	0.861843	0.865290	0.868377	0.871141	0.873614	0.875824	0.877799	0.879563							
43	0.866615	0.870449	0.873888	0.876968	0.879726	0.882193	0.884400	0.886372	0.888133	0.889706	0.891111						
44	0.879102	0.882519	0.885581	0.888324	0.890778	0.892973	0.894934	0.896687	0.898252	0.899650	0.900897	0.902009					
45	0.891124	0.894159	0.896877	0.899311	0.901487	0.903433	0.905171	0.906724	0.908110	0.909348	0.910452	0.911436	0.912314				

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
46	0.902635	0.905323	0.907729	0.909881	0.911805	0.913525	0.915061	0.916432	0.917657	0.918749	0.919723	0.920592	0.921367	0.922058			
47	0.913694	0.916056	0.918170	0.920060	0.921749	0.923258	0.924606	0.925808	0.926881	0.927839	0.928693	0.929454	0.930132	0.930737	0.931276		
48	0.924230	0.926291	0.928135	0.929782	0.931254	0.932568	0.933741	0.934788	0.935721	0.936554	0.937297	0.937958	0.938548	0.939074	0.939542	0.939960	
49	0.935031	0.936779	0.938342	0.939737	0.940983	0.942095	0.943087	0.943972	0.944761	0.945465	0.946092	0.946651	0.947149	0.947593	0.947988	0.948340	0.948654
50	0.945987	0.947411	0.948683	0.949817	0.950830	0.951733	0.952538	0.953256	0.953897	0.954467	0.954975	0.955428	0.955832	0.956192	0.956512	0.956797	0.957051
51	0.957013	0.958101	0.959072	0.959937	0.960709	0.961397	0.962011	0.962557	0.963044	0.963478	0.963865	0.964209	0.964515	0.964788	0.965032	0.965248	0.965441
52	0.967927	0.968666	0.969325	0.969911	0.970434	0.970900	0.971314	0.971684	0.972013	0.972306	0.972566	0.972799	0.973005	0.973189	0.973353	0.973499	0.973629
53	0.978625	0.979000	0.979333	0.979630	0.979894	0.980129	0.980338	0.980524	0.980690	0.980837	0.980968	0.981085	0.981189	0.981282	0.981364	0.981437	0.981502
54	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090	0.989090
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2B Member contribution valuation factors (MCF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.957277																
51	0.965613	0.965765															
52	0.973745	0.973848	0.973939														

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
53	0.981560	0.981612	0.981658	0.981699													
54	0.989090	0.989090	0.989090	0.989090	0.989090												
55	1.002797	1.002797	1.002797	1.002797	1.002797	1.002797											
56	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097	1.002097										
57	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409	1.001409									
58	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732	1.000732								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2C Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999

Age	Complete years between first day of membership and relevant date																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.286521	0.301217	0.318006														
19	0.294763	0.309821	0.323847	0.340097													
20	0.303915	0.320019	0.334390	0.347585	0.363167												
21	0.314945	0.331105	0.346582	0.360083	0.372274	0.387052											

Schedule 1 Amendments

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
22	0.327662	0.343961	0.359448	0.374104	0.386550	0.397573	0.411418										
23	0.343132	0.359315	0.374867	0.389434	0.403041	0.414213	0.423870	0.436630									
24	0.359967	0.376710	0.392064	0.406638	0.420079	0.432458	0.442198	0.450356	0.461936								
25	0.378388	0.395579	0.411486	0.425752	0.439121	0.451240	0.462221	0.470383	0.476923	0.487240							
26	0.398560	0.415999	0.432329	0.447128	0.460063	0.472017	0.482634	0.492072	0.498533	0.503360	0.512352						
27	0.420457	0.438022	0.454543	0.469732	0.483176	0.494562	0.504923	0.513894	0.521675	0.526345	0.529393	0.539954					
28	0.442736	0.460341	0.476966	0.492343	0.506204	0.518143	0.527871	0.536564	0.543846	0.549952	0.552840	0.562941	0.572789				
29	0.465789	0.483076	0.499704	0.515167	0.529219	0.541607	0.551934	0.559929	0.566910	0.572484	0.576922	0.586533	0.595888	0.604982			
30	0.489034	0.505999	0.522251	0.537721	0.551882	0.564503	0.575351	0.584029	0.590284	0.595570	0.599475	0.608639	0.617544	0.626187	0.634569		
31	0.512220	0.528778	0.544676	0.559750	0.573955	0.586742	0.597894	0.607191	0.614236	0.618792	0.622441	0.631143	0.639586	0.647770	0.655694	0.663360	
32	0.535693	0.551802	0.567247	0.581943	0.595737	0.608608	0.619981	0.629649	0.637404	0.642848	0.645752	0.653979	0.661951	0.669666	0.677128	0.684336	0.691295
33	0.559798	0.575437	0.590374	0.604573	0.617967	0.630411	0.641904	0.651843	0.660029	0.666263	0.670139	0.677854	0.685318	0.692532	0.699499	0.706222	0.712704
34	0.583434	0.598782	0.613206	0.626865	0.639745	0.651792	0.662869	0.672990	0.681521	0.688269	0.693040	0.700271	0.707258	0.714004	0.720511	0.726783	0.732824
35	0.606675	0.621731	0.635847	0.648964	0.661285	0.672812	0.683503	0.693222	0.702000	0.709167	0.714534	0.721314	0.727858	0.734169	0.740251	0.746107	0.751743
36	0.629693	0.644408	0.658216	0.671018	0.682774	0.693728	0.703895	0.713241	0.721631	0.729106	0.734962	0.741315	0.747440	0.753342	0.759024	0.764490	0.769747
37	0.652562	0.666839	0.680292	0.692783	0.704227	0.714604	0.724191	0.733017	0.741053	0.748159	0.754386	0.760336	0.766067	0.771584	0.776891	0.781993	0.786895
38	0.675114	0.688933	0.701938	0.714083	0.725235	0.735322	0.744338	0.752594	0.760126	0.766907	0.772796	0.778370	0.783734	0.788893	0.793853	0.798617	0.803192
39	0.697547	0.710552	0.723090	0.734786	0.745606	0.755424	0.764177	0.771868	0.778841	0.785137	0.790730	0.795925	0.800921	0.805722	0.810333	0.814760	0.819008
40	0.719737	0.731955	0.743643	0.754880	0.765268	0.774783	0.783302	0.790767	0.797193	0.802949	0.808081	0.812899	0.817529	0.821975	0.826242	0.830335	0.834260
41	0.741620	0.753023	0.763904	0.774274	0.784226	0.793338	0.801595	0.808874	0.815121	0.820358	0.824979	0.829416	0.833677	0.837765	0.841686	0.845445	0.849047
42	0.762851	0.773513	0.783579	0.793149	0.802243	0.810966	0.818869	0.825943	0.832065	0.837181	0.841321	0.845377	0.849269	0.853001	0.856578	0.860005	0.863286
43	0.783396	0.793277	0.802619	0.811390	0.819706	0.827591	0.835160	0.841936	0.847916	0.853292	0.857052	0.860730	0.864256	0.867635	0.870870	0.873968	0.876933
44	0.803584	0.812873	0.821428	0.829480	0.836999	0.844114	0.850852	0.857334	0.863056	0.868017	0.872085	0.875396	0.878568	0.881606	0.884513	0.887294	0.889954
45	0.819462	0.832075	0.840053	0.847320	0.854132	0.860459	0.866440	0.872102	0.877572	0.882318	0.886339	0.889300	0.892134	0.894846	0.897439	0.899919	0.902289
46	0.838870	0.846594	0.858265	0.864976	0.871012	0.876647	0.881851	0.886772	0.891435	0.895972	0.899819	0.902445	0.904956	0.907357	0.909652	0.911845	0.913940
47	0.857879	0.864760	0.871222	0.882012	0.887531	0.892414	0.896957	0.901126	0.905075	0.908827	0.912519	0.914824	0.917028	0.919134	0.921145	0.923066	0.924900

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
48	0.876611	0.882622	0.888251	0.893514	0.903497	0.907901	0.911713	0.915248	0.918467	0.921528	0.924454	0.926454	0.928365	0.930190	0.931932	0.933593	0.935179
49	0.893065	0.900188	0.904973	0.909435	0.913592	0.922861	0.926246	0.929084	0.931707	0.934069	0.936336	0.938023	0.939633	0.941169	0.942634	0.944031	0.945363
50	0.913472	0.917670	0.921578	0.925212	0.928589	0.931723	0.940366	0.942818	0.944768	0.946562	0.948152	0.949514	0.950813	0.952052	0.953232	0.954356	0.955427
51	0.931538	0.934784	0.937796	0.940588	0.943174	0.945569	0.947785	0.955905	0.957524	0.958682	0.959743	0.960774	0.961756	0.962692	0.963582	0.964430	0.965237
52	0.949627	0.951860	0.953922	0.955828	0.957588	0.959212	0.960711	0.962095	0.969781	0.970648	0.971093	0.971784	0.972442	0.973067	0.973662	0.974228	0.974766
53	0.967486	0.968647	0.969716	0.970700	0.971604	0.972437	0.973202	0.973907	0.974555	0.981905	0.982111	0.982454	0.982779	0.983089	0.983382	0.983662	0.983927
54	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.985892	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2C Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.718950																
34	0.738639	0.744232															
35	0.757163	0.762372	0.767375														
36	0.774798	0.779648	0.784305	0.788772													
37	0.791602	0.796120	0.800453	0.804608	0.808590												
38	0.807581	0.811792	0.815828	0.819696	0.823400	0.826947											
39	0.823082	0.826986	0.830727	0.834310	0.837740	0.841022	0.844162										

Schedule 1 Amendments

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
40	0.838022	0.841626	0.845077	0.848380	0.851540	0.854563	0.857453	0.860216									
41	0.852498	0.855801	0.858962	0.861986	0.864878	0.867644	0.870286	0.872811	0.875223								
42	0.866427	0.869432	0.872307	0.875056	0.877683	0.880194	0.882593	0.884884	0.887071	0.889158							
43	0.879769	0.882481	0.885074	0.887552	0.889919	0.892180	0.894339	0.896401	0.898368	0.900245	0.902036						
44	0.892497	0.894928	0.897250	0.899469	0.901587	0.903610	0.905540	0.907383	0.909140	0.910816	0.912415	0.913939					
45	0.904554	0.906718	0.908784	0.910757	0.912640	0.914436	0.916151	0.917786	0.919345	0.920832	0.922249	0.923600	0.924888				
46	0.915941	0.917851	0.919674	0.921414	0.923074	0.924657	0.926167	0.927606	0.928979	0.930287	0.931533	0.932721	0.933852	0.934930			
47	0.926650	0.928319	0.929913	0.931432	0.932881	0.934263	0.935580	0.936835	0.938031	0.939170	0.940256	0.941290	0.942275	0.943213	0.944106		
48	0.936692	0.938134	0.939509	0.940821	0.942070	0.943261	0.944396	0.945477	0.946507	0.947488	0.948422	0.949311	0.950158	0.950964	0.951731	0.952462	
49	0.946632	0.947843	0.948996	0.950094	0.951141	0.952138	0.953087	0.953992	0.954853	0.955672	0.956452	0.957195	0.957902	0.958574	0.959214	0.959823	0.960403
50	0.956447	0.957419	0.958345	0.959226	0.960065	0.960864	0.961624	0.962347	0.963036	0.963691	0.964315	0.964908	0.965472	0.966009	0.966520	0.967006	0.967468
51	0.966005	0.966736	0.967432	0.968094	0.968724	0.969323	0.969893	0.970435	0.970951	0.971441	0.971908	0.972352	0.972773	0.973175	0.973556	0.973919	0.974264
52	0.975278	0.975764	0.976227	0.976667	0.977085	0.977482	0.977860	0.978220	0.978561	0.978886	0.979195	0.979488	0.979767	0.980032	0.980284	0.980523	0.980751
53	0.984179	0.984418	0.984645	0.984861	0.985067	0.985262	0.985447	0.985623	0.985790	0.985949	0.986099	0.986243	0.986379	0.986508	0.986631	0.986748	0.986859
54	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017	0.993017
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2C Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.967907																
51	0.974592	0.974903															
52	0.980967	0.981173	0.981368														
53	0.986964	0.987064	0.987159	0.987249													
54	0.993017	0.993017	0.993017	0.993017	0.993017												
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304											
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562										
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749									
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2D Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being after 30 June 1999

		Complete years between first day of membership and relevant date															
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.211007	0.227221	0.245742														
19	0.220254	0.236863	0.252335	0.270258													
20	0.230502	0.248261	0.264110	0.278661	0.295844												
21	0.242819	0.260636	0.277700	0.292586	0.306028	0.322321											
22	0.256991	0.274959	0.292031	0.308187	0.321906	0.334056	0.349317										
23	0.274195	0.292031	0.309171	0.325225	0.340221	0.352533	0.363176	0.377237									
24	0.292898	0.311346	0.328264	0.344323	0.359133	0.372772	0.383504	0.392492	0.405250								
25	0.313341	0.332279	0.349803	0.365519	0.380247	0.393596	0.405693	0.414683	0.421888	0.433252							
26	0.335707	0.354914	0.372899	0.389199	0.403445	0.416611	0.428304	0.438698	0.445814	0.451129	0.461031						
27	0.359964	0.379306	0.397499	0.414224	0.429027	0.441565	0.452974	0.462851	0.471418	0.476560	0.479915	0.491543					
28	0.384635	0.404016	0.422319	0.439247	0.454507	0.467651	0.478360	0.487930	0.495946	0.502668	0.505846	0.516965	0.527806				
29	0.410149	0.429176	0.447478	0.464498	0.479964	0.493600	0.504966	0.513765	0.521449	0.527583	0.532467	0.543045	0.553341	0.563350			
30	0.435866	0.454535	0.472419	0.489443	0.505027	0.518915	0.530852	0.540401	0.547284	0.553101	0.557397	0.567481	0.577280	0.586791	0.596014		
31	0.461511	0.479728	0.497219	0.513803	0.529431	0.543500	0.555768	0.565997	0.573748	0.578760	0.582774	0.592348	0.601637	0.610640	0.619358	0.627792	
32	0.487462	0.505182	0.522171	0.538336	0.553509	0.567667	0.580176	0.590811	0.599342	0.605329	0.608523	0.617573	0.626341	0.634828	0.643035	0.650964	0.658618
33	0.514102	0.531301	0.547728	0.563343	0.578073	0.591758	0.604398	0.615328	0.624330	0.631186	0.635448	0.643932	0.652140	0.660074	0.667736	0.675129	0.682258
34	0.540218	0.557092	0.572952	0.587971	0.602132	0.615378	0.627557	0.638686	0.648065	0.655485	0.660730	0.668681	0.676363	0.683780	0.690935	0.697831	0.704473
35	0.565891	0.582441	0.597958	0.612378	0.625922	0.638594	0.650346	0.661031	0.670680	0.678558	0.684458	0.691912	0.699105	0.706043	0.712728	0.719166	0.725361
36	0.591310	0.607482	0.622658	0.636728	0.649649	0.661687	0.672862	0.683134	0.692355	0.700571	0.707006	0.713989	0.720721	0.727207	0.733452	0.739460	0.745237
37	0.616558	0.632245	0.647028	0.660754	0.673329	0.684732	0.695266	0.704965	0.713794	0.721603	0.728446	0.734984	0.741282	0.747344	0.753176	0.758782	0.764168
38	0.641448	0.656630	0.670918	0.684260	0.696512	0.707594	0.717499	0.726569	0.734843	0.742294	0.748763	0.754887	0.760780	0.766448	0.771897	0.777131	0.782157
39	0.666201	0.680485	0.694257	0.707104	0.718988	0.729773	0.739387	0.747835	0.755494	0.762410	0.768554	0.774260	0.779747	0.785021	0.790086	0.794949	0.799615
40	0.690681	0.704098	0.716934	0.729274	0.740682	0.751131	0.760487	0.768685	0.775742	0.782063	0.787699	0.792991	0.798075	0.802957	0.807643	0.812139	0.816449

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
41	0.714954	0.727469	0.739411	0.750791	0.761714	0.771714	0.780777	0.788766	0.795622	0.801370	0.806441	0.811311	0.815987	0.820474	0.824778	0.828904	0.832857
42	0.738486	0.750181	0.761221	0.771718	0.781692	0.791260	0.799927	0.807687	0.814401	0.820014	0.824554	0.829003	0.833272	0.837366	0.841289	0.845047	0.848646
43	0.761242	0.772073	0.782313	0.791927	0.801043	0.809686	0.817982	0.825410	0.831965	0.837507	0.841979	0.846011	0.849876	0.853580	0.857127	0.860522	0.863772
44	0.783581	0.793756	0.803127	0.811948	0.820185	0.827979	0.835360	0.842461	0.848729	0.854164	0.858620	0.862248	0.865723	0.869050	0.872235	0.875282	0.878196
45	0.801172	0.814983	0.823716	0.831673	0.839130	0.846057	0.852605	0.858803	0.864792	0.869987	0.874390	0.877631	0.880734	0.883703	0.886542	0.889257	0.891852
46	0.822608	0.831060	0.843830	0.851174	0.857777	0.863942	0.869637	0.875020	0.880122	0.885086	0.889295	0.892168	0.894916	0.897543	0.900054	0.902453	0.904745
47	0.843584	0.851108	0.858173	0.869974	0.876009	0.881348	0.886315	0.890874	0.895191	0.899294	0.903330	0.905851	0.908261	0.910563	0.912763	0.914863	0.916868
48	0.864232	0.870800	0.876952	0.882703	0.893614	0.898426	0.902592	0.906455	0.909972	0.913317	0.916514	0.918700	0.920788	0.922782	0.924685	0.926501	0.928234
49	0.884554	0.890149	0.895374	0.900247	0.904787	0.914911	0.918608	0.921707	0.924571	0.927151	0.929626	0.931469	0.933227	0.934904	0.936504	0.938030	0.939485
50	0.904802	0.909384	0.913648	0.917615	0.921300	0.924721	0.923376	0.931235	0.938960	0.940918	0.942653	0.944140	0.945558	0.946909	0.948197	0.949424	0.950593
51	0.924656	0.928196	0.931481	0.934526	0.937347	0.939959	0.942376	0.951235	0.953000	0.954263	0.955420	0.956545	0.957617	0.958637	0.959608	0.960533	0.961413
52	0.944511	0.946944	0.949193	0.951270	0.953188	0.954959	0.956593	0.958101	0.966481	0.967426	0.967911	0.968665	0.969381	0.970063	0.970712	0.971328	0.971915
53	0.964091	0.965357	0.966521	0.967593	0.968578	0.969485	0.970319	0.971086	0.971792	0.979801	0.980025	0.980398	0.980753	0.981090	0.981410	0.981714	0.982003
54	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.984248	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2D Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date																	
Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.689127																
34	0.710866	0.717016															
35	0.731319	0.737045	0.742546														
36	0.750788	0.756120	0.761237	0.766147													
37	0.769341	0.774305	0.779067	0.783632	0.788007												
38	0.786980	0.791605	0.796039	0.800289	0.804359	0.808255											
39	0.804089	0.808378	0.812487	0.816422	0.820190	0.823795	0.827244										
40	0.820581	0.824538	0.828328	0.831955	0.835426	0.838746	0.841920	0.844954									
41	0.836643	0.840269	0.843738	0.847058	0.850232	0.853267	0.856167	0.858938	0.861585								
42	0.852092	0.855388	0.858541	0.861556	0.864438	0.867192	0.869823	0.872336	0.874735	0.877025							
43	0.866881	0.869854	0.872696	0.875412	0.878007	0.880486	0.882853	0.885112	0.887269	0.889326	0.891289						
44	0.880982	0.883645	0.886189	0.888619	0.890940	0.893156	0.895271	0.897289	0.899214	0.901050	0.902801	0.904471					
45	0.894332	0.896701	0.898963	0.901122	0.903184	0.905151	0.907028	0.908818	0.910525	0.912153	0.913705	0.915184	0.916593				
46	0.906934	0.909024	0.911019	0.912922	0.914738	0.916470	0.918122	0.919697	0.921199	0.922630	0.923994	0.925293	0.926531	0.927711			
47	0.918781	0.920607	0.922349	0.924011	0.925595	0.927106	0.928546	0.929918	0.931226	0.932472	0.933659	0.934790	0.935867	0.936892	0.937869		
48	0.929887	0.931463	0.932966	0.934399	0.935765	0.937066	0.938306	0.939487	0.940613	0.941685	0.942705	0.943677	0.944602	0.945483	0.946322	0.947120	
49	0.940871	0.942193	0.943452	0.944652	0.945795	0.946884	0.947921	0.948908	0.949848	0.950743	0.951595	0.952406	0.953178	0.953913	0.954612	0.955277	0.955909
50	0.951707	0.952767	0.953777	0.954739	0.955655	0.956527	0.957356	0.958146	0.958898	0.959613	0.960293	0.960941	0.961557	0.962143	0.962700	0.963230	0.963735
51	0.962251	0.963048	0.963807	0.964529	0.965216	0.965869	0.966491	0.967083	0.967645	0.968180	0.968689	0.969173	0.969633	0.970071	0.970487	0.970882	0.971259
52	0.972472	0.973003	0.973507	0.973986	0.974442	0.974876	0.975288	0.975679	0.976052	0.976406	0.976742	0.977062	0.977366	0.977655	0.977929	0.978190	0.978438
53	0.982278	0.982538	0.982786	0.983021	0.983245	0.983457	0.983659	0.983851	0.984033	0.984206	0.984370	0.984526	0.984674	0.984815	0.984949	0.985076	0.985197
54	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006	0.992006
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886
59 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 2D Member contribution valuation factors (MCF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date																	
Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.964214																
51	0.971616	0.971936															
52	0.978674	0.978898	0.979111														
53	0.985312	0.985421	0.985524	0.985623													
54	0.992006	0.992006	0.992006	0.992006	0.992006												
55	1.003304	1.003304	1.003304	1.003304	1.003304	1.003304											
56	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562	1.002562										
57	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749	1.001749									
58	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886	1.000886								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3A Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999

Complete years between first day of membership and relevant date																	
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.350697	0.377677	0.401730														
19	0.355387	0.382384	0.407088	0.428667													
20	0.362118	0.388970	0.413615	0.435801	0.454761												
21	0.370867	0.397610	0.422003	0.444023	0.463527	0.479794											
22	0.381295	0.407978	0.432172	0.453831	0.473071	0.489836	0.503428										
23	0.395091	0.421388	0.445298	0.466519	0.485158	0.501444	0.515382	0.526277									
24	0.410021	0.436048	0.459457	0.480313	0.498432	0.514039	0.527444	0.538689	0.547060								
25	0.425971	0.451591	0.474647	0.494914	0.512615	0.527649	0.540326	0.551009	0.559755	0.565817							
26	0.442979	0.468007	0.490367	0.510423	0.527473	0.542060	0.554135	0.564061	0.572235	0.578710	0.582697						
27	0.460617	0.485154	0.507038	0.526359	0.542987	0.556906	0.568542	0.577871	0.585290	0.591208	0.595662	0.613234					
28	0.478431	0.502317	0.523705	0.542351	0.558481	0.572033	0.583043	0.591993	0.598863	0.604066	0.608009	0.624994	0.640662				
29	0.496534	0.519919	0.540622	0.558784	0.574249	0.587340	0.598034	0.606391	0.612930	0.617621	0.620877	0.637264	0.652363	0.666222			
30	0.514828	0.537554	0.557772	0.575267	0.590301	0.602773	0.613069	0.621182	0.627179	0.631597	0.634387	0.650155	0.664666	0.677970	0.690129		
31	0.533583	0.555609	0.575147	0.592178	0.606564	0.618650	0.628361	0.636125	0.641930	0.645842	0.648402	0.663537	0.677448	0.690190	0.701822	0.712412	
32	0.553040	0.574219	0.593026	0.609374	0.623325	0.634784	0.644154	0.651365	0.656865	0.660630	0.662712	0.677217	0.690534	0.702717	0.713829	0.723937	0.733109
33	0.573399	0.593785	0.611673	0.627258	0.640517	0.651563	0.660317	0.667217	0.672182	0.675671	0.677638	0.691488	0.704187	0.715792	0.726366	0.735976	0.744690
34	0.593617	0.613585	0.630671	0.645340	0.657871	0.668272	0.676680	0.683016	0.687736	0.690737	0.692482	0.705691	0.717788	0.728831	0.738884	0.748013	0.756283

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
35	0.613736	0.633280	0.649983	0.663860	0.675489	0.685199	0.693010	0.699064	0.703266	0.706078	0.707375	0.711948	0.731448	0.741935	0.751472	0.760125	0.767960
36	0.633588	0.652636	0.668962	0.682534	0.693417	0.702269	0.709450	0.714969	0.718961	0.721311	0.722481	0.734404	0.745297	0.755220	0.764235	0.772408	0.779801
37	0.653343	0.671770	0.687678	0.700945	0.711602	0.719752	0.726112	0.731051	0.734560	0.736761	0.737511	0.748797	0.759095	0.768467	0.776973	0.784678	0.791643
38	0.673022	0.690811	0.706145	0.719069	0.729503	0.737509	0.743211	0.747366	0.750342	0.752106	0.752761	0.763394	0.773084	0.781893	0.789881	0.797110	0.803639
39	0.692995	0.709727	0.724471	0.736882	0.747052	0.754918	0.760556	0.764095	0.766320	0.767593	0.767851	0.777841	0.786935	0.795192	0.802672	0.809436	0.815542
40	0.713310	0.728989	0.742680	0.754561	0.764284	0.771965	0.777541	0.781090	0.782736	0.783285	0.783087	0.792415	0.800895	0.808586	0.815548	0.821836	0.827508
41	0.734095	0.748748	0.761395	0.772245	0.781509	0.788816	0.794291	0.797860	0.799592	0.799603	0.798713	0.807345	0.815182	0.822282	0.828701	0.834494	0.839715
42	0.755053	0.768573	0.780236	0.790092	0.798379	0.805318	0.810507	0.814065	0.815902	0.816075	0.830772	0.837889	0.844332	0.850154	0.855405	0.860136	0.864391
43	0.776033	0.788436	0.799018	0.807961	0.815324	0.821356	0.826276	0.829640	0.831560	0.831923	0.846249	0.852642	0.858422	0.863638	0.868339	0.872569	0.876371
44	0.796881	0.808262	0.817804	0.825747	0.832289	0.837482	0.841574	0.844772	0.846591	0.847128	0.861065	0.866786	0.871953	0.876610	0.880803	0.884573	0.887958
45	0.812319	0.828014	0.836612	0.843593	0.849213	0.853669	0.856995	0.859433	0.861175	0.861690	0.875188	0.880293	0.884896	0.889041	0.892769	0.896118	0.899123
46	0.830558	0.841801	0.853318	0.861442	0.866181	0.869792	0.872462	0.874203	0.875245	0.875765	0.888785	0.893307	0.897380	0.901044	0.904335	0.907289	0.909938
47	0.848643	0.858676	0.867554	0.875182	0.883152	0.889598	0.902122	0.903725	0.903609	0.902895	0.901789	0.905766	0.909344	0.912559	0.915444	0.918031	0.920349
48	0.866591	0.875390	0.883150	0.889969	0.900003	0.902122	0.903282	0.903725	0.903609	0.902895	0.901789	0.905766	0.909344	0.912559	0.915444	0.918031	0.920349
49	0.884735	0.892281	0.898911	0.904720	0.909794	0.918528	0.919079	0.918852	0.918079	0.916898	0.915250	0.918654	0.921712	0.924456	0.926915	0.929118	0.931090
50	0.903134	0.909384	0.914854	0.919628	0.923787	0.927402	0.935100	0.934328	0.932935	0.931140	0.929067	0.931869	0.934382	0.936632	0.938647	0.940449	0.942061
51	0.922022	0.926899	0.931146	0.934837	0.938041	0.940819	0.943223	0.950101	0.948219	0.945849	0.943200	0.945371	0.947313	0.949050	0.950603	0.951989	0.953227
52	0.941088	0.944511	0.947475	0.950038	0.952254	0.954168	0.955820	0.957245	0.963513	0.960705	0.957518	0.959015	0.960352	0.961544	0.962608	0.963557	0.964403
53	0.960579	0.962402	0.963970	0.965319	0.966479	0.967476	0.968334	0.969071	0.969706	0.975539	0.971947	0.972720	0.973407	0.974019	0.974564	0.975049	0.975481
54	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.980865	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3A Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Age	Complete years between first day of membership and relevant date																	31	32	33
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33			
33	0.752574																			
34	0.763761	0.770512																		
35	0.775039	0.781425	0.787177																	
36	0.786478	0.792497	0.797916	0.802789																
37	0.797929	0.803592	0.808688	0.813268	0.817380															
38	0.809528	0.814831	0.819600	0.823883	0.827728	0.831174														
39	0.821044	0.825995	0.830446	0.834442	0.838027	0.841240	0.844117													
40	0.832615	0.837209	0.841336	0.845040	0.848360	0.851335	0.853998	0.856381												
41	0.844413	0.848636	0.852427	0.855828	0.858875	0.861605	0.864047	0.866231	0.868184											
42	0.856324	0.860156	0.863594	0.866676	0.869437	0.871908	0.874119	0.876095	0.877861	0.879439										
43	0.868215	0.871646	0.874723	0.877480	0.879949	0.882157	0.884132	0.885897	0.887474	0.888882	0.890138									
44	0.879784	0.882846	0.885590	0.888047	0.890245	0.892212	0.893970	0.895540	0.896942	0.898194	0.899312	0.900308								
45	0.890995	0.893718	0.896156	0.898339	0.900291	0.902036	0.903596	0.904988	0.906232	0.907342	0.908332	0.909215	0.910003							
46	0.901818	0.904231	0.906392	0.908325	0.910053	0.911598	0.912977	0.914209	0.915309	0.916290	0.917165	0.917945	0.918641	0.919261						
47	0.912311	0.914436	0.916337	0.918037	0.919556	0.920913	0.922125	0.923206	0.924171	0.925032	0.925800	0.926485	0.927095	0.927639	0.928124					
48	0.922424	0.924281	0.925941	0.927425	0.928750	0.929934	0.930990	0.931933	0.932773	0.933523	0.934192	0.934788	0.935319	0.935793	0.936215	0.936590				
49	0.932854	0.934431	0.935840	0.937099	0.938223	0.939226	0.940120	0.940919	0.941630	0.942265	0.942831	0.943335	0.943784	0.944184	0.944541	0.944859				
50	0.943501	0.944787	0.945936	0.946961	0.947876	0.948692	0.949419	0.950068	0.950646	0.951162	0.951621	0.952030	0.952395	0.952720	0.953009	0.953267	0.953496			
51	0.954333	0.955319	0.956199	0.956984	0.957683	0.958307	0.958863	0.959358	0.959800	0.960193	0.960543	0.960855	0.961133	0.961380	0.961601	0.961797	0.961972			
52	0.965157	0.965829	0.966428	0.966961	0.967436	0.967860	0.968237	0.968573	0.968872	0.969138	0.969376	0.969587	0.969775	0.969942	0.970091	0.970224	0.970342			
53	0.975865	0.976206	0.976511	0.976781	0.977022	0.977237	0.977428	0.977597	0.977749	0.977883	0.978003	0.978109	0.978204	0.978289	0.978364	0.978431	0.978490			

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
54	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414	0.986414
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3A Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.953700																
51	0.962127	0.962266															
52	0.970447	0.970541	0.970624														
53	0.978543	0.978590	0.978632	0.978670													
54	0.986414	0.986414	0.986414	0.986414	0.986414												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3B Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being after 30 June 1999

Complete years between first day of membership and relevant date

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.285404	0.315097	0.341569														
19	0.290706	0.320411	0.347595	0.371338													
20	0.298252	0.327792	0.354905	0.379312	0.400170												
21	0.308016	0.337430	0.364261	0.388480	0.409933	0.427825											
22	0.319623	0.348965	0.375570	0.399389	0.420546	0.438983	0.453929										
23	0.334929	0.363841	0.390129	0.413460	0.433953	0.451858	0.467183	0.479162									
24	0.351476	0.380085	0.405817	0.428743	0.448660	0.465816	0.480551	0.492912	0.502113								
25	0.369137	0.397294	0.422633	0.444907	0.464360	0.480882	0.494814	0.506555	0.516167	0.522829							
26	0.387955	0.415455	0.440244	0.462062	0.480796	0.496824	0.510091	0.520998	0.529980	0.537094	0.541475						
27	0.407458	0.434413	0.458454	0.479679	0.497946	0.513237	0.526019	0.536269	0.544419	0.550920	0.555813	0.575117					
28	0.427147	0.453382	0.476873	0.497352	0.515068	0.529953	0.542045	0.551875	0.559421	0.565135	0.569467	0.588121	0.618262				
29	0.447147	0.472825	0.495559	0.515502	0.532485	0.546859	0.558602	0.567780	0.574960	0.580111	0.583686	0.619918	0.631849	0.633480			
30	0.467347	0.492297	0.514493	0.533701	0.550206	0.563899	0.575202	0.584109	0.590693	0.595544	0.598607	0.619918	0.630687	0.631849	0.646455	0.659803	
31	0.488046	0.512222	0.533668	0.552362	0.568152	0.581418	0.592077	0.600599	0.606971	0.611264	0.614075	0.630687	0.645957	0.645957	0.659942	0.672710	0.684334
32	0.509507	0.532749	0.553387	0.571328	0.586638	0.599213	0.609496	0.617409	0.623444	0.627577	0.629860	0.645779	0.660392	0.660392	0.673762	0.685957	0.697049
33	0.531950	0.554316	0.573942	0.591042	0.605589	0.617708	0.627313	0.634883	0.640330	0.644158	0.646316	0.661512	0.675445	0.675445	0.688177	0.699779	0.710323
34	0.554228	0.576131	0.594873	0.610964	0.624709	0.636118	0.645342	0.652292	0.657469	0.660761	0.662675	0.677165	0.690434	0.690434	0.702548	0.713575	0.723588

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
35	0.576410	0.597822	0.616141	0.631359	0.644112	0.654762	0.663328	0.669966	0.674575	0.677659	0.679082	0.692870	0.705482	0.716983	0.727442	0.736932	0.745524
36	0.598247	0.619133	0.637033	0.651915	0.663847	0.673553	0.681427	0.687477	0.691855	0.694432	0.695714	0.708787	0.720731	0.731610	0.741496	0.750457	0.758563
37	0.619991	0.640191	0.657629	0.672173	0.683856	0.692790	0.699761	0.705176	0.709022	0.711435	0.712257	0.724629	0.735918	0.746191	0.755516	0.763962	0.771597
38	0.641643	0.661138	0.677944	0.692108	0.703544	0.712318	0.718568	0.723121	0.726383	0.728316	0.729034	0.740687	0.751308	0.760962	0.769716	0.777639	0.784795
39	0.663607	0.681940	0.698095	0.711695	0.722838	0.731457	0.737635	0.741513	0.743951	0.745345	0.745628	0.756575	0.766539	0.775586	0.783783	0.791195	0.797884
40	0.685937	0.703113	0.718111	0.731126	0.741777	0.750192	0.756300	0.760188	0.761992	0.762593	0.762376	0.772595	0.781884	0.790310	0.797936	0.804825	0.811038
41	0.708941	0.724981	0.738824	0.750701	0.760840	0.768839	0.774832	0.778738	0.780634	0.780647	0.779672	0.789120	0.797699	0.805470	0.812496	0.818838	0.824552
42	0.732101	0.746887	0.759643	0.770422	0.779486	0.787075	0.792750	0.796642	0.798651	0.798840	0.797323	0.805951	0.813774	0.820851	0.827243	0.833006	0.838195
43	0.755247	0.768801	0.780365	0.790138	0.798184	0.804777	0.810153	0.813830	0.815928	0.816324	0.815067	0.822844	0.829885	0.836247	0.841986	0.847155	0.851806
44	0.778214	0.790640	0.801059	0.809732	0.816876	0.822546	0.827014	0.830506	0.832492	0.833078	0.832119	0.839099	0.845410	0.851106	0.856239	0.860858	0.865009
45	0.795241	0.812365	0.821744	0.829360	0.835492	0.840353	0.843982	0.846642	0.848543	0.849105	0.848422	0.854664	0.860301	0.865382	0.869957	0.874069	0.877763
46	0.815295	0.827551	0.842285	0.848961	0.854127	0.858063	0.860973	0.862871	0.864007	0.864574	0.863945	0.869509	0.874528	0.879046	0.883110	0.886761	0.890037
47	0.835149	0.846076	0.855746	0.868411	0.872734	0.875790	0.877854	0.879114	0.879555	0.879415	0.878870	0.883795	0.888231	0.892221	0.895806	0.899023	0.901909
48	0.854821	0.864396	0.872841	0.880262	0.889181	0.893486	0.894749	0.895231	0.895104	0.894328	0.893124	0.897452	0.901346	0.904844	0.907984	0.910799	0.913322
49	0.874673	0.882878	0.890087	0.896402	0.901919	0.911416	0.912015	0.911769	0.910928	0.909644	0.907852	0.911553	0.914878	0.917861	0.920536	0.922931	0.925075
50	0.894769	0.901560	0.907502	0.912688	0.917206	0.921133	0.924995	0.928657	0.927144	0.925194	0.922942	0.925986	0.928715	0.931160	0.933349	0.935307	0.937058
51	0.915468	0.920754	0.925358	0.929360	0.932833	0.935844	0.938451	0.945906	0.943866	0.941298	0.938426	0.940779	0.942885	0.944768	0.946450	0.947954	0.949296
52	0.936273	0.939976	0.943182	0.945955	0.948352	0.950422	0.952209	0.953750	0.960531	0.957493	0.954045	0.955665	0.957111	0.958401	0.959552	0.960578	0.961493
53	0.957449	0.959417	0.961110	0.962566	0.963817	0.964894	0.965820	0.966616	0.967301	0.973597	0.969720	0.970554	0.971296	0.971957	0.972545	0.973068	0.973534
54	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.979392	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3B Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Age	Complete years between first day of membership and relevant date																	30	31	32	33
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33				
33	0.728533																				
34	0.740863	0.748268																			
35	0.753287	0.760291	0.766600																		
36	0.765884	0.772483	0.778425	0.783768																	
37	0.778487	0.784696	0.790282	0.795303	0.799810																
38	0.791249	0.797060	0.802287	0.806982	0.811195	0.814972															
39	0.803913	0.809339	0.814216	0.818594	0.822522	0.826042	0.829195														
40	0.816633	0.821666	0.826187	0.830244	0.833882	0.837141	0.840058	0.842668													
41	0.829695	0.834317	0.838467	0.842190	0.845526	0.848513	0.851186	0.853577	0.855714												
42	0.842861	0.847052	0.850812	0.854183	0.857202	0.859905	0.862323	0.864485	0.866416	0.868142											
43	0.855984	0.859734	0.863097	0.866110	0.868807	0.871221	0.873379	0.875307	0.877030	0.878569	0.879942	0.891146									
44	0.868736	0.872079	0.875075	0.877758	0.880159	0.882306	0.884225	0.885940	0.887471	0.888838	0.890058	0.891146	0.900954	0.901814							
45	0.881076	0.884046	0.886707	0.889088	0.891218	0.893122	0.894823	0.896343	0.897700	0.9007680	0.901930	0.902595	0.903888	0.904812	0.911312	0.911988					
46	0.892974	0.895605	0.897960	0.900067	0.901951	0.903635	0.905138	0.906481	0.907680	0.908749	0.909703	0.910554	0.911930	0.912587	0.913128	0.913877	0.914587	0.930587	0.930996		
47	0.904493	0.906807	0.908878	0.910729	0.912384	0.913862	0.915181	0.916359	0.917411	0.918348	0.919184	0.920595	0.921312	0.921988	0.922587	0.923128	0.923677	0.924226	0.924775	0.925324	
48	0.915580	0.917600	0.919407	0.921022	0.922464	0.923752	0.924901	0.925927	0.926842	0.927658	0.928386	0.929035	0.929613	0.930128	0.930677	0.931226	0.931775	0.932324	0.932873	0.933422	
49	0.926993	0.928707	0.930240	0.931608	0.932830	0.933920	0.934893	0.935761	0.936535	0.937225	0.937840	0.938388	0.938877	0.939312	0.939700	0.940045	0.940353	0.940622	0.940880	0.941138	
50	0.938622	0.940020	0.941267	0.942381	0.943375	0.944261	0.945052	0.945756	0.946385	0.946945	0.947443	0.947888	0.948284	0.948637	0.948951	0.949231	0.949480	0.949729	0.949978	0.950227	
51	0.950494	0.951563	0.952517	0.953368	0.954126	0.954802	0.955405	0.955942	0.956420	0.956847	0.957227	0.957565	0.957866	0.958134	0.958373	0.958586	0.958775	0.958944	0.959103	0.959252	
52	0.962309	0.963036	0.963684	0.964261	0.964775	0.965233	0.965641	0.966004	0.966328	0.966616	0.966873	0.967101	0.967304	0.967485	0.967647	0.967790	0.967918	0.968046	0.968174	0.968302	
53	0.973949	0.974318	0.974646	0.974938	0.975198	0.975430	0.975636	0.975819	0.975982	0.976127	0.976257	0.976372	0.976474	0.976565	0.976646	0.976718	0.976783	0.976848	0.976913	0.976978	

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
54	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368	0.985368
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3B Productivity contribution valuation factors (PCF) — males with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.949702																
51	0.958944	0.959094															
52	0.968032	0.968133	0.968223														
53	0.976840	0.976891	0.976936	0.976976													
54	0.985368	0.985368	0.985368	0.985368	0.985368												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3C Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999

Complete years between first day of membership and relevant date

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.282770	0.297185	0.313646														
19	0.290933	0.305700	0.319453	0.335380													
20	0.299995	0.315782	0.329870	0.342802	0.358068												
21	0.310906	0.326743	0.341909	0.355138	0.367082	0.381556											
22	0.323479	0.339449	0.354621	0.368977	0.381167	0.391961	0.405516										
23	0.338757	0.354609	0.369840	0.384105	0.397428	0.408366	0.417817	0.430304									
24	0.355378	0.371771	0.386804	0.401072	0.414229	0.426344	0.435875	0.443855	0.455182								
25	0.373555	0.390380	0.405949	0.419912	0.432995	0.444852	0.455596	0.463577	0.469969	0.480056							
26	0.393449	0.410510	0.426487	0.440966	0.453621	0.465315	0.475699	0.484928	0.491241	0.495952	0.504740						
27	0.415039	0.432219	0.448377	0.463233	0.476381	0.487516	0.497648	0.506418	0.514021	0.518579	0.521546	0.531869					
28	0.437007	0.454220	0.470474	0.485509	0.499061	0.510734	0.520244	0.528741	0.535855	0.541818	0.544630	0.554501	0.564125				
29	0.459738	0.476635	0.492888	0.508003	0.521737	0.533846	0.543939	0.551752	0.558572	0.564014	0.568343	0.577734	0.586875	0.595760			
30	0.482668	0.499247	0.515129	0.530246	0.544084	0.556418	0.567018	0.575496	0.581606	0.586766	0.590574	0.599526	0.608226	0.616670	0.624858		
31	0.505554	0.521731	0.537263	0.551990	0.565868	0.578361	0.589256	0.598338	0.605220	0.609666	0.613225	0.621724	0.629972	0.637965	0.645705	0.653192	
32	0.528737	0.544473	0.559560	0.573915	0.587389	0.599961	0.611070	0.620513	0.628088	0.633402	0.636233	0.644268	0.652053	0.659589	0.666875	0.673915	0.680711
33	0.552554	0.567828	0.582416	0.596283	0.609364	0.621517	0.632742	0.642448	0.650443	0.656529	0.660311	0.667844	0.675133	0.682177	0.688981	0.695546	0.701876
34	0.575931	0.590917	0.605002	0.618340	0.630917	0.642681	0.653497	0.663381	0.671710	0.678299	0.682956	0.690016	0.696838	0.703425	0.709778	0.715902	0.721800

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
35	0.598934	0.613632	0.627414	0.640222	0.652251	0.663506	0.673944	0.683434	0.692004	0.699001	0.704241	0.710860	0.717249	0.723411	0.729348	0.735066	0.740568
36	0.621733	0.636098	0.649578	0.662075	0.673552	0.684246	0.694171	0.703296	0.711488	0.718785	0.724501	0.730704	0.736683	0.742445	0.747992	0.753329	0.758460
37	0.644406	0.658342	0.671473	0.683666	0.694838	0.704968	0.714327	0.722943	0.730787	0.737725	0.743804	0.749612	0.755207	0.760593	0.765774	0.770755	0.775540
38	0.666776	0.680264	0.692959	0.704813	0.715698	0.725545	0.734346	0.742405	0.749757	0.756378	0.762126	0.767567	0.772804	0.777841	0.782683	0.787334	0.791800
39	0.689057	0.701750	0.713988	0.725404	0.735965	0.745549	0.754093	0.761601	0.768408	0.774554	0.780015	0.785086	0.789964	0.794651	0.799153	0.803475	0.807622
40	0.711132	0.723058	0.734466	0.745435	0.755574	0.764862	0.773179	0.780466	0.786740	0.792359	0.797370	0.802073	0.806593	0.810934	0.815100	0.819097	0.822929
41	0.732994	0.744126	0.754749	0.764874	0.774590	0.783486	0.791548	0.798655	0.804755	0.809869	0.814381	0.818714	0.822875	0.826867	0.830696	0.834367	0.837885
42	0.754264	0.764676	0.774505	0.783851	0.792732	0.801250	0.808967	0.815876	0.821854	0.826852	0.830895	0.834858	0.838659	0.842305	0.845799	0.849146	0.852351
43	0.774915	0.784566	0.793691	0.802259	0.810382	0.818084	0.825477	0.832096	0.837938	0.842877	0.846863	0.850457	0.853902	0.857204	0.860365	0.863392	0.866289
44	0.795248	0.804323	0.812682	0.820549	0.827896	0.834848	0.841432	0.847765	0.853356	0.858204	0.862179	0.865416	0.868517	0.871485	0.874327	0.877045	0.879645
45	0.811171	0.823724	0.831522	0.838625	0.845283	0.851468	0.857314	0.862848	0.868195	0.872833	0.876764	0.879659	0.882430	0.885082	0.887618	0.890043	0.892360
46	0.831004	0.838558	0.849995	0.856558	0.862459	0.867970	0.873059	0.877870	0.882430	0.886866	0.890628	0.893197	0.895653	0.898002	0.900247	0.902392	0.904441
47	0.850286	0.857018	0.863339	0.873922	0.879321	0.884098	0.888542	0.892621	0.896483	0.900154	0.903765	0.906022	0.908178	0.910239	0.912208	0.914087	0.915882
48	0.869333	0.875216	0.880726	0.885879	0.895676	0.899987	0.903718	0.907178	0.910328	0.913325	0.916188	0.918147	0.920018	0.921805	0.923510	0.925137	0.926690
49	0.888164	0.893182	0.897868	0.902239	0.906310	0.915414	0.918729	0.921509	0.924077	0.926391	0.928611	0.930264	0.931841	0.933346	0.934781	0.936150	0.937455
50	0.907003	0.911118	0.914948	0.918510	0.921819	0.924892	0.933387	0.935790	0.937700	0.939459	0.941017	0.942353	0.943627	0.944841	0.945997	0.947100	0.948150
51	0.925567	0.928751	0.931705	0.934444	0.936981	0.939330	0.941504	0.949490	0.951078	0.952214	0.953254	0.954266	0.955230	0.956148	0.957021	0.957853	0.958645
52	0.944207	0.946398	0.948424	0.950294	0.952022	0.953617	0.955089	0.956446	0.964011	0.964862	0.965300	0.965978	0.966624	0.967238	0.967822	0.968378	0.968906
53	0.962674	0.963815	0.964866	0.965832	0.966721	0.967539	0.968291	0.968984	0.969621	0.976858	0.977060	0.977397	0.977717	0.978021	0.978310	0.978584	0.978845
54	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.981773	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3C Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Age	Complete years between first day of membership and relevant date																	31	32	33
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33			
33	0.707974																			
34	0.727478	0.732939																		
35	0.745859	0.750945	0.755830																	
36	0.763391	0.768127	0.772673	0.777034																
37	0.780135	0.784546	0.788776	0.792832	0.796719															
38	0.796085	0.800195	0.804136	0.807912	0.811528	0.814991														
39	0.8111599	0.815411	0.819063	0.822561	0.825909	0.829114	0.832179													
40	0.826602	0.830120	0.833490	0.836715	0.839800	0.842752	0.845574	0.848271												
41	0.841254	0.844480	0.847567	0.850521	0.853346	0.856046	0.858627	0.861093	0.863448											
42	0.855419	0.858335	0.861163	0.863848	0.866415	0.868868	0.871211	0.873449	0.875585	0.877625										
43	0.869060	0.871710	0.874244	0.876665	0.878978	0.881188	0.883298	0.885312	0.887234	0.889068	0.890818									
44	0.882131	0.884507	0.886777	0.888946	0.891017	0.892994	0.894881	0.896681	0.898399	0.900038	0.901600	0.903090								
45	0.894575	0.896691	0.898711	0.900640	0.902481	0.904238	0.905914	0.907513	0.909038	0.910492	0.911878	0.913199	0.914458							
46	0.906398	0.908267	0.910050	0.911752	0.913376	0.914924	0.916401	0.917810	0.919152	0.920432	0.921651	0.922813	0.923920	0.924974						
47	0.917594	0.919229	0.920788	0.922275	0.923693	0.925045	0.926334	0.927562	0.928733	0.929848	0.930911	0.931923	0.932887	0.933805	0.934679					
48	0.928171	0.929583	0.930930	0.932214	0.933438	0.934604	0.935715	0.936774	0.937782	0.938742	0.939657	0.940528	0.941357	0.942146	0.942898	0.943613				
49	0.938699	0.939884	0.941014	0.942090	0.943116	0.944093	0.945023	0.945909	0.946752	0.947555	0.948319	0.949047	0.949739	0.950398	0.951026	0.951622	0.952190			
50	0.949150	0.950103	0.951010	0.951874	0.952696	0.953479	0.954225	0.954934	0.955609	0.956252	0.956863	0.957444	0.957998	0.958524	0.959025	0.959501	0.959954			
51	0.959398	0.960115	0.960798	0.961447	0.962065	0.962653	0.963212	0.963744	0.964250	0.964731	0.965189	0.965624	0.966038	0.966432	0.966806	0.967162	0.967500			
52	0.969408	0.969886	0.970340	0.970772	0.971182	0.971573	0.971944	0.972297	0.972632	0.972951	0.973254	0.973542	0.973816	0.974076	0.974323	0.974558	0.974782			
53	0.979093	0.979328	0.979551	0.979764	0.979965	0.980157	0.980339	0.980512	0.980676	0.980832	0.980980	0.981121	0.981255	0.981382	0.981503	0.981617	0.981726			

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
54	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791	0.988791
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3C Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being on or before 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.960385																
51	0.967822	0.968128															
52	0.974994	0.975196	0.975388														
53	0.981830	0.981928	0.982022	0.982110													
54	0.988791	0.988791	0.988791	0.988791	0.988791												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3D Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being after 30 June 1999

Complete years between first day of membership and relevant date

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.207256	0.223189	0.241382														
19	0.216424	0.232742	0.247941	0.265541													
20	0.226582	0.244024	0.259590	0.273878	0.290745												
21	0.238779	0.256274	0.273027	0.287641	0.300835	0.316824	0.343415										
22	0.252809	0.270447	0.287204	0.303059	0.316523	0.328445	0.346686	0.357122	0.370911								
23	0.269821	0.287325	0.304144	0.319896	0.334608	0.346686	0.366659	0.377181	0.385991	0.398496							
24	0.288309	0.306407	0.323004	0.338756	0.353283	0.366659	0.377181	0.385991	0.398496	0.414933	0.426068						
25	0.308508	0.327081	0.344266	0.359678	0.374120	0.387209	0.399068	0.407878	0.41554	0.438521	0.443720	0.453419					
26	0.330596	0.349425	0.367057	0.383037	0.397003	0.409909	0.421369	0.431554	0.437955	0.463765	0.468794	0.472068	0.483459				
27	0.354547	0.373503	0.391333	0.407724	0.422232	0.434519	0.445698	0.455375	0.463765	0.479555	0.494534	0.519113	0.534246	0.554128			
28	0.378906	0.397895	0.415827	0.432413	0.447364	0.460242	0.470733	0.480107	0.487955	0.505588	0.513111	0.523888	0.534246	0.544328	0.554128		
29	0.404098	0.422735	0.440662	0.457334	0.472482	0.485839	0.496971	0.505588	0.513111	0.523888	0.534246	0.544328	0.554128	0.567962	0.577274	0.586303	
30	0.429501	0.447783	0.465297	0.481968	0.497228	0.510829	0.522519	0.531868	0.538606	0.544297	0.548496	0.558368	0.567962	0.577274	0.586303	0.593699	0.617624
31	0.454844	0.472680	0.489806	0.506043	0.521345	0.535118	0.547130	0.557144	0.564731	0.569634	0.573558	0.582929	0.592022	0.600835	0.609369	0.617624	0.648034
32	0.480507	0.497853	0.514484	0.530308	0.545161	0.559020	0.571266	0.581676	0.590025	0.595884	0.599004	0.607862	0.616443	0.624750	0.632782	0.640543	0.671429
33	0.506858	0.523692	0.539770	0.555053	0.569470	0.582864	0.595236	0.605933	0.614744	0.621452	0.625620	0.633922	0.641955	0.649719	0.657218	0.664453	0.693449
34	0.532714	0.549228	0.564748	0.579446	0.593305	0.606267	0.618185	0.629076	0.638255	0.645515	0.650646	0.658426	0.665944	0.673201	0.680202	0.686950	0.693449

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
35	0.558149	0.574342	0.589526	0.603635	0.616888	0.629288	0.640787	0.651242	0.660684	0.668392	0.674165	0.681457	0.688496	0.695284	0.701825	0.708125	0.714186
36	0.583330	0.599172	0.614020	0.627785	0.640427	0.652206	0.663139	0.673189	0.682212	0.690250	0.696546	0.703378	0.709964	0.716310	0.722420	0.728299	0.733951
37	0.608402	0.623748	0.638210	0.651637	0.663940	0.675095	0.685402	0.694890	0.703529	0.711169	0.717864	0.724260	0.730422	0.736353	0.742058	0.747543	0.752813
38	0.633110	0.647961	0.661938	0.674989	0.686975	0.697817	0.707506	0.716380	0.724475	0.731764	0.738094	0.744084	0.749850	0.755396	0.760727	0.765848	0.770765
39	0.657711	0.671683	0.685155	0.697722	0.709348	0.719898	0.729303	0.737569	0.745061	0.751827	0.757838	0.763421	0.768790	0.773950	0.778906	0.783663	0.788228
40	0.682075	0.695201	0.707757	0.719829	0.730988	0.741211	0.750363	0.758384	0.765288	0.771473	0.776988	0.782165	0.787139	0.791916	0.796502	0.800900	0.805118
41	0.706328	0.718572	0.730256	0.741391	0.752078	0.761863	0.770729	0.778546	0.785255	0.790880	0.795843	0.800609	0.805185	0.809576	0.813788	0.817826	0.821695
42	0.729899	0.741343	0.752147	0.762420	0.772181	0.781543	0.790026	0.797620	0.804191	0.809684	0.814128	0.818484	0.822662	0.826669	0.830509	0.834188	0.837712
43	0.752761	0.763362	0.773385	0.782796	0.791718	0.800179	0.808299	0.815570	0.821987	0.827412	0.831791	0.835738	0.839523	0.843149	0.846622	0.849946	0.853128
44	0.775244	0.785206	0.794381	0.803017	0.811082	0.818713	0.825940	0.832892	0.839030	0.844351	0.848715	0.852268	0.855671	0.858930	0.862049	0.865033	0.867887
45	0.793081	0.806632	0.815186	0.822978	0.830281	0.837065	0.843478	0.849549	0.855415	0.860503	0.864815	0.867991	0.871030	0.873939	0.876721	0.879381	0.881923
46	0.814743	0.823023	0.835561	0.842755	0.849224	0.855265	0.860844	0.866118	0.871117	0.875980	0.880104	0.882919	0.885612	0.888187	0.890648	0.893000	0.895246
47	0.835991	0.843366	0.850290	0.861884	0.867799	0.873031	0.877900	0.882368	0.886600	0.890621	0.894576	0.897048	0.899411	0.901669	0.903825	0.905884	0.907850
48	0.856954	0.863395	0.869427	0.875067	0.883793	0.890512	0.894597	0.898384	0.901833	0.905113	0.908248	0.910393	0.912441	0.914397	0.916264	0.918045	0.919745
49	0.877653	0.883143	0.888269	0.893051	0.897505	0.9017464	0.911091	0.914132	0.916942	0.919473	0.921901	0.923710	0.925435	0.927082	0.928652	0.930149	0.931577
50	0.898333	0.902831	0.907018	0.910912	0.914531	0.917890	0.921777	0.925804	0.931892	0.933815	0.935518	0.936979	0.938371	0.939698	0.940963	0.942168	0.943316
51	0.918685	0.922163	0.925390	0.928382	0.931153	0.933720	0.936095	0.944820	0.946554	0.947795	0.948932	0.950037	0.951090	0.952093	0.953047	0.953956	0.954821
52	0.939091	0.941483	0.943694	0.945736	0.947622	0.949363	0.950970	0.952453	0.960711	0.961640	0.962117	0.962858	0.963563	0.964234	0.964871	0.965478	0.966054
53	0.959279	0.960525	0.961671	0.962725	0.963695	0.964587	0.965408	0.966163	0.966858	0.974754	0.974975	0.975342	0.975691	0.976023	0.976338	0.976637	0.976921
54	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.980130	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3D Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Age	Complete years between first day of membership and relevant date																	31	32	33
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33			
33	0.678151																			
34	0.699706	0.705723																		
35	0.720016	0.725619	0.731000																	
36	0.739382	0.744599	0.749606	0.754409																
37	0.757874	0.762731	0.767389	0.771836	0.776137															
38	0.775483	0.780009	0.784347	0.788505	0.792487	0.796299														
39	0.792606	0.796802	0.800823	0.804673	0.808360	0.811887	0.815261													
40	0.809160	0.813033	0.816741	0.820290	0.823686	0.826935	0.830041	0.833010												
41	0.825400	0.828948	0.832344	0.835592	0.838699	0.841669	0.844508	0.847220	0.849810											
42	0.841084	0.844311	0.847398	0.850349	0.853170	0.855866	0.858441	0.860901	0.863249	0.865491										
43	0.856172	0.859083	0.861866	0.864526	0.867067	0.869494	0.871811	0.874024	0.876135	0.878150	0.880072									
44	0.870616	0.873224	0.875716	0.878096	0.880369	0.882539	0.884611	0.886587	0.888473	0.890272	0.891987	0.893622								
45	0.884353	0.886673	0.888890	0.891006	0.893025	0.894953	0.896791	0.898545	0.900218	0.901813	0.903333	0.904782	0.906163							
46	0.897392	0.899440	0.901395	0.903260	0.905040	0.906738	0.908357	0.909901	0.911373	0.912775	0.914112	0.915386	0.916599	0.917755						
47	0.909726	0.911516	0.913224	0.914854	0.916407	0.917888	0.919300	0.920646	0.921928	0.923150	0.924314	0.925423	0.926479	0.927484	0.928441					
48	0.921366	0.922913	0.924387	0.925792	0.927132	0.928408	0.929625	0.930784	0.931888	0.932939	0.933940	0.934894	0.935801	0.936666	0.937488	0.938271				
49	0.932937	0.934234	0.935470	0.936648	0.937770	0.938838	0.939856	0.940825	0.941748	0.942626	0.943462	0.944258	0.945016	0.945737	0.946423	0.947075	0.947696			
50	0.944409	0.945451	0.946443	0.947387	0.948286	0.949142	0.949957	0.950733	0.951471	0.952173	0.952841	0.953477	0.954082	0.954657	0.955205	0.955725	0.956221			
51	0.955644	0.956427	0.957173	0.957882	0.958557	0.959200	0.959811	0.960392	0.960944	0.961470	0.961970	0.962446	0.962898	0.963328	0.963737	0.964126	0.964495			
52	0.966603	0.967124	0.967620	0.968092	0.968540	0.968966	0.969371	0.969756	0.970122	0.970470	0.970801	0.971116	0.971415	0.971699	0.971969	0.972225	0.972469			
53	0.977191	0.977448	0.977692	0.977923	0.978143	0.978352	0.978551	0.978740	0.978919	0.979089	0.979251	0.979404	0.979550	0.979689	0.979821	0.979946	0.980065			

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
54	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780	0.987780
55 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 3D Productivity contribution valuation factors (PCF) — females with first day of membership of PSS Scheme being after 30 June 1999 (continued)

Complete years between first day of membership and relevant date

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.956692																
51	0.964847	0.965181															
52	0.972701	0.972921	0.973131														
53	0.980178	0.980285	0.980387	0.980484													
54	0.987780	0.987780	0.987780	0.987780	0.987780												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		

Schedule 1 Amendments

Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Table 4 Valuation factors — preserved benefit members with option to take pension

Age	Unfunded Factors (UDBF)		Funded Factors (FDBF)	
	Males	Females	Males	Females
18	0.25959	0.26278	1.29589	1.31181
19	0.26957	0.27289	1.29515	1.31110
20	0.27993	0.28338	1.29441	1.31039
21	0.29068	0.29428	1.29366	1.30968
22	0.30185	0.30560	1.29291	1.30897
23	0.31345	0.31735	1.29216	1.30825
24	0.32549	0.32955	1.29140	1.30753
25	0.33799	0.34222	1.29064	1.30681
26	0.35097	0.35538	1.28987	1.30608
27	0.36445	0.36905	1.28910	1.30536
28	0.37845	0.38323	1.28833	1.30463
29	0.39298	0.39797	1.28756	1.30390
30	0.40807	0.41326	1.28678	1.30316
31	0.42373	0.42915	1.28599	1.30243
32	0.44000	0.44564	1.28521	1.30169
33	0.45689	0.46277	1.28442	1.30095
34	0.47443	0.48055	1.28362	1.30021
35	0.49263	0.49902	1.28282	1.29946
36	0.51154	0.51820	1.28202	1.29871
37	0.53117	0.53811	1.28122	1.29796
38	0.55155	0.55878	1.28041	1.29721
39	0.57271	0.58025	1.27960	1.29645
40	0.59468	0.60254	1.27878	1.29570
41	0.61646	0.62488	1.27583	1.29327
42	0.63903	0.64804	1.27288	1.29082
43	0.66242	0.67205	1.26991	1.28837
44	0.68666	0.69695	1.26693	1.28591
45	0.71177	0.72276	1.26394	1.28345
46	0.73779	0.74951	1.26094	1.28097

Age	Unfunded Factors (UDBF)		Funded Factors (FDBF)	
	Males	Females	Males	Females
47	0.76475	0.77725	1.25792	1.27848
48	0.79268	0.80601	1.25490	1.27599
49	0.82163	0.83582	1.25186	1.27349
50	0.85161	0.86672	1.24882	1.27098
51	0.87961	0.89876	1.24143	1.26846
52	0.90848	0.93197	1.23402	1.26593
53	0.93824	0.96640	1.22658	1.26339
54	0.96892	1.00209	1.21911	1.26084
55	1.00055	1.03909	1.21162	1.25829
56	1.03875	1.07891	1.21064	1.25745
57	1.07838	1.12024	1.20962	1.25658
58	1.11947	1.16312	1.20855	1.25567
59	1.16207	1.20761	1.20742	1.25473
60	1.20624	1.25376	1.20624	1.25376
61	1.20179	1.25220	1.20179	1.25220
62	1.19675	1.25014	1.19675	1.25014
63	1.19110	1.24757	1.19110	1.24757
64	1.18487	1.24445	1.18487	1.24445
65	1.17805	1.24077	1.17805	1.24077

Table 5 Valuation factors — pensioners in payment

Age	Age Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Males	Females	Males	Females
	Males	Females	Males	Females				
18	24.2296	24.3397	24.3317	24.3857	23.9659	24.0867	23.3565	24.0056
19	24.1558	24.2685	24.2614	24.3161	23.8844	24.0058	23.2549	23.9229
20	24.0798	24.1945	24.1889	24.2438	23.8009	23.9220	23.1521	23.8369
21	24.0013	24.1174	24.1138	24.1684	23.7142	23.8349	23.0467	23.7472
22	23.9198	24.0370	24.0359	24.0898	23.6243	23.7437	22.9379	23.6534
23	23.8350	23.9531	23.9549	24.0079	23.5307	23.6484	22.8248	23.5554
24	23.7468	23.8656	23.8706	23.9225	23.4334	23.5488	22.7069	23.4535
25	23.6550	23.7747	23.7828	23.8336	23.3321	23.4450	22.5840	23.3472
26	23.5592	23.6800	23.6913	23.7411	23.2269	23.3370	22.4558	23.2364
27	23.4596	23.5813	23.5961	23.6447	23.1172	23.2246	22.3224	23.1211
28	23.3560	23.4785	23.4970	23.5443	23.0032	23.1078	22.1837	23.0010
29	23.2482	23.3717	23.3940	23.4399	22.8842	22.9866	22.0394	22.8763
30	23.1360	23.2606	23.2867	23.3314	22.7602	22.8608	21.8895	22.7469
31	23.0193	23.1453	23.1751	23.2187	22.6309	22.7302	21.7336	22.6128
32	22.8979	23.0255	23.0590	23.1017	22.4962	22.5948	21.5715	22.4737
33	22.7716	22.9012	22.9382	22.9800	22.3560	22.4543	21.4029	22.3294
34	22.6401	22.7721	22.8124	22.8538	22.2100	22.3084	21.2275	22.1799
35	22.5033	22.6379	22.6816	22.7225	22.0584	22.1568	21.0450	22.0249
36	22.3610	22.4986	22.5455	22.5862	21.9007	21.9996	20.8552	21.8642
37	22.2130	22.3540	22.4038	22.4447	21.7370	21.8365	20.6579	21.6976
38	22.0590	22.2038	22.2565	22.2977	21.5670	21.6672	20.4528	21.5249
39	21.8990	22.0478	22.1033	22.1449	21.3904	21.4916	20.2397	21.3459
40	21.7326	21.8860	21.9441	21.9864	21.2073	21.3097	20.0187	21.1605
41	21.5331	21.6954	21.7446	21.7930	20.9819	21.0902	19.7892	20.9686
42	21.3251	21.4969	21.5364	21.5914	20.7472	20.8621	19.5514	20.7699
43	21.1082	21.2902	21.3191	21.3812	20.5028	20.6251	19.3052	20.5641
44	20.8822	21.0753	21.0923	21.1624	20.2483	20.3786	19.0507	20.3513
45	20.6466	20.8520	20.8556	20.9348	19.9834	20.1224	18.7875	20.1315
46	20.4013	20.6200	20.6088	20.6981	19.7082	19.8563	18.5160	19.9046
47	20.1459	20.3791	20.3514	20.4521	19.4221	19.5801	18.2360	19.6706

Age	Age Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Males	Females	Males	Females
	Males	Females	Males	Females				
48	19.8801	20.1294	20.0833	20.1969	19.1250	19.2938	17.9473	19.4296
49	19.6037	19.8706	19.8042	19.9320	18.8167	18.9975	17.6502	19.1815
50	19.3164	19.6026	19.5136	19.6576	18.4967	18.6912	17.3449	18.9262
51	18.9438	19.3251	19.1169	19.3732	18.0685	18.3749	17.0313	18.6639
52	18.5550	19.0383	18.7021	19.0790	17.6229	18.0485	16.7098	18.3946
53	18.1495	18.7420	18.2688	18.7749	17.1598	17.7120	16.3805	18.1182
54	17.7267	18.4361	17.8162	18.4606	16.6791	17.3659	16.0434	17.8343
55	17.2862	18.1205	17.3438	18.1362	16.1813	17.0099	15.6994	17.5429
56	16.9571	17.8302	17.0165	17.8463	15.8327	16.6910	15.3493	17.2436
57	16.6173	17.5316	16.6786	17.5480	15.4762	16.3645	14.9937	16.9363
58	16.2670	17.2246	16.3300	17.2414	15.1118	16.0301	14.6338	16.6208
59	15.9069	16.9084	15.9717	16.9256	14.7412	15.6876	14.2678	16.2970
60	15.5373	16.5827	15.6039	16.6003	14.3653	15.3366	13.8961	15.9645
61	15.1586	16.2476	15.2270	16.2655	13.9847	14.9772	13.5187	15.6234
62	14.7710	15.9031	14.8412	15.9213	13.6001	14.6096	13.1356	15.2739
63	14.3749	15.5494	14.4468	15.5680	13.2124	14.2340	12.7467	14.9159
64	13.9714	15.1868	14.0449	15.2057	12.8220	13.8512	12.3556	14.5496
65	13.5610	14.8155	13.6361	14.8347	12.4295	13.4612	11.9629	14.1750
66	13.1440	14.4355	13.2206	14.4550	12.0357	13.0645	11.5689	13.7919
67	12.7205	14.0470	12.7985	14.0668	11.6410	12.6614	11.1738	13.4003
68	12.2907	13.6502	12.3701	13.6702	11.2460	12.2523	10.7775	12.9996
69	11.8567	13.2448	11.9372	13.2651	10.8498	11.8359	10.3831	12.5923
70	11.4189	12.8314	11.5004	12.8520	10.4527	11.4130	9.9917	12.1788
71	10.9780	12.4104	11.0604	12.4312	10.0547	10.9840	9.6039	11.7595
72	10.5346	11.9823	10.6177	12.0032	9.6559	10.5494	9.2210	11.3354
73	10.0890	11.5479	10.1727	11.5690	9.2561	10.1101	8.8439	10.9073
74	9.6416	11.1064	9.7257	11.1276	8.8558	9.6695	8.4657	10.4746
75	9.1936	10.6579	9.2780	10.6793	8.4557	9.2294	8.0869	10.0380
76	8.7471	10.2027	8.8315	10.2242	8.0573	8.7916	7.7088	9.5985
77	8.3048	9.7411	8.3890	9.7626	7.6630	8.3586	7.3330	9.1570
78	7.8691	9.2727	7.9529	9.2943	7.2744	7.9329	6.9608	8.7147
79	7.4422	8.8064	7.5252	8.8281	6.8952	7.5149	6.5976	8.2757

Age	Age Pensioner				Invalid Pensioner		Spouse Pensioner	
	67% reversion		85% reversion		Males	Females	Males	Females
	Males	Females	Males	Females				
80	7.0256	8.3442	7.1077	8.3658	6.5271	7.1064	6.2447	7.8421
81	6.6209	7.8879	6.7018	7.9094	6.1714	6.7075	5.9029	7.4162
82	6.2288	7.4378	6.3083	7.4592	5.8296	6.3180	5.5724	6.9999
83	5.8499	6.9958	5.9277	7.0171	5.5026	5.9382	5.2534	6.5954
84	5.4894	6.5643	5.5653	6.5854	5.1930	5.5719	4.9515	6.2052
85	5.1474	6.1448	5.2212	6.1656	4.9009	5.2208	4.6666	5.8306
86	4.8236	5.7390	4.8951	5.7595	4.6264	4.8873	4.3983	5.4727
87	4.5171	5.3426	4.5863	5.3628	4.3694	4.5743	4.1455	5.1323
88	4.2265	4.9542	4.2932	4.9741	4.1299	4.2851	3.9069	4.8106
89	3.9516	4.5848	4.0158	4.6042	3.8982	4.0168	3.6825	4.5032
90	3.6923	4.2353	3.7538	4.2544	3.6723	3.7692	3.4728	4.2104
91	3.4482	3.9066	3.5070	3.9252	3.4482	3.5412	3.2781	3.9319
92	3.2193	3.5995	3.2754	3.6175	3.2193	3.3298	3.0997	3.6678
93	3.0059	3.3154	3.0591	3.3328	3.0059	3.1296	2.9400	3.4178
94	2.8064	3.0474	2.8569	3.0641	2.8064	2.9358	2.7903	3.1805
95	2.6204	2.7942	2.6682	2.8101	2.6204	2.7423	2.6498	2.9547

[2] Schedule 4, Part 1, clause 2, table, after item 2

insert

3 An interest that a person, who is aged 35 years or older, has in the Scheme as an employed member of the State 72 category under Chapter 5 of the Deed, including any entitlements arising from his or her membership of the State 58 category under Chapter 4 of the Deed.

The amount that would be paid, under subsection 23F (2) of the Deed, to the person's accumulation account kept under section 77 of the Deed, if he or she were to request a transfer from the State 72 Category to an accumulation category under section 23B of the Deed.

[3] Schedule 5*substitute***Schedule 5 Public sector superannuation plans — Western Australia**

(section 4)

Part 1 Gold State Super Scheme**1 Definitions**

In this Part:

Gold State Super Member has the meaning given by regulation 3 of the State Superannuation Regulations.*Gold State Super Scheme* means the superannuation scheme continued by paragraph 29 (b) of the *State Superannuation Act 2000* (WA).*State Superannuation Regulations* means the *State Superannuation Regulations 2001* (WA).**2 Methods and factors for interests in the Gold State Super Scheme**

For an interest that is in the growth phase in the Gold State Super Scheme 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 as a Gold State Super Member if the person is entitled to a preserved benefit under regulation 44 of the State Superannuation Regulations.	$DLS \times DF_{y+m}$ where: <i>DLS</i> is the nominal value of the deferred lump sum to which the person is entitled at the relevant date, being the sum of: (a) the amount to which the person is entitled under regulation 44 of the State Superannuation Regulations; and

Item	Interest in the growth phase	Method or factor
		(b) the interest that has or had accrued on that amount under regulation 46 of the State Superannuation Regulations as at that date.
		DF_{y+m} is the factor calculated in accordance with the following formula:
		$\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$
		where:
		DF_y is the discount factor mentioned in Table 1 of this Part that applies at the relevant date given the number of complete years until the person reaches age 55.
		m is the number of complete months between the relevant date and the person's next birthday.
		DF_{y+1} is the discount factor mentioned in Table 1 of this Schedule that would apply at the relevant date if the number of complete years until the person reaches age 55 were one more year than it is.

Table 1 Discount factors

Years to age 55	Discount factor	Years to age 55	Discount factor
0	1.000	11	0.742
1	0.972	12	0.724
2	0.945	13	0.707
3	0.919	14	0.690
4	0.893	15	0.676
5	0.869	16	0.661
6	0.846	17	0.648
7	0.823	18	0.636
8	0.801	19	0.625
9	0.781	20	0.615
10	0.760		

[4] **Schedule 6, after Part 3**

insert

Part 4 South Australian Parliamentary Superannuation Scheme

1 Definitions

In this Part:

additional prescribed office amount, for a prescribed office the person has held during the person's service, is one-twelfth of 6.25 per cent of the additional salary at the relevant date (expressed as an annual amount) payable in respect of that office for each complete month the person held the office.

additional salary has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

basic salary has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

new scheme member has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

old scheme member has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

Parliamentary Superannuation Act means the *Parliamentary Superannuation Act 1974 (SA)*.

prescribed office has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

SA Parliamentary Superannuation Scheme means the scheme for the payment of superannuation benefits constituted by the Parliamentary Superannuation Act.

service has the meaning given by subsection 5 (1) of the Parliamentary Superannuation Act.

2 Methods and factors for interests in the SA Parliamentary Superannuation Scheme

For an interest that is in the growth phase in the SA Parliamentary Superannuation Scheme 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 as an old scheme member in the SA Parliamentary Superannuation Scheme.	$S \times \left[0.412 \times \frac{n_1}{72} + n_2 \times 0.002 + \left(0.412 \times \frac{n_3}{96} + n_4 \times 0.002 \right) \times \left(\frac{HS}{BS} - 1 \right) \right] \times F_{y+m}$ where: S is the person's basic salary (expressed as an annual amount), at the relevant date. n₁ is the lesser of: - the number of complete months of the person's service at the relevant date; and 72. n₂ is the number of complete months of the person's service at the relevant date in excess of 6 years subject to a maximum of 169. n₃ is the lesser of: - the number of complete months of the person's service at the relevant date; and 96. n₄ is the number of complete months of the person's service at the relevant date in excess of 8 years subject to a maximum of 169. HS and BS are the amounts that would be calculated under subsection 17 (2) of the Parliamentary Superannuation Act if the person were eligible to receive a pension under section 16 of that Act on the relevant date. F_{y+m} is the factor calculated in accordance with the following formula: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: F_y is the valuation factor mentioned in Table 1A (males) or 1B (females) that applies at the person's age in completed years and the number of complete years of the person's service, at the relevant date. m is the number of months of the person's age which are not included in the completed years of age at the relevant date.

Item	Interest in the growth phase	Method or factor
		F_{y+t} is the valuation factor mentioned in Table 1A (males) or 1B (females) that would apply if: (a) the person's age at the relevant date were one year more than it is; and (b) the number of complete years of the person's service at the relevant date were one year more than it is.
2	An interest that a person has as a new scheme member in the SA Parliamentary Superannuation Scheme.	$S \times \left[0.412 \times \frac{n_1}{72} + n_2 \times 0.002 + APOP \right] \times F_{y+m}$ where: S has the meaning given by item 1. n_1 has the meaning given by item 1. n_2 has the meaning given by item 1. $APOP$ is the person's additional prescribed office proportion, being the lesser of: (a) the proportion that the sum of the person's additional prescribed office amounts for each prescribed office the person has held during the person's service, bears to the person's basic salary (expressed as an annual amount) at the relevant date; and (b) the proportion that 75 per cent of the highest additional salary payable (expressed as an annual amount) at the relevant date in respect of any prescribed office the person has held bears to the person's basic salary (also expressed as an annual amount) at that date.

Item	Interest in the growth phase	Method or factor
		F_{y+m} is the factor calculated in accordance with the following formula: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: F_y is the valuation factor mentioned in Table 2A (males) or 2B (females) that applies at the person's age in completed years and the number of complete years of the person's service, at the relevant date. m has the meaning given by item 1. F_{y+1} is the valuation factor mentioned in Table 2A (males) or 2B (females) that would apply if: (a) the person's age at the relevant date were one year more than it is; and (b) the number of complete years of the person's service at the relevant date were one year more than it is.

Table 1A Valuation factors for old scheme members — males

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	12.575	13.887	14.342			
31	12.477	13.794	14.334			
32	12.379	13.701	14.326			
33	12.282	13.608	14.318			
34	12.183	13.514	14.309			
35	12.086	13.421	14.301			
36	11.988	13.329	14.293	15.540		
37	11.768	13.099	14.137	15.389		
38	11.543	12.864	13.973	15.232		
39	11.316	12.626	13.804	15.067		
40	11.086	12.385	13.629	14.894		
41	11.017	12.253	13.450	14.714	15.651	
42	10.944	12.118	13.268	14.527	15.467	
43	10.868	11.982	13.086	14.333	15.276	
44	10.790	11.844	12.903	14.133	15.078	
45	10.710	11.707	12.721	13.929	14.872	
46	10.629	11.568	12.539	13.721	14.659	14.945
47	10.548	11.431	12.360	13.512	14.440	14.725
48	10.470	11.300	12.187	13.305	14.213	14.499
49	10.414	11.193	12.042	13.099	13.980	14.266
50	10.382	11.113	11.926	12.896	13.744	14.025
51	10.319	11.086	11.843	12.700	13.510	13.784
52	10.270	11.075	11.777	12.515	13.287	13.551
53	10.240	11.083	11.732	12.347	13.077	13.329
54	10.229	11.111	11.709	12.230	12.886	13.125
55	10.240	11.164	11.711	12.163	12.717	12.944
56	10.286	11.254	11.753	12.147	12.566	12.783
57	10.368	11.384	11.836	12.154	12.433	12.638
58	10.487	11.556	11.961	12.186	12.322	12.512

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
59	10.645	11.772	12.131	12.248	12.295	12.412
60	10.842	12.032	12.344	12.344	12.344	12.344
61	10.819	12.006	12.318	12.318	12.318	12.318
62	10.740	11.919	12.228	12.228	12.228	12.228
63	10.615	11.780	12.086	12.086	12.086	12.086
64	10.444	11.590	11.891	11.891	11.891	11.891
65	10.222	11.344	11.638	11.638	11.638	11.638
66	9.925	11.014	11.300	11.300	11.300	11.300
67	9.722	10.789	11.069	11.069	11.069	11.069
68	9.567	10.617	10.893	10.893	10.893	10.893
69	9.490	10.532	10.805	10.805	10.805	10.805
70	9.539	10.586	10.861	10.861	10.861	10.861

Table 1B Valuation factors for old scheme members — females

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	12.672	13.994	14.452			
31	12.582	13.910	14.454			
32	12.492	13.825	14.456			
33	12.402	13.741	14.458			
34	12.311	13.656	14.459			
35	12.221	13.572	14.461			
36	12.131	13.487	14.463	15.678		
37	11.924	13.273	14.325	15.541		
38	11.715	13.056	14.182	15.399		
39	11.505	12.837	14.035	15.251		
40	11.294	12.617	13.885	15.097		
41	11.249	12.511	13.733	14.939	15.844	
42	11.200	12.402	13.579	14.777	15.680	
43	11.150	12.292	13.425	14.612	15.511	
44	11.098	12.182	13.271	14.444	15.339	
45	11.046	12.073	13.119	14.274	15.163	

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
46	10.993	11.965	12.969	14.103	14.984	15.255
47	10.944	11.861	12.824	13.933	14.802	15.072
48	10.897	11.760	12.684	13.763	14.619	14.887
49	10.875	11.688	12.575	13.597	14.435	14.700
50	10.876	11.642	12.494	13.436	14.252	14.514
51	10.842	11.649	12.444	13.280	14.072	14.330
52	10.821	11.668	12.408	13.134	13.897	14.149
53	10.814	11.704	12.390	12.999	13.729	13.974
54	10.825	11.759	12.391	12.912	13.572	13.808
55	10.855	11.834	12.414	12.869	13.427	13.655
56	10.919	11.946	12.476	12.873	13.296	13.515
57	11.020	12.100	12.580	12.901	13.183	13.390
58	11.158	12.296	12.727	12.955	13.093	13.285
59	11.338	12.538	12.920	13.039	13.086	13.205
60	11.557	12.825	13.158	13.158	13.158	13.158
61	11.551	12.819	13.152	13.152	13.152	13.152
62	11.490	12.751	13.082	13.082	13.082	13.082
63	11.379	12.628	12.956	12.956	12.956	12.956
64	11.221	12.453	12.776	12.776	12.776	12.776
65	11.009	12.217	12.534	12.534	12.534	12.534
66	10.716	11.892	12.201	12.201	12.201	12.201
67	10.520	11.675	11.978	11.978	11.978	11.978
68	10.373	11.511	11.810	11.810	11.810	11.810
69	10.307	11.438	11.735	11.735	11.735	11.735
70	10.373	11.511	11.810	11.810	11.810	11.810

Table 2A Valuation factors for new scheme members — males

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	7.320	7.617	7.750			
31	7.446	7.721	7.848			
32	7.571	7.825	7.945			
33	7.699	7.930	8.043			
34	7.827	8.035	8.141			
35	7.955	8.139	8.238			
36	8.085	8.244	8.336	8.489		
37	8.225	8.359	8.443	8.549		
38	8.376	8.484	8.561	8.633		
39	8.541	8.623	8.692	8.745		
40	8.723	8.778	8.839	8.882		
41	8.855	8.930	9.004	9.040	9.000	
42	9.002	9.098	9.186	9.215	9.137	
43	9.161	9.278	9.381	9.407	9.316	
44	9.328	9.467	9.585	9.621	9.548	
45	9.496	9.659	9.793	9.858	9.825	
46	9.662	9.849	9.999	10.124	10.142	10.108
47	9.803	10.016	10.182	10.369	10.435	10.417
48	9.923	10.160	10.343	10.593	10.704	10.702
49	10.041	10.304	10.504	10.794	10.946	10.961
50	10.157	10.445	10.663	10.973	11.163	11.192
51	10.232	10.601	10.827	11.128	11.357	11.399
52	10.299	10.749	10.984	11.262	11.531	11.584
53	10.357	10.890	11.134	11.376	11.688	11.751
54	10.408	11.027	11.279	11.500	11.827	11.901
55	10.453	11.158	11.419	11.636	11.951	12.037
56	10.505	11.300	11.570	11.788	12.053	12.154
57	10.566	11.453	11.733	11.934	12.127	12.244
58	10.641	11.624	11.914	12.073	12.174	12.306
59	10.731	11.815	12.116	12.210	12.247	12.340
60	10.842	12.032	12.344	12.344	12.344	12.344

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
61	10.819	12.006	12.318	12.318	12.318	12.318
62	10.740	11.919	12.228	12.228	12.228	12.228
63	10.615	11.780	12.086	12.086	12.086	12.086
64	10.444	11.590	11.891	11.891	11.891	11.891
65	10.222	11.344	11.638	11.638	11.638	11.638
66	9.925	11.014	11.300	11.300	11.300	11.300
67	9.722	10.789	11.069	11.069	11.069	11.069
68	9.567	10.617	10.893	10.893	10.893	10.893
69	9.490	10.532	10.805	10.805	10.805	10.805
70	9.539	10.586	10.861	10.861	10.861	10.861

Table 2B Valuation factors for new scheme members — females

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
30	7.371	7.670	7.804			
31	7.505	7.783	7.911			
32	7.640	7.896	8.017			
33	7.776	8.009	8.124			
34	7.914	8.123	8.231			
35	8.051	8.237	8.337			
36	8.190	8.351	8.444	8.567		
37	8.346	8.481	8.567	8.639		
38	8.517	8.627	8.705	8.736		
39	8.704	8.788	8.858	8.863		
40	8.911	8.967	9.029	9.018		
41	9.068	9.144	9.220	9.197	9.124	
42	9.242	9.339	9.430	9.395	9.279	
43	9.429	9.549	9.655	9.614	9.479	
44	9.624	9.768	9.890	9.859	9.736	
45	9.824	9.993	10.131	10.131	10.041	
46	10.021	10.215	10.371	10.435	10.391	10.343
47	10.197	10.418	10.591	10.719	10.722	10.688
48	10.352	10.599	10.790	10.984	11.033	11.013

Age	Number of complete years of service					
	0 to 3	4 to 5	6 to 10	11 to 15	16 to 20	Over 20
49	10.504	10.779	10.988	11.228	11.324	11.318
50	10.655	10.958	11.186	11.452	11.595	11.603
51	10.763	11.150	11.388	11.653	11.845	11.867
52	10.858	11.332	11.580	11.831	12.073	12.109
53	10.942	11.506	11.763	11.985	12.279	12.329
54	11.017	11.671	11.938	12.147	12.462	12.526
55	11.083	11.830	12.107	12.314	12.622	12.702
56	11.153	11.996	12.283	12.496	12.756	12.852
57	11.232	12.175	12.472	12.669	12.861	12.975
58	11.322	12.369	12.677	12.836	12.937	13.068
59	11.430	12.585	12.905	12.998	13.036	13.129
60	11.557	12.825	13.158	13.158	13.158	13.158
61	11.551	12.819	13.152	13.152	13.152	13.152
62	11.490	12.751	13.082	13.082	13.082	13.082
63	11.379	12.628	12.956	12.956	12.956	12.956
64	11.221	12.453	12.776	12.776	12.776	12.776
65	11.009	12.217	12.534	12.534	12.534	12.534
66	10.716	11.892	12.201	12.201	12.201	12.201
67	10.520	11.675	11.978	11.978	11.978	11.978
68	10.373	11.511	11.810	11.810	11.810	11.810
69	10.307	11.438	11.735	11.735	11.735	11.735
70	10.373	11.511	11.810	11.810	11.810	11.810

[5] Schedule 10, after Part 30

insert

Part 35 GlaxoSmithKline Superannuation Fund

1 Definitions

In this Part:

GlaxoSmithKline Superannuation Fund means the pension fund established by Deed dated 3 November 1966, and renamed by Deed dated 17 April 2001 as the GlaxoSmithKline Superannuation Fund.

Part 5 Member has the same meaning as it has in the *GlaxoSmithKline Superannuation Fund Trust Deed* as in force at 27 June 2002.

2 **Methods and factors for interests of members in the GlaxoSmithKline Superannuation Fund**

For an interest that is in the growth phase in the GlaxoSmithKline Superannuation Fund 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 as a Part 5 Member of the GlaxoSmithKline Superannuation Fund.	The method set out in clause 2 of Schedule 3 of the Regulations, with the following modifications: f_y is the vesting factor mentioned in Table 1 of this Part that applies at the relevant date to the person's age in completed years. f_{y+1} is the vesting factor mentioned in Table 1 of this Part that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

Table 1 Vesting factors

Item	Age	Vesting factor	Item	Age	Vesting factor
1	16	0.05	21	36	0.59
2	17	0.06	22	37	0.62
3	18	0.06	23	38	0.65
4	19	0.07	24	39	0.68
5	20	0.08	25	40	0.71
6	21	0.10	26	41	0.73
7	22	0.11	27	42	0.76
8	23	0.13	28	43	0.78
9	24	0.15	29	44	0.81
10	25	0.17	30	45	0.83
11	26	0.19	31	46	0.86
12	27	0.22	32	47	0.88
13	28	0.26	33	48	0.90
14	29	0.29	34	49	0.92
15	30	0.34	35	50	0.93
16	31	0.38	36	51	0.95
17	32	0.42	37	52	0.96
18	33	0.47	38	53	0.97
19	34	0.51	39	54	0.99
20	35	0.55	40	55	1.00