



# **Superannuation (Family Law — Superannuation Act 1976) Orders 2004**

**as amended**

made under subsection 146MH (1) of the

*Superannuation Act 1976*

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taking into account amendments up to *Superannuation (Family Law —  
Superannuation Act 1976) Amendment Orders 2011 (No. 1)*

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## Part 1 Preliminary

### 1.01 Name of Orders [see Note 1]

These Orders are the *Superannuation (Family Law — Superannuation Act 1976) Orders 2004*.

### 1.02 Commencement [see Note 1]

These Orders commence, or are taken to have commenced, as follows:

- (a) on the notification of these Orders in the *Gazette* — Part 1;
- (b) on the commencement of Schedule 1 to the *Superannuation Legislation Amendment (Family Law and Other Matters) Act 2004* — the remainder.

### 1.03 Definitions

- (1) In these Orders:

**1922 Act** means the *Superannuation Act 1922*.

**Act** means the *Superannuation Act 1976*.

**actuary** means a person who is a Fellow or Accredited Member of the Institute of Actuaries of Australia.

**CSS** means the Commonwealth Superannuation Scheme.

**early release deduction amount** has the same meaning as in section 79A of the Act.

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

**family law commencement day** means 18 May 2004.

**FL Act** means the *Family Law Act 1975*.

**FLS Regulations** means the *Family Law (Superannuation) Regulations 2001*.

- (2) An expression that is used in these Orders, and defined in section 146MA of the Act, has the meaning given by that section.

*Note* Section 146MA of the Act defines expressions including **non-member spouse**, **operative time** and **transfer amount**. Some expressions are defined in section 146MA to have the same meaning as in the *Family Law Act 1975*.

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Section 2.01

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## Part 2                      Orders relating to certain amounts and rates

### 2.01      **Basic contributions amount**

- (1) For the definition of *basic contributions amount* in section 146MA of the Act, the basic contributions amount in relation to a member spouse is determined in accordance with this section.
- (2) If:
  - (a) the member spouse is, or has been at any time, an eligible employee; and
  - (b) the original interest in relation to the member spouse arises from the member spouse being, or having been, an eligible employee;the basic contributions amount is determined as follows:

**Step 1**            Identify the amount of the lump sum that would be payable to the member spouse if benefits had become payable to the member spouse at the operative time.

*Note* The amount of the lump sum would include accumulated basic contributions and interest.

**Step 2**            Identify the component of the lump sum that would relate to accumulated basic contributions.

**Step 3**            Subtract from the component identified in step 2 any part of that component that would relate to the early release deduction amount.

The result is the basic contributions amount.

- (3) If the member spouse is a person who has an entitlement to associate deferred benefits, the basic contributions amount is the amount of the funded component, mentioned in paragraph 146MC (1) (a) of the Act, that would be payable to the member spouse if benefits had become payable to the member spouse at the operative time.

### 2.02      **Employer contributions amount**

- (1) For the definition of *employer contributions amount* in section 146MA of the Act, the employer contributions amount in relation to a member spouse is determined in accordance with this section.
- (2) If:
  - (a) the member spouse is, or has been at any time, an eligible employee; and

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- (b) the original interest in relation to the member spouse arises from the member spouse being, or having been, an eligible employee;  
the employer contributions amount is determined as follows:

- Step 1** Identify the amount of the lump sum that would be payable to the member spouse if benefits had become payable to the member spouse at the operative time.
- Step 2** Identify the component of the lump sum that would relate to accumulated basic contributions
- Step 3** Subtract from the component identified in step 2 any part of that component that would relate to the early release deduction amount.
- The result is the basic contributions amount.

**2.03 Supplementary contributions amount**

- (1) For the definition of *supplementary contributions amount* in section 146MA of the Act, the supplementary contributions amount in relation to a member spouse is determined in accordance with this section.
- (2) If:
- (a) the member spouse is, or has been at any time, an eligible employee; and
  - (b) the original interest in relation to the member spouse arises from the member spouse being, or having been, an eligible employee;
- the supplementary contributions amount is determined as follows:

- Step 1** Identify the amount of the lump sum that would be payable to the member spouse if benefits had become payable to the member spouse at the operative time.
- Step 2** Identify the component of the lump sum that would relate to accumulated employer contributions (if any).
- Step 3** Subtract from the component identified in step 2 any part of that component that would relate to the early release deduction amount.
- The result is the employer contributions amount.

**2.04 Scheme value — member spouse with no surcharge debt**

- (1) This section applies if the most recent member information statement provided to a member spouse before the operative time did not show a debit in the member spouse's surcharge debt account.

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- (2) For the definition of *scheme value* in section 146MA of the Act:
  - (a) if the operative time was before the family law commencement day, the scheme value in relation to the member spouse is the family law value; and
  - (b) if the operative time is on or after the family law commencement day:
    - (i) the scheme value in relation to the member spouse is determined using the methods and factors set out in Schedule 1 as in force at the operative time; or
    - (ii) if it is not possible to determine the scheme value using those methods and factors, the scheme value in relation to the member spouse is to be determined by an actuary appointed by CSC for this section.

**2.04A Scheme value — member spouse with surcharge debt**

- (1) This section applies if the most recent member information statement provided to a member spouse before the operative time (the *statement*) showed a debit in the member spouse's surcharge debt account.
- (2) For the definition of *scheme value* in section 146MA of the Act, and subject to subsections (3) to (6):
  - (a) if the operative time was before the family law commencement day, the scheme value in relation to the member spouse is the family law value; and
  - (b) if the operative time is on or after the family law commencement day:
    - (i) the scheme value in relation to the member spouse is determined using the methods and factors set out in Schedule 1 as in force at the operative time; or
    - (ii) if it is not possible to determine the scheme value using those methods and factors, the scheme value in relation to the member spouse is to be determined by an actuary appointed by CSC for this section.
- (3) If:
  - (a) it is necessary to work out the scheme value for the purpose of the definition of *transfer amount* in section 146MA of the Act; and
  - (b) the operative time is on or after the day on which this subsection commences;the scheme value is the value identified under subsection (2), reduced by the amount of the member spouse's surcharge debt shown in the statement.
- (4) If:
  - (a) it is necessary to work out the scheme value for the purpose of the definition of *transfer factor* in section 146MA of the Act; and
  - (b) the operative time is on or after the day on which this subsection commences;the scheme value is the value identified under subsection (2).

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- (5) If the operative time was before the family law commencement day, the transfer factor in relation to the member spouse is to be recalculated by:
  - (a) identifying the scheme value that had previously been used to calculate the transfer factor; and
  - (b) adding to that scheme value the amount of the member spouse's surcharge debt shown in the statement; and
  - (c) using the result of paragraph (b) to recalculate the transfer factor.
- (6) If the operative time was on or after the family law commencement day, and before the day on which this subsection commences, the transfer factor in relation to the member spouse is to be recalculated by:
  - (a) identifying the scheme value that had previously been used to calculate the transfer amount as part of calculating the transfer factor; and
  - (b) subtracting from that scheme value the amount of the member spouse's surcharge debt shown in the statement; and
  - (c) recalculating the transfer amount using the reduced scheme value calculated under paragraph (b); and
  - (d) using the result of paragraph (c), and the unreduced scheme value identified under subsection (2), to recalculate the transfer factor.

**2.05 Annual rate of associate standard pension**

- (1) For subsection 146MB (2) of the Act, this section applies if standard pension is payable in respect of an original interest, whether or not additional pension is also payable in respect of the original interest.

*Note* If additional pension is payable in respect of the original interest, section 2.06 explains how to calculate associate additional pension.

- (2) The annual rate of associate standard pension payable to a non-member spouse to whom subsection 146MB (2) of the Act applies is calculated as follows:

**Step 1** Identify the transfer amount in relation to the non-member spouse.

*Note* Subsection 146MB (2) of the Act requires the rate of associate standard pension to be calculated by reference to the transfer amount.

**Step 2** Work out a factor representing the proportion of the transfer amount that related to the payment of standard pension immediately before the operative time.

If the family law value of the original interest is less than the scheme value of the original interest, the factor will be the portion of the scheme value of the original interest relating to the standard pension. In other cases, the factor will be the portion of the family law value of the original interest relating to the standard pension.

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- Step 3** Multiply the transfer amount by the factor identified in step 2.
- Step 4** Work out a pension factor ( $F_{y+m}$ ) based on the non-member spouse's gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

$F_y$  is the valuation factor mentioned in Table 1 in Schedule 2 applicable, at the operative time, to the non-member spouse's gender and age in completed years (represented by  $y$ ).

$F_{y+1}$  is the valuation factor mentioned in Table 1 in Schedule 2 applicable, at the operative time, to the non-member spouse's gender and age in completed years plus 1 (represented by  $y + 1$ ).

$m$  is the number of completed months of the non-member spouse's age, at the operative time, that are not included in the non-member spouse's age in completed years.

*Note* The associate standard pension does not include a reversionary component.

- Step 5** Divide the amount worked out in step 3 by the pension factor worked out in step 4.
- The result is the annual rate of the associate standard pension.

- (3) However, if it is not possible to calculate the annual rate of associate standard pension using subsection (2), the annual rate of associate standard pension payable to a non-member spouse to whom subsection 146MB (2) of the Act applies is to be calculated by an actuary appointed by CSC for this section.

**2.06 Annual rate of associate additional pension**

- (1) For subsection 146MB (3) of the Act, this section applies if additional pension is payable in respect of an original interest.
- (2) The annual rate of associate additional pension payable to a non-member spouse to whom subsection 146MB (3) of the Act applies is calculated as follows:



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**Step 1** Identify the transfer amount in relation to the non-member spouse.

*Note* Subsection 146MB (3) of the Act requires the rate of associate additional pension to be calculated by reference to the transfer amount.

**Step 2** Subtract the amount worked out in step 3 in subsection 2.05 (2) from the transfer amount.

**Step 3** Work out a pension factor ( $F_{y+m}$ ) based on the non-member spouse's gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

$F_y$  is the valuation factor mentioned in Table 2 in Schedule 2, applicable at the operative time to the non-member spouse's gender and age in completed years (represented by  $y$ ).

$F_{y+1}$  is the valuation factor mentioned in Table 2 in Schedule 2 that would apply, at the operative time, if the non-member spouse's gender and age in completed years were one year more than they are at the operative time (represented by  $y + 1$ ).

$m$  is the number of completed months of the non-member spouse's age, at the operative time, that are not included in the non-member spouse's age in completed years.

*Note* The associate additional pension does not include a reversionary component.

**Step 4** Divide the amount worked out in step 2 by the pension factor worked out in step 3.

The result is the annual rate of the associate additional pension.

- (3) However, if it is not possible to calculate the annual rate of associate additional pension using subsection (2), the annual rate of associate additional pension payable to a non-member spouse to whom subsection 146MB (3) of the Act applies is to be calculated by an actuary appointed by CSC for this section.

**Section 2.07**

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**2.07 Annual rate of associate deferred pension**

- (1) For paragraph 146MC (1) (b) of the Act, the annual rate at which an associate deferred pension is to be paid is calculated as follows:

**Step 1** Identify the unfunded component in relation to the transfer amount at the operative time.

*Note* Paragraph 146MC (1) (b) of the Act requires the rate of associate deferred pension to be calculated by reference to the unfunded amount.

**Step 2A** Increase the unfunded component in relation to the transfer amount for any period between the operative time and the time at which the associate deferred pension first becomes payable, using the Treasury bond rate for the last working day of the financial year ending immediately before the period for which the increase is being calculated for bonds with a 10 year term.

*Note* The period between the operative time and the time at which the associate deferred pension first becomes payable may include a number of full financial years, or may occur entirely within a single financial year.

*Treasury bond rate for bonds with a 10 year term*

The Treasury bond rate for the last working day of a financial year for bonds with a 10 year term is:

- (a) if any Treasury bonds with that term were issued on that day — the annual yield on those bonds; or
- (b) in any other case — the annual yield on Treasury bonds with that term, as published by the Reserve Bank of Australia for that day.

*Calculation of increase in transfer amount*

The increase in the unfunded component is calculated:

- (a) at the end of each financial year that occurs between the operative time and the time at which the associate deferred pension first becomes payable; and
- (b) immediately before the associate deferred pension first becomes payable;

using the applicable Treasury bond rate for the relevant period worked out in steps 2B, 2C and 2D, and compounded period by period.

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**Step 2B**     *First period*

Identify the shorter of:

- (a) the period between the operative time and the end of the financial year in which the operative time occurs; and
- (b) the period between the operative time and the day before the associate deferred pension becomes payable.

This is the *first period*.

Multiply the number of days in the first period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the first period occurs, and divide the result by 365.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the first period.

**Step 2C**     *Full financial years (if any)*

Use this step if a full financial year occurs immediately after the end of the first period and before the associate deferred pension becomes payable. This is the *second period*.

Identify the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the second period.

Repeat this arrangement for each full financial year after the second period.

**Step 2D**     *Final period (if any)*

Use this step if:

- (a) there is any period between the end of a financial year and the time at which the associate deferred pension becomes payable; and
- (b) neither step 2B nor step 2C covers that period.

This is the *final period*.

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Multiply the number of days in the final period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the final period occurs, and divide the result by 365.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the final period.

**Step 3** Work out a pension factor ( $F_{y+m}$ ) based on the non-member spouse's gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

$F_y$  is:

- (a) if the associate deferred pension is not payable on permanent incapacity — the valuation factor mentioned in Table 3A in Schedule 2, applicable, when the associate deferred pension first becomes payable, to the non-member spouse's gender and age in completed years (represented by  $y$ ); and
- (b) if the associate deferred pension is payable on permanent incapacity — the valuation factor mentioned in Table 3B in Schedule 2, applicable, when the associate deferred pension first becomes payable, to the non-member spouse's gender and age in completed years (represented by  $y$ ).

$F_{y+1}$  is:

- (a) if the associate deferred pension is not payable on permanent incapacity — the valuation factor mentioned in Table 3A in Schedule 2, applicable, when the associate deferred pension would first become payable, if the non-member spouse's gender and age in completed years were one year more than they are at that time (represented by  $y + 1$ ); and

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- (b) if the associate deferred pension is payable on permanent incapacity — the valuation factor mentioned in Table 3B in Schedule 2, that would be applicable, when the associate deferred pension first becomes payable, if the non-member spouse's gender and age in completed years were one year more than they are at that time (represented by  $y + 1$ ).

$m$  is the number of completed months of the non-member spouse's age, when the pension first becomes payable, that are not included in the non-member spouse's age in completed years.

*Note* The associate deferred pension does not include a reversionary component.

- Step 4** Divide the unfunded component in relation to the transfer amount, as increased in step 2A, by the pension factor worked out in step 3.

The result is the annual rate of the associate deferred pension.

- (2) However, if it is not possible to work out a pension factor using step 3 in subsection (1), the pension factor is to be worked out by an actuary appointed by CSC for this section.

## **2.08 Amount payable if non-member spouse dies before benefits become payable**

For paragraph 146MC (5) (b) of the Act, the amount payable in respect of the death of a non-member spouse is a lump sum equal to the unfunded component of the transfer amount, increased in the way described in step 2A in subsection 2.07 (1) if associate deferred benefits had become payable at the date of death.

*Note* This amount is payable in addition to any amount that becomes payable under paragraph 146MC (5) (a) of the Act.

## **2.09 Commutation of small associate pension — minimum amount**

- (1) For subsection 146MD (1) of the Act, the amount is \$1 300.
- (2) The amount is to be indexed in the same way, and at the same time, as a standard pension is indexed under Part X of the Act.

## **2.10 Commutation of small associate pension — lump sum payable on election**

For paragraph 146MD (3) (b) of the Act, the amount of the lump sum is an amount equal to the unfunded component of the transfer amount, increased in the way described in step 2A in subsection 2.07 (1).

**Section 2.11**

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**2.11 Reduction of associate deferred benefits where original interest is entitlement to associate deferred benefits**

For subsection 146MF (2) of the Act, associate deferred benefits are to be reduced as follows:

- Step 1** Identify the funded and unfunded components of the transfer amount at the operative time.
- Step 2** Increase the funded component of the transfer amount as if the component were an amount calculated under paragraph 146MC (1) (a) of the Act and paid when the associate deferred benefits become payable.
- Step 3** Increase the unfunded component of the transfer amount as if it were the lump sum amount calculated in step 2A in subsection 2.07 (1) when the associate deferred benefits become payable.
- Note* A lump sum amount is increased under section 2.07 only if there is a period between the operative time and the time at which benefits first become payable. Therefore, in a particular case, it is possible that the unfunded component of the transfer amount will not need to be increased under this step.
- Step 4** Identify:
- (a) the funded component of the associate deferred benefits, as calculated under paragraph 146MC (1) (a) of the Act; and
  - (b) the lump sum value of the unfunded component of the associate deferred benefits, as worked out under section 2.07;
- to the date of payment.

*Note* The lump sum value of the unfunded component of the associate deferred benefits represents the increased unfunded component of the transfer amount worked out under step 2A in subsection 2.07 (1).

If the funded component of the associate deferred benefits has previously been reduced in accordance with these Orders, the reduction must be taken into account.

If the unfunded component of the associate deferred benefits has previously been reduced in accordance with these Orders, the reduction must be taken into account.

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- Step 5** Reduce the funded component of the associate deferred benefits as identified in step 4 by the increased funded component of the transfer amount worked out at step 2.
- Step 6** Reduce the lump sum value of the unfunded component of the associate deferred benefits identified in step 4 by the increased unfunded component of the transfer amount worked out at step 3.
- Step 7** Substitute the reduced amount calculated under step 5 for the lump sum calculated under paragraph 146MC (1) (a) of the Act for payment under section 146MC.
- Step 8** Substitute the reduced lump sum calculated in step 6 for the amount that is referred to in step 4 in subsection 2.07 (1) as ‘the unfunded component in relation to the transfer amount, as increased in step 2A’, for the purposes of paragraph 146MC (1) (b) of the Act.

*Example for section 2.11*

A member spouse has an entitlement to associate deferred benefits. The scheme value of those benefits at the operative time is \$300 000. The funded component is \$100 000, and the unfunded component is \$200 000.

The agreement served on CSC specifies that half of the interest is to be transferred to the non-member spouse. Therefore, the transfer amount is \$150 000, of which the funded component is \$50 000.

**Step 1** identifies the components of the transfer amount to be \$50 000 funded and \$100 000 unfunded.

**Step 2** indexes the funded component of the transfer amount to the day on which the associate deferred benefits become payable to the non-member spouse.

*The \$50 000 is increased by the Fund crediting rate to \$60 000.*

**Step 3** indexes the unfunded component of the transfer amount to the same day, assuming that indexation is required.

*The \$100 000 is increased as provided for under section 2.07 to \$110 000.*

**Step 4** calculates the funded component and the lump sum value of the unfunded component of the associate deferred benefits that would become payable if there were no reduction.

*The \$100 000 funded value is increased by the Fund crediting rate to \$120 000.*

*The \$200 000 is increased by the Bond Rate to \$220 000.*

**Step 5** reduces the funded component calculated at Step 4 by the amount calculated at Step 2.

*The \$120 000 is reduced by \$60 000, leaving \$60 000.*

(Step 7 provides that the amount of \$60 000 left after this reduction becomes payable to the member spouse under paragraph 146MC (1) (a) of the Act.)

**Step 6** reduces the lump sum value of the unfunded component of the associate deferred benefits calculated at Step 4 by the amount calculated at Step 3.

*The \$220 000 is reduced by \$110 000, leaving \$110 000.*

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**Step 8** provides that the reduced lump sum value (\$110 000) is to be substituted for the amount calculated for section 2.07 to calculate the rate of pension under paragraph 146MC (1) (b) of the Act.

**2.12 Reduction of standard pension — general**

- (1) For subsection 146MG (1) of the Act, this section applies if standard pension is payable to a member spouse in respect of an original interest, whether or not additional pension is also payable to the member spouse in respect of the original interest.

*Note* If additional pension is payable to the member spouse in respect of the original interest, section 2.14 explains how to reduce the amount of additional pension.

- (2) However, this section does not apply to a standard pension that is:
- (a) an invalidity pension; or
  - (b) a spouse's pension that became payable on the death of an eligible employee; or
  - (c) a spouse's pension that became payable on the death of a pensioner to whom invalidity pension was payable.

*Note* Section 2.13 explains how to reduce the amount of these pensions.

- (3) The amount to which an annual rate of standard pension payable in respect of an original interest is to be reduced is calculated as follows:

- Step 1** Identify the annual rate of standard pension that was payable in relation to the member spouse immediately before the operative time.
- Step 2** If that annual rate of standard pension takes account of the existence of 1 or more eligible children or partially dependent children, deduct the part of the annual rate that takes account of the existence of the children.
- Step 3** Work out a pension factor ( $F_{y+m}$ ) based on the member spouse's gender, age and kind of standard pension, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

$F_y$  is the valuation factor mentioned in Table 1 in Schedule 3 applicable, at the operative time, to the member spouse's gender, age in completed years (represented by  $y$ ) and kind of pension.



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$F_{y+I}$  is the valuation factor mentioned in Table 1 in Schedule 3 that would apply for the kind of pension, at the operative time, if the member spouse's gender and age in completed years were one year more than they are at the operative time (represented by  $y + I$ ).

$m$  is the number of completed months of the member spouse's age, at the operative time, that are not included in the member spouse's age in completed years.

- Step 4** Multiply the annual rate of standard pension (or the rate worked out under step 2, if applicable) by the pension factor worked out in step 3.
- Step 5** Subtract the amount worked out in step 3 in subsection 2.05 (2).
- Step 6** Divide the amount worked out in step 5 by the pension factor worked out in step 3.
- Step 7** If step 2 applies, increase the rate worked out in step 6 by the part of the rate that was deducted under step 2.

The result is the annual rate of the standard pension payable after the operative time in respect of the original interest.

- (4) However, if it is not possible to reduce the annual rate of standard pension using subsection (3), the reduction of the annual rate of standard pension is to be calculated by an actuary appointed by CSC for this section.

### **2.13 Reduction of standard pension to which section 2.12 does not apply**

- (1) For subsection 146MG (1) of the Act, this section applies if:
  - (a) standard pension is payable to a member spouse in respect of an original interest; and
  - (b) the standard pension is:
    - (i) an invalidity pension; or
    - (ii) a spouse's pension that became payable on the death of an eligible employee; or
    - (iii) a spouse's pension that became payable on the death of a pensioner to whom invalidity pension was payable.
- (2) The amount to which the annual rate of standard pension payable in respect of an original interest is to be reduced is calculated using subsections (3) to (7).

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- (3) Work out 2 portions of the transfer amount in relation to the non-member spouse as follows:

**Step 1** Identify the transfer amount in relation to the non-member spouse.

*Note* Subsection 146MB (2) of the Act requires the rate of associate standard pension to be calculated by reference to the unfunded amount.

**Step 2** Work out a factor representing the proportion of the transfer amount that related to the payment of the part of the person's standard pension (the ***indexed component***) that is subject to indexation in accordance with the consumer price index at the operative time.

Disregard any reduction or suspension under section 73A of the Act.

If the family law value of the original interest is less than the scheme value of the original interest, the factor will be the portion of the scheme value of the original interest relating to the indexed component. In other cases, the factor will be the portion of the family law value of the original interest relating to the indexed component.

**Step 3** Multiply the transfer amount by the factor worked out in step 2.

The result is the portion of the transfer amount arising from the indexed component.

**Step 4** Subtract the amount worked out in step 3 from the transfer amount.

The result is the portion of the transfer amount arising from the payment of the part of the standard pension in respect of the original interest that is fixed in nominal dollars (the ***fixed component***).

- (4) The amount worked out in step 3 in subsection (3) is then to be used as part of the following calculation:

**Step 1** Work out a pension factor ( $F_{y+m}$ ) based on the member spouse's gender, age and kind of standard pension, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

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$F_y$  is the valuation factor mentioned in Table 1 in Schedule 3 applicable, at the operative time, to the member spouse's gender, age in completed years (represented by  $y$ ) and kind of pension.

$F_{y+1}$  is the valuation factor mentioned in Table 1 in Schedule 3 that would apply for the kind of pension, at the operative time, if the member spouse's gender and age in completed years were one year more than they are at the operative time (represented by  $y + 1$ ).

$m$  is the number of completed months of the member spouse's age, at the operative time, that are not included in the member spouse's age in completed years.

- Step 2** If the indexed component takes account of the existence of 1 or more eligible children or partially dependent children, deduct the part of the indexed component that takes account of the existence of the children.
- Step 3** Multiply the amount of the indexed component (reduced under step 2 if that step applies) by the pension factor worked out in step 1.
- Step 4** Subtract the amount worked out in step 3 in subsection (3) from the amount worked out in step 3.
- Step 5** Divide the amount worked out in step 4 by the pension factor worked out in step 1.
- Step 6** If step 2 applies, increase the rate worked out in step 5 by the part of the indexed component that was deducted under step 2.

The result is the annual rate of the indexed component of the standard pension payable after the operative time in respect of the original interest.

- (5) However, if it is not possible to reduce the annual rate of the indexed component of the standard pension using subsection (4), the reduction of the annual rate of the indexed component is to be calculated by an actuary appointed by CSC for this section.
- (6) The amount worked out in step 4 in subsection (3) is then to be used as part of the following calculation:

**Section 2.13**

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- Step 1** Work out a pension factor ( $G_{y+m}$ ) based on the member spouse's gender, age and kind of standard pension, using the formula:

$$\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$$

where:

$G_y$  is the valuation factor mentioned in Table 2 in Schedule 3 applicable, at the operative time, to the member spouse's gender, age in completed years (represented by  $y$ ) and kind of pension.

$G_{y+1}$  is the valuation factor mentioned in Table 2 in Schedule 3 that would apply for the kind of pension, at the operative time, if the member spouse's gender and age in completed years were one year more than they are at the operative time (represented by  $y + 1$ ).

$m$  is the number of completed months of the member spouse's age, at the operative time, that are not included in the member spouse's age in completed years.

- Step 2** Multiply the amount of the fixed component by the pension factor worked out in step 1.

- Step 3** Subtract the amount worked out in step 4 in subsection (3) from the amount worked out in step 2.

- Step 4** Divide the amount worked out in step 3 by the pension factor worked out in step 1.

The result is the annual rate of the fixed component of the standard pension payable after the operative time in respect of the original interest.

- (7) However, if it is not possible to reduce the fixed component of the standard pension using subsection (6), the reduction of the annual rate of the fixed component is to be calculated by an actuary appointed by CSC for this section.

## Section 2.14

**2.14 Reduction of additional pension**

- (1) For subsection 146MG (2) of the Act, this section applies if additional pension is payable to a member spouse in respect of an original interest.
- (2) The amount to which an annual rate of additional pension payable in respect of an original interest is to be reduced is calculated as follows:

**Step 1** Identify the annual rate of additional pension that was payable in relation to the member spouse immediately before the operative time.

**Step 2** Work out a pension factor ( $G_{y+m}$ ) based on the member spouse's gender, age and kind of standard pension, using the formula:

$$\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$$

where:

$G_y$  is the valuation factor mentioned in Table 2 in Schedule 3 applicable, at the operative time, to the member spouse's gender, age in completed years (represented by  $y$ ) and kind of pension.

$G_{y+1}$  is the valuation factor mentioned in Table 2 in Schedule 3 that would apply for the kind of pension, at the operative time, if the member spouse's gender and age in completed years were one year more than they are at the operative time (represented by  $y + 1$ ).

$m$  is the number of completed months of the member spouse's age, at the operative time, that are not included in the member spouse's age in completed years.

**Step 3** Multiply the annual rate of additional pension by the pension factor worked out in step 2.

**Step 4** Subtract the amount worked out in step 2 in subsection 2.06 (2).

**Step 5** Divide the amount worked out in step 4 by the pension factor worked out in step 2.

The result is the annual rate of the additional pension payable after the operative time in respect of the original interest.

**Section 2.14**

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- (3) However, if it is not possible to reduce the annual rate of additional pension using subsection (2), the reduction of the annual rate of additional pension is to be calculated by an actuary appointed by CSC for this section.

## Part 3                      Orders relating to section 110SL amount for the Act

### 3.01      Section 110SL amount

- (1) For the definition of *section 110SL amount* in section 146MA of the Act, the section 110SL amount in relation to a member spouse is determined in accordance with this section.
- (2) If the member spouse is, or has been at any time, an eligible employee, the section 110SL amount is determined as follows:

- Step 1**            Identify the amount equal to the lump sum that would be payable to the member spouse under section 110SN of the Act if the lump sum had been payable at the operative time.
- Step 2**            Subtract from the amount identified in step 1 any part of that amount that would relate to the early release deduction amount. The result is the section 110SL amount.

**Section 4.01**

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## **Part 4                      Orders relating to section 130B amount for the Act**

### **4.01      Section 130B amount**

- (1) For the definition of *section 130B amount* in section 146MA of the Act, the section 130B amount in relation to a member spouse is determined in accordance with this section.
- (2) If the member spouse is, or has been at any time, an eligible employee, the section 110SL amount is determined as follows:
  - Step 1**      Identify the amount equal to the lump sum that would be payable to the member spouse under section 110SN of the Act if the lump sum had been payable at the operative time.
  - Step 2**      Subtract from the amount identified in step 1 any part of that amount that would relate to the early release deduction amount. The result is the section 110SL amount.



# Schedule 1 Methods and factors used to determine scheme value in relation to member spouse

(section 2.04)

## Part 1 Methods

### 1 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 is mentioned in the item.

Item	Kind of interest	Method or factor
1	An interest that a person has in the CSS if the person is: <ul style="list-style-type: none"> <li>(a) an eligible employee; and</li> <li>(b) aged 65 years or less at the operative time.</li> </ul>	$ABC + ASC + PCI + (AP \times S \times PF_{y+m,s}) + (ABC \times RPF_{y+m,s}) + (SG \times LSF_{y+m,s}) - ERDA$ <p>where:</p> <p><b>ABC</b> is:</p> <ul style="list-style-type: none"> <li>(a) the person's accumulated basic contributions as those contributions would be calculated if he or she had ceased being an eligible employee at the operative time; or</li> <li>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the Act.</li> </ul> <p><b>ASC</b> is:</p> <ul style="list-style-type: none"> <li>(a) the sum of the following amounts, as those amounts would be calculated if the person had ceased being an eligible employee at the operative time:           <ul style="list-style-type: none"> <li>(i) the person's accumulated supplementary contributions;</li> <li>(ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the Act; or</li> </ul> </li> <li>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.</li> </ul>

Item	Kind of interest	Method or factor
		<p><b>PCI</b> is:</p> <ul style="list-style-type: none"> <li>(a) 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 operative time; or</li> <li>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the Act.</li> </ul> <p><b>AP</b> is:</p> <ul style="list-style-type: none"> <li>(a) the accrued pension multiple at the operative time calculated as the pension multiple that would apply under section 56 of the Act for the person's period of contributory service at the operative time if he or she were aged 65; or</li> <li>(b) if section 146MB of the Act applies to the interest — the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning given by subsection 146ME (6) of the Act) that would apply on the person's retirement at age 65.</li> </ul> <p><b>S</b> is the salary of the person by reference to which a benefit in respect of his or her interest is defined.</p> <p><b>PF<sub>y+m,s</sub></b> is the factor calculated by:</p> $\frac{PF_{y,s} \times (12 - m) + PF_{y+1,s} \times m}{12}$ <p>where:</p> <p><b>PF<sub>y,s</sub></b> is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Schedule that applies at the person's age in completed years and period of membership in completed years at the operative time.</p> <p><b>m</b> is the number of complete months of the person's age that are not included in the completed years of age at the operative time.</p> <p><b>PF<sub>y+1,s</sub></b> is the valuation factor mentioned in Table 1A (males) or Table 1B (females) in this Schedule that would apply to the person if the person's age in completed years and period of membership in completed years were one year more than they are at the operative time.</p>

Item	Kind of interest	Method or factor
		<p><b><math>RPF_{y+m,s}</math></b> is the factor calculated by:</p> $\frac{RPF_{y,s} \times (12 - m) + RPF_{y+1,s} \times m}{12}$ <p>where:</p> <p><b><math>RPF_{y,s}</math></b> is the valuation factor mentioned in an item in Table 2A (males) or Table 2B (females) in this Schedule that applies at the person's age in completed years and period of membership in completed years at the operative time.</p> <p><b><math>m</math></b> has the meaning given above.</p> <p><b><math>RPF_{y+1,s}</math></b> is the valuation factor mentioned in Table 2A (males) or Table 2B (females) in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b><math>SG</math></b> 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 operative time.</p> <p><b><math>LSF_{y+m,s}</math></b> is the factor calculated by:</p> $\frac{LSF_{y,s} \times (12 - m) + LSF_{y+1,s} \times m}{12}$ <p>where:</p> <p><b><math>LSF_{y,s}</math></b> is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Schedule that applies at the person's age in completed years and period of membership in completed years at the operative time.</p> <p><b><math>m</math></b> has the meaning given above.</p> <p><b><math>LSF_{y+1,s}</math></b> is the valuation factor mentioned in Table 3A (males) or Table 3B (females) in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b>ERDA</b> in relation to a member spouse who is, or has been at any time, an eligible employee, is the amount, if any, of the early release deduction amount at the operative time, less any part of that amount that relates to a benefit reduction made under section 79D of the Act before the operative time.</p>

Item	Kind of interest	Method or factor
2	<p>An interest that a person has in the CSS if the person is:</p> <p>(a) an eligible employee; and</p> <p>(b) aged more than 65 years at the operative time.</p>	<p><math>ABC + ASC + PCI + (P \times F_{y+m}) - ERDA</math></p> <p>where:</p> <p><b>ABC</b> has the meaning given in item 1.</p> <p><b>ASC</b> has the meaning given in item 1.</p> <p><b>PCI</b> has the meaning given in item 1.</p> <p><b>P</b> is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the Act) to which the person would be entitled under section 56 of the Act if he or she:</p> <p>(a) had ceased to be an eligible employee at the operative time; and</p> <p>(b) had not made an election under section 57AA of the Act.</p> <p><b>F<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><b>F<sub>y</sub></b> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>F<sub>y+1</sub></b> is the age pensioner — 67% reversion — valuation factor for the person's gender mentioned in column 2 or 3 of Table 4 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b>ERDA</b> has the meaning given in item 1.</p>
3	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the Act to have Division 3 of</p>	<p><math>ABC + ASC + PCI + (ABC \times 2.5 \times DF_{y+m}) - ERDA</math></p> <p>where:</p> <p><b>ABC</b> is:</p> <p>(a) the person's accumulated basic contributions as those contributions would be calculated if the deferred benefits had become payable at the operative time; or</p>

Item	Kind of interest	Method or factor
	Part IX of the Act apply to him or her; and	
	(b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the Act; except if a transfer value has been paid by or in respect of the person under the 1922 Act or the Act.	<p>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the Act.</p> <p><b>ASC</b> is:</p> <p>(a) the sum of the following amounts, as those amounts would be calculated if the deferred benefits had become payable at the operative time:</p> <p>(i) the person's accumulated supplementary contributions;</p> <p>(ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the Act; or</p> <p>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.</p> <p><b>PCI</b> is:</p> <p>(a) the accumulated employer contributions in respect of the person as those contributions would be calculated if the deferred benefits had become payable at the operative time; or</p> <p>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a) reduced in accordance with paragraph 146ME (2) (c) of the Act.</p> <p><b>DF<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ <p>where:</p> <p><b>DF<sub>y</sub></b> is the valuation factor for the person's gender mentioned in Table 5 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>DF<sub>y+1</sub></b> is the valuation factor for the person's gender mentioned in Table 5 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p>

Item	Kind of interest	Method or factor
		<b>ERDA</b> has the meaning given in item 1.
4	An interest that a person has in the CSS if: <ul style="list-style-type: none"> <li>(a) the person has, on ceasing to be an eligible employee, made an election under section 137 of the Act to have Division 3 of Part IX of the Act apply to him or her; and</li> <li>(b) deferred benefits have yet to become payable to the person under subsection 138 (2) of the Act; and</li> <li>(c) a transfer value has been paid by or in respect of the person under section 128 of the Act.</li> </ul>	$ABC + ASC + PCI + (2.5 \times (ABC - MTV) + TTV - MTV) \times DF_{y+m} - ERDA$ <p>where:</p> <p><b>ABC</b> has the meaning given in item 3.</p> <p><b>ASC</b> has the meaning given in item 3.</p> <p><b>PCI</b> has the meaning given in item 3.</p> <p><b>MTV</b> is:</p> <ul style="list-style-type: none"> <li>(a) 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 Act, plus the accumulated interest that would be calculated on that amount if the deferred benefits had become payable at the operative time; or</li> <li>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if those benefits had become payable at the operative time because of the agreement or order.</li> </ul> <p><b>TTV</b> is:</p> <ul style="list-style-type: none"> <li>(a) 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: <ul style="list-style-type: none"> <li>(i) 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 Act; and</li> <li>(ii) ending on the operative time; as if the entire transfer value or values have been paid into the CSS Fund; or</li> </ul> </li> <li>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced by any amount by which each transfer value would be reduced if the deferred benefits had become payable at the operative time.</li> </ul>

Item	Kind of interest	Method or factor
		<p><math>DF_{y+m}</math> is the factor calculated by:</p> $\frac{DF_y \times (12 - m) + DF_{y+1} \times m}{12}$ <p>where:</p> <p><math>DF_y</math> is the valuation factor for the person's gender mentioned in Table 5 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>DF_{y+1}</math> is the valuation factor for the person's gender mentioned in Table 5 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><math>ERDA</math> has the meaning given in item 1.</p>
5	<p>An interest that a person has in the CSS if:</p> <p>(a) the person has made an election under section 110T of the Act to postpone the payment of his or her retirement benefits; and</p> <p>(b) in that election, in that election, the person did not also postpone, under subsection 110TA (2) of the Act, payment of his or her additional age retirement pension; and</p>	<p><math>(NIP \times Gy+m) + PCI + (P \times Fy+m) - ERDA</math></p> <p>where:</p> <p><math>NIP</math> is the person's annual pension that is fixed in nominal dollars at the operative time.</p> <p><math>G_{y+m}</math> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><math>G_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><math>m</math> has the meaning given in item 1.</p> <p><math>G_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p>

Item	Kind of interest	Method or factor
	(c) the person has not made an election under section 64 of the Act to commute his or her additional age retirement pension; and	<p><b>PCI</b> is:</p> <p>(a) the accumulated employer contributions in respect of the person as those contributions would be calculated if they had become payable at the operative time; or</p> <p>(b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the Act.</p>
	(d) the retirement benefits the person has postponed under section 110T of the Act have yet to become payable under section 110TB of the Act.	

**P** is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the Act) to which the person would be entitled under section 110TC of the Act if he or she had provided a statement in accordance with section 110TB of the Act.

**F<sub>y+m</sub>** is the factor calculated by:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

**F<sub>y</sub>** is:

- (a) in the case of a person who has made an election under section 110TBA of the Act — the age pensioner — 85% reversion — valuation factor for the person's gender mentioned in column 4 or 5 of Table 4 in this Schedule that applies at the person's age in completed years at the operative time; 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 Schedule that applies at the person's age in completed years at the operative time.

**m** has the meaning given in item 1.



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

Item	Kind of interest	Method or factor
	(d) the retirement benefits the person has postponed under section 110T of the Act have yet to become payable under section 110TB of the Act.	
7	An interest that a person has in the CSS if:	$ABC + ASC + PCI + (P \times F_{y+m}) - ERDA$
	(a) the person has made an election under section 110T of the Act to postpone the payment of his or her retirement benefits; and	where: <b>ABC</b> is:
	(b) in that election, the person specified, under subsection 110TA (2) of the Act, that payment of his or her additional age retirement pension was also to be postponed; and	(a) the person's accumulated basic contributions as those contributions would be calculated if they had become payable at the operative time; or (b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the Act.
	(c) those retirement benefits, including the person's additional age retirement pension, have yet to become payable under section 110TB of the Act.	<b>ASC</b> is: (a) the sum of the following amounts, as those amounts would be calculated if they had become payable at the operative time: (i) the person's accumulated supplementary contributions; (ii) the amount of any benefit payable in respect of the person under section 110SN or 130D of the Act; or (b) if section 146MB of the Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (b), (d) or (e) of the Act, as applicable.  <b>PCI</b> has the meaning given in item 5. <b>P</b> has the meaning given in item 5. <b>F<sub>y+m</sub></b> has the meaning given in item 2. <b>ERDA</b> has the meaning given in item 1.

Item	Kind of interest	Method or factor
8	An interest that a person has in the CSS if the person has an entitlement to a delayed updated pension under the Act as modified by Schedule 11 to the Eligible Employees Regulations.	$ABC + ASC + PCI + (AP \times AS \times DUP_{y+m}) - ERDA$ <p>where:</p> <p><b>ABC</b> has the meaning given in item 7.</p> <p><b>ASC</b> has the meaning given in item 7.</p> <p><b>PCI</b> has the meaning given in item 5.</p> <p><b>AP</b> is:</p> <ol style="list-style-type: none"> <li>the accrued pension multiple that applied under section 56 of the 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; or</li> <li>if section 146MB of the Act applies to the interest — the accrued pension multiple calculated under paragraph (a), less the sum of any reduction factors (within the meaning of subsection 146ME (6) of the Act) that would apply on the person's retirement at age 65.</li> </ol> <p><b>AS</b> 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 with section 144H of the Act as modified by Schedule 11 to the Eligible Employees Regulations, over the period from that date to the operative time.</p> <p><b>DUP<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{DUP_y \times (12 - m) + DUP_{y+1} \times m}{12}$ <p>where:</p> <p><b>DUP<sub>y</sub></b> is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>DUP<sub>y+1</sub></b> is the delayed updated pension valuation factor for the person's gender mentioned in Table 7 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b>ERDA</b> has the meaning given in item 1.</p>

Item	Kind of interest	Method or factor
9	An interest that a person has in the CSS if he or she is entitled to an associate deferred benefit under section 146MC of the Act.	<p>FLS + UFLS</p> <p>where:</p> <p><b>FLS</b> is the sum of:</p> <ul style="list-style-type: none"> <li>(a) the funded component of the transfer amount; and</li> <li>(b) the interest determined under section 154A of the Act;</li> </ul> <p>less the sum of any reductions that apply for the purposes of section 146MF of the Act, as if the benefit had become payable at the operative time.</p> <p><b>UFLS</b> is the lump sum value of the unfunded component of the transfer amount as increased by step 2A in section 2.07 of these Orders as if the benefit had become payable at the operative time, less the sum of any reductions that apply for the purpose of section 146MF of the Act.</p>
10	<p>An interest that a person has in the CSS if he or she:</p> <ul style="list-style-type: none"> <li>(a) is entitled to a pension (other than an orphan pension or associate pension) under the Act; or</li> <li>(b) would be entitled to a pension of that kind if the pension had not been suspended under section 73A of the Act.</li> </ul>	<p><math>(IP \times F_{y+m}) + (NIP \times G_{y+m})</math></p> <p>where:</p> <p><b>IP</b> is:</p> <ul style="list-style-type: none"> <li>(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 operative time: <ul style="list-style-type: none"> <li>(i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and</li> <li>(ii) disregarding any reduction or suspension under section 73A of the Act; and</li> </ul> </li> <li>(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 operative time, less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children.</li> </ul> <p><b>F<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$

Item	Kind of interest	Method or factor
		<p>where:</p> <p><math>F_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 4 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><math>m</math> is the number of complete months of the person's age that are not included in the completed years of age at the operative time.</p> <p><math>F_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 4 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b>NIP</b> is:</p> <ul style="list-style-type: none"> <li>(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 operative time: <ul style="list-style-type: none"> <li>(i) less any part of the pension that takes account of the existence of 1 or more eligible children or partially dependent children; and</li> <li>(ii) disregarding any reduction or suspension under section 73A of the Act; and</li> </ul> </li> <li>(b) in any other case — the person's annual pension (if any) that is fixed in nominal dollars at the operative time.</li> </ul> <p><math>G_{y+m}</math> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><math>G_y</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><math>m</math> has the meaning given above.</p> <p><math>G_{y+1}</math> is the valuation factor for the person's gender and type of pension mentioned in Table 6 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p>

Item	Kind of interest	Method or factor
11	<p>An interest that a person has in the CSS, if he or she is entitled to either or both of the following pensions under the Act:</p> <p>(a) an associate additional pension;</p> <p>(b) an associate standard pension.</p>	$(AIP \times F_{y+m}) + (ANIP \times G_{y+m})$ <p>where:</p> <p><b>AIP</b> is the person's annual pension that is subject to indexation in accordance with the consumer price index at the operative time.</p> <p><b>F<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><b>F<sub>y</sub></b> is the valuation factor for the person's gender mentioned in Table 8 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>F<sub>y+1</sub></b> is the valuation factor for the person's gender mentioned in Table 8 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p> <p><b>ANIP</b> is the person's annual pension (if any) that is fixed in nominal dollars at the operative time.</p> <p><b>G<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{G_y \times (12 - m) + G_{y+1} \times m}{12}$ <p>where:</p> <p><b>G<sub>y</sub></b> is the valuation factor for the person's gender mentioned in Table 9 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>G<sub>y+1</sub></b> is the valuation factor for the person's gender mentioned in Table 9 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p>

Item	Kind of interest	Method or factor
12	An interest that a person has in the CSS, if he or she is receiving an associate deferred pension under the Act.	$ADIP \times F_{y+m}$ <p>where:</p> <p><b>ADIP</b> is the person's annual pension that is subject to indexation in accordance with the consumer price index at the operative time.</p> <p><b>F<sub>y+m</sub></b> is the factor calculated by:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p><b>F<sub>y</sub></b> is the valuation factor for the person's gender and type of pension mentioned in Table 10 in this Schedule that applies at the person's age in completed years at the operative time.</p> <p><b>m</b> has the meaning given in item 1.</p> <p><b>F<sub>y+1</sub></b> is the valuation factor for the person's gender mentioned in Table 10 in this Schedule that would apply to the person if the person's age in completed years were one year more than it is at the operative time.</p>

## Part 2 Scheme factors

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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
28	0.70379	0.73593	0.76297	0.78473	0.80251	0.83030	0.85871	0.88792	0.91720	0.93029	0.94008	0.96714
29	0.73567	0.77040	0.79774	0.82000	0.83706	0.86320	0.88809	0.91400	0.94109	0.95502	0.96536	0.99203
30	0.76488	0.80240	0.83252	0.85504	0.87259	0.89761	0.92067	0.94276	0.96631	0.98150	0.99281	1.01922
31	0.79251	0.83150	0.86460	0.89005	0.90782	0.93305	0.95483	0.97490	0.99433	1.01055	1.02325	1.04959
32	0.81810	0.85913	0.89376	0.92240	0.94327	0.96843	0.99036	1.00901	1.02624	1.04317	1.05702	1.08350
33	0.84130	0.88478	0.92155	0.95177	0.97600	1.00345	1.02521	1.04393	1.05957	1.07720	1.09181	1.11855
34	0.86499	0.91052	0.94972	0.98202	1.00771	1.03755	1.06151	1.07983	1.09536	1.11334	1.12858	1.15561
35	0.88740	0.93494	0.97601	1.01061	1.03822	1.07080	1.09708	1.11754	1.13242	1.15133	1.16680	1.19411
36	0.90903	0.95692	0.99988	1.03622	1.06604	1.10194	1.13097	1.15370	1.17068	1.19004	1.20636	1.23392
37	0.93250	0.97839	1.02141	1.05950	1.09092	1.13048	1.16288	1.18834	1.20755	1.22789	1.24452	1.27228
38	0.95652	1.00155	1.04205	1.07991	1.11296	1.15558	1.19171	1.22059	1.24253	1.26326	1.28073	1.30859
39	0.98463	1.02813	1.06737	1.10222	1.13480	1.18057	1.21984	1.25258	1.27800	1.29891	1.31662	1.34452
40	1.01822	1.05920	1.09639	1.12955	1.15861	1.20532	1.24783	1.28378	1.31316	1.33357	1.35127	1.37907
41	1.04864	1.09146	1.12534	1.15581	1.18267	1.22680	1.27001	1.30914	1.34169	1.36184	1.37875	1.40620
42	1.08327	1.12741	1.16302	1.18966	1.21345	1.25330	1.29360	1.33337	1.36922	1.38891	1.40540	1.43232
43	1.12160	1.16762	1.20438	1.23265	1.25207	1.28667	1.32222	1.35878	1.39523	1.41450	1.43038	1.45661



Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
44	1.16351	1.21219	1.25076	1.28002	1.30095	1.32881	1.35854	1.38988	1.42285	1.44160	1.45697	1.48244
45	1.20081	1.26096	1.30215	1.33307	1.35477	1.38208	1.40426	1.42917	1.45645	1.47388	1.48866	1.51334
46	1.24484	1.30416	1.35781	1.39126	1.41441	1.44018	1.46147	1.47799	1.49819	1.51428	1.52762	1.55148
47	1.29637	1.35459	1.40705	1.45395	1.47948	1.50368	1.52294	1.53820	1.54913	1.56316	1.57497	1.59790
48	1.35647	1.41330	1.46415	1.50942	1.54942	1.57158	1.58872	1.60143	1.61069	1.62265	1.63212	1.65397
49	1.44030	1.49527	1.54401	1.58701	1.62480	1.65773	1.67201	1.68186	1.68787	1.69789	1.70479	1.72520
50	1.55053	1.60231	1.64784	1.68752	1.72194	1.75170	1.77719	1.78316	1.78538	1.79167	1.79599	1.81446
51	1.68284	1.72874	1.76870	1.80308	1.83235	1.85715	1.87808	1.89550	1.89260	1.89443	1.89405	1.90979
52	1.85950	1.89597	1.92719	1.95357	1.97547	1.99330	2.00770	2.01922	2.02815	2.02403	2.01808	2.03011
53	2.10071	2.12168	2.13886	2.15263	2.16325	2.17094	2.17599	2.17891	2.18018	2.18880	2.17528	2.18219
54	2.43522	2.43177	2.42751	2.42234	2.41632	2.40939	2.40149	2.39266	2.38328	2.38328	2.38328	2.38328
55	5.77571	5.76883	5.76041	5.75001	5.73740	5.72270	5.70579	5.68651	5.66496	5.66496	5.66496	5.66496
56	6.12230	6.11565	6.10758	6.09772	6.08552	6.07073	6.05350	6.03367	6.01106	6.01106	6.01106	6.01106
57	6.50519	6.49854	6.49055	6.48085	6.46899	6.45434	6.43657	6.41585	6.39203	6.39203	6.39203	6.39203
58	6.94219	6.94219	6.93399	6.92414	6.91219	6.89757	6.87950	6.85759	6.83206	6.83206	6.83206	6.83206
59	7.52187	7.52187	7.52187	7.51167	7.49942	7.48454	7.46636	7.44388	7.41663	7.41663	7.41663	7.41663
60	8.12940	8.12940	8.12940	8.12940	8.11625	8.10048	8.08132	8.05791	8.02896	8.02896	8.02896	8.02896
61	8.78738	8.78738	8.78738	8.78738	8.78738	8.76973	8.74854	8.72281	8.69136	8.69136	8.69136	8.69136
62	9.73435	9.73435	9.73435	9.73435	9.73435	9.73435	9.71024	9.68130	9.64617	9.64617	9.64617	9.64617
63	11.12165	11.12165	11.12165	11.12165	11.12165	11.12165	11.12165	11.08816	11.04797	11.04797	11.04797	11.04797

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
64	12.59937	12.59937	12.59937	12.59937	12.59937	12.59937	12.59937	12.59937	12.55311	12.55311	12.55311	12.55311
65	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	0.99242												
29	1.01693	1.04011											
30	1.04386	1.06678	1.08808										
31	1.07414	1.09697	1.11816	1.13780									
32	1.10816	1.13109	1.15236	1.17207	1.19028								
33	1.14344	1.16657	1.18802	1.20788	1.22624	1.24319							
34	1.18076	1.20412	1.22578	1.24582	1.26434	1.28143	1.29718						
35	1.21951	1.24309	1.26494	1.28515	1.30383	1.32105	1.33692	1.35153					
36	1.25954	1.28331	1.30533	1.32569	1.34450	1.36184	1.37781	1.39250	1.40601				
37	1.29807	1.32199	1.34414	1.36461	1.38351	1.40093	1.41697	1.43173	1.44529	1.45773			
38	1.33446	1.35844	1.38063	1.40113	1.42005	1.43748	1.45353	1.46828	1.48184	1.49428	1.50569		
39	1.37041	1.39440	1.41659	1.43708	1.45598	1.47339	1.48941	1.50414	1.51767	1.53008	1.54146	1.55189	
40	1.40486	1.42875	1.45082	1.47120	1.48999	1.50729	1.52320	1.53782	1.55125	1.56357	1.57486	1.58520	1.59468
41	1.43165	1.45520	1.47695	1.49702	1.51552	1.53254	1.54820	1.56258	1.57578	1.58788	1.59897	1.60913	1.61843

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
42	1.45725	1.48030	1.50158	1.52121	1.53929	1.55592	1.57120	1.58524	1.59811	1.60992	1.62073	1.63064	1.63970
43	1.48089	1.50332	1.52402	1.54309	1.56065	1.57679	1.59162	1.60524	1.61772	1.62916	1.63964	1.64923	1.65801
44	1.50599	1.52773	1.54778	1.56624	1.58322	1.59882	1.61315	1.62629	1.63835	1.64939	1.65949	1.66874	1.67720
45	1.53613	1.55716	1.57652	1.59435	1.61073	1.62578	1.63959	1.65225	1.66386	1.67448	1.68421	1.69310	1.70124
46	1.57350	1.59379	1.61247	1.62964	1.64542	1.65990	1.67318	1.68535	1.69650	1.70670	1.71603	1.72457	1.73237
47	1.61904	1.63850	1.65639	1.67283	1.68791	1.70175	1.71443	1.72604	1.73668	1.74640	1.75529	1.76342	1.77085
48	1.67409	1.69258	1.70956	1.72514	1.73943	1.75253	1.76452	1.77550	1.78554	1.79472	1.80311	1.81077	1.81777
49	1.74395	1.76116	1.77695	1.79142	1.80468	1.81681	1.82792	1.83807	1.84735	1.85583	1.86357	1.87064	1.87710
50	1.83139	1.84691	1.86112	1.87413	1.88603	1.89691	1.90685	1.91593	1.92423	1.93180	1.93871	1.94502	1.95077
51	1.92420	1.93737	1.94942	1.96042	1.97047	1.97965	1.98802	1.99567	2.00264	2.00900	2.01480	2.02009	2.02491
52	2.04110	2.05112	2.06026	2.06860	2.07620	2.08313	2.08944	2.09520	2.10045	2.10523	2.10958	2.11355	2.11716
53	2.18848	2.19421	2.19942	2.20416	2.20847	2.21240	2.21597	2.21922	2.22218	2.22487	2.22732	2.22955	2.23158
54	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328
55	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496
56	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106
57	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203
58	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206
59	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663
60	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896
61	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
62	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617
63	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797
64	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311
65	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
41	1.62694												
42	1.64799	1.65557											
43	1.66603	1.67337	1.68007										
44	1.68494	1.69201	1.69846	1.70436									
45	1.70867	1.71546	1.72167	1.72733	1.73250								
46	1.73950	1.74600	1.75195	1.75737	1.76232	1.76684							
47	1.77763	1.78383	1.78948	1.79464	1.79934	1.80363	1.80755						
48	1.82416	1.82999	1.83531	1.84017	1.84460	1.84863	1.85232	1.85567					
49	1.88299	1.88836	1.89326	1.89773	1.90180	1.90552	1.90890	1.91199	1.91480				
50	1.95602	1.96080	1.96516	1.96914	1.97276	1.97606	1.97907	1.98181	1.98431	1.98658			
51	2.02931	2.03331	2.03696	2.04028	2.04331	2.04607	2.04858	2.05087	2.05296	2.05485	2.05658		
52	2.12045	2.12345	2.12617	2.12866	2.13092	2.13298	2.13486	2.13656	2.13812	2.13953	2.14082	2.14199	

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
53	2.23342	2.23510	2.23663	2.23802	2.23929	2.24044	2.24149	2.24244	2.24331	2.24410	2.24482	2.24547	2.24607
54	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328	2.38328
55	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496	5.66496
56	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106	6.01106
57	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203	6.39203
58	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206	6.83206
59	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663
60	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896
61	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136
62	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617
63	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797
64	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311
65	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157

Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
54	2.38328											
55	5.66496	5.66496										
56	6.01106	6.01106	6.01106									

Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
57	6.39203	6.39203	6.39203	6.39203								
58	6.83206	6.83206	6.83206	6.83206	6.83206							
59	7.41663	7.41663	7.41663	7.41663	7.41663	7.41663						
60	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896	8.02896					
61	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136	8.69136				
62	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617	9.64617			
63	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797	11.04797		
64	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	12.55311	
65	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157	14.20157

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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
28	1.49751	1.51224	1.51821	1.51603	1.50628	1.53654	1.56313	1.58456	1.59917	1.59332	1.65897	1.69707
29	1.56990	1.57898	1.58491	1.58255	1.57258	1.60228	1.62822	1.65070	1.66816	1.66495	1.65464	1.69434
30	1.65074	1.65408	1.65423	1.65201	1.64201	1.67066	1.69613	1.71805	1.73674	1.73649	1.72901	1.76818
31	1.74451	1.73780	1.73211	1.72405	1.71440	1.74207	1.76657	1.78815	1.80639	1.80748	1.80322	1.84199
32	1.84368	1.83629	1.82006	1.80597	1.79031	1.81713	1.84069	1.86134	1.87933	1.87997	1.87718	1.91571
33	1.95037	1.94196	1.92497	1.89975	1.87776	1.89678	1.91950	1.93921	1.95628	1.95666	1.95344	1.99183
34	2.06736	2.05610	2.03730	2.01061	1.97639	1.98675	2.00076	2.01923	2.03499	2.03409	2.03037	2.06846
35	2.19174	2.17711	2.15450	2.12524	2.08890	2.08879	2.09313	2.10199	2.11610	2.11353	2.10822	2.14583
36	2.32520	2.30611	2.27905	2.24501	2.20532	2.20564	2.19833	2.19650	2.20008	2.19546	2.18814	2.22504
37	2.46864	2.44441	2.41167	2.37211	2.32672	2.32629	2.31887	2.30421	2.29609	2.29224	2.28244	2.31854
38	2.62354	2.59279	2.55365	2.50732	2.45547	2.45207	2.44330	2.42803	2.40596	2.40282	2.39347	2.42867
39	2.77814	2.74722	2.70131	2.64839	2.58960	2.58340	2.57154	2.55490	2.53225	2.52926	2.52068	2.55513
40	2.93103	2.90048	2.85456	2.79472	2.72923	2.71997	2.70522	2.68540	2.66139	2.65826	2.64989	2.68357
41	3.06989	3.04060	2.99551	2.93614	2.86396	2.85122	2.83344	2.81080	2.78367	2.78058	2.77219	2.80498
42	3.20236	3.17522	3.13183	3.07368	3.00230	2.98598	2.96472	2.93908	2.90916	2.90420	2.89596	2.92784
43	3.33686	3.31209	3.27125	3.21509	3.14513	3.12428	3.09945	3.07035	3.03746	3.03102	3.02094	3.05190
44	3.48196	3.46088	3.42224	3.36843	3.30017	3.27428	3.24456	3.21159	3.17497	3.16668	3.15498	3.18488
45	3.59566	3.62206	3.58698	3.53512	3.46890	3.43758	3.40239	3.36414	3.32334	3.31248	3.29874	3.32744

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
46	3.71928	3.75135	3.76598	3.71743	3.65280	3.61552	3.57440	3.53020	3.48369	3.46987	3.45330	3.48063
47	3.86380	3.89117	3.91181	3.91531	3.85375	3.80920	3.76161	3.71101	3.65811	3.63987	3.62008	3.64582
48	4.03203	4.05535	4.07091	4.08061	4.07345	4.02202	3.96648	3.90882	3.84898	3.82568	3.80107	3.82493
49	4.23142	4.25122	4.26218	4.26621	4.26528	4.25986	4.19657	4.13009	4.06242	4.03353	4.00331	4.02492
50	4.46893	4.48440	4.49098	4.48954	4.48207	4.47054	4.45536	4.38006	4.30252	4.26720	4.23066	4.24950
51	4.73555	4.74544	4.74679	4.74015	4.72636	4.70745	4.68541	4.66058	4.57317	4.52956	4.48583	4.50131
52	5.04108	5.04273	5.03705	5.02388	5.00370	4.97731	4.94674	4.91401	4.87937	4.82756	4.77442	4.78576
53	5.38998	5.38158	5.36604	5.34445	5.31650	5.28257	5.24339	5.20102	5.15749	5.16437	5.10191	5.10813
54	5.80626	5.78471	5.75719	5.72395	5.68601	5.64288	5.59481	5.54248	5.48795	5.48795	5.48795	5.48795
55	9.64922	9.62060	9.58448	9.53832	9.48259	9.41897	9.34662	9.26601	9.17824	9.17824	9.17824	9.17824
56	9.99999	9.97426	9.94199	9.90125	9.84919	9.78633	9.71456	9.63296	9.54204	9.54204	9.54204	9.54204
57	10.40980	10.38622	10.35685	10.32001	10.27349	10.21406	10.14228	10.06034	9.96717	9.96717	9.96717	9.96717
58	10.77132	10.77132	10.74342	10.70867	10.66508	10.61005	10.53972	10.45480	10.35784	10.35784	10.35784	10.35784
59	11.22934	11.22934	11.22934	11.19617	11.15483	11.10298	11.03751	10.95386	10.85284	10.85284	10.85284	10.85284
60	11.76349	11.76349	11.76349	11.76349	11.72334	11.67331	11.61056	11.53133	11.43009	11.43009	11.43009	11.43009
61	12.14610	12.14610	12.14610	12.14610	12.14610	12.09273	12.02625	11.94284	11.83753	11.83753	11.83753	11.83753
62	12.72840	12.72840	12.72840	12.72840	12.72840	12.72840	12.65705	12.56816	12.45664	12.45664	12.45664	12.45664
63	13.59165	13.59165	13.59165	13.59165	13.59165	13.59165	13.59165	13.49569	13.37612	13.37612	13.37612	13.37612
64	14.52730	14.52730	14.52730	14.52730	14.52730	14.52730	14.52730	14.52730	14.39747	14.39747	14.39747	14.39747
65	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373



Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	1.73406												
29	1.73292	1.77035											
30	1.80620	1.84304	1.87873										
31	1.87958	1.91598	1.95120	1.98524									
32	1.95303	1.98914	2.02404	2.05775	2.09028								
33	2.02898	2.06490	2.09959	2.13307	2.16536	2.19647							
34	2.10528	2.14086	2.17519	2.20830	2.24021	2.27093	2.30050						
35	2.18217	2.21723	2.25105	2.28363	2.31501	2.34521	2.37425	2.40215					
36	2.26064	2.29498	2.32807	2.35993	2.39058	2.42006	2.44838	2.47559	2.50170				
37	2.35336	2.38689	2.41918	2.45024	2.48010	2.50879	2.53635	2.56279	2.58816	2.61249			
38	2.46257	2.49519	2.52657	2.55673	2.58570	2.61351	2.64020	2.66580	2.69034	2.71385	2.73637		
39	2.58828	2.62015	2.65078	2.68019	2.70843	2.73551	2.76148	2.78638	2.81022	2.83306	2.85492	2.87583	
40	2.71595	2.74706	2.77692	2.80559	2.83308	2.85943	2.88468	2.90887	2.93203	2.95420	2.97540	2.99568	3.01506
41	2.83648	2.86671	2.89571	2.92353	2.95019	2.97573	3.00019	3.02360	3.04600	3.06743	3.08792	3.10751	3.12623
42	2.95843	2.98778	3.01591	3.04287	3.06869	3.09341	3.11707	3.13970	3.16135	3.18204	3.20182	3.22072	3.23877
43	3.08158	3.11003	3.13729	3.16339	3.18837	3.21228	3.23514	3.25701	3.27791	3.29788	3.31696	3.33518	3.35257
44	3.21353	3.24097	3.26723	3.29237	3.31642	3.33941	3.36140	3.38240	3.40247	3.42164	3.43994	3.45742	3.47409
45	3.35493	3.38123	3.40639	3.43045	3.45345	3.47543	3.49644	3.51650	3.53565	3.55394	3.57139	3.58804	3.60392
46	3.50678	3.53178	3.55568	3.57853	3.60035	3.62119	3.64109	3.66008	3.67821	3.69551	3.71201	3.72775	3.74275
47	3.67042	3.69392	3.71638	3.73782	3.75829	3.77783	3.79648	3.81427	3.83123	3.84741	3.86284	3.87754	3.89156

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
48	3.84773	3.86949	3.89025	3.91007	3.92898	3.94701	3.96421	3.98061	3.99624	4.01114	4.02533	4.03886	4.05175
49	4.04553	4.06520	4.08395	4.10183	4.11888	4.13513	4.15061	4.16537	4.17942	4.19281	4.20556	4.21770	4.22927
50	4.26745	4.28456	4.30087	4.31640	4.33120	4.34529	4.35871	4.37149	4.38365	4.39523	4.40626	4.41675	4.42674
51	4.51604	4.53007	4.54343	4.55615	4.56825	4.57976	4.59072	4.60115	4.61106	4.62050	4.62948	4.63802	4.64614
52	4.79655	4.80680	4.81656	4.82583	4.83465	4.84304	4.85102	4.85860	4.86581	4.87266	4.87917	4.88537	4.89125
53	5.11404	5.11966	5.12499	5.13006	5.13487	5.13945	5.14379	5.14792	5.15184	5.15556	5.15910	5.16246	5.16566
54	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795
55	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824
56	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204
57	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717
58	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784
59	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284
60	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009
61	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753
62	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664
63	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612
64	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747
65	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
41	3.14411												
42	3.25601	3.27246											
43	3.36918	3.38502	3.40014										
44	3.49000	3.50518	3.51965	3.53345									
45	3.61907	3.63352	3.64729	3.66042	3.67293								
46	3.75706	3.77069	3.78369	3.79607	3.80786	3.81910							
47	3.90491	3.91764	3.92976	3.94131	3.95230	3.96278	3.97275						
48	4.06402	4.07571	4.08684	4.09744	4.10753	4.11714	4.12628	4.13499					
49	4.24028	4.25076	4.26073	4.27023	4.27926	4.28786	4.29604	4.30382	4.31123				
50	4.43624	4.44528	4.45388	4.46207	4.46985	4.47726	4.48430	4.49100	4.49737	4.50343			
51	4.65387	4.66121	4.66820	4.67484	4.68116	4.68717	4.69288	4.69831	4.70348	4.70838	4.71305		
52	4.89685	4.90217	4.90723	4.91203	4.91660	4.92094	4.92507	4.92899	4.93271	4.93626	4.93962	4.94282	
53	5.16869	5.17157	5.17431	5.17691	5.17938	5.18173	5.18396	5.18608	5.18809	5.19001	5.19182	5.19355	5.19519
54	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795	5.48795
55	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824	9.17824
56	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204	9.54204
57	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717	9.96717
58	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784	10.35784
59	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284
60	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
61	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753
62	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664
63	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612
64	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747
65	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373

Age	Period of membership (years)												
	38	39	40	41	42	43	44	45	46	47	48	49	
54	5.48795												
55	9.17824	9.17824											
56	9.54204	9.54204	9.54204										
57	9.96717	9.96717	9.96717	9.96717									
58	10.35784	10.35784	10.35784	10.35784	10.35784								
59	10.85284	10.85284	10.85284	10.85284	10.85284	10.85284							
60	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009	11.43009						
61	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753	11.83753					
62	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664	12.45664				
63	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612	13.37612			

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Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
64	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747	14.39747
65	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373	15.58373

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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
28	4.00093	3.99171	3.98325	3.97562	3.96875	3.96267	3.95737	3.95291	3.94933	3.94656	3.94450	3.93874
29	3.98941	3.97987	3.97119	3.96331	3.95630	3.95004	3.94457	3.93986	3.93598	3.93297	3.93074	3.92496
30	3.97833	3.96853	3.95954	3.95147	3.94421	3.93783	3.93220	3.92732	3.92319	3.91986	3.91739	3.91158
31	3.96776	3.95770	3.94847	3.94011	3.93268	3.92607	3.92032	3.91529	3.91100	3.90742	3.90463	3.89879
32	3.95768	3.94742	3.93796	3.92937	3.92165	3.91488	3.90891	3.90378	3.89935	3.89561	3.89256	3.88669
33	3.94818	3.93765	3.92801	3.91920	3.91128	3.90423	3.89811	3.89277	3.88825	3.88438	3.88117	3.87527
34	3.93871	3.92794	3.91808	3.90915	3.90105	3.89383	3.88747	3.88202	3.87731	3.87338	3.87006	3.86414
35	3.92922	3.91822	3.90817	3.89907	3.89091	3.88356	3.87707	3.87140	3.86661	3.86253	3.85919	3.85326
36	3.91990	3.90868	3.89845	3.88921	3.88092	3.87355	3.86696	3.86120	3.85623	3.85209	3.84861	3.84269
37	3.91060	3.89928	3.88888	3.87951	3.87112	3.86367	3.85711	3.85130	3.84626	3.84196	3.83846	3.83256
38	3.90139	3.88998	3.87954	3.87005	3.86158	3.85408	3.84749	3.84174	3.83668	3.83235	3.82871	3.82285
39	3.89167	3.88023	3.86976	3.86028	3.85174	3.84419	3.83759	3.83184	3.82689	3.82257	3.81892	3.81311
40	3.88138	3.86994	3.85952	3.85006	3.84159	3.83402	3.82741	3.82170	3.81678	3.81260	3.80898	3.80325
41	3.85928	3.84780	3.83747	3.82816	3.81980	3.81237	3.80580	3.80013	3.79530	3.79119	3.78776	3.78213
42	3.83666	3.82530	3.81500	3.80585	3.79770	3.79043	3.78405	3.77845	3.77369	3.76971	3.76638	3.76088
43	3.81361	3.80236	3.79225	3.78320	3.77525	3.76826	3.76208	3.75672	3.75206	3.74817	3.74498	3.73964
44	3.79006	3.77893	3.76900	3.76020	3.75240	3.74566	3.73980	3.73468	3.73028	3.72652	3.72345	3.71828

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
45	3.76751	3.75496	3.74524	3.73668	3.72920	3.72266	3.71711	3.71235	3.70823	3.70476	3.70184	3.69687
46	3.74452	3.73228	3.72104	3.71277	3.70560	3.69945	3.69415	3.68975	3.68604	3.68289	3.68029	3.67554
47	3.72119	3.70934	3.69849	3.68861	3.68181	3.67604	3.67119	3.66708	3.66378	3.66109	3.65884	3.65435
48	3.69752	3.68617	3.67581	3.66640	3.65789	3.65257	3.64816	3.64457	3.64161	3.63937	3.63762	3.63345
49	3.67093	3.66020	3.65046	3.64165	3.63370	3.62657	3.62271	3.61966	3.61730	3.61546	3.61424	3.61043
50	3.64060	3.63072	3.62180	3.61377	3.60657	3.60012	3.59435	3.59198	3.59028	3.58915	3.58842	3.58506
51	3.58291	3.57429	3.56657	3.55966	3.55350	3.54800	3.54311	3.53877	3.53791	3.53758	3.53770	3.53490
52	3.51938	3.51258	3.50653	3.50117	3.49641	3.49220	3.48846	3.48516	3.48224	3.48293	3.48399	3.48190
53	3.44733	3.44328	3.43971	3.43658	3.43382	3.43139	3.42925	3.42737	3.42571	3.42426	3.42654	3.42537
54	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303
55	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751
56	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348
57	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708
58	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043
59	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264
60	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155
61	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084
62	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572
63	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111
64	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
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

  

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
28	3.93337												
29	3.91956	3.91453											
30	3.90617	3.90112	3.89644										
31	3.89336	3.88830	3.88361	3.87926									
32	3.88123	3.87615	3.87144	3.86708	3.86304								
33	3.86978	3.86467	3.85994	3.85556	3.85151	3.84777							
34	3.85862	3.85350	3.84876	3.84437	3.84031	3.83657	3.83312						
35	3.84774	3.84262	3.83787	3.83348	3.82943	3.82569	3.82224	3.81907					
36	3.83718	3.83207	3.82734	3.82297	3.81893	3.81521	3.81178	3.80863	3.80573				
37	3.82708	3.82200	3.81729	3.81295	3.80893	3.80523	3.80183	3.79870	3.79582	3.79318			
38	3.81742	3.81238	3.80771	3.80341	3.79943	3.79577	3.79240	3.78931	3.78646	3.78385	3.78145		
39	3.80772	3.80273	3.79812	3.79386	3.78993	3.78631	3.78298	3.77992	3.77711	3.77453	3.77216	3.76999	
40	3.79792	3.79300	3.78844	3.78424	3.78037	3.77680	3.77352	3.77051	3.76774	3.76520	3.76288	3.76074	3.75879
41	3.77691	3.77208	3.76761	3.76350	3.75970	3.75621	3.75300	3.75006	3.74735	3.74487	3.74260	3.74051	3.73861
42	3.75578	3.75107	3.74673	3.74272	3.73903	3.73563	3.73251	3.72965	3.72702	3.72461	3.72240	3.72038	3.71853
43	3.73469	3.73012	3.72591	3.72203	3.71845	3.71517	3.71215	3.70938	3.70684	3.70451	3.70238	3.70043	3.69864
44	3.71350	3.70909	3.70503	3.70128	3.69784	3.69468	3.69177	3.68911	3.68667	3.68443	3.68238	3.68051	3.67879



Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
45	3.69228	3.68805	3.68415	3.68056	3.67726	3.67424	3.67146	3.66891	3.66658	3.66444	3.66248	3.66069	3.65906
46	3.67116	3.66713	3.66341	3.66000	3.65686	3.65399	3.65135	3.64893	3.64672	3.64469	3.64283	3.64114	3.63959
47	3.65022	3.64642	3.64292	3.63971	3.63677	3.63407	3.63159	3.62932	3.62725	3.62535	3.62361	3.62202	3.62057
48	3.62961	3.62608	3.62284	3.61986	3.61713	3.61464	3.61235	3.61025	3.60834	3.60659	3.60499	3.60352	3.60219
49	3.60694	3.60373	3.60079	3.59809	3.59562	3.59336	3.59129	3.58940	3.58767	3.58609	3.58465	3.58333	3.58213
50	3.58198	3.57916	3.57658	3.57421	3.57205	3.57007	3.56826	3.56661	3.56510	3.56373	3.56247	3.56132	3.56028
51	3.53234	3.53000	3.52787	3.52591	3.52413	3.52250	3.52101	3.51965	3.51842	3.51729	3.51626	3.51532	3.51446
52	3.48000	3.47826	3.47668	3.47523	3.47392	3.47272	3.47162	3.47063	3.46972	3.46889	3.46814	3.46745	3.46682
53	3.42431	3.42334	3.42247	3.42166	3.42094	3.42027	3.41967	3.41912	3.41862	3.41817	3.41775	3.41738	3.41704
54	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303
55	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751
56	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348
57	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708
58	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043
59	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264
60	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155
61	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084
62	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572
63	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111
64	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
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

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
41	3.73686												
42	3.71684	3.71529											
43	3.69701	3.69552	3.69416										
44	3.67723	3.67579	3.67449	3.67329									
45	3.65756	3.65620	3.65495	3.65381	3.65277								
46	3.63817	3.63688	3.63570	3.63462	3.63364	3.63274							
47	3.61925	3.61804	3.61694	3.61593	3.61501	3.61418	3.61341						
48	3.60097	3.59986	3.59884	3.59792	3.59707	3.59630	3.59560	3.59496					
49	3.58103	3.58003	3.57912	3.57828	3.57753	3.57683	3.57620	3.57563	3.57511				
50	3.55932	3.55846	3.55766	3.55694	3.55628	3.55568	3.55514	3.55464	3.55418	3.55377			
51	3.51368	3.51297	3.51232	3.51173	3.51120	3.51071	3.51026	3.50986	3.50949	3.50915	3.50884		
52	3.46625	3.46573	3.46526	3.46483	3.46444	3.46408	3.46376	3.46346	3.46319	3.46295	3.46273	3.46252	
53	3.41672	3.41644	3.41618	3.41595	3.41573	3.41554	3.41536	3.41520	3.41506	3.41492	3.41480	3.41469	3.41459
54	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303	3.36303
55	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751	2.30751

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
56	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348	2.21348
57	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708	2.10708
58	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043	1.98043
59	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264
60	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155
61	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084
62	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572
63	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111
64	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527
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

Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
54	3.36303											
55	2.30751	2.30751										
56	2.21348	2.21348	2.21348									
57	2.10708	2.10708	2.10708	2.10708								
58	1.98043	1.98043	1.98043	1.98043	1.98043							
59	1.81264	1.81264	1.81264	1.81264	1.81264	1.81264						

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Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
60	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155	1.63155					
61	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084	1.43084				
62	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572	1.15572			
63	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111	0.77111		
64	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	0.38527	
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

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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
28	3.78017	3.76739	3.75628	3.74674	3.73870	3.73224	3.72725	3.72418	3.72353	3.72521	3.70388	3.69142
29	3.75192	3.73875	3.72796	3.71879	3.71111	3.70483	3.70007	3.69667	3.69513	3.69596	3.69907	3.68604
30	3.72358	3.70990	3.69867	3.68982	3.68250	3.67658	3.67197	3.66877	3.66685	3.66672	3.66893	3.65602
31	3.69537	3.68118	3.66936	3.65999	3.65297	3.64738	3.64310	3.64002	3.63827	3.63771	3.63888	3.62605
32	3.66707	3.65235	3.63996	3.62993	3.62232	3.61703	3.61307	3.61031	3.60866	3.60825	3.60894	3.59616
33	3.63851	3.62316	3.61019	3.59954	3.59121	3.58529	3.58162	3.57919	3.57787	3.57755	3.57839	3.56562
34	3.60909	3.59361	3.58015	3.56905	3.56023	3.55368	3.54948	3.54748	3.54660	3.54671	3.54773	3.53504
35	3.57864	3.56310	3.54971	3.53828	3.52915	3.52223	3.51751	3.51507	3.51475	3.51542	3.51697	3.50443
36	3.54676	3.53139	3.51817	3.50702	3.49772	3.49065	3.48569	3.48283	3.48217	3.48353	3.48576	3.47345
37	3.51309	3.49823	3.48544	3.47469	3.46588	3.45880	3.45384	3.45087	3.44989	3.45101	3.45405	3.44207
38	3.47739	3.46333	3.45133	3.44124	3.43305	3.42666	3.42183	3.41899	3.41801	3.41890	3.42177	3.41022
39	3.44088	3.42786	3.41667	3.40738	3.39986	3.39406	3.38991	3.38717	3.38627	3.38711	3.38971	3.37860
40	3.40361	3.39166	3.38154	3.37307	3.36633	3.36118	3.35760	3.35551	3.35467	3.35556	3.35806	3.34738
41	3.35840	3.34752	3.33848	3.33107	3.32513	3.32075	3.31778	3.31622	3.31600	3.31688	3.31937	3.30915
42	3.31303	3.30315	3.29515	3.28881	3.28390	3.28027	3.27802	3.27702	3.27729	3.27874	3.28116	3.27139
43	3.26742	3.25867	3.25164	3.24630	3.24241	3.23977	3.23823	3.23790	3.23867	3.24056	3.24352	3.23419
44	3.21954	3.21169	3.20587	3.20156	3.19873	3.19716	3.19664	3.19705	3.19851	3.20093	3.20433	3.19548
45	3.18042	3.16220	3.15736	3.15433	3.15260	3.15214	3.15275	3.15423	3.15646	3.15959	3.16355	3.15519

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
46	3.13920	3.12193	3.10616	3.10420	3.10384	3.10455	3.10634	3.10901	3.11237	3.11631	3.12101	3.11320
47	3.09596	3.07975	3.06496	3.05149	3.05227	3.05443	3.05745	3.06135	3.06595	3.07106	3.07660	3.06937
48	3.05011	3.03510	3.02143	3.00900	2.99771	3.00110	3.00566	3.01087	3.01677	3.02320	3.02998	3.02339
49	2.99976	2.98616	2.97380	2.96258	2.95239	2.94317	2.94908	2.95595	2.96328	2.97111	2.97929	2.97344
50	2.94369	2.93181	2.92102	2.91125	2.90240	2.89439	2.88715	2.89554	2.90470	2.91409	2.92381	2.91880
51	2.88151	2.87168	2.86278	2.85474	2.84747	2.84090	2.83496	2.82960	2.84043	2.85181	2.86323	2.85919
52	2.81132	2.80408	2.79754	2.79164	2.78632	2.78153	2.77720	2.77330	2.76979	2.78304	2.79666	2.79376
53	2.73210	2.72808	2.72447	2.72121	2.71828	2.71565	2.71328	2.71114	2.70922	2.70749	2.72318	2.72162
54	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881
55	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209
56	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736
57	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491
58	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873
59	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330
60	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381
61	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507
62	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409
63	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231
64	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285
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

Age	Period of membership (years)													
	12	13	14	15	16	17	18	19	20	21	22	23	24	
28	3.67931													
29	3.67338	3.66109												
30	3.64349	3.63134	3.61957											
31	3.61362	3.60157	3.58992	3.57865										
32	3.58377	3.57179	3.56021	3.54902	3.53822									
33	3.55327	3.54132	3.52978	3.51864	3.50790	3.49755								
34	3.52277	3.51092	3.49948	3.48844	3.47781	3.46757	3.45771							
35	3.49231	3.48062	3.46934	3.45847	3.44800	3.43792	3.42823	3.41892						
36	3.46157	3.45011	3.43907	3.42844	3.41820	3.40836	3.39891	3.38982	3.38111					
37	3.43051	3.41938	3.40866	3.39835	3.38844	3.37891	3.36976	3.36098	3.35256	3.34448				
38	3.39909	3.38839	3.37809	3.36819	3.35868	3.34955	3.34078	3.33238	3.32432	3.31660	3.30921			
39	3.36790	3.35762	3.34774	3.33825	3.32915	3.32041	3.31203	3.30399	3.29630	3.28893	3.28188	3.27513		
40	3.33712	3.32726	3.31779	3.30870	3.29999	3.29163	3.28362	3.27595	3.26861	3.26158	3.25486	3.24843	3.24228	
41	3.29933	3.28990	3.28086	3.27219	3.26387	3.25591	3.24829	3.24098	3.23400	3.22732	3.22093	3.21482	3.20898	
42	3.26201	3.25302	3.24440	3.23613	3.22822	3.22064	3.21339	3.20645	3.19981	3.19347	3.18740	3.18161	3.17607	
43	3.22525	3.21667	3.20846	3.20060	3.19307	3.18586	3.17897	3.17238	3.16609	3.16007	3.15432	3.14883	3.14359	
44	3.18699	3.17887	3.17109	3.16365	3.15652	3.14971	3.14320	3.13698	3.13104	3.12536	3.11994	3.11477	3.10983	
45	3.14720	3.13954	3.13222	3.12522	3.11853	3.11213	3.10602	3.10018	3.09461	3.08929	3.08421	3.07936	3.07474	
46	3.10572	3.09857	3.09174	3.08521	3.07897	3.07302	3.06733	3.06190	3.05671	3.05177	3.04705	3.04255	3.03826	
47	3.06247	3.05587	3.04956	3.04354	3.03779	3.03230	3.02707	3.02207	3.01731	3.01277	3.00844	3.00431	3.00037	

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
48	3.01711	3.01111	3.00538	2.99992	2.99470	2.98973	2.98499	2.98047	2.97616	2.97205	2.96813	2.96440	2.96085
49	2.96785	2.96253	2.95745	2.95261	2.94799	2.94360	2.93940	2.93541	2.93160	2.92798	2.92452	2.92124	2.91811
50	2.91403	2.90948	2.90515	2.90102	2.89709	2.89334	2.88977	2.88638	2.88314	2.88006	2.87713	2.87434	2.87169
51	2.85534	2.85168	2.84820	2.84488	2.84172	2.83872	2.83586	2.83314	2.83055	2.82809	2.82575	2.82352	2.82140
52	2.79099	2.78837	2.78587	2.78350	2.78124	2.77909	2.77705	2.77511	2.77326	2.77151	2.76984	2.76825	2.76674
53	2.72013	2.71872	2.71738	2.71611	2.71490	2.71375	2.71266	2.71162	2.71064	2.70970	2.70881	2.70797	2.70717
54	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881
55	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209
56	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736
57	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491
58	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873
59	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330
60	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381
61	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507
62	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409
63	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231
64	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285
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



Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
41	3.20341												
42	3.17079	3.16574											
43	3.13858	3.13381	3.12925										
44	3.10512	3.10062	3.09633	3.09225									
45	3.07033	3.06613	3.06212	3.05830	3.05466								
46	3.03417	3.03028	3.02656	3.02302	3.01965	3.01644							
47	2.99662	2.99305	2.98964	2.98640	2.98331	2.98037	2.97757						
48	2.95746	2.95424	2.95117	2.94825	2.94547	2.94282	2.94029	2.93789					
49	2.91512	2.91229	2.90959	2.90702	2.90457	2.90224	2.90003	2.89792	2.89591				
50	2.86916	2.86676	2.86447	2.86230	2.86023	2.85826	2.85639	2.85461	2.85291	2.85130			
51	2.81938	2.81747	2.81564	2.81391	2.81226	2.81070	2.80920	2.80779	2.80644	2.80516	2.80394		
52	2.76531	2.76395	2.76266	2.76142	2.76026	2.75914	2.75809	2.75708	2.75613	2.75522	2.75436	2.75354	
53	2.70640	2.70568	2.70499	2.70434	2.70372	2.70313	2.70257	2.70204	2.70153	2.70105	2.70059	2.70016	2.69975
54	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881	2.63881
55	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209	1.50209
56	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736	1.42736
57	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491	1.33491
58	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873	1.24873
59	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330
60	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
61	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507
62	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409
63	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231
64	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285
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

Age	Period of membership (years)											
	38	39	40	41	42	43	44	45	46	47	48	49
54	2.63881											
55	1.50209	1.50209										
56	1.42736	1.42736	1.42736									
57	1.33491	1.33491	1.33491	1.33491								
58	1.24873	1.24873	1.24873	1.24873	1.24873							
59	1.13330	1.13330	1.13330	1.13330	1.13330	1.13330						
60	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381	0.99381					
61	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507	0.88507				
62	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409	0.72409			
63	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231	0.49231		
64	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	0.25285	
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**

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
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
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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
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
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

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
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
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

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
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

Age	Period of membership (years)												
	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
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

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
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

Age	Period of membership (years)											
	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		
64	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 (years)											
	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
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

Age	Period of membership (years)											
	0	1	2	3	4	5	6	7	8	9	10	11
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
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

Age	Period of membership (years)												
	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	
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

Age	Period of membership (years)												
	12	13	14	15	16	17	18	19	20	21	22	23	24
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
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

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
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			
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

Age	Period of membership (years)												
	25	26	27	28	29	30	31	32	33	34	35	36	37
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

Age	Period of membership (years)											
	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

**Table 4 Valuation factors — indexed pensions**

Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
18							25.7376	26.5636
19							25.6046	26.4521
20							25.4700	26.3367
21							25.3324	26.2170
22							25.1908	26.0926
23							25.0443	25.9633
24							24.8923	25.8294
25							24.7347	25.6905
26							24.5711	25.5464
27							24.4017	25.3973
28	25.6860	25.8412	25.8671	25.9246	25.2513	25.3688	24.2264	25.2427
29	25.5451	25.7014	25.7314	25.7875	25.0979	25.2126	24.0449	25.0828
30	25.3990	25.5567	25.5910	25.6456	24.9388	25.0512	23.8571	24.9178
31	25.2477	25.4070	25.4454	25.4989	24.7738	24.8844	23.6628	24.7474
32	25.0912	25.2524	25.2949	25.3472	24.6027	24.7122	23.4618	24.5715
33	24.9291	25.0925	25.1389	25.1904	24.4256	24.5344	23.2536	24.3898
34	24.7612	24.9272	24.9773	25.0282	24.2420	24.3506	23.0380	24.2023
35	24.5874	24.7563	24.8101	24.8605	24.0523	24.1605	22.8149	24.0088
36	24.4074	24.5797	24.6369	24.6871	23.8558	23.9642	22.5838	23.8091
37	24.2211	24.3972	24.4576	24.5079	23.6528	23.7615	22.3448	23.6030
38	24.0282	24.2085	24.2719	24.3226	23.4429	23.5520	22.0975	23.3902
39	23.8287	24.0134	24.0798	24.1310	23.2259	23.3358	21.8418	23.1707
40	23.6222	23.8119	23.8810	23.9331	23.0019	23.1127	21.5777	22.9444
41	23.3762	23.5766	23.6341	23.6939	22.7280	22.8458	21.3049	22.7111
42	23.1211	23.3328	23.3776	23.4458	22.4442	22.5696	21.0233	22.4705
43	22.8565	23.0801	23.1113	23.1885	22.1502	22.2841	20.7332	22.2224
44	22.5821	22.8187	22.8349	22.9221	21.8455	21.9887	20.4344	21.9670
45	22.2976	22.5483	22.5480	22.6463	21.5301	21.6831	20.1269	21.7043
46	22.0028	22.2688	22.2504	22.3608	21.2038	21.3671	19.8110	21.4341
47	21.6974	21.9800	21.9417	22.0656	20.8664	21.0409	19.4864	21.1567

Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
48	21.3812	21.6819	21.6217	21.7608	20.5177	20.7042	19.1532	20.8720
49	21.0540	21.3744	21.2902	21.4460	20.1575	20.3574	18.8116	20.5801
50	20.7154	21.0575	20.9469	21.1213	19.7855	20.0005	18.4621	20.2809
51	20.2789	20.7309	20.4812	20.7864	19.2903	19.6336	18.1044	19.9745
52	19.8259	20.3946	19.9971	20.4415	18.7777	19.2566	17.7390	19.6612
53	19.3560	20.0489	19.4942	20.0865	18.2476	18.8696	17.3661	19.3408
54	18.8686	19.6935	18.9719	19.7214	17.7004	18.4731	16.9860	19.0130
55	18.3635	19.3283	18.4298	19.3462	17.1365	18.0671	16.5994	18.6777
56	17.9889	18.9932	18.0569	19.0114	16.7447	17.7044	16.2071	18.3346
57	17.6037	18.6499	17.6735	18.6685	16.3453	17.3344	15.8102	17.9837
58	17.2083	18.2983	17.2798	18.3173	15.9385	16.9568	15.4097	17.6248
59	16.8034	17.9377	16.8767	17.9570	15.5264	16.5714	15.0038	17.2578
60	16.3895	17.5677	16.4646	17.5873	15.1097	16.1780	14.5929	16.8824
61	15.9670	17.1885	16.0438	17.2084	14.6892	15.7767	14.1772	16.4988
62	15.5363	16.8001	15.6148	16.8204	14.2657	15.3677	13.7567	16.1071
63	15.0977	16.4031	15.1778	16.4236	13.8400	14.9514	13.3312	15.7074
64	14.6527	15.9975	14.7342	16.0184	13.4127	14.5284	12.9046	15.2999
65	14.2016	15.5837	14.2846	15.6049	12.9843	14.0992	12.4775	14.8847
66	13.7448	15.1619	13.8292	15.1833	12.5558	13.6640	12.0503	14.4617
67	13.2826	14.7322	13.3682	14.7539	12.1275	13.2234	11.6231	14.0309
68	12.8152	14.2948	12.9019	14.3167	11.7002	12.7776	11.1959	13.5917
69	12.3446	13.8498	12.4323	13.8719	11.2727	12.3255	10.7720	13.1468
70	11.8716	13.3975	11.9601	13.4198	10.8454	11.8680	10.3522	12.6966
71	11.3968	12.9385	11.4860	12.9610	10.4185	11.4054	9.9375	12.2418
72	10.9208	12.4735	11.0105	12.4961	9.9920	10.9385	9.5290	11.7832
73	10.4440	12.0033	10.5340	12.0260	9.5657	10.4681	9.1276	11.3218
74	9.9668	11.5271	10.0570	11.5498	9.1401	9.9978	8.7262	10.8571
75	9.4905	11.0451	9.5806	11.0679	8.7160	9.5295	8.3253	10.3897
76	9.0172	10.5577	9.1070	10.5805	8.2949	9.0650	7.9263	9.9207
77	8.5496	10.0650	8.6390	10.0879	7.8791	8.6069	7.5308	9.4512
78	8.0904	9.5670	8.1791	9.5899	7.4705	8.1576	7.1401	8.9822
79	7.6415	9.0727	7.7292	9.0956	7.0727	7.7178	6.7597	8.5181



Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
80	7.2047	8.5842	7.2912	8.6069	6.6874	7.2888	6.3909	8.0610
81	6.7813	8.1033	6.8662	8.1259	6.3159	6.8712	6.0345	7.6132
82	6.3721	7.6303	6.4553	7.6527	5.9596	6.4643	5.6907	7.1767
83	5.9776	7.1672	6.0589	7.1894	5.6195	6.0686	5.3595	6.7536
84	5.6030	6.7162	5.6821	6.7381	5.2980	5.6878	5.0467	6.3464
85	5.2483	6.2788	5.3251	6.3004	4.9952	5.3237	4.7520	5.9563
86	4.9131	5.8567	4.9874	5.8780	4.7111	4.9785	4.4748	5.5843
87	4.5964	5.4455	4.6680	5.4664	4.4454	4.6550	4.2142	5.2313
88	4.2966	5.0436	4.3655	5.0641	4.1980	4.3567	3.9684	4.8983
89	4.0135	4.6622	4.0797	4.6822	3.9591	4.0802	3.7377	4.5806
90	3.7469	4.3021	3.8102	4.3217	3.7265	3.8255	3.5224	4.2785
91	3.4962	3.9641	3.5566	3.9831	3.4962	3.5911	3.3227	3.9918
92	3.2615	3.6487	3.3191	3.6671	3.2615	3.3740	3.1398	3.7202
93	3.0429	3.3575	3.0976	3.3753	3.0429	3.1685	2.9762	3.4635
94	2.8389	3.0832	2.8906	3.1003	2.8389	2.9700	2.8229	3.2203
95	2.6490	2.8245	2.6978	2.8408	2.6490	2.7719	2.6793	2.9892

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

Age	Male	Female	Age	Male	Female
28	1.8452	1.8831	47	1.7669	1.8180
29	1.8405	1.8812	48	1.7594	1.8118
30	1.8386	1.8794	49	1.7518	1.8056
31	1.8366	1.8775	50	1.7443	1.7994
32	1.8347	1.8757	51	1.7259	1.7931
33	1.8327	1.8738	52	1.7075	1.7869
34	1.8307	1.8720	53	1.6891	1.7806
35	1.8288	1.8701	54	1.6706	1.7743
36	1.8268	1.8682	55	1.6520	1.7680
37	1.8248	1.8663	56	1.6496	1.7659
38	1.8288	1.8644	57	1.6471	1.7637
39	1.8207	1.8626	58	1.6445	1.7615
40	1.8187	1.8607	59	1.6418	1.7592

41	1.8114	1.8546	60	1.6389	1.7568
42	1.8040	1.8486	61	1.6286	1.7532
43	1.7966	1.8425	62	1.6158	1.7472
44	1.7892	1.8364	63	1.6004	1.7387
45	1.7818	1.8303	64	1.5825	1.7277
46	1.7443	1.8241	65	1.5622	1.7142

**Table 6 Valuation factors — non-indexed pensions**

Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
18							16.4484	16.7108
19							16.4137	16.6862
20							16.3789	16.6601
21							16.3432	16.6322
22							16.3059	16.6024
23							16.2664	16.5704
24							16.2244	16.5365
25							16.1796	16.5003
26							16.1319	16.4618
27							16.0812	16.4209
28	16.5228	16.5718	16.5750	16.5975	16.5228	16.5718	16.0276	16.3774
29	16.4870	16.5362	16.5417	16.5633	16.4870	16.5362	15.9707	16.3313
30	16.4490	16.4984	16.5063	16.5270	16.4490	16.4984	15.9105	16.2827
31	16.4087	16.4585	16.4687	16.4885	16.4087	16.4585	15.8467	16.2315
32	16.3659	16.4163	16.4289	16.4479	16.3659	16.4163	15.7791	16.1774
33	16.3205	16.3716	16.3865	16.4049	16.3205	16.3716	15.7073	16.1203
34	16.2722	16.3243	16.3415	16.3594	16.2722	16.3243	15.6312	16.0601
35	16.2210	16.2743	16.2938	16.3111	16.2210	16.2743	15.5504	15.9966
36	16.1666	16.2213	16.2431	16.2601	16.1666	16.2213	15.4647	15.9296
37	16.1089	16.1653	16.1893	16.2061	16.1089	16.1653	15.3739	15.8589
38	16.0477	16.1061	16.1322	16.1490	16.0477	16.1061	15.2776	15.7843
39	15.9828	16.0434	16.0716	16.0885	15.9828	16.0434	15.1756	15.7056
40	15.9140	15.9771	16.0074	16.0244	15.9140	15.9771	15.0679	15.6227
41	15.8291	15.8962	15.9240	15.9429	15.8291	15.8962	14.9539	15.5354

Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
42	15.7387	15.8101	15.8351	15.8561	15.7387	15.8101	14.8335	15.4433
43	15.6424	15.7187	15.7402	15.7637	15.6424	15.7187	14.7067	15.3463
44	15.5400	15.6216	15.6391	15.6654	15.5400	15.6216	14.5733	15.2444
45	15.4310	15.5188	15.5312	15.5611	15.4310	15.5188	14.4330	15.1373
46	15.3151	15.4099	15.4162	15.4504	15.3151	15.4099	14.2857	15.0249
47	15.1919	15.2946	15.2938	15.3330	15.1919	15.2946	14.1313	14.9073
48	15.0610	15.1728	15.1635	15.2089	15.0610	15.1728	13.9695	14.7842
49	14.9222	15.0443	15.0250	15.0776	14.9222	15.0443	13.8002	14.6556
50	14.7750	14.9087	14.8778	14.9389	14.7750	14.9087	13.6236	14.5213
51	14.5797	14.7657	14.6715	14.7926	14.5797	14.7657	13.4393	14.3812
52	14.3714	14.6153	14.4507	14.6384	14.3714	14.6153	13.2475	14.2354
53	14.1493	14.4572	14.2146	14.4761	14.1493	14.4572	13.0480	14.0835
54	13.9124	14.2912	13.9623	14.3055	13.9124	14.2912	12.8409	13.9253
55	13.6602	14.1169	13.6929	14.1261	13.6602	14.1169	12.6264	13.7604
56	13.4665	13.9551	13.5007	13.9647	13.4665	13.9551	12.4051	13.5886
57	13.2629	13.7861	13.2987	13.7961	13.2629	13.7861	12.1774	13.4095
58	13.0493	13.6097	13.0868	13.6201	13.0493	13.6097	11.9442	13.2229
59	12.8262	13.4251	12.8654	13.4358	12.8262	13.4251	11.7037	13.0284
60	12.5934	13.2318	12.6344	13.2429	12.5934	13.2318	11.4561	12.8257
61	12.3511	13.0296	12.3939	13.0411	12.3511	13.0296	11.2013	12.6145
62	12.0993	12.8185	12.1439	12.8303	12.0993	12.8185	10.9391	12.3949
63	11.8379	12.5983	11.8843	12.6106	11.8379	12.5983	10.6692	12.1666
64	11.5678	12.3692	11.6160	12.3818	11.5678	12.3692	10.3945	11.9295
65	11.2891	12.1309	11.3390	12.1439	11.2891	12.1309	10.1154	11.6834
66	11.0018	11.8834	11.0535	11.8968	11.0018	11.8834	9.8321	11.4280
67	10.7059	11.6266	10.7593	11.6403	10.7059	11.6266	9.5446	11.1631
68	10.4013	11.3603	10.4563	11.3744	10.4013	11.3603	9.2528	10.8879
69	10.0894	11.0843	10.1461	11.0987	10.0894	11.0843	8.9594	10.6042
70	9.7707	10.7986	9.8289	10.8134	9.7707	10.7986	8.6651	10.3121
71	9.4454	10.5034	9.5051	10.5185	9.4454	10.5034	8.3706	10.0120
72	9.1140	10.1988	9.1750	10.2143	9.1140	10.1988	8.0771	9.7041
73	8.7765	9.8855	8.8387	9.9012	8.7765	9.8855	7.7852	9.3893

Age	Age Pensioner		Age Pensioner		Invalidity Pensioner		Spouse Pensioner	
	67% reversion		85% reversion					
	Male	Female	Male	Female	Male	Female	Male	Female
74	8.4333	9.5622	8.4966	9.5782	8.4333	9.5622	7.4891	9.0667
75	8.0851	9.2290	8.1494	9.2453	8.0851	9.2290	7.1890	8.7368
76	7.7338	8.8859	7.7989	8.9025	7.7338	8.8859	6.8861	8.4001
77	7.3816	8.5327	7.4474	8.5496	7.3816	8.5327	6.5817	8.0576
78	7.0309	8.1691	7.0971	8.1862	7.0309	8.1691	6.2768	7.7099
79	6.6835	7.8025	6.7499	7.8198	6.6835	7.8025	5.9765	7.3607
80	6.3410	7.4347	6.4074	7.4522	6.3410	7.4347	5.6821	7.0118
81	6.0049	7.0673	6.0710	7.0849	6.0049	7.0673	5.3943	6.6652
82	5.6762	6.7007	5.7418	6.7184	5.6762	6.7007	5.1136	6.3229
83	5.3554	6.3366	5.4203	6.3544	5.3554	6.3366	4.8402	5.9869
84	5.0477	5.9773	5.1116	5.9951	5.0477	5.9773	4.5796	5.6598
85	4.7535	5.6244	4.8162	5.6421	4.7535	5.6244	4.3320	5.3428
86	4.4727	5.2796	4.5340	5.2972	4.4727	5.2796	4.0972	5.0374
87	4.2052	4.9392	4.2649	4.9567	4.2052	4.9392	3.8746	4.7447
88	3.9497	4.6021	4.0077	4.6195	3.9497	4.6021	3.6633	4.4661
89	3.7064	4.2786	3.7627	4.2958	3.7064	4.2786	3.4634	4.1979
90	3.4754	3.9701	3.5298	3.9870	3.4754	3.9701	3.2756	3.9404
91	3.2566	3.6776	3.3089	3.6942	3.2566	3.6776	3.1004	3.6940
92	3.0503	3.4023	3.1006	3.4186	3.0503	3.4023	2.9392	3.4587
93	2.8569	3.1461	2.9050	3.1619	2.8569	3.1461	2.7947	3.2345
94	2.6752	2.9028	2.7211	2.9181	2.6752	2.9028	2.6586	3.0206
95	2.5051	2.6714	2.5487	2.6861	2.5051	2.6714	2.5307	2.8158

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

Age (completed years)	Male	Female	Age (completed years)	Male	Female
28	5.6626	5.7874	47	10.2773	10.5745
29	5.8498	5.9792	48	10.5831	10.8984
30	6.0432	6.1773	49	10.8976	11.2320
31	6.2429	6.3819	50	11.2211	11.5756
32	6.4492	6.5933	51	11.4823	11.9293

Age (completed years)	Male	Female	Age (completed years)	Male	Female
33	6.6623	6.8117	52	11.7479	12.2936
34	6.8824	7.0373	53	12.0177	12.6687
35	7.1097	7.2703	54	12.2919	13.0550
36	7.3444	7.5111	55	12.5704	13.4527
37	7.5869	7.7597	56	12.9809	13.8956
38	7.8373	8.0166	57	13.4038	14.3525
39	8.0959	8.2819	58	13.8396	14.8238
40	8.3631	8.5559	59	14.2884	15.3098
41	8.6138	8.8194	60	14.7505	15.8109
42	8.8717	9.0907	61	14.6896	15.8134
43	9.1371	9.3703	62	14.6042	15.7921
44	9.4102	9.6581	63	14.4938	15.7469
45	9.6911	9.9546	64	14.3596	15.6776
46	9.9800	10.2600	65	14.2016	15.5837

**Table 8 Valuation factors — indexed associate pensions**

Age (completed years)	Associate Pensioner		Age (completed years)	Associate Pensioner	
	Male	Female		Male	Female
18	26.3640	26.7782	42	22.1883	22.9218
19	26.2482	26.6732	43	21.9297	22.6859
20	26.1296	26.5646	44	21.6628	22.4428
21	26.0078	26.4520	45	21.3871	22.1923
22	25.8820	26.3353	46	21.1027	21.9342
23	25.7520	26.2139	47	20.8092	21.6685
24	25.6173	26.0881	48	20.5067	21.3952
25	25.4777	25.9580	49	20.1950	21.1142
26	25.3329	25.8230	50	19.8739	20.8255
27	25.1831	25.6831	51	19.5432	20.5288
28	25.0278	25.5380	52	19.2031	20.2243
29	24.8673	25.3882	53	18.8532	19.9120
30	24.7010	25.2331	54	18.4930	19.5917
31	24.5288	25.0729	55	18.1225	19.2634

Age (completed years)	Associate Pensioner		Age (completed years)	Associate Pensioner	
	Male	Female		Male	Female
32	24.3507	24.9075	56	17.7415	18.9269
33	24.1663	24.7366	57	17.3499	18.5823
34	23.9752	24.5601	58	16.9480	18.2295
35	23.7776	24.3776	59	16.5367	17.8676
36	23.5729	24.1891	60	16.1165	17.4964
37	23.3611	23.9945	61	15.6878	17.1160
38	23.1420	23.7935	62	15.2511	16.7265
39	22.9154	23.5858	63	14.8066	16.3282
40	22.6810	23.3714	64	14.3560	15.9216
41	22.4386	23.1501	65	13.8997	15.5068
66	13.4381	15.0840	81	6.4723	8.0212
67	12.9714	14.6534	82	6.0694	7.5488
68	12.4999	14.2153	83	5.6819	7.0864
69	12.0258	13.7694	84	5.3152	6.6364
70	11.5498	13.3165	85	4.9690	6.2002
71	11.0725	12.8570	86	4.6429	5.7793
72	10.5947	12.3914	87	4.3357	5.3695
73	10.1167	11.9209	88	4.0458	4.9690
74	9.6391	11.4444	89	3.7729	4.5892
75	9.1628	10.9622	90	3.5166	4.2309
76	8.6904	10.4746	91	3.2763	3.8948
77	8.2246	9.9819	92	3.0522	3.5816
78	7.7680	9.4839	93	2.8443	3.2928
79	7.3227	8.9898	94	2.6509	3.0212
80	6.8904	8.5015	95	2.4715	2.7655

**Table 9 Valuation factors — non-indexed associate pensions**

Age (completed years)	Associate Pensioner		Age (completed years)	Associate Pensioner	
	Male	Female		Male	Female
18	16.6626	16.7736	43	15.2866	15.5551
19	16.6364	16.7516	44	15.1797	15.4626

Age (completed years)	Associate Pensioner		Age (completed years)	Associate Pensioner	
	Male	Female		Male	Female
20	16.6094	16.7284	45	15.0666	15.3652
21	16.5814	16.7037	46	14.9473	15.2627
22	16.5519	16.6773	47	14.8213	15.1549
23	16.5208	16.6491	48	14.6885	15.0417
24	16.4877	16.6190	49	14.5485	14.9230
25	16.4525	16.5871	50	14.4012	14.7986
26	16.4150	16.5532	51	14.2461	14.6681
27	16.3752	16.5170	52	14.0830	14.5315
28	16.3330	16.4785	53	13.9116	14.3886
29	16.2883	16.4379	54	13.7312	14.2393
30	16.2408	16.3948	55	13.5414	14.0832
31	16.1904	16.3492	56	13.3420	13.9201
32	16.1370	16.3012	57	13.1326	13.7498
33	16.0803	16.2504	58	12.9129	13.5721
34	16.0201	16.1969	59	12.6835	13.3862
35	15.9563	16.1401	60	12.4444	13.1915
36	15.8885	16.0802	61	12.1957	12.9880
37	15.8167	16.0170	62	11.9373	12.7754
38	15.7405	15.9501	63	11.6694	12.5539
39	15.6598	15.8794	64	11.3928	12.3233
40	15.5743	15.8048	65	11.1076	12.0837
41	15.4837	15.7261	66	10.8139	11.8348
42	15.3879	15.6429	67	10.5118	11.5767
68	10.2010	11.3091	82	5.4377	6.6363
69	9.8833	11.0318	83	5.1195	6.2721
70	9.5591	10.7448	84	4.8153	5.9128
71	9.2286	10.4484	85	4.5254	5.5600
72	8.8923	10.1427	86	4.2498	5.2154
73	8.5504	9.8282	87	3.9878	4.8755
74	8.2031	9.5039	88	3.7385	4.5390
75	7.8514	9.1697	89	3.5018	4.2162
76	7.4970	8.8256	90	3.2778	3.9085
77	7.1425	8.4715	91	3.0663	3.6171

Age (completed years)	Associate Pensioner		Age (completed years)	Associate Pensioner	
	Male	Female		Male	Female
78	6.7902	8.1069	92	2.8677	3.3431
79	6.4420	7.7396	93	2.6821	3.0885
80	6.0997	7.3711	94	2.5085	2.8470
81	5.7646	7.0033	95	2.3465	2.6179

**Table 10      Valuation factors — associate deferred pensions**

Age (completed years)	Associate Pensioner		Associate Pensioner	
	Age Pensioner		Invalidity Pensioner	
	Male	Female	Male	Female
18	26.3640	26.7782	25.5786	26.0484
19	26.2482	26.6732	25.4549	25.9315
20	26.1296	26.5646	25.3269	25.8098
21	26.0078	26.4520	25.1943	25.6834
22	25.8820	26.3353	25.0571	25.5522
23	25.7520	26.2139	24.9153	25.4164
24	25.6173	26.0881	24.7685	25.2757
25	25.4777	25.9580	24.6166	25.1302
26	25.3329	25.8230	24.4591	24.9800
27	25.1831	25.6831	24.2957	24.8249
28	25.0278	25.5380	24.1261	24.6647
29	24.8673	25.3882	23.9501	24.4995
30	24.7010	25.2331	23.7678	24.3290
31	24.5288	25.0729	23.5791	24.1529
32	24.3507	24.9075	23.3840	23.9709
33	24.1663	24.7366	23.1821	23.7830
34	23.9752	24.5601	22.9735	23.5890
35	23.7776	24.3776	22.7580	23.3887
36	23.5729	24.1891	22.5354	23.1821
37	23.3611	23.9945	22.3057	22.9692
38	23.1420	23.7935	22.0688	22.7499
39	22.9154	23.5858	21.8246	22.5242



Age (completed years)	Associate Pensioner		Associate Pensioner	
	Age Pensioner		Invalidity Pensioner	
	Male	Female	Male	Female
40	22.6810	23.3714	21.5728	22.2921
41	22.4386	23.1501	21.3131	22.0529
42	22.1883	22.9218	21.0455	21.8063
43	21.9297	22.6859	20.7702	21.5523
44	21.6628	22.4428	20.4870	21.2909
45	21.3871	22.1923	20.1961	21.0219
46	21.1027	21.9342	19.8970	20.7458
47	20.8092	21.6685	19.5896	20.4628
48	20.5067	21.3952	19.2742	20.1727
49	20.1950	21.1142	18.9508	19.8756
50	19.8739	20.8255	18.6194	19.5713
51	19.5432	20.5288	18.2804	19.2605
52	19.2031	20.2243	17.9342	18.9430
53	18.8532	19.9120	17.5806	18.6191
54	18.4930	19.5917	17.2199	18.2887
55	18.1225	19.2634	16.8291	17.9811
56	17.7415	18.9269	16.4303	17.6169
57	17.3499	18.5823	16.0240	17.2453
58	16.9480	18.2295	15.6106	16.8663
59	16.5367	17.8676	15.1921	16.4796
60	16.1165	17.4964	14.7694	16.0848
61	15.6878	17.1160	14.3433	15.6822
62	15.2511	16.7265	13.9146	15.2721
63	14.8066	16.3282	13.4843	14.8546
64	14.3560	15.9216	13.0529	14.4307
65	13.8997	15.5068	12.6211	14.0005
66	13.4381	15.0840	12.1897	13.5646
67	12.9714	14.6534	11.7594	13.1232
68	12.4999	14.2153	11.3306	12.6769
69	12.0258	13.7694	10.9023	12.2244
70	11.5498	13.3165	10.4750	11.7665
71	11.0725	12.8570	10.0487	11.3037

Age (completed years)	Associate Pensioner		Associate Pensioner	
	Age Pensioner		Invalidity Pensioner	
	Male	Female	Male	Female
72	10.5947	12.3914	9.6234	10.8367
73	10.1167	11.9209	9.1990	10.3663
74	9.6391	11.4444	8.7758	9.8962
75	9.1628	10.9622	8.3548	9.4283
76	8.6904	10.4746	7.9375	8.9644
77	8.2246	9.9819	7.5263	8.5071
78	7.7680	9.4839	7.1230	8.0588
79	7.3227	8.9898	6.7315	7.6202
80	6.8904	8.5015	6.3532	7.1927
81	6.4723	8.0212	5.9897	6.7767
82	6.0694	7.5488	5.6421	6.3715
83	5.6819	7.0864	5.3114	5.9775
84	5.3152	6.6364	4.9999	5.5987
85	4.9690	6.2002	4.7077	5.2366
86	4.6429	5.7793	4.4346	4.8936
87	4.3357	5.3695	4.1802	4.5724
88	4.0458	4.9690	3.9444	4.2766
89	3.7729	4.5892	3.7170	4.0027
90	3.5166	4.2309	3.4956	3.7506
91	3.2763	3.8948	3.2763	3.5190
92	3.0522	3.5816	3.0522	3.3048
93	2.8443	3.2928	2.8443	3.1024
94	2.6509	3.0212	2.6509	2.9070
95	2.4715	2.7655	2.4715	2.7125

## Schedule 2 Pension factors for non-member spouses

(subsections 2.05 (2), 2.06 (2) and 2.07 (1))

**Table 1 Factors for determining associate standard pension (subsection 2.05 (2), step 4)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
18	26.3640	26.7782	37	23.3611	23.9945
19	26.2482	26.6732	38	23.1420	23.7935
20	26.1296	26.5646	39	22.9154	23.5858
21	26.0078	26.4520	40	22.6810	23.3714
22	25.8820	26.3353	41	22.4386	23.1501
23	25.7520	26.2139	42	22.1883	22.9218
24	25.6173	26.0881	43	21.9297	22.6859
25	25.4777	25.9580	44	21.6628	22.4428
26	25.3329	25.8230	45	21.3871	22.1923
27	25.1831	25.6831	46	21.1027	21.9342
28	25.0278	25.5380	47	20.8092	21.6685
29	24.8673	25.3882	48	20.5067	21.3952
30	24.7010	25.2331	49	20.1950	21.1142
31	24.5288	25.0729	50	19.8739	20.8255
32	24.3507	24.9075	51	19.5432	20.5288
33	24.1663	24.7366	52	19.2031	20.2243
34	23.9752	24.5601	53	18.8532	19.9120
35	23.7776	24.3776	54	18.4930	19.5917
36	23.5729	24.1891	55	18.1225	19.2634
56	17.7415	18.9269	76	8.6904	10.4746
57	17.3499	18.5823	77	8.2246	9.9819
58	16.9480	18.2295	78	7.7680	9.4839
59	16.5367	17.8676	79	7.3227	8.9898
60	16.1165	17.4964	80	6.8904	8.5015
61	15.6878	17.1160	81	6.4723	8.0212
62	15.2511	16.7265	82	6.0694	7.5488
63	14.8066	16.3282	83	5.6819	7.0864

Age (completed years)	Male	Female	Age (completed years)	Male	Female
64	14.3560	15.9216	84	5.3152	6.6364
65	13.8997	15.5068	85	4.9690	6.2002
66	13.4381	15.0840	86	4.6429	5.7793
67	12.9714	14.6534	87	4.3357	5.3695
68	12.4999	14.2153	88	4.0458	4.9690
69	12.0258	13.7694	89	3.7729	4.5892
70	11.5498	13.3165	90	3.5166	4.2309
71	11.0725	12.8570	91	3.2763	3.8948
72	10.5947	12.3914	92	3.0522	3.5816
73	10.1167	11.9209	93	2.8443	3.2928
74	9.6391	11.4444	94	2.6509	3.0212
75	9.1628	10.9622	95	2.4715	2.7655

**Table 2 Factors for determining associate additional pension  
(subsection 2.06 (2), step 3)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
18	16.6626	16.7736	43	15.2866	15.5551
19	16.6364	16.7516	44	15.1797	15.4626
20	16.6094	16.7284	45	15.0666	15.3652
21	16.5814	16.7037	46	14.9473	15.2627
22	16.5519	16.6773	47	14.8213	15.1549
23	16.5208	16.6491	48	14.6885	15.0417
24	16.4877	16.6190	49	14.5485	14.9230
25	16.4525	16.5871	50	14.4012	14.7986
26	16.4150	16.5532	51	14.2461	14.6681
27	16.3752	16.5170	52	14.0830	14.5315
28	16.3330	16.4785	53	13.9116	14.3886
29	16.2883	16.4379	54	13.7312	14.2393
30	16.2408	16.3948	55	13.5414	14.0832
31	16.1904	16.3492	56	13.3420	13.9201
32	16.1370	16.3012	57	13.1326	13.7498
33	16.0803	16.2504	58	12.9129	13.5721
34	16.0201	16.1969	59	12.6835	13.3862

Age (completed years)	Male	Female	Age (completed years)	Male	Female
35	15.9563	16.1401	60	12.4444	13.1915
36	15.8885	16.0802	61	12.1957	12.9880
37	15.8167	16.0170	62	11.9373	12.7754
38	15.7405	15.9501	63	11.6694	12.5539
39	15.6598	15.8794	64	11.3928	12.3233
40	15.5743	15.8048	65	11.1076	12.0837
41	15.4837	15.7261	66	10.8139	11.8348
42	15.3879	15.6429	67	10.5118	11.5767
68	10.2010	11.3091	82	5.4377	6.6363
69	9.8833	11.0318	83	5.1195	6.2721
70	9.5591	10.7448	84	4.8153	5.9128
71	9.2286	10.4484	85	4.5254	5.5600
72	8.8923	10.1427	86	4.2498	5.2154
73	8.5504	9.8282	87	3.9878	4.8755
74	8.2031	9.5039	88	3.7385	4.5390
75	7.8514	9.1697	89	3.5018	4.2162
76	7.4970	8.8256	90	3.2778	3.9085
77	7.1425	8.4715	91	3.0663	3.6171
78	6.7902	8.1069	92	2.8677	3.3431
79	6.4420	7.7396	93	2.6821	3.0885
80	6.0997	7.3711	94	2.5085	2.8470
81	5.7646	7.0033	95	2.3465	2.6179

**Table 3A Factors for determining associate deferred pension  
(subsection 2.07 (1), step 3)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
18	26.3640	26.7782	43	21.9297	22.6859
19	26.2482	26.6732	44	21.6628	22.4428
20	26.1296	26.5646	45	21.3871	22.1923
21	26.0078	26.4520	46	21.1027	21.9342
22	25.8820	26.3353	47	20.8092	21.6685
23	25.7520	26.2139	48	20.5067	21.3952
24	25.6173	26.0881	49	20.1950	21.1142

<b>Age (completed years)</b>	<b>Male</b>	<b>Female</b>	<b>Age (completed years)</b>	<b>Male</b>	<b>Female</b>
25	25.4777	25.9580	50	19.8739	20.8255
26	25.3329	25.8230	51	19.5432	20.5288
27	25.1831	25.6831	52	19.2031	20.2243
28	25.0278	25.5380	53	18.8532	19.9120
29	24.8673	25.3882	54	18.4930	19.5917
30	24.7010	25.2331	55	18.1225	19.2634
31	24.5288	25.0729	56	17.7415	18.9269
32	24.3507	24.9075	57	17.3499	18.5823
33	24.1663	24.7366	58	16.9480	18.2295
34	23.9752	24.5601	59	16.5367	17.8676
35	23.7776	24.3776	60	16.1165	17.4964
36	23.5729	24.1891	61	15.6878	17.1160
37	23.3611	23.9945	62	15.2511	16.7265
38	23.1420	23.7935	63	14.8066	16.3282
39	22.9154	23.5858	64	14.3560	15.9216
40	22.6810	23.3714	65	13.8997	15.5068
41	22.4386	23.1501	66	13.4381	15.0840
42	22.1883	22.9218	67	12.9714	14.6534
68	12.4999	14.2153	82	6.0694	7.5488
69	12.0258	13.7694	83	5.6819	7.0864
70	11.5498	13.3165	84	5.3152	6.6364
71	11.0725	12.8570	85	4.9690	6.2002
72	10.5947	12.3914	86	4.6429	5.7793
73	10.1167	11.9209	87	4.3357	5.3695
74	9.6391	11.4444	88	4.0458	4.9690
75	9.1628	10.9622	89	3.7729	4.5892
76	8.6904	10.4746	90	3.5166	4.2309
77	8.2246	9.9819	91	3.2763	3.8948
78	7.7680	9.4839	92	3.0522	3.5816
79	7.3227	8.9898	93	2.8443	3.2928
80	6.8904	8.5015	94	2.6509	3.0212
81	6.4723	8.0212	95	2.4715	2.7655

**Table 3B Factors for determining associate deferred pension  
(subsection 2.07 (1), step 3)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
18	25.5786	26.0484	43	20.7702	21.5523
19	25.4549	25.9315	44	20.4870	21.2909
20	25.3269	25.8098	45	20.1961	21.0219
21	25.1943	25.6834	46	19.8970	20.7458
22	25.0571	25.5522	47	19.5896	20.4628
23	24.9153	25.4164	48	19.2742	20.1727
24	24.7685	25.2757	49	18.9508	19.8756
25	24.6166	25.1302	50	18.6194	19.5713
26	24.4591	24.9800	51	18.2804	19.2605
27	24.2957	24.8249	52	17.9342	18.9430
28	24.1261	24.6647	53	17.5806	18.6191
29	23.9501	24.4995	54	17.2199	18.2887
30	23.7678	24.3290	55	16.8291	17.9811
31	23.5791	24.1529	56	16.4303	17.6169
32	23.3840	23.9709	57	16.0240	17.2453
33	23.1821	23.7830	58	15.6106	16.8663
34	22.9735	23.5890	59	15.1921	16.4796
35	22.7580	23.3887	60	14.7694	16.0848
36	22.5354	23.1821	61	14.3433	15.6822
37	22.3057	22.9692	62	13.9146	15.2721
38	22.0688	22.7499	63	13.4843	14.8546
39	21.8246	22.5242	64	13.0529	14.4307
40	21.5728	22.2921	65	12.6211	14.0005
41	21.3131	22.0529	66	12.1897	13.5646
42	21.0455	21.8063	67	11.7594	13.1232
68	11.3306	12.6769	82	5.6421	6.3715
69	10.9023	12.2244	83	5.3114	5.9775
70	10.4750	11.7665	84	4.9999	5.5987
71	10.0487	11.3037	85	4.7077	5.2366
72	9.6234	10.8367	86	4.4346	4.8936
73	9.1990	10.3663	87	4.1802	4.5724

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<b>Age (completed years)</b>	<b>Male</b>	<b>Female</b>	<b>Age (completed years)</b>	<b>Male</b>	<b>Female</b>
74	8.7758	9.8962	88	3.9444	4.2766
75	8.3548	9.4283	89	3.7170	4.0027
76	7.9375	8.9644	90	3.4956	3.7506
77	7.5263	8.5071	91	3.2763	3.5190
78	7.1230	8.0588	92	3.0522	3.3048
79	6.7315	7.6202	93	2.8443	3.1024
80	6.3532	7.1927	94	2.6509	2.9070
81	5.9897	6.7767	95	2.4715	2.7125

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## Schedule 3 Pension factors for member spouses

(sections 2.12 and 2.13)

**Table 1 Pension factors (subsection 2.12 (3), step 3, and subsection 2.13 (4), step 1)**

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension										
			85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18							25.7376	26.5636	26.3640	26.7782	25.5786	26.0484
19							25.6046	26.4521	26.2482	26.6732	25.4549	25.9315
20							25.4700	26.3367	26.1296	26.5646	25.3269	25.8098
21							25.3324	26.2170	26.0078	26.4520	25.1943	25.6834
22							25.1908	26.0926	25.8820	26.3353	25.0571	25.5522
23							25.0443	25.9633	25.7520	26.2139	24.9153	25.4164
24							24.8923	25.8294	25.6173	26.0881	24.7685	25.2757
25							24.7347	25.6905	25.4777	25.9580	24.6166	25.1302
26							24.5711	25.5464	25.3329	25.8230	24.4591	24.9800

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension										
			85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
27							24.4017	25.3973	25.1831	25.6831	24.2957	24.8249
28	25.6860	25.8412	25.8671	25.9246	25.2513	25.3688	24.2264	25.2427	25.0278	25.5380	24.1261	24.6647
29	25.5451	25.7014	25.7314	25.7875	25.0979	25.2126	24.0449	25.0828	24.8673	25.3882	23.9501	24.4995
30	25.3990	25.5567	25.5910	25.6456	24.9388	25.0512	23.8571	24.9178	24.7010	25.2331	23.7678	24.3290
31	25.2477	25.4070	25.4454	25.4989	24.7738	24.8844	23.6628	24.7474	24.5288	25.0729	23.5791	24.1529
32	25.0912	25.2524	25.2949	25.3472	24.6027	24.7122	23.4618	24.5715	24.3507	24.9075	23.3840	23.9709
33	24.9291	25.0925	25.1389	25.1904	24.4256	24.5344	23.2536	24.3898	24.1663	24.7366	23.1821	23.7830
34	24.7612	24.9272	24.9773	25.0282	24.2420	24.3506	23.0380	24.2023	23.9752	24.5601	22.9735	23.5890
35	24.5874	24.7563	24.8101	24.8605	24.0523	24.1605	22.8149	24.0088	23.7776	24.3776	22.7580	23.3887
36	24.4074	24.5797	24.6369	24.6871	23.8558	23.9642	22.5838	23.8091	23.5729	24.1891	22.5354	23.1821
37	24.2211	24.3972	24.4576	24.5079	23.6528	23.7615	22.3448	23.6030	23.3611	23.9945	22.3057	22.9692
38	24.0282	24.2085	24.2719	24.3226	23.4429	23.5520	22.0975	23.3902	23.1420	23.7935	22.0688	22.7499
39	23.8287	24.0134	24.0798	24.1310	23.2259	23.3358	21.8418	23.1707	22.9154	23.5858	21.8246	22.5242
40	23.6222	23.8119	23.8810	23.9331	23.0019	23.1127	21.5777	22.9444	22.6810	23.3714	21.5728	22.2921
41	23.3762	23.5766	23.6341	23.6939	22.7280	22.8458	21.3049	22.7111	22.4386	23.1501	21.3131	22.0529

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension	85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
42	23.1211	23.3328	23.3776	23.4458	22.4442	22.5696	21.0233	22.4705	22.1883	22.9218	21.0455	21.8063
43	22.8565	23.0801	23.1113	23.1885	22.1502	22.2841	20.7332	22.2224	21.9297	22.6859	20.7702	21.5523
44	22.5821	22.8187	22.8349	22.9221	21.8455	21.9887	20.4344	21.9670	21.6628	22.4428	20.4870	21.2909
45	22.2976	22.5483	22.5480	22.6463	21.5301	21.6831	20.1269	21.7043	21.3871	22.1923	20.1961	21.0219
46	22.0028	22.2688	22.2504	22.3608	21.2038	21.3671	19.8110	21.4341	21.1027	21.9342	19.8970	20.7458
47	21.6974	21.9800	21.9417	22.0656	20.8664	21.0409	19.4864	21.1567	20.8092	21.6685	19.5896	20.4628
48	21.3812	21.6819	21.6217	21.7608	20.5177	20.7042	19.1532	20.8720	20.5067	21.3952	19.2742	20.1727
49	21.0540	21.3744	21.2902	21.4460	20.1575	20.3574	18.8116	20.5801	20.1950	21.1142	18.9508	19.8756
50	20.7154	21.0575	20.9469	21.1213	19.7855	20.0005	18.4621	20.2809	19.8739	20.8255	18.6194	19.5713
51	20.2789	20.7309	20.4812	20.7864	19.2903	19.6336	18.1044	19.9745	19.5432	20.5288	18.2804	19.2605
52	19.8259	20.3946	19.9971	20.4415	18.7777	19.2566	17.7390	19.6612	19.2031	20.2243	17.9342	18.9430
53	19.3560	20.0489	19.4942	20.0865	18.2476	18.8696	17.3661	19.3408	18.8532	19.9120	17.5806	18.6191
54	18.8686	19.6935	18.9719	19.7214	17.7004	18.4731	16.9860	19.0130	18.4930	19.5917	17.2199	18.2887
55	18.3635	19.3283	18.4298	19.3462	17.1365	18.0671	16.5994	18.6777	18.1225	19.2634	16.8291	17.9811
56	17.9889	18.9932	18.0569	19.0114	16.7447	17.7044	16.2071	18.3346	17.7415	18.9269	16.4303	17.6169

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension	85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
57	17.6037	18.6499	17.6735	18.6685	16.3453	17.3344	15.8102	17.9837	17.3499	18.5823	16.0240	17.2453
58	17.2083	18.2983	17.2798	18.3173	15.9385	16.9568	15.4097	17.6248	16.9480	18.2295	15.6106	16.8663
59	16.8034	17.9377	16.8767	17.9570	15.5264	16.5714	15.0038	17.2578	16.5367	17.8676	15.1921	16.4796
60	16.3895	17.5677	16.4646	17.5873	15.1097	16.1780	14.5929	16.8824	16.1165	17.4964	14.7694	16.0848
61	15.9670	17.1885	16.0438	17.2084	14.6892	15.7767	14.1772	16.4988	15.6878	17.1160	14.3433	15.6822
62	15.5363	16.8001	15.6148	16.8204	14.2657	15.3677	13.7567	16.1071	15.2511	16.7265	13.9146	15.2721
63	15.0977	16.4031	15.1778	16.4236	13.8400	14.9514	13.3312	15.7074	14.8066	16.3282	13.4843	14.8546
64	14.6527	15.9975	14.7342	16.0184	13.4127	14.5284	12.9046	15.2999	14.3560	15.9216	13.0529	14.4307
65	14.2016	15.5837	14.2846	15.6049	12.9843	14.0992	12.4775	14.8847	13.8997	15.5068	12.6211	14.0005
66	13.7448	15.1619	13.8292	15.1833	12.5558	13.6640	12.0503	14.4617	13.4381	15.0840	12.1897	13.5646
67	13.2826	14.7322	13.3682	14.7539	12.1275	13.2234	11.6231	14.0309	12.9714	14.6534	11.7594	13.1232
68	12.8152	14.2948	12.9019	14.3167	11.7002	12.7776	11.1959	13.5917	12.4999	14.2153	11.3306	12.6769
69	12.3446	13.8498	12.4323	13.8719	11.2727	12.3255	10.7720	13.1468	12.0258	13.7694	10.9023	12.2244
70	11.8716	13.3975	11.9601	13.4198	10.8454	11.8680	10.3522	12.6966	11.5498	13.3165	10.4750	11.7665
71	11.3968	12.9385	11.4860	12.9610	10.4185	11.4054	9.9375	12.2418	11.0725	12.8570	10.0487	11.3037

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension										
			85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
72	10.9208	12.4735	11.0105	12.4961	9.9920	10.9385	9.5290	11.7832	10.5947	12.3914	9.6234	10.8367
73	10.4440	12.0033	10.5340	12.0260	9.5657	10.4681	9.1276	11.3218	10.1167	11.9209	9.1990	10.3663
74	9.9668	11.5271	10.0570	11.5498	9.1401	9.9978	8.7262	10.8571	9.6391	11.4444	8.7758	9.8962
75	9.4905	11.0451	9.5806	11.0679	8.7160	9.5295	8.3253	10.3897	9.1628	10.9622	8.3548	9.4283
76	9.0172	10.5577	9.1070	10.5805	8.2949	9.0650	7.9263	9.9207	8.6904	10.4746	7.9375	8.9644
77	8.5496	10.0650	8.6390	10.0879	7.8791	8.6069	7.5308	9.4512	8.2246	9.9819	7.5263	8.5071
78	8.0904	9.5670	8.1791	9.5899	7.4705	8.1576	7.1401	8.9822	7.7680	9.4839	7.1230	8.0588
79	7.6415	9.0727	7.7292	9.0956	7.0727	7.7178	6.7597	8.5181	7.3227	8.9898	6.7315	7.6202
80	7.2047	8.5842	7.2912	8.6069	6.6874	7.2888	6.3909	8.0610	6.8904	8.5015	6.3532	7.1927
81	6.7813	8.1033	6.8662	8.1259	6.3159	6.8712	6.0345	7.6132	6.4723	8.0212	5.9897	6.7767
82	6.3721	7.6303	6.4553	7.6527	5.9596	6.4643	5.6907	7.1767	6.0694	7.5488	5.6421	6.3715
83	5.9776	7.1672	6.0589	7.1894	5.6195	6.0686	5.3595	6.7536	5.6819	7.0864	5.3114	5.9775
84	5.6030	6.7162	5.6821	6.7381	5.2980	5.6878	5.0467	6.3464	5.3152	6.6364	4.9999	5.5987
85	5.2483	6.2788	5.3251	6.3004	4.9952	5.3237	4.7520	5.9563	4.9690	6.2002	4.7077	5.2366
86	4.9131	5.8567	4.9874	5.8780	4.7111	4.9785	4.4748	5.5843	4.6429	5.7793	4.4346	4.8936

Age (completed years)	Age Pension with 67% reversion	Age Pension with 67% reversion	Age Pension	Age Pension	Invalidity Pension	Invalidity Pension	Spouse Pension	Spouse Pension	Associate Pension or Associate Deferred Pension	Associate Pension or Associate Deferred Pension	Associate Deferred Pension	Associate Deferred Pension
	Invalidity pension	Invalidity pension										
			85% reversion	85% reversion					Age	Age	Invalidity	Invalidity
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
87	4.5964	5.4455	4.6680	5.4664	4.4454	4.6550	4.2142	5.2313	4.3357	5.3695	4.1802	4.5724
88	4.2966	5.0436	4.3655	5.0641	4.1980	4.3567	3.9684	4.8983	4.0458	4.9690	3.9444	4.2766
89	4.0135	4.6622	4.0797	4.6822	3.9591	4.0802	3.7377	4.5806	3.7729	4.5892	3.7170	4.0027
90	3.7469	4.3021	3.8102	4.3217	3.7265	3.8255	3.5224	4.2785	3.5166	4.2309	3.4956	3.7506
91	3.4962	3.9641	3.5566	3.9831	3.4962	3.5911	3.3227	3.9918	3.2763	3.8948	3.2763	3.5190
92	3.2615	3.6487	3.3191	3.6671	3.2615	3.3740	3.1398	3.7202	3.0522	3.5816	3.0522	3.3048
93	3.0429	3.3575	3.0976	3.3753	3.0429	3.1685	2.9762	3.4635	2.8443	3.2928	2.8443	3.1024
94	2.8389	3.0832	2.8906	3.1003	2.8389	2.9700	2.8229	3.2203	2.6509	3.0212	2.6509	2.9070
95	2.6490	2.8245	2.6978	2.8408	2.6490	2.7719	2.6793	2.9892	2.4715	2.7655	2.4715	2.7125

**Table 2 Pension factors (subsection 2.13 (6), step 1, and subsection 2.14 (2), step 2)**

Age (completed years)	Age Pension	Age Pension	Age Pension	Age Pension	Spouse Pension	Spouse Pension	Associate Pension	Associate Pension
	67% reversion	67% reversion	85% reversion	85% reversion				
	Male	Female	Male	Female	Male	Female	Male	Female
18					16.4484	16.7108	16.6626	16.7736
19					16.4137	16.6862	16.6364	16.7516
20					16.3789	16.6601	16.6094	16.7284
21					16.3432	16.6322	16.5814	16.7037
22					16.3059	16.6024	16.5519	16.6773
23					16.2664	16.5704	16.5208	16.6491
24					16.2244	16.5365	16.4877	16.6190
25					16.1796	16.5003	16.4525	16.5871
26					16.1319	16.4618	16.4150	16.5532
27					16.0812	16.4209	16.3752	16.5170
28	16.5228	16.5718	16.5750	16.5975	16.0276	16.3774	16.3330	16.4785
29	16.4870	16.5362	16.5417	16.5633	15.9707	16.3313	16.2883	16.4379
30	16.4490	16.4984	16.5063	16.5270	15.9105	16.2827	16.2408	16.3948
31	16.4087	16.4585	16.4687	16.4885	15.8467	16.2315	16.1904	16.3492
32	16.3659	16.4163	16.4289	16.4479	15.7791	16.1774	16.1370	16.3012

Age (completed years)	Age Pension	Age Pension	Age Pension	Age Pension	Spouse Pension	Spouse Pension	Associate Pension	Associate Pension
	67% reversion	67% reversion	85% reversion	85% reversion				
	Male	Female	Male	Female	Male	Female	Male	Female
33	16.3205	16.3716	16.3865	16.4049	15.7073	16.1203	16.0803	16.2504
34	16.2722	16.3243	16.3415	16.3594	15.6312	16.0601	16.0201	16.1969
35	16.2210	16.2743	16.2938	16.3111	15.5504	15.9966	15.9563	16.1401
36	16.1666	16.2213	16.2431	16.2601	15.4647	15.9296	15.8885	16.0802
37	16.1089	16.1653	16.1893	16.2061	15.3739	15.8589	15.8167	16.0170
38	16.0477	16.1061	16.1322	16.1490	15.2776	15.7843	15.7405	15.9501
39	15.9828	16.0434	16.0716	16.0885	15.1756	15.7056	15.6598	15.8794
40	15.9140	15.9771	16.0074	16.0244	15.0679	15.6227	15.5743	15.8048
41	15.8291	15.8962	15.9240	15.9429	14.9539	15.5354	15.4837	15.7261
42	15.7387	15.8101	15.8351	15.8561	14.8335	15.4433	15.3879	15.6429
43	15.6424	15.7187	15.7402	15.7637	14.7067	15.3463	15.2866	15.5551
44	15.5400	15.6216	15.6391	15.6654	14.5733	15.2444	15.1797	15.4626
45	15.4310	15.5188	15.5312	15.5611	14.4330	15.1373	15.0666	15.3652
46	15.3151	15.4099	15.4162	15.4504	14.2857	15.0249	14.9473	15.2627
47	15.1919	15.2946	15.2938	15.3330	14.1313	14.9073	14.8213	15.1549
48	15.0610	15.1728	15.1635	15.2089	13.9695	14.7842	14.6885	15.0417
49	14.9222	15.0443	15.0250	15.0776	13.8002	14.6556	14.5485	14.9230
50	14.7750	14.9087	14.8778	14.9389	13.6236	14.5213	14.4012	14.7986



Age (completed years)	Age Pension	Age Pension	Age Pension	Age Pension	Spouse Pension	Spouse Pension	Associate Pension	Associate Pension
	<b>67% reversion</b>	<b>67% reversion</b>	<b>85% reversion</b>	<b>85% reversion</b>				
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
51	14.5797	14.7657	14.6715	14.7926	13.4393	14.3812	14.2461	14.6681
52	14.3714	14.6153	14.4507	14.6384	13.2475	14.2354	14.0830	14.5315
53	14.1493	14.4572	14.2146	14.4761	13.0480	14.0835	13.9116	14.3886
54	13.9124	14.2912	13.9623	14.3055	12.8409	13.9253	13.7312	14.2393
55	13.6602	14.1169	13.6929	14.1261	12.6264	13.7604	13.5414	14.0832
56	13.4665	13.9551	13.5007	13.9647	12.4051	13.5886	13.3420	13.9201
57	13.2629	13.7861	13.2987	13.7961	12.1774	13.4095	13.1326	13.7498
58	13.0493	13.6097	13.0868	13.6201	11.9442	13.2229	12.9129	13.5721
59	12.8262	13.4251	12.8654	13.4358	11.7037	13.0284	12.6835	13.3862
60	12.5934	13.2318	12.6344	13.2429	11.4561	12.8257	12.4444	13.1915
61	12.3511	13.0296	12.3939	13.0411	11.2013	12.6145	12.1957	12.9880
62	12.0993	12.8185	12.1439	12.8303	10.9391	12.3949	11.9373	12.7754
63	11.8379	12.5983	11.8843	12.6106	10.6692	12.1666	11.6694	12.5539
64	11.5678	12.3692	11.6160	12.3818	10.3945	11.9295	11.3928	12.3233
65	11.2891	12.1309	11.3390	12.1439	10.1154	11.6834	11.1076	12.0837
66	11.0018	11.8834	11.0535	11.8968	9.8321	11.4280	10.8139	11.8348
67	10.7059	11.6266	10.7593	11.6403	9.5446	11.1631	10.5118	11.5767
68	10.4013	11.3603	10.4563	11.3744	9.2528	10.8879	10.2010	11.3091

Age (completed years)	Age Pension	Age Pension	Age Pension	Age Pension	Spouse Pension	Spouse Pension	Associate Pension	Associate Pension
	67% reversion	67% reversion	85% reversion	85% reversion				
	Male	Female	Male	Female	Male	Female	Male	Female
69	10.0894	11.0843	10.1461	11.0987	8.9594	10.6042	9.8833	11.0318
70	9.7707	10.7986	9.8289	10.8134	8.6651	10.3121	9.5591	10.7448
71	9.4454	10.5034	9.5051	10.5185	8.3706	10.0120	9.2286	10.4484
72	9.1140	10.1988	9.1750	10.2143	8.0771	9.7041	8.8923	10.1427
73	8.7765	9.8855	8.8387	9.9012	7.7852	9.3893	8.5504	9.8282
74	8.4333	9.5622	8.4966	9.5782	7.4891	9.0667	8.2031	9.5039
75	8.0851	9.2290	8.1494	9.2453	7.1890	8.7368	7.8514	9.1697
76	7.7338	8.8859	7.7989	8.9025	6.8861	8.4001	7.4970	8.8256
77	7.3816	8.5327	7.4474	8.5496	6.5817	8.0576	7.1425	8.4715
78	7.0309	8.1691	7.0971	8.1862	6.2768	7.7099	6.7902	8.1069
79	6.6835	7.8025	6.7499	7.8198	5.9765	7.3607	6.4420	7.7396
80	6.3410	7.4347	6.4074	7.4522	5.6821	7.0118	6.0997	7.3711
81	6.0049	7.0673	6.0710	7.0849	5.3943	6.6652	5.7646	7.0033
82	5.6762	6.7007	5.7418	6.7184	5.1136	6.3229	5.4377	6.6363
83	5.3554	6.3366	5.4203	6.3544	4.8402	5.9869	5.1195	6.2721
84	5.0477	5.9773	5.1116	5.9951	4.5796	5.6598	4.8153	5.9128
85	4.7535	5.6244	4.8162	5.6421	4.3320	5.3428	4.5254	5.5600
86	4.4727	5.2796	4.5340	5.2972	4.0972	5.0374	4.2498	5.2154

Age (completed years)	Age Pension	Age Pension	Age Pension	Age Pension	Spouse Pension	Spouse Pension	Associate Pension	Associate Pension
	<b>67% reversion</b>	<b>67% reversion</b>	<b>85% reversion</b>	<b>85% reversion</b>				
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
87	4.2052	4.9392	4.2649	4.9567	3.8746	4.7447	3.9878	4.8755
88	3.9497	4.6021	4.0077	4.6195	3.6633	4.4661	3.7385	4.5390
89	3.7064	4.2786	3.7627	4.2958	3.4634	4.1979	3.5018	4.2162
90	3.4754	3.9701	3.5298	3.9870	3.2756	3.9404	3.2778	3.9085
91	3.2566	3.6776	3.3089	3.6942	3.1004	3.6940	3.0663	3.6171
92	3.0503	3.4023	3.1006	3.4186	2.9392	3.4587	2.8677	3.3431
93	2.8569	3.1461	2.9050	3.1619	2.7947	3.2345	2.6821	3.0885
94	2.6752	2.9028	2.7211	2.9181	2.6586	3.0206	2.5085	2.8470
95	2.5051	2.6714	2.5487	2.6861	2.5307	2.8158	2.3465	2.6179

**Table of Instruments****Notes to the *Superannuation (Family Law — Superannuation Act 1976) Orders 2004*****Note 1**

The *Superannuation (Family Law — Superannuation Act 1976) Orders 2004* (in force under subsection 146MH (1) of the *Superannuation Act 1976*) as shown in this compilation is amended as indicated in the Tables below.

**Table of Instruments**

<b>Title</b>	<b>Date of notification in <i>Gazette</i> or FRLI registration</b>	<b>Date of commencement</b>	<b>Application, saving or transitional provisions</b>
<i>Superannuation (Family Law — Superannuation Act 1976) Orders 2004</i>	11 May 2004 (see <i>Gazette</i> 2004, No. S145)	Part 1: 11 May 2004 Remainder: 18 May 2004 (see r. 1.02 (b))	
<i>Superannuation (Family Law — Superannuation Act 1976) Amendment Orders 2005 (No. 1)</i>	27 June 2005 (see F2005L01589)	28 June 2005	—
<i>Superannuation (Family Law — Superannuation Act 1976) Amendment Orders 2005 (No. 2)</i>	12 Dec 2005 (see F2005L03986)	13 Dec 2005	—
<i>Superannuation (Family Law — Superannuation Act 1976) Amendment Orders 2007 (No. 1)</i>	24 Dec 2007 (see F2007L04994)	1 Jan 2008	—
<i>Superannuation (Family Law — Superannuation Act 1976) Amendment Orders 2011 (No. 1)</i>	30 June 2011 (see F2011L01394)	1 July 2011 (see s. 2)	—

**Table of Amendments****Table of Amendments**

ad. = added or inserted    am. = amended    rep. = repealed    rs. = repealed and substituted

<b>Provision affected</b>	<b>How affected</b>
<b>Part 1</b>	
S. 1.03.....	am. 2005 No. 1; 2007 No. 1
<b>Part 2</b>	
S. 2.01.....	am. 2007 No. 1
S. 2.02.....	am. 2007 No. 1
S. 2.03.....	am. 2007 No. 1
S. 2.04.....	rs. 2005 No. 1 am. 2011 No. 1
S. 2.04A .....	ad. 2005 No. 1 am. 2011 No. 1
S. 2.05.....	am. 2011 No. 1
S. 2.06.....	am. 2011 No. 1
S. 2.07.....	am. 2011 No. 1
Example to s. 2.11 .....	am. 2011 No. 1
S. 2.12.....	am. 2011 No. 1
S. 2.13.....	am. 2011 No. 1
S. 2.14.....	am. 2011 No. 1
<b>Part 3</b>	
S. 3.01.....	am. 2007 No. 1
<b>Part 4</b>	
S. 4.01.....	am. 2007 No. 1
<b>Schedule 1</b>	
Schedule 1 .....	am. 2005 No. 2; 2007 No. 1
<b>Schedule 3</b>	
Table 1 .....	am. 2005 No. 1