



Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment Approval 2004 (No. 3)

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

Dated 11th May 2004

Attorney-General

1 Name of instrument

This instrument is the *Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment Approval 2004 (No. 3)*.

2 Commencement

This instrument commences on the commencement of Schedule 1 to the *Superannuation Legislation Amendment (Family Law and Other Matters) Act 2004*.

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

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

Schedule 1 Amendments

(section 3)

[1] Schedule 1, Division 1.1, subclause 1 (2)

substitute

- (2) An expression used in this Part and in section 3 or 146MA (whichever is applicable) of the 1976 Act has the same meaning in this Part as it has in the applicable section of the 1976 Act.

[2] Schedule 1, Division 1.2, clause 2, item 1, column 3, definitions of *ABC*, *ASC*, *PCI* and *AP*

substitute

ABC is:

- (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 relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.

ASC is:

- (a) the sum of the following amounts, as those amounts would be calculated if the person had ceased being an eligible employee at the relevant date:
 - (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 1976 Act; or
- (b) if section 146MB of the 1976 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.

PCI is:

- (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 relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.

AP is:

- (a) the accrued pension multiple at the relevant date calculated as the pension multiple that would apply under section 56 of the 1976 Act for the person's period of contributory service at the relevant date if he or she were aged 65; or
- (b) if section 146MB of the 1976 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 1976 Act) that would apply on the person's retirement at age 65.

**[3] Schedule 1, Division 1.2, clause 2, item 2, column 3,
definition of *P***

substitute

P is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 56 of the 1976 Act if he or she:

- (a) had ceased to be an eligible employee at the relevant date; and
- (b) had not made an election under section 57AA of that Act.

**[4] Schedule 1, Division 1.2, clause 2, item 3, column 3,
definitions of *ABC*, *ASC* and *PCI***

substitute

ABC is:

- (a) the person's accumulated basic contributions as those contributions would be calculated if the deferred benefits had become payable at the relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.

ASC is:

- (a) the sum of the following amounts, as those amounts would be calculated if the deferred benefits had become payable at the relevant date:
 - (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 1976 Act; or
- (b) if section 146MB of the 1976 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.

PCI is:

- (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 relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.

**[5] Schedule 1, Division 1.2, clause 2, item 4, column 3,
definitions of *MTV* and *TTV***

substitute

MTV is:

- (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 1976 Act, plus the accumulated interest that would be calculated on that amount if the deferred benefits had become payable at the relevant date; or
- (b) if section 146MB of the 1976 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 relevant date.

TTV is:

- (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:
 - (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 1976 Act; and
 - (ii) ending on the relevant date;
as if the entire transfer value or values had been paid into the CSS Fund;
or
- (b) if section 146MB of the 1976 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 relevant date.

**[6] Schedule 1, Division 1.2, clause 2, item 5, column 3,
definitions of *PCI* and *P***

substitute

PCI is:

- (a) the accumulated employer contributions in respect of the person as those contributions would be calculated if they had become payable at the relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (c) of the 1976 Act.

P is the annual pension (taking into account any reduction that may have applied under subsection 146ME (3) of the 1976 Act) to which the person would be entitled under section 110TC of the 1976 Act if he or she had provided a statement in accordance with section 110TB of that Act.

[7] Schedule 1, Division 1.2, clause 2, item 7, column 3, definitions of *ABC* and *ASC*

substitute

ABC is:

- (a) the person's accumulated basic contributions as those contributions would be calculated if they had become payable at the relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), reduced in accordance with paragraph 146ME (2) (a) of the 1976 Act.

ASC is:

- (a) the sum of the following amounts, as those amounts would be calculated if they had become payable at the relevant date:
 - (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 1976 Act; or
- (b) if section 146MB of the 1976 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.

[8] Schedule 1, Division 1.2, clause 2, item 8, column 3, definition of *AP*

substitute

AP is:

- (a) the accrued pension multiple that applied under section 56 of the 1976 Act for the person's period of contributory service as at the time he or she ceased to be an eligible employee but calculated as if he or she were aged 65 years; or
- (b) if section 146MB of the 1976 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 1976 Act) that would apply on the person's retirement at age 65.

[9] Schedule 1, Division 1.2, clause 2, item 9, column 3, definition of *IP*, subparagraph (a) (i)

omit

eligible children;

insert

eligible children or partially dependent children;

[10] Schedule 1, Division 1.2, clause 2, item 9, column 3, definition of *IP*, paragraph (b)

omit

eligible children.

insert

eligible children or partially dependent children.

[11] Schedule 1, Division 1.2, clause 2, item 9, column 3, definition of *NIP*, subparagraph (a) (i)

omit

eligible children;

insert

eligible children or partially dependent children;

[12] Schedule 1, Division 1.2, clause 2, item 9, column 3, definition of *NIP*, paragraph (b)

omit

eligible children.

insert

eligible children or partially dependent children.

[13] Schedule 1, Division 1.2, clause 2, after item 9

insert

10 An interest that a person has in the CSS if he or she is entitled to associate deferred benefits under subsection 146MB (4) of the 1976 Act.

FLS + UFLS

where:

FLS is:

- (a) the sum of the funded component of the transfer amount and interest determined under section 154A of the 1976 Act, as if the benefits had become payable at the relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date.

UFLS is:

- (a) the lump sum value of the unfunded component of the transfer amount, as increased in accordance with the method set out below, as if the benefits had become payable at the relevant date; or
- (b) if section 146MB of the 1976 Act applies to the interest — the amount calculated under paragraph (a), less the sum of any reductions that apply for the purposes of section 146MF of the 1976 Act, as if the benefits had become payable at the relevant date.

Method for increasing unfunded component of transfer amount

- Step 1** Increase the unfunded component in relation to the transfer amount for any period between the operative time (being the operative time in relation to the splitting agreement or splitting order as a result of which the person has the entitlement under subsection 146MB (4) of the 1976 Act) and the relevant date, 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 relevant date 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 unfunded component of 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 relevant date; and
- (b) immediately before the relevant date;

using the applicable Treasury bond rate for the relevant period worked out in accordance with steps 2, 3 and 4, and compounded period by period.

Step 2 *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 relevant date.

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 3 *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 relevant date. 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 4 *Final period (if any)*

Use this step if:

- (a) there is any period between the end of a financial year and the relevant date; and
- (b) neither step 2 nor step 3 covers that period.

This is the *final period*.

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.

- 11 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 1976 Act:

- (a) an associate additional pension;
- (b) an associate standard pension.

$$(AIP \times F_{y+m}) + (ANIP \times G_{y+m})$$

where:

AIP is the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date.

F_{y+m} is the factor calculated by:

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

where:

F_y is the valuation factor for the person's gender mentioned in Table 8 in this Part that applies at the person's age in completed years at the relevant date.

m has the meaning given in item 1.

F_{y+1} is the valuation factor for the person's gender mentioned in Table 8 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

ANIP is the person's annual pension (if any) that is fixed in nominal dollars at the relevant date.

G_{y+m} is the factor calculated by:

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

where:

G_y is the valuation factor for the person's gender mentioned in Table 9 in this Part that applies at the person's age in completed years at the relevant date.

m has the meaning given in item 1.

G_{y+1} is the valuation factor for the person's gender mentioned in Table 9 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

- 12 An interest that a person has in the CSS, if he or she is receiving an associate deferred pension under the 1976 Act.

$$ADIP \times F_{y+m}$$

where:

ADIP is the person's annual pension that is subject to indexation in accordance with the consumer price index at the relevant date.

F_{y+m} is the factor calculated by:

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

where:

F_y is the valuation factor for the person's gender and type of pension mentioned in Table 10 in this Part that applies at the person's age in completed years at the relevant date.

m has the meaning given in item 1.

F_{y+1} is the valuation factor for the person's gender and type of pension mentioned in Table 10 in this Part that would apply to the person if the person's age in completed years were one year more than it is at the relevant date.

[14] Schedule 1, Division 1.3, Table 4*omit*

95	2.6204	2.7942	2.6682	2.8101	2.6204	2.7423	2.6498	2.9547
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insert

95 and over	2.6204	2.7942	2.6682	2.8101	2.6204	2.7423	2.6498	2.9547
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[15] Schedule 1, Division 1.3, Table 6*omit*

95	2.4792	2.6438	2.5219	2.6583	2.4792	2.6438	2.5041	2.7847
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insert

95 and over	2.4792	2.6438	2.5219	2.6583	2.4792	2.6438	2.5041	2.7847
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[16] Schedule 1, Division 1.3, after Table 7*insert***Table 8 Valuation factors — indexed associate pensions**

Age	Males	Females	Age	Males	Females
18	23.8584	24.1726	33	22.1657	22.6144
19	23.7720	24.0955	34	22.0134	22.4750
20	23.6834	24.0154	35	21.8551	22.3302
21	23.5921	23.9318	36	21.6903	22.1800
22	23.4974	23.8447	37	21.5189	22.0242
23	23.3991	23.7538	38	21.3408	21.8625
24	23.2968	23.6590	39	21.1558	21.6947
25	23.1901	23.5604	40	20.9635	21.5207
26	23.0790	23.4577	41	20.7637	21.3404
27	22.9635	23.3507	42	20.5564	21.1534
28	22.8432	23.2391	43	20.3413	20.9595
29	22.7182	23.1234	44	20.1183	20.7587
30	22.5881	23.0031	45	19.8869	20.5509
31	22.4527	22.8782	46	19.6471	20.3359
32	22.3121	22.7488	47	19.3986	20.1136

Age	Males	Females	Age	Males	Females
48	19.1412	19.8840	72	10.2323	11.9061
49	18.8749	19.6471	73	9.7846	11.4712
50	18.5993	19.4025	74	9.3358	11.0291
51	18.3144	19.1503	75	8.8869	10.5802
52	18.0200	18.8903	76	8.4403	10.1247
53	17.7158	18.6227	77	7.9987	9.6628
54	17.4014	18.3471	78	7.5646	9.1942
55	17.0765	18.0635	79	7.1402	8.7278
56	16.7410	17.7718	80	6.7271	8.2657
57	16.3947	17.4718	81	6.3267	7.8096
58	16.0378	17.1635	82	5.9399	7.3599
59	15.6711	16.8461	83	5.5670	6.9185
60	15.2950	16.5191	84	5.2133	6.4878
61	14.9098	16.1826	85	4.8790	6.0692
62	14.5158	15.8368	86	4.5633	5.6644
63	14.1134	15.4819	87	4.2655	5.2692
64	13.7040	15.1181	88	3.9840	4.8820
65	13.2879	14.7456	89	3.7185	4.5140
66	12.8654	14.3646	90	3.4688	4.1661
67	12.4369	13.9750	91	3.2344	3.8392
68	12.0023	13.5772	92	3.0155	3.5340
69	11.5640	13.1709	93	2.8120	3.2521
70	11.1225	12.7567	94	2.6226	2.9866
71	10.6784	12.3349	95 and over	2.4468	2.7363

Table 9 Valuation factors — non-indexed associate pensions

Age	Males	Females	Age	Males	Females
18	15.5110	15.6010	22	15.4261	15.5279
19	15.4908	15.5844	23	15.4021	15.5061
20	15.4702	15.5669	24	15.3765	15.4828
21	15.4487	15.5480	25	15.3491	15.4580

Age	Males	Females	Age	Males	Females
26	15.3198	15.4315	58	12.3184	12.9018
27	15.2885	15.4031	59	12.1121	12.7370
28	15.2552	15.3727	60	11.8963	12.5639
29	15.2197	15.3405	61	11.6710	12.3822
30	15.1819	15.3061	62	11.4362	12.1918
31	15.1416	15.2697	63	11.1919	11.9927
32	15.0987	15.2312	64	10.9388	11.7848
33	15.0530	15.1904	65	10.6770	11.5679
34	15.0042	15.1471	66	10.4066	11.3420
35	14.9523	15.1010	67	10.1275	11.1069
36	14.8968	15.0522	68	9.8395	10.8624
37	14.8378	15.0005	69	9.5442	10.6081
38	14.7749	14.9456	70	9.2420	10.3442
39	14.7080	14.8873	71	8.9330	10.0706
40	14.6368	14.8255	72	8.6177	9.7876
41	14.5610	14.7600	73	8.2961	9.4956
42	14.4806	14.6906	74	7.9686	9.1934
43	14.3951	14.6170	75	7.6359	8.8810
44	14.3045	14.5392	76	7.2998	8.5582
45	14.2084	14.4570	77	6.9626	8.2250
46	14.1064	14.3701	78	6.6267	7.8808
47	13.9984	14.2784	79	6.2939	7.5329
48	13.8840	14.1818	80	5.9660	7.1831
49	13.7630	14.0801	81	5.6443	6.8329
50	13.6351	13.9731	82	5.3297	6.4827
51	13.4999	13.8606	83	5.0230	6.1341
52	13.3572	13.7423	84	4.7291	5.7894
53	13.2066	13.6183	85	4.4485	5.4502
54	13.0475	13.4881	86	4.1813	5.1182
55	12.8795	13.3516	87	3.9269	4.7899
56	12.7022	13.2086	88	3.6845	4.4640
57	12.5153	13.0587	89	3.4540	4.1508

Age	Males	Females	Age	Males	Females
90	3.2355	3.8517	93	2.6530	3.0520
91	3.0290	3.5679	94	2.4829	2.8158
92	2.8347	3.3007	95 and over	2.3240	2.5913

Table 10 Valuation factors — associate deferred pensions

Age	Age Pensioner		Invalidity Pensioner	
	Males	Females	Males	Females
18	23.8584	24.1726	23.4539	23.8529
19	23.7720	24.0955	23.3562	23.7639
20	23.6834	24.0154	23.2567	23.6719
21	23.5921	23.9318	23.1536	23.5762
22	23.4974	23.8447	23.0468	23.4759
23	23.3991	23.7538	22.9356	23.3710
24	23.2968	23.6590	22.8201	23.2613
25	23.1901	23.5604	22.6999	23.1469
26	23.0790	23.4577	22.5751	23.0279
27	22.9635	23.3507	22.4451	22.9040
28	22.8432	23.2391	22.3098	22.7754
29	22.7182	23.1234	22.1687	22.6421
30	22.5881	23.0031	22.0215	22.5039
31	22.4527	22.8782	21.8680	22.3605
32	22.3121	22.7488	21.7080	22.2120
33	22.1657	22.6144	21.5415	22.0582
34	22.0134	22.4750	21.3683	21.8985
35	21.8551	22.3302	21.1884	21.7328
36	21.6903	22.1800	21.0015	21.5611
37	21.5189	22.0242	20.8076	21.3831
38	21.3408	21.8625	20.6064	21.1986
39	21.1558	21.6947	20.3976	21.0074
40	20.9635	21.5207	20.1813	20.8096
41	20.7637	21.3404	19.9572	20.6049
42	20.5564	21.1534	19.7252	20.3932

Age	Age Pensioner		Invalidity Pensioner	
	Males	Females	Males	Females
43	20.3413	20.9595	19.4850	20.1745
44	20.1183	20.7587	19.2361	19.9480
45	19.8869	20.5509	18.9786	19.7136
46	19.6471	20.3359	18.7126	19.4712
47	19.3986	20.1136	18.4377	19.2207
48	19.1412	19.8840	18.1539	18.9622
49	18.8749	19.6471	17.8609	18.6958
50	18.5993	19.4025	17.5586	18.4216
51	18.3144	19.1503	17.2471	18.1396
52	18.0200	18.8903	16.9265	17.8497
53	17.7158	18.6227	16.5967	17.5519
54	17.4014	18.3471	16.2580	17.2466
55	17.0765	18.0635	15.9109	16.9337
56	16.7410	17.7718	15.5552	16.6132
57	16.3947	17.4718	15.1915	16.2850
58	16.0378	17.1635	14.8200	15.9491
59	15.6711	16.8461	14.4427	15.6051
60	15.2950	16.5191	14.0603	15.2526
61	14.9098	16.1826	13.6735	14.8918
62	14.5158	15.8368	13.2832	14.5228
63	14.1134	15.4819	12.8902	14.1460
64	13.7040	15.1181	12.4951	13.7619
65	13.2879	14.7456	12.0984	13.3708
66	12.8654	14.3646	11.7009	12.9731
67	12.4369	13.9750	11.3032	12.5691
68	12.0023	13.5772	10.9059	12.1592
69	11.5640	13.1709	10.5079	11.7421
70	11.1225	12.7567	10.1097	11.3186
71	10.6784	12.3349	9.7112	10.8891
72	10.2323	11.9061	9.3126	10.4542
73	9.7846	11.4712	8.9136	10.0146
74	9.3358	11.0291	8.5146	9.5739

Age	Age Pensioner		Invalidity Pensioner	
	Males	Females	Males	Females
75	8.8869	10.5802	8.1165	9.1339
76	8.4403	10.1247	7.7208	8.6965
77	7.9987	9.6628	7.3298	8.2640
78	7.5646	9.1942	6.9454	7.8390
79	7.1402	8.7278	6.5713	7.4220
80	6.7271	8.2657	6.2091	7.0145
81	6.3267	7.8096	5.8602	6.6170
82	5.9399	7.3599	5.5260	6.2289
83	5.5670	6.9185	5.2073	5.8506
84	5.2133	6.4878	4.9067	5.4860
85	4.8790	6.0692	4.6242	5.1367
86	4.5633	5.6644	4.3598	4.8052
87	4.2655	5.2692	4.1132	4.4942
88	3.9840	4.8820	3.8845	4.2073
89	3.7185	4.5140	3.6636	3.9414
90	3.4688	4.1661	3.4482	3.6963
91	3.2344	3.8392	3.2344	3.4709
92	3.0155	3.5340	3.0155	3.2623
93	2.8120	3.2521	2.8120	3.0648
94	2.6226	2.9866	2.6226	2.8741
95 and over	2.4468	2.7363	2.4468	2.6840

[17] Schedule 1, Division 2.2, clause 2, after item 2*insert*

- 3 An interest that a person has in the PSS Scheme if:
- $UDB \times UDBF_{y_{tm}} + FDB + ATA$
- where:
- (a) the person is a preserved benefit member; and
 - (b) the person is not eligible to receive a benefit under paragraph 8.2.1 (A) of the Rules.
- UDB* is the person's unfunded preserved benefit included in the preserved benefit which, under rule 8.6.2 of those Rules, increases in line with movements in the consumer price index, as at the relevant date.

$UDBF_{y+m}$ is the factor calculated in accordance with the following formula:

$$\frac{UDBF_y \times (12 - m) + UDBF_{y+1} \times m}{12}$$

where:

$UDBF_y$ is the valuation factor mentioned in Table 5 that applies at the person's age in completed years, at the relevant date, for the member's gender.

m is the number of complete months of the person's age, at the relevant date, that are not included in the person's completed years of age.

$UDBF_{y+1}$ is the valuation factor mentioned in Table 5 that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

FDB is the sum of any accumulated member contributions and any accumulated productivity contributions included in the person's preserved benefit which, under rule 8.6.1 of the Rules, increases in line with the fund crediting rate, as at the relevant date.

ATA is the accumulated transfer amount, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the relevant date.

[18] Schedule 1, Division 2.3, clause 3, item 1, column 3, definition of P , paragraph (b)

omit

eligible children.

insert

eligible children or partially dependent children.

[19] Schedule 1, Division 2.3, clause 3, item 1, column 3, definitions of F_y and F_{y+1}

omit

Table 5

insert

Table 6

[20] Schedule 1, Division 2.4, after Table 4*insert***Table 5 Valuation factors — preserved benefit members without option to take pension**

Unfunded Factors (UDBF)			Unfunded Factors (UDBF)		
Age	Males	Females	Age	Males	Females
18	0.20032	0.20032	42	0.50204	0.50204
19	0.20813	0.20813	43	0.52163	0.52163
20	0.21626	0.21626	44	0.54199	0.54199
21	0.22470	0.22470	45	0.56314	0.56314
22	0.23347	0.23347	46	0.58511	0.58511
23	0.24258	0.24258	47	0.60795	0.60795
24	0.25204	0.25204	48	0.63167	0.63167
25	0.26188	0.26188	49	0.65632	0.65632
26	0.27210	0.27210	50	0.68193	0.68193
27	0.28272	0.28272	51	0.70855	0.70855
28	0.29375	0.29375	52	0.73620	0.73620
29	0.30521	0.30521	53	0.76493	0.76493
30	0.31712	0.31712	54	0.79478	0.79478
31	0.32950	0.32950	55	0.82579	0.82579
32	0.34236	0.34236	56	0.85802	0.85802
33	0.35572	0.35572	57	0.89150	0.89150
34	0.36960	0.36960	58	0.92629	0.92629
35	0.38402	0.38402	59	0.96244	0.96244
36	0.39901	0.39901	60	1.00000	1.00000
37	0.41458	0.41458	61	1.00000	1.00000
38	0.43076	0.43076	62	1.00000	1.00000
39	0.44757	0.44757	63	1.00000	1.00000
40	0.46503	0.46503	64	1.00000	1.00000
41	0.48318	0.48318	65	1.00000	1.00000

[21] Schedule 1, Division 2.4, Table 5

renumber as Table 6

[22] Schedule 1, after Part 2

insert

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

Division 3.1 Interpretation

1 Definitions

In this Part:

Authority means the Defence Force Retirement and Death Benefits Authority established by section 8 of the DFRDB Act.

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

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

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

DFRB scheme means the scheme constituted by the DFRB Act.

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

DFRDB scheme means the scheme constituted by the DFRDB Act.

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

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

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

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

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

productivity benefit scheme means the scheme constituted by the Determination.

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

2 Type of pension

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

Division 3.2 Interests in the growth phase

3 Methods and factors for interests of members in the schemes

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has in the DFRDB scheme if deferred benefits are applicable in respect of the person under Division 3 of Part IX of the DFRDB Act.	$\frac{DP \times (DPF_{y+m} + 0.625 \times MP \times RPF_{y+m})}{1.065^{\frac{y+m}{12}}}$ where:

DP is the annual pension that would be payable to the person at the first time he or she is eligible to receive deferred benefits by way of a pension, if the Authority had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero.

DPF_{y+m} is the factor calculated in accordance with the following formula:

$$\frac{DPF_y \times (12 - m) + DPF_{y+1} \times m}{12}$$

where:

DPF_y is the deferred single life pension valuation factor mentioned in Table 1 that applies to:

- the person's gender and age in completed years when the person first becomes eligible for deferred benefits by way of a pension; or
- if the person is already eligible for that pension at the relevant date — the person's gender and age in completed years at the relevant date.

Item	Interest in the growth phase	Method or factor
		m is: (a) the number of complete months of the person's age that are not included in the completed years of age when the person first becomes eligible for deferred benefits by way of a pension; or (b) if the person is already eligible for that pension at the relevant date — the number of complete months of the person's age that are not included in the completed years of age at the relevant date. DPF_{y+1} is the deferred single life pension valuation factor mentioned in Table 1 that would apply if the person's age in completed years: (a) when he or she first becomes eligible for deferred benefits by way of a pension; or (b) if the person is already eligible for that pension — at the relevant date; were 1 year more than it is. MP is the probability of remarriage mentioned in Table 2 for the person's gender and age in complete years at the relevant date. RPF_{y+m} is the factor calculated in accordance with the following formula: $\frac{RPF_y \times (12 - m) + RPF_{y+1} \times m}{12}$ where: RPF_y is the deferred reversion pension valuation factor mentioned in Table 1 that applies to: (a) the person's gender and age in completed years when the person first becomes eligible for deferred benefits by way of a pension; or (b) if the person is already eligible for that pension at the relevant date — the person's gender and age in completed years at the relevant date. m has the meaning given above.

Item	Interest in the growth phase	Method or factor
		RPF_{y+t} is the deferred reversion pension valuation factor mentioned in Table 1 that would apply if the person's age in completed years: (a) when he or she first becomes eligible for deferred benefits by way of a pension; or (b) if the person is already eligible for that pension — at the relevant date; were 1 year more than it is. y' is the term remaining in complete years at the relevant date to the time when the person will first become eligible for the deferred pension. m' is the number of complete months of the remaining term that are not included in the remaining complete years at the relevant date.
2	An interest that a person has in the DFRDB scheme if: (a) the person is a contributing member; and (b) the person is aged less than 55 years; and (c) the person's total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be at least 20 years.	$ARP \times APM_s \times PF_{y+m,s} + C \times LSF_{y+m,s} - CPPA$ where: ARP is the person's annual rate of pay, within the meaning given by subsection 3 (1) of the DFRDB Act. APM_s is the person's accrued pension multiple mentioned in Table 3 for the number of complete years in the person's total period of effective service at the relevant date, reduced by the proportion that the amount by which his or her pension would be reduced under section 49D of the DFRDB Act (if he or she were entitled to retirement pay under subsection 23 (1) of that Act and no adjustments were made under subsection 23 (3) of that Act) bears to his or her annual rate of pay, within the meaning of subsection 3 (1) of the DFRDB Act. PF_{y+m,s} is the factor calculated in accordance with the following formula: $\frac{PF_{y,s} \times (12 - m) + PF_{y+1,s} \times m}{12}$ where: PF_{y,s} is the valuation factor mentioned in whichever of Tables 4A to 4L is applicable that applies to the person having regard to the person's gender, age in completed years, number of complete years in his or her total period of effective service at the relevant date, whether the person is an officer and, if the person is an officer, his or her notional retiring age.

Item	Interest in the growth phase	Method or factor
		m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. $PF_{y+t,s}$ is the valuation factor mentioned in whichever of Tables 4A to 4L is applicable that would apply if the person's age in completed years at the relevant date were 1 year more than it is. C is the person's contributions, within the meaning given by the DFRDB Act, at the relevant date. $LSF_{y+m,s}$ is the factor calculated in accordance with the following formula: $\frac{LSF_{y,s} \times (12 - m) + LSF_{y+1,s} \times m}{12}$ where: $LSF_{y,s}$ is the valuation factor mentioned in whichever of Tables 5A to 5D is applicable that applies to the person having regard to the person's gender, age in completed years, number of complete years in his or her total period of effective service, and whether the person was an officer, at the relevant date. m has the meaning given above. $LSF_{y+t,s}$ is the valuation factor mentioned in whichever of Tables 5A to 5D is applicable that would apply if the person's age in completed years at the relevant date were 1 year more than it is. $CPPA$ is the person's commuted pension payment allowance, being: (a) in the case of a person who was a recipient member within the meaning of subsection 3 (1) of the DFRDB Act, and who made an election in accordance with section 24 of the DFRDB Act to commute a portion of the retirement pay to which he or she was entitled under section 23 of that Act — the sum of the amounts mentioned in paragraphs 24 (7) (a) and (b) of the DFRDB Act; or (b) in any other case — zero.

Item	Interest in the growth phase	Method or factor
3	An interest that a person (other than a person who is a recipient member within the meaning of the Determination) has in the productivity benefit scheme if: (a) the person is a contributing member; and (b) the person is aged less than 55 years; and (c) the person's total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be at least 20 years.	$PC + SG \times SGF_{y+m,s}$ where: PC is the person's accumulated productivity contributions at the relevant date, being the sum of: (a) for each pay period ending after 31 December 1987 for which the person was entitled to receive pay for effective service (within the meaning given by subclause 3 (1) of the Determination) occurring after that day, 3% of the pay for that period, calculated in accordance with the person's annual rate of pay (within the meaning given by subclause 3 (1) of the Determination), that the person was entitled to receive for effective service for that period; and (b) the interest, if any, that would have been credited to the person on account of that amount under subclauses 8 (4) and (5), 8A (4) and (5) and 8AA (5) and (6) of the Determination if that amount had been an amount of productivity benefit credited to the person. SG is the person's superannuation guarantee top up amount (if any) at the relevant date, being the difference between: (a) the productivity superannuation benefit that would have been payable for the person if he or she had resigned at the relevant date and the Authority had determined under subclause 3A (1) of the Determination that the surcharge deduction amount was zero; and (b) the person's accumulated productivity contributions worked out above. SGF_{y+m,s} is the factor calculated in accordance with the following formula:

$$\frac{SGF_{y,s} \times (12 - m) + SGF_{y+1,s} \times m}{12}$$

Item	Interest in the growth phase	Method or factor
		where: $SGF_{y,s}$ is the valuation factor mentioned in whichever of Tables 6A to 6D is applicable that applies to the person having regard to the person's gender, age in completed years, number of complete years in his or her total period of effective service, and whether the person was an officer, at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. $SGF_{y+1,s}$ is the valuation factor mentioned in whichever of Tables 6A to 6D is applicable that would apply if the person's age in completed years at the relevant date were 1 year more than it is.
4	An interest that a person has in the DFRDB scheme if the person: (a) is a contributing member; and (b) is aged 55 years or more; and (c) would have been, if he or she had resigned, or would be, if he or she were to resign, entitled to retirement pay under section 23 of the DFRDB Act.	$P \times IPF_{y+1,m} + IR \times IRF_{y+1,m} + NIR \times NIRF_{y+1,m} + C$ where: P is the annual pension that would have been payable to the person if: (a) the person had retired on the relevant date and had taken the maximum commutation under section 24 of the DFRDB Act; and (b) the Authority had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero. $IPF_{y+1,m}$ is the factor calculated in accordance with the following formula: $\frac{IPF_y \times (12 - m) + IPF_{y+1} \times m}{12}$ where: IPF_y is the indexed single life valuation factor for a retirement pension mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date.

Item	Interest in the growth phase	Method or factor
		<i>IPF_{y+t}</i> is the indexed single life valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. <i>IR</i> is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person if that person had retired on the relevant date and the Authority had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero. <i>IRF_{y+m}</i> is the indexed reversion factor calculated in accordance with the following formula: $\frac{IRF_y \times (12 - m) + IRF_{y+1} \times m}{12}$ where: <i>IRF_y</i> is the indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. <i>m</i> has the meaning given above. <i>IRF_{y+t}</i> is the indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. <i>NIR</i> is the annual non-indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would not be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person if that person had retired on the relevant date and the Authority had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero.

Item	Interest in the growth phase	Method or factor
		$NIRF_{y+m}$ is the non-indexed reversion factor calculated in accordance with the following formula: $\frac{NIRF_y \times (12 - m) + NIRF_{y+1} \times m}{12}$ where: $NIRF_y$ is the non-indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. m has the meaning given above. $NIRF_{y+1}$ is the non-indexed reversion valuation factor for a retirement pension mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. C is the lump sum that would have been payable to the person if: (a) the person had retired on the relevant date and the Authority had determined under subsection 6C (1) of the DFRDB Act that the surcharge deduction amount was zero; and (b) the person had taken the maximum commutation under section 24 of the DFRDB Act.
5	An interest that a person (other than a person who is a recipient member within the meaning of the Determination) has in the productivity benefit scheme if: (a) the following circumstances apply: (i) the person is a contributing member; (ii) the person is aged 55 years or more; or	The sum of: (a) for each pay period ending after 31 December 1987 for which the person was entitled to receive pay for effective service (within the meaning given by subclause 3 (1) of the Determination) occurring after that day, 3% of the pay for that period, calculated in accordance with the person's annual rate of pay (within the meaning given by subclause 3 (1) of the Determination), that the person was entitled to receive for effective service for that period; and

Item	Interest in the growth phase	Method or factor
	(b) the following circumstances apply: (i) the person is a contributing member; (ii) the person is aged less than 55 years; (iii) the person's total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be less than 20 years.	(b) the interest, if any, that would have been credited to the person on account of that amount under subclauses 8 (4) and (5), 8A (4) and (5) and 8AA (5) and (6) of the Determination if that amount had been an amount of productivity benefit credited to the person.
6	An interest that a person has in the DFRDB scheme if: (a) the following circumstances apply: (i) the person is a contributing member; (ii) the person is aged 55 years or more; (iii) the person would not have been, if he or she had resigned, or would not be, if he or she were to resign, entitled to retirement pay under section 23 of the DFRDB Act; or (b) the following circumstances apply: (i) the person is a contributing member; (ii) the person is aged less than 55 years; (iii) the person's total period of effective service, if he or she continued to be a contributing member until the age of 55 years, would be less than 20 years.	$(LS + VN) \times f_{y+m}$ where: <i>LS</i> is determined in accordance with the following formula: $ARP \times 5 \times APM_s$ where: <i>ARP</i> is the person's annual rate of pay, within the meaning given by subsection 3 (1) of the DFRDB Act. <i>APM_s</i> is the person's accrued pension multiple mentioned in Table 3 that applies or applied for the number of complete years of the person's total period of effective service at the relevant date. <i>VN</i> is determined in accordance with the following formula: $ARP \times APM_s \times \left(1 - \frac{5}{CAF}\right) \times IPI^y + ARP \times 0.625 \times APM_s \times \left(1 - \frac{4}{CAF}\right) \times IRI^y + ARP \times 0.625 \times APM_s \times \frac{4}{CAF} \times NRI^y$ where: <i>ARP</i> has the meaning given above. <i>APM_s</i> has the meaning given above. <i>CAF</i> is the person's commutation adjustment factor, being 12.47 if the person is male or 15.68 if the person is female.

Item	Interest in the growth phase	Method or factor
		<i>IPF</i> is the person's indexed pension factor, being 12.2423 if the person is male or 14.0096 if the person is female. <i>IRPF_y</i> is the indexed reversion valuation factor mentioned in the table in clause 7 of Schedule 2 to the Regulations that applies or applied for the person's gender and age in completed years at the relevant date. <i>NIRPF_y</i> is the non-indexed reversion valuation factor mentioned in the table in clause 6 of Schedule 2 to the Regulations that applies or applied for the person's gender and age in completed years at the relevant date. <i>f_{y+m}</i> is the person's lump sum valuation factor at the relevant date calculated in accordance with subclause 3 (2) of the Schedule 2 to the Regulations, modified so that: (a) the reference to 'member's retirement age' in the definition of <i>f_y</i> in subclause 3 (2) of Schedule 2 to the Regulations is a reference to 'age 65'; and (b) the definition of <i>f_{y+1}</i> is substituted by the following definition: '<i>f_{y+1}</i> is the lump sum valuation factor mentioned in clause 4 of this Schedule that would apply if the period of time in complete years until the member spouse reaches age 65 at the relevant date were one year more than it is.'; and (c) the reference to 'Remaining term until retirement' in the table in clause 4 of Schedule 2 to the Regulations is a reference to 'Period of time until member spouse reaches age 65'.
7	An interest that a person has in the productivity benefit scheme if the person is a recipient member within the meaning of the Determination.	The amount of productivity superannuation benefit that would be payable in respect of the person if: (a) he or she had retired at the relevant date; and (b) the Authority had determined under subclause 3A (1) of the Determination that the surcharge deduction amount was zero.

Division 3.3 Interests in the payment phase

4 Methods and factors for interests of members in the schemes

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

Item	Interest in the payment phase	Method or factor
1	An interest that a person has in the DFRDB scheme, if the person: (a) is entitled to retirement pay under section 23 of the DFRDB Act or invalidity benefits under Part V of the DFRDB Act; or (b) would be entitled to retirement pay under section 23 of the DFRDB Act if the pay had not been suspended under section 61C of that Act; or (c) would be entitled to invalidity benefits under Part V of the DFRDB Act if his or her invalidity pay had not been suspended under section 61D of that Act.	$IP \times IPF_{y+m} + NIP \times NIPF_{y+m} + IR \times IRF_{y+m} + NIR \times NIRF_{y+m}$ where: IP is the person's annual indexed retirement pay (being the portion of his or her retirement pay that is indexed under Part XA of the DFRDB Act) or invalidity pay at the relevant date, disregarding any suspension under section 61C or 61D of the DFRDB Act. IPF_{y+m} is the factor calculated in accordance with the following formula: $\frac{IPF_y \times (12 - m) + IPF_{y+1} \times m}{12}$ where: IPF_y is the indexed single life valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. IPF_{y+1} is the indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. NIP is the person's annual non-indexed pension (being the portion of the pension that is not indexed under Part XA of the DFRDB Act), if any, at the relevant date. NIPF_{y+m} is the non-indexed single life pension factor calculated in accordance with the following formula: $\frac{NIPF_y \times (12 - m) + NIPF_{y+1} \times m}{12}$

Item Interest in the payment phase**Method or factor**

where:

$NIPF_y$ is the non-indexed single life valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date.

m has the meaning given above.

$NIPF_{y+1}$ is the non-indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

IR is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person.

IRF_{y+m} is the indexed reversion factor calculated in accordance with the following formula:

$$\frac{IRF_y \times (12 - m) + IRF_{y+1} \times m}{12}$$

where:

IRF_y is the indexed reversion valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date.

m has the meaning given above.

IRF_{y+1} is the indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

NIR is the annual non-indexed reversionary pension (if any) (being the portion of the reversionary pension payable under section 39 of the DFRDB Act that would not be indexed under Part XA of that Act) that would have been payable at the relevant date to a spouse of the person on the death of that person.

$NIRF_{y+m}$ is the non-indexed reversion factor calculated in accordance with the following formula:

$$\frac{NIRF_y \times (12 - m) + NIRF_{y+1} \times m}{12}$$

Item	Interest in the payment phase	Method or factor
		where: $NIRF_y$ is the non-indexed reversion valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date. m has the meaning given above. $NIRF_{y+1}$ is the non-indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.
2	An interest that a person has in the DFRB scheme if he or she is entitled to a pension under Part V of the DFRB Act, other than a pension that is payable under section 55, 57 or 64 of that Act.	$P \times IPF_{y+m} + IR \times IRF_{y+m}$ where: P is the person's annual pension at the relevant date. IPF_{y+m} is the factor calculated in accordance with the following formula: $\frac{IPF_y \times (12 - m) + IPF_{y+1} \times m}{12}$ where: IPF_y is the indexed single life valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. IPF_{y+1} is the indexed single life valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. IR is the annual indexed reversionary pension (being the portion of the reversionary pension payable under section 57 of the DFRB Act, other than any portion of the additional pension paid in respect of any child of the person under paragraph 57 (1) (b) of the DFRB Act, that would be indexed under Part VID of the DFRB Act) that would have been payable at the relevant date to a spouse of the person on the death of that person.

Item	Interest in the payment phase	Method or factor
		IRF_{y+m} is the indexed reversion factor calculated in accordance with the following formula: $\frac{IRF_y \times (12 - m) + IRF_{y+1} \times m}{12}$ where: IRF_y is the indexed reversion valuation factor mentioned in Table 7A or 7B for the person's gender, type of pension and age in completed years at the relevant date. m has the meaning given above. IRF_{y+1} is the indexed reversion valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.
3	An interest that a person has in the DFRDB scheme if he or she is entitled to: (a) a pension under section 38, 39 or 43A of the DFRDB Act; or (b) an associate pension under subsection 49B (2) of the DFRDB Act.	$IP \times IPF_{y+m} + NIP \times NIPF_{y+m}$ where: IP is the person's annual indexed pension (being the portion of the pension that is indexed under Part XA of the DFRDB Act) at the relevant date. IPF_{y+m} is the factor calculated in accordance with the following formula: $\frac{IPF_y \times (12 - m) + IPF_{y+1} \times m}{12}$ where: IPF_y is the spouse indexed pension valuation factor mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. IPF_{y+1} is the spouse indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is. NIP is the person's annual non-indexed pension (if any) (being the portion of the pension that is not indexed under Part XA of the DFRDB Act) at the relevant date.

Item	Interest in the payment phase	Method or factor
		$NIPF_{y+m}$ is the spouse non-indexed pension factor calculated in accordance with the following formula: $\frac{NIPF_y \times (12 - m) + NIPF_{y+1} \times m}{12}$ where: $NIPF_y$ is the spouse non-indexed pension valuation factor mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. m has the meaning given above. $NIPF_{y+1}$ is the spouse non-indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.
4	An interest that a person has in the DFRB scheme if he or she is entitled to: (a) a pension under section 55, 57 or 64 of the DFRB Act; (b) an associate pension under subsection 80B (2) of the DFRB Act.	$IP \times IPF_{y+m}$ where: IP is the person's annual pension, other than any part of that pension that is additional pension paid in respect of any child of the person under paragraph 55 (1) (b) or 57 (1) (b) of the DFRB Act, at the relevant date. IPF_{y+m} is the factor calculated in accordance with the following formula: $\frac{IPF_y \times (12 - m) + IPF_{y+1} \times m}{12}$ where: IPF_y is the spouse indexed pension valuation factor mentioned in Table 7A or 7B for the person's gender and age in completed years at the relevant date. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. IPF_{y+1} is the spouse indexed pension valuation factor mentioned in Table 7A or 7B that would apply if the person's age in completed years at the relevant date were 1 year more than it is.

Division 3.4 Factors

Table 1 Deferred pension valuation factors

Age	Male		Female	
	Single Life (DPF)	Reversion (RPF)	Single Life (DPF)	Reversion (RPF)
25	25.2224	1.5008	26.1466	0.5200
26	25.0742	1.5353	26.0112	0.5388
27	24.9197	1.5724	25.8701	0.5588
28	24.7570	1.6126	25.7238	0.5801
29	24.5869	1.6562	25.5711	0.6026
30	24.4081	1.7030	25.4128	0.6264
31	24.2212	1.7529	25.2481	0.6513
32	24.0269	1.8055	25.0768	0.6778
33	23.8233	1.8611	24.8986	0.7055
34	23.6115	1.9200	24.7133	0.7348
35	23.3904	1.9820	24.5214	0.7653
36	23.1592	2.0471	24.3219	0.7973
37	22.9197	2.1155	24.1151	0.8309
38	22.6702	2.1870	23.8997	0.8658
39	22.4103	2.2619	23.6769	0.9020
40	22.1408	2.3397	23.4467	0.9392
41	21.8608	2.4203	23.2080	0.9775
42	21.5709	2.5037	22.9609	1.0166
43	21.2713	2.5895	22.7055	1.0569
44	20.9605	2.6777	22.4413	1.0978
45	20.6409	2.7680	22.1690	1.1392
46	20.3101	2.8599	21.8884	1.1812
47	19.9692	2.9534	21.5985	1.2233
48	19.6182	3.0482	21.3003	1.2655
49	19.2573	3.1437	20.9924	1.3077
50	18.8865	3.2395	20.6757	1.3497
51	18.5058	3.3354	20.3506	1.3911

Age	Male		Female	
	Single Life (DPF)	Reversion (RPF)	Single Life (DPF)	Reversion (RPF)
52	18.1171	3.4310	20.0152	1.4321
53	17.7192	3.5255	19.6709	1.4721
54	17.3120	3.6184	19.3174	1.5115
55	16.8982	3.7091	18.9545	1.5501
56	16.4757	3.7972	18.5804	1.5877
57	16.0473	3.8819	18.1963	1.6244
58	15.6136	3.9629	17.7999	1.6601
59	15.1726	4.0391	17.3948	1.6949
60	14.7245	4.1100	16.9766	1.7287
61	14.2755	4.1756	16.5491	1.7618
62	13.8204	4.2347	16.1106	1.7935
63	13.3662	4.2877	15.6608	1.8239
64	12.9067	4.3334	15.2026	1.8525
65	12.4460	4.3721	14.7335	1.8791

Table 2 Remarriage probabilities (MP)

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

Table 3 Accrued pension multiples (APM)

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

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

Age	Total Period of Effective Service (Complete Years)																					
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22				
25	8.3651	9.2360	10.2121	11.3035	12.5210	13.4438	14.8264	15.9327														
26	8.2803	9.1476	10.1159	11.2011	12.4146	13.3358	14.7149	15.8192	16.9224													
27	8.1904	9.0539	10.0179	11.0942	12.3005	13.2206	14.5946	15.6978	16.7992	17.8881												
28	8.0960	8.9551	9.9141	10.9848	12.1802	13.0954	14.4640	15.5640	16.6641	17.7509	18.7171											
29	7.9972	8.8514	9.8048	10.8691	12.0574	12.9639	14.3226	15.4194	16.5159	17.6012	18.5658	19.4840										
30	7.8973	8.7457	9.6932	10.7508	11.9313	12.8336	14.1786	15.2680	16.3614	17.4431	18.4072	19.3241	20.1833									
31	7.7971	8.6389	9.5795	10.6301	11.8026	12.7000	14.0362	15.1140	16.1996	17.2783	18.2399	19.1566	20.0148	20.9100								
32	7.6979	8.5323	9.4653	10.5077	11.6720	12.5645	13.8912	14.9629	16.0364	17.1073	18.0670	18.9815	19.8402	20.7341	21.6665							
33	7.6004	8.4267	9.3510	10.3846	11.5394	12.4269	13.7441	14.8089	15.8763	16.9347	17.8876	18.8007	19.6577	20.5517	21.4824	22.4533						
34	7.5072	8.3241	9.2391	10.2625	11.4069	12.2878	13.5951	14.6529	15.7132	16.7654	17.7063	18.6127	19.4687	20.3605	21.2909	22.2595	21.5832					
35	7.4201	8.2255	9.1296	10.1421	11.2747	12.1480	13.4437	14.4942	15.5473	16.5923	17.5279	18.4222	19.2717	20.1620	21.0896	22.0573	21.3791	21.0481				
36	7.3409	8.1322	9.0233	10.0235	11.1436	12.0081	13.2914	14.3331	15.3789	16.4168	17.3464	18.2358	19.0734	19.9567	20.8825	21.8471	21.1668	20.8349				
37	7.2755	8.0489	8.9239	9.9092	11.0152	11.8700	13.1393	14.1711	15.2079	16.2385	17.1619	18.0456	18.8787	19.7493	20.6674	21.6297	20.9467	20.6136				
38	7.2305	7.9799	8.8347	9.8020	10.8913	11.7345	12.9891	14.0095	15.0363	16.0578	16.9751	17.8530	18.6808	19.5464	20.4511	21.4051	20.7192	20.3840				
39	7.2212	7.9316	8.7595	9.7039	10.7726	11.6010	12.8387	13.8466	14.8614	15.8726	16.7818	17.6537	18.4761	19.3357	20.2347	21.1742	20.4854	20.1473				
40	7.2998	7.9204	8.7046	9.6185	10.6610	11.4701	12.6871	13.6799	14.6814	15.6800	16.5794	17.4432	18.2596	19.1129	20.0050	20.9378	20.2470	19.9050				
41	7.2998	7.9876	8.6710	9.5349	10.5419	11.3248	12.5155	13.4887	14.4739	15.4584	16.3459	17.2001	18.0089	18.8559	19.7411	20.6665	19.9758	19.6294				
42		7.9876	8.7464	9.4987	10.4502	11.1976	12.3560	13.3048	14.2698	15.2377	16.1125	16.9552	17.7551	18.5938	19.4722	20.3903	19.7031	19.3536				

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
43			8.7464	9.5833	10.4112	11.1003	12.2168	13.1342	14.0739	15.0212	15.8805	16.7109	17.4999	18.3292	19.1988	20.1096	19.4304	19.0806
44				9.5833	10.5052	11.0590	12.1101	12.9854	13.8923	14.8135	15.6532	16.4684	17.2457	18.0636	18.9233	19.8248	19.1589	18.8128
45					10.5052	11.1599	12.0650	12.8713	13.7337	14.6209	15.4350	16.2307	16.9933	17.7988	18.6465	19.5376	18.8903	18.5524
46						11.1599	12.1753	12.8224	13.6114	14.4518	15.2318	16.0017	16.7450	17.5350	18.3697	19.2481	18.6257	18.3007
47							12.1753	12.9393	13.5583	14.3212	15.0533	15.7882	16.5056	17.2755	18.0940	18.9587	18.3680	18.0609
48								12.9393	13.6825	14.2647	14.9161	15.6017	16.2837	17.0266	17.8240	18.6718	18.1205	17.8368
49									13.6825	14.3961	14.8568	15.4586	16.0901	16.7962	17.5655	18.3913	17.8881	17.6333
50										14.3961	14.9943	15.3967	15.9416	16.5952	17.3263	18.1229	17.6780	17.4575
51											14.9943	15.4580	15.7951	16.3585	17.0347	17.7912	17.4169	17.2360
52												15.4580	15.8571	16.2053	16.7879	17.4874	17.1998	17.0643
53													15.8571	16.2685	16.6281	17.2305	17.0480	16.9646
54														16.2685	16.6925	17.0638	16.9979	16.9687
55															16.6925	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.9558	16.9498	16.9445	16.9388	16.9358	16.9335	16.9355	16.9399	16.9460	16.9570	16.9792	17.0038	17.0427	17.0848	17.1268	17.1750	17.2652	17.2652
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

		Total Period of Effective Service (Complete Years)																	
Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
25	7.3005	8.4970	9.6903	10.8264	11.8476	12.7016	14.5347	16.2856											
26	7.2363	8.4278	9.6136	10.7444	11.7641	12.6176	14.4447	16.1896	17.7700										
27	7.1668	8.3533	9.5348	10.6584	11.6737	12.5272	14.3474	16.0872	17.6626	18.6061									
28	7.0926	8.2734	9.4499	10.5695	11.5780	12.4281	14.2406	15.9734	17.5442	18.4862	19.4809								
29	7.0138	8.1882	9.3590	10.4740	11.4793	12.3233	14.1239	15.8491	17.4135	18.3548	19.3472	20.3952							
30	6.9330	8.1000	9.2648	10.3750	11.3769	12.2192	14.0051	15.7186	17.2766	18.2162	19.2074	20.2524	21.1397						
31	6.8509	8.0098	9.1676	10.2727	11.2709	12.1112	13.8872	15.5859	17.1330	18.0711	19.0600	20.1033	20.9884	21.9129					
32	6.7678	7.9184	9.0685	10.1674	11.1618	12.0001	13.7659	15.4554	16.9885	17.9205	18.9075	19.9479	20.8325	21.7544	22.7173				
33	6.6838	7.8257	8.9679	10.0600	11.0495	11.8857	13.6409	15.3211	16.8463	17.7688	18.7491	19.7871	20.6699	21.5909	22.5509	23.5534			
34	6.6008	7.7331	8.8669	9.9517	10.9355	11.7684	13.5126	15.1828	16.6997	17.6194	18.5891	19.6195	20.5010	21.4198	22.3783	23.3772	22.9251		
35	6.5206	7.6409	8.7652	9.8422	10.8198	11.6485	13.3802	15.0400	16.5482	17.4646	18.4309	19.4497	20.3245	21.2414	22.1970	23.1940	22.7411	22.3715	
36	6.4451	7.5503	8.6626	9.7309	10.7021	11.5264	13.2447	14.8929	16.3923	17.3057	18.2683	19.2832	20.1474	21.0571	22.0106	23.0043	22.5505	22.1802	
37	6.3804	7.4666	8.5629	9.6195	10.5831	11.4025	13.1068	14.7423	16.2316	17.1417	18.1006	19.1113	19.9727	20.8710	21.8165	22.8076	22.3528	21.9816	
38	6.3322	7.3945	8.4703	9.5108	10.4635	11.2770	12.9670	14.5892	16.0673	16.9732	17.9284	18.9349	19.7933	20.6884	21.6218	22.6044	22.1485	21.7762	

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	6.3167	7.3399	8.3890	9.4077	10.3444	11.1482	12.8221	14.4306	15.8967	16.7970	17.7472	18.7492	19.6047	20.4962	21.4258	22.3952	21.9381	21.5641
40	6.3842	7.3213	8.3254	9.3146	10.2287	11.0170	12.6702	14.2625	15.7157	16.6097	17.5533	18.5493	19.4013	20.2890	21.2142	22.1788	21.7211	21.3450
41	6.3842	7.3894	8.2919	9.2302	10.1126	10.8782	12.5037	14.0745	15.5123	16.3998	17.3364	18.3251	19.1728	20.0569	20.9779	21.9379	21.4807	21.1029
42		7.3894	8.3713	9.1941	10.0214	10.7548	12.3457	13.8885	15.3063	16.1857	17.1153	18.0963	18.9386	19.8178	20.7349	21.6904	21.2360	20.8581
43			8.3713	9.2843	9.9833	10.6582	12.2056	13.7124	15.1030	15.9694	16.8903	17.8637	18.7001	19.5735	20.4853	21.4364	20.9877	20.6123
44				9.2843	10.0827	10.6183	12.0961	13.5564	14.9107	15.7562	16.6633	17.6275	18.4582	19.3254	20.2311	21.1766	20.7367	20.3676
45					10.0827	10.7255	12.0511	13.4344	14.7402	15.5545	16.4395	17.3891	18.2124	19.0736	19.9726	20.9115	20.4838	20.1250
46						10.7255	12.1734	13.3838	14.6062	15.3749	16.2269	17.1531	17.9635	18.8168	19.7093	20.6412	20.2296	19.8856
47							12.1734	13.5196	14.5500	15.2333	16.0375	16.9289	17.7171	18.5567	19.4409	20.3658	19.9750	19.6509
48								13.5196	14.6985	15.1746	15.8892	16.7302	17.4842	18.3008	19.1706	20.0867	19.7217	19.4233
49									14.6985	15.3304	15.8278	16.5750	17.2783	18.0593	18.9051	19.8062	19.4712	19.2050
50										15.3304	15.9913	16.5111	17.1176	17.8459	18.6548	19.5309	19.2297	18.9996
51											15.9913	16.6830	17.0519	17.6799	18.4342	19.2719	19.0101	18.8171
52												16.6830	17.2310	17.6127	18.2630	19.0440	18.8345	18.6790
53													17.2310	17.7998	18.1947	18.8679	18.7357	18.6251
54														17.7998	18.3899	18.7985	18.7542	18.7099
55															18.3899	19.0030	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	18.7099	18.7099	18.6877	18.6656	18.6434	18.6434	18.6434	18.6479	18.6545	18.6612	18.6722	18.6922	18.7188	18.7542	18.7985	18.8428	18.8871	18.9757
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	9.2784	9.8402	10.3596	10.8295	11.2429	11.5341	12.0574	12.4540										
26	9.2876	9.8794	10.4259	10.9220	11.3608	11.6763	12.2287	12.6543	13.0054									
27	9.2574	9.8890	10.4674	10.9918	11.4579	11.7989	12.3797	12.8344	13.2149	13.5829								
28	9.1668	9.8571	10.4779	11.0360	11.5316	11.9002	12.5102	12.9934	13.4036	13.8024	14.1881							
29	9.0794	9.7602	10.4438	11.0469	11.5778	11.9767	12.6177	13.1305	13.5697	13.9996	14.4175	14.8218						
30	8.9968	9.6669	10.3408	11.0108	11.5892	12.0247	12.6988	13.2432	13.7128	14.1731	14.6235	15.0615	15.4852					
31	8.9200	9.5787	10.2416	10.9018	11.5511	12.0364	12.7496	13.3283	13.8305	14.3225	14.8047	15.2767	15.7357	16.1797				
32	8.8506	9.4968	10.1479	10.7968	11.4362	11.9965	12.7617	13.3813	13.9191	14.4452	14.9606	15.4658	15.9603	16.4412	16.9064			
33	8.7905	9.4229	10.0610	10.6978	11.3257	11.8767	12.7190	13.3938	13.9743	14.5375	15.0886	15.6285	16.1577	16.6757	17.1795	17.6669		
34	8.7419	9.3591	9.9828	10.6060	11.2216	11.7615	12.5914	13.3485	13.9868	14.5946	15.1844	15.7615	16.3270	16.8812	17.4238	17.9515	17.9023	
35	8.7072	9.3075	9.9152	10.5234	11.1250	11.6529	12.4688	13.2138	13.9388	14.6070	15.2434	15.8610	16.4652	17.0573	17.6378	18.2060	18.1310	18.1208
36	8.6901	9.2706	9.8604	10.4519	11.0381	11.5523	12.3531	13.0845	13.7975	14.5563	15.2558	15.9220	16.5686	17.2012	17.8212	18.4290	18.3245	18.2963
37	8.6963	9.2527	9.8214	10.3942	10.9629	11.4616	12.2459	12.9624	13.6616	14.4077	15.2019	15.9340	16.6313	17.3081	17.9704	18.6195	18.4820	18.4319
38	8.7333	9.2596	9.8026	10.3531	10.9021	11.3833	12.1494	12.8494	13.5335	14.2650	15.0458	15.8768	16.6430	17.3728	18.0812	18.7744	18.6013	18.5259

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	8.8152	9.2994	9.8102	10.3333	10.8589	11.3200	12.0660	12.7476	13.4148	14.1305	14.8959	15.7128	16.5823	17.3840	18.1477	18.8890	18.6796	18.5765
40	8.9677	9.3873	9.8527	10.3414	10.8382	11.2750	11.9986	12.6597	13.3080	14.0058	14.7545	15.5552	16.4098	17.3194	18.1582	18.9573	18.7107	18.5803
41	8.9677	9.5253	9.9204	10.3600	10.8198	11.2262	11.9227	12.5601	13.1868	13.8645	14.5941	15.3768	16.2139	17.1075	18.0587	18.9361	18.6553	18.4981
42		9.5253	10.0666	10.4311	10.8389	11.2065	11.8702	12.4796	13.0818	13.7368	14.4451	15.2078	16.0260	16.9012	17.8355	18.8301	18.5274	18.3498
43			10.0666	10.5854	10.9133	11.2259	11.8487	12.4237	12.9967	13.6261	14.3106	15.0508	15.8479	16.7032	17.6181	18.5949	18.2957	18.1166
44				10.5854	11.0750	11.3027	11.8687	12.4004	12.9375	13.5362	14.1938	14.9091	15.6827	16.5158	17.4098	18.3662	18.0729	17.8941
45					11.0750	11.4706	11.9498	12.4208	12.9125	13.4735	14.0990	14.7860	15.5333	16.3418	17.2125	18.1468	17.8623	17.6856
46						11.4706	12.1275	12.5054	12.9332	13.4466	14.0326	14.6859	15.4036	16.1845	17.0293	17.9392	17.6671	17.4948
47							12.1275	12.6918	13.0212	13.4677	14.0038	14.6158	15.2982	16.0481	16.8640	17.7467	17.4913	17.3266
48								12.6918	13.2157	13.5593	14.0253	14.5851	15.2243	15.9372	16.7205	17.5730	17.3390	17.1856
49									13.2157	13.7623	14.1207	14.6071	15.1917	15.8592	16.6038	17.4222	17.2149	17.0768
50										13.7623	14.3329	14.7067	15.2145	15.8248	16.5220	17.2998	17.1248	17.0065
51											14.3329	14.8499	15.2384	15.7671	16.4031	17.1298	16.9915	16.8973
52												14.8499	15.3868	15.7907	16.3411	17.0037	16.9060	16.8385
53													15.3868	15.9449	16.3647	16.9378	16.8831	16.8437
54														15.9449	16.5256	16.9619	16.9447	16.9318
55															16.5256	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.9252	16.9225	16.9195	16.9194	16.9212	16.9236	16.9263	16.9309	16.9348	16.9389	16.9440	16.9532	16.9640	16.9775	16.9955	17.0159	17.0461	17.0867
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	8.8363	9.3124	9.7493	10.1391	10.4743	10.6938	11.1256	11.4367										
26	8.9100	9.4066	9.8644	10.2761	10.6339	10.8752	11.3348	11.6732	11.9396									
27	8.9669	9.4852	9.9644	10.3976	10.7778	11.0412	11.5274	11.8931	12.1871	12.4664								
28	9.0048	9.5464	10.0484	10.5037	10.9060	11.1914	11.7043	12.0961	12.4176	12.7257	13.0186							
29	9.0183	9.5870	10.1134	10.5925	11.0176	11.3249	11.8638	12.2820	12.6299	12.9668	13.2898	13.5968						
30	8.9968	9.6015	10.1566	10.6613	11.1109	11.4410	12.0055	12.4497	12.8243	13.1888	13.5419	13.8805	14.2022					
31	8.9200	9.5787	10.1721	10.7069	11.1832	11.5381	12.1288	12.5987	12.9996	13.3921	13.7741	14.1441	14.4989	14.8361				
32	8.8506	9.4968	10.1479	10.7233	11.2312	11.6133	12.2319	12.7281	13.1552	13.5752	13.9864	14.3867	14.7744	15.1462	15.4995			
33	8.7905	9.4229	10.0610	10.6978	11.2484	11.6632	12.3117	12.8363	13.2905	13.7378	14.1778	14.6086	15.0279	15.4341	15.8236	16.1939		
34	8.7419	9.3591	9.9828	10.6060	11.2216	11.6810	12.3645	12.9199	13.4033	13.8789	14.3474	14.8082	15.2594	15.6986	16.1242	16.5322	16.5314	
35	8.7072	9.3075	9.9152	10.5234	11.1250	11.6529	12.3832	12.9751	13.4904	13.9964	14.4944	14.9850	15.4676	15.9401	16.4001	16.8458	16.8265	16.8448
36	8.6901	9.2706	9.8604	10.4519	11.0381	11.5523	12.3531	12.9945	13.5477	14.0871	14.6169	15.1383	15.6519	16.1572	16.6520	17.1337	17.0933	17.1002
37	8.6963	9.2527	9.8214	10.3942	10.9629	11.4616	12.2459	12.9624	13.5674	14.1464	14.7110	15.2655	15.8113	16.3491	16.8781	17.3961	17.3317	17.3241
38	8.7333	9.2596	9.8026	10.3531	10.9021	11.3833	12.1494	12.8494	13.5335	14.1665	14.7725	15.3633	15.9437	16.5150	17.0779	17.6317	17.5408	17.5158

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	8.8152	9.2994	9.8102	10.3333	10.8589	11.3200	12.0660	12.7476	13.4148	14.1305	14.7928	15.4269	16.0451	16.6525	17.2504	17.8396	17.7200	17.6751
40	8.9677	9.3873	9.8527	10.3414	10.8382	11.2750	11.9986	12.6597	13.3080	14.0058	14.7545	15.4474	16.1108	16.7577	17.3933	18.0189	17.8686	17.8014
41	8.9677	9.5253	9.9204	10.3600	10.8198	11.2262	11.9227	12.5601	13.1868	13.8645	14.5941	15.3768	16.1014	16.7953	17.4721	18.1372	17.9547	17.8630
42		9.5253	10.0666	10.4311	10.8389	11.2065	11.8702	12.4796	13.0818	13.7368	14.4451	15.2078	16.0260	16.7838	17.5096	18.2176	18.0037	17.8867
43			10.0666	10.5854	10.9133	11.2259	11.8487	12.4237	12.9967	13.6261	14.3106	15.0508	15.8479	16.7032	17.4955	18.2546	18.0101	17.8696
44				10.5854	11.0750	11.3027	11.8687	12.4004	12.9375	13.5362	14.1938	14.9091	15.6827	16.5158	17.4098	18.2382	17.9672	17.8052
45					11.0750	11.4706	11.9498	12.4208	12.9125	13.4735	14.0990	14.7860	15.5333	16.3418	17.2125	18.1468	17.8623	17.6856
46						11.4706	12.1275	12.5054	12.9332	13.4466	14.0326	14.6859	15.4036	16.1845	17.0293	17.9392	17.6671	17.4948
47							12.1275	12.6918	13.0212	13.4677	14.0038	14.6158	15.2982	16.0481	16.8640	17.7467	17.4913	17.3266
48								12.6918	13.2157	13.5593	14.0253	14.5851	15.2243	15.9372	16.7205	17.5730	17.3390	17.1856
49									13.2157	13.7623	14.1207	14.6071	15.1917	15.8592	16.6038	17.4222	17.2149	17.0768
50										13.7623	14.3329	14.7067	15.2145	15.8248	16.5220	17.2998	17.1248	17.0065
51											14.3329	14.8499	15.2384	15.7671	16.4031	17.1298	16.9915	16.8973
52												14.8499	15.3868	15.7907	16.3411	17.0037	16.9060	16.8385
53													15.3868	15.9449	16.3647	16.9378	16.8831	16.8437
54														15.9449	16.5256	16.9619	16.9447	16.9318
55															16.5256	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.9252	16.9225	16.9195	16.9194	16.9212	16.9236	16.9263	16.9309	16.9348	16.9389	16.9440	16.9532	16.9640	16.9775	16.9955	17.0159	17.0461	17.0867
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	7.8650	8.2210	8.5373	8.8074	9.0252	9.1391	9.4287	9.6088										
26	7.9936	8.3680	8.7034	8.9933	9.2317	9.3650	9.6809	9.8864	10.0247									
27	8.1131	8.5054	8.8596	9.1689	9.4272	9.5799	9.9209	10.1516	10.3153	10.4604								
28	8.2240	8.6336	9.0061	9.3346	9.6125	9.7840	10.1498	10.4047	10.5934	10.7650	10.9172							
29	8.3259	8.7523	9.1427	9.4897	9.7869	9.9770	10.3669	10.6456	10.8583	11.0562	11.2362	11.3958						
30	8.4191	8.8614	9.2690	9.6342	9.9502	10.1588	10.5721	10.8741	11.1106	11.3335	11.5410	11.7297	11.8971					
31	8.5030	8.9613	9.3852	9.7680	10.1024	10.3290	10.7654	11.0900	11.3497	11.5976	11.8313	12.0488	12.2467	12.4222				
32	8.5765	9.0512	9.4915	9.8910	10.2432	10.4875	10.9463	11.2934	11.5757	11.8479	12.1076	12.3526	12.5806	12.7880	12.9720			
33	8.6381	9.1300	9.5873	10.0036	10.3728	10.6343	11.1149	11.4837	11.7886	12.0844	12.3695	12.6417	12.8984	13.1373	13.3548	13.5477		
34	8.6845	9.1963	9.6715	10.1052	10.4914	10.7693	11.2709	11.6609	11.9876	12.3069	12.6168	12.9155	13.2006	13.4696	13.7200	13.9479	13.9946	
35	8.7072	9.2462	9.7422	10.1943	10.5983	10.8928	11.4143	11.8249	12.1729	12.5150	12.8494	13.1739	13.4868	13.7855	14.0673	14.3296	14.5643	14.4022
36	8.6901	9.2706	9.7953	10.2691	10.6920	11.0040	11.5454	11.9755	12.3442	12.7085	13.0667	13.4169	13.7568	14.0845	14.3974	14.6926	14.7134	14.7453
37	8.6963	9.2527	9.8214	10.3254	10.7707	11.1014	11.6634	12.1131	12.5015	12.8874	13.2688	13.6438	14.0105	14.3664	14.7095	15.0372	15.0428	15.0666
38	8.7333	9.2596	9.8026	10.3531	10.8298	11.1833	11.7668	12.2370	12.6451	13.0515	13.4555	13.8547	14.2473	14.6311	15.0037	15.3630	15.3521	15.3662

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	8.8152	9.2994	9.8102	10.3333	10.8589	11.2447	11.8536	12.3455	12.7744	13.2014	13.6267	14.0494	14.4673	14.8782	15.2800	15.6701	15.6418	15.6446
40	8.9677	9.3873	9.8527	10.3414	10.8382	11.2750	11.9187	12.4364	12.8874	13.3361	13.7829	14.2280	14.6703	15.1076	15.5377	15.9582	15.9120	15.9025
41	8.9677	9.5253	9.9204	10.3600	10.8198	11.2262	11.9227	12.4763	12.9538	13.4256	13.8950	14.3625	14.8283	15.2914	15.7493	16.1996	16.1348	16.1120
42		9.5253	10.0666	10.4311	10.8389	11.2065	11.8702	12.4796	12.9944	13.4936	13.9870	14.4781	14.9673	15.4548	15.9395	16.4188	16.3348	16.2984
43			10.0666	10.5854	10.9133	11.2259	11.8487	12.4237	12.9967	13.5348	14.0568	14.5728	15.0864	15.5982	16.1083	16.6157	16.5124	16.4617
44				10.5854	11.0750	11.3027	11.8687	12.4004	12.9375	13.5362	14.0986	14.6442	15.1838	15.7211	16.2566	16.7903	16.6678	16.6025
45					11.0750	11.4706	11.9498	12.4208	12.9125	13.4735	14.0990	14.6866	15.2571	15.8213	16.3832	16.9434	16.8017	16.7214
46						11.4706	12.1275	12.5054	12.9332	13.4466	14.0326	14.6859	15.3000	15.8963	16.4863	17.0740	16.9148	16.8196
47							12.1275	12.6918	13.0212	13.4677	14.0038	14.6158	15.2982	15.9400	16.5633	17.1802	17.0070	16.8984
48								12.6918	13.2157	13.5593	14.0253	14.5851	15.2243	15.9372	16.6078	17.2593	17.0756	16.9579
49									13.2157	13.7623	14.1207	14.6071	15.1917	15.8592	16.6038	17.3046	17.1178	16.9951
50										13.7623	14.3329	14.7067	15.2145	15.8248	16.5220	17.2998	17.1248	17.0065
51											14.3329	14.8499	15.2384	15.7671	16.4031	17.1298	16.9915	16.8973
52												14.8499	15.3868	15.7907	16.3411	17.0037	16.9060	16.8385
53													15.3868	15.9449	16.3647	16.9378	16.8831	16.8437
54														15.9449	16.5256	16.9619	16.9447	16.9318
55															16.5256	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.9252	16.9225	16.9195	16.9194	16.9212	16.9236	16.9263	16.9309	16.9348	16.9389	16.9440	16.9532	16.9640	16.9775	16.9955	17.0159	17.0461	17.0867
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

Total Period of Effective Service (Complete Years)

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	7.4281	7.7388	8.0100	8.2354	8.4094	8.4844	8.7197	8.8505										
26	7.5722	7.9009	8.1906	8.4353	8.6294	8.7232	8.9843	9.1399	9.2303									
27	7.7086	8.0548	8.3627	8.6262	8.8397	8.9522	9.2381	9.4182	9.5332	9.6281								
28	7.8379	8.2011	8.5269	8.8088	9.0411	9.1718	9.4821	9.6858	9.8252	9.9458	10.0454							
29	7.9601	8.3396	8.6827	8.9827	9.2334	9.3817	9.7157	9.9427	10.1054	10.2516	10.3782	10.4827						
30	8.0757	8.4705	8.8301	9.1476	9.4165	9.5822	9.9390	10.1886	10.3745	10.5451	10.6984	10.8311	10.9408					
31	8.1848	8.5943	8.9695	9.3038	9.5903	9.7730	10.1523	10.4237	10.6320	10.8269	11.0057	11.1665	11.3057	11.4208				
32	8.2877	8.7111	9.1013	9.4514	9.7547	9.9541	10.3553	10.6482	10.8781	11.0965	11.3007	11.4882	11.6567	11.8027	11.9234			
33	8.3848	8.8215	9.2259	9.5911	9.9102	10.1255	10.5479	10.8618	11.1132	11.3541	11.5829	11.7969	11.9934	12.1701	12.3232	12.4499		
34	8.4755	8.9256	9.3436	9.7230	10.0574	10.2876	10.7302	11.0645	11.3367	11.6000	11.8525	12.0922	12.3165	12.5224	12.7076	12.8681	12.9281	
35	8.5593	9.0230	9.4546	9.8477	10.1964	10.4410	10.9025	11.2562	11.5488	11.8339	12.1096	12.3741	12.6252	12.8602	13.0760	13.2701	13.3188	13.3602
36	8.6345	9.1127	9.5581	9.9651	10.3275	10.5856	11.0653	11.4373	11.7492	12.0555	12.3541	12.6429	12.9198	13.1829	13.4291	13.6552	13.6916	13.7273
37	8.6963	9.1934	9.6537	10.0747	10.4510	10.7221	11.2190	11.6084	11.9384	12.2649	12.5856	12.8983	13.2007	13.4907	13.7662	14.0241	14.0472	14.0759
38	8.7333	9.2596	9.7396	10.1759	10.5663	10.8507	11.3639	11.7698	12.1172	12.4626	12.8044	13.1401	13.4674	13.7841	14.0878	14.3763	14.3852	14.4059
39	8.8152	9.2994	9.8102	10.2667	10.6727	10.9706	11.5003	11.9219	12.2857	12.6493	13.0108	13.3685	13.7199	14.0625	14.3940	14.7120	14.7062	14.7178

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
40	8.9677	9.3873	9.8527	10.3414	10.7682	11.0812	11.6276	12.0651	12.4446	12.8252	13.2056	13.5839	13.9582	14.3260	14.6846	15.0316	15.0107	15.0122
41	8.9677	9.5253	9.9204	10.3600	10.8198	11.1536	11.7174	12.1710	12.5664	12.9633	13.3617	13.7599	14.1559	14.5480	14.9332	15.3089	15.2725	15.2631
42		9.5253	10.0666	10.4311	10.8389	11.2065	11.7933	12.2642	12.6757	13.0893	13.5046	13.9215	14.3383	14.7529	15.1634	15.5669	15.5154	15.4951
43			10.0666	10.5854	10.9133	11.2259	11.8487	12.3430	12.7721	13.2024	13.6349	14.0694	14.5056	14.9418	15.3758	15.8056	15.7396	15.7086
44				10.5854	11.0750	11.3027	11.8687	12.4004	12.8534	13.3019	13.7518	14.2041	14.6586	15.1150	15.5715	16.0259	15.9453	15.9040
45					11.0750	11.4706	11.9498	12.4208	12.9125	13.3857	13.8545	14.3249	14.7979	15.2733	15.7508	16.2285	16.1342	16.0822
46						11.4706	12.1275	12.5054	12.9332	13.4466	13.9410	14.4309	14.9226	15.4173	15.9146	16.4141	16.3074	16.2452
47							12.1275	12.6918	13.0212	13.4677	14.0038	14.5203	15.0323	15.5464	16.0636	16.5838	16.4666	16.3952
48							12.6918		13.2157	13.5593	14.0253	14.5851	15.1247	15.6598	16.1972	16.7381	16.6131	16.5341
49									13.2157	13.7623	14.1207	14.6071	15.1917	15.7554	16.3146	16.8763	16.7483	16.6643
50										13.7623	14.3329	14.7067	15.2145	15.8248	16.4137	16.9981	16.8715	16.7875
51											14.3329	14.8499	15.2384	15.7671	16.4031	17.0174	16.8986	16.8192
52												14.8499	15.3868	15.7907	16.3411	17.0037	16.9060	16.8385
53													15.3868	15.9449	16.3647	16.9378	16.8831	16.8437
54														15.9449	16.5256	16.9619	16.9447	16.9318
55															16.5256	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.9252	16.9225	16.9195	16.9194	16.9212	16.9236	16.9263	16.9309	16.9348	16.9389	16.9440	16.9532	16.9640	16.9775	16.9955	17.0159	17.0461	17.0867
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	6.7414	6.9864	7.1918	7.3523	7.4633	7.4830	7.6399	7.7003										
26	6.9040	7.1666	7.3901	7.5695	7.6997	7.7371	7.9190	8.0029	8.0254									
27	7.0606	7.3403	7.5816	7.7792	7.9281	7.9832	8.1891	8.2966	8.3422	8.3659								
28	7.2121	7.5083	7.7669	7.9823	8.1494	8.2218	8.4514	8.5814	8.6503	8.6982	8.7232							
29	7.3587	7.6706	7.9458	8.1786	8.3634	8.4526	8.7053	8.8577	8.9488	9.0211	9.0715	9.0978						
30	7.5009	7.8276	8.1187	8.3681	8.5702	8.6758	8.9509	9.1251	9.2383	9.3338	9.4097	9.4627	9.4904					
31	7.6390	7.9800	8.2860	8.5513	8.7700	8.8914	9.1885	9.3838	9.5185	9.6372	9.7374	9.8170	9.8727	9.9020				
32	7.7739	8.1279	8.4483	8.7285	8.9630	9.0997	9.4180	9.6340	9.7894	9.9306	10.0551	10.1602	10.2438	10.3023	10.3332			
33	7.9063	8.2724	8.6060	8.9004	9.1497	9.3010	9.6396	9.8757	10.0515	10.2144	10.3624	10.4929	10.6032	10.6910	10.7524	10.7849		
34	8.0377	8.4146	8.7601	9.0676	9.3310	9.4958	9.8539	10.1091	10.3046	10.4889	10.6596	10.8148	10.9516	11.0673	11.1593	11.2239	11.3044	
35	8.1693	8.5554	8.9115	9.2309	9.5071	9.6847	10.0611	10.3346	10.5490	10.7539	10.9469	11.1258	11.2884	11.4318	11.5531	11.6497	11.7182	11.7672
36	8.3033	8.6961	9.0613	9.3911	9.6789	9.8681	10.2618	10.5324	10.7848	11.0094	11.2240	11.4262	11.6137	11.7841	11.9344	12.0616	12.1179	12.1598
37	8.4430	8.8397	9.2112	9.5497	9.8476	10.0471	10.4568	10.7636	11.0128	11.2561	11.4913	11.7160	11.9279	12.1242	12.3028	12.4603	12.5042	12.5387
38	8.5931	8.9892	9.3640	9.7083	10.0144	10.2227	10.6469	10.9685	11.2335	11.4944	11.7492	11.9954	12.2308	12.4526	12.6583	12.8453	12.8768	12.9035

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	8.7627	9.1498	9.5230	9.8699	10.1813	10.3964	10.8334	11.1683	11.4477	11.7251	11.9982	12.2649	12.5227	12.7691	13.0014	13.2169	13.2359	13.2546
40	8.9677	9.3312	9.6938	10.0381	10.3512	10.5700	11.0178	11.3643	11.6566	11.9490	12.2393	12.5250	12.8042	13.0740	13.3320	13.5753	13.5823	13.5930
41	8.9677	9.5253	9.8610	10.1926	10.5018	10.7207	11.1757	11.5314	11.8349	12.1409	12.4471	12.7512	13.0506	13.3432	13.6261	13.8967	13.8918	13.8942
42		9.5253	10.0666	10.3685	10.6633	10.8764	11.3347	11.6962	12.0085	12.3261	12.6464	12.9671	13.2855	13.5992	13.9059	14.2024	14.1863	14.1809
43			10.0666	10.5854	10.8477	11.0437	11.4991	11.8622	12.1796	12.5063	12.8386	13.1740	13.5097	13.8432	14.1718	14.4931	14.4666	14.4539
44				10.5854	11.0750	11.2347	11.6758	12.0339	12.3519	12.6838	13.0256	13.3734	13.7244	14.0758	14.4251	14.7693	14.7336	14.7141
45					11.0750	11.4706	11.8777	12.2186	12.5303	12.8627	13.2099	13.5674	13.9313	14.2987	14.6666	15.0324	14.9889	14.9634
46						11.4706	12.1275	12.4299	12.7223	13.0480	13.3956	13.7586	14.1326	14.5134	14.8978	15.2830	15.2339	15.2035
47							12.1275	12.6918	12.9424	13.2478	13.5882	13.9515	14.3311	14.7223	15.1208	15.5231	15.4706	15.4372
48								12.6918	13.2157	13.4772	13.7961	14.1518	14.5316	14.9286	15.3378	15.7547	15.7015	15.6668
49									13.2157	13.7623	14.0351	14.3682	14.7398	15.1369	15.5520	15.9800	15.9296	15.8958
50										13.7623	14.3329	14.6175	14.9653	15.3537	15.7688	16.2029	16.1585	16.1283
51											14.3329	14.8499	15.1459	15.5086	15.9141	16.3479	16.3118	16.2874
52												14.8499	15.3868	15.6947	16.0729	16.4963	16.4722	16.4552
53													15.3868	15.9449	16.2652	16.6596	16.6495	16.6418
54														15.9449	16.5256	16.8586	16.8594	16.8600
55															16.5256	17.1300	17.1300	17.1300

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	16.8603	16.8604	16.8606	16.8606	16.8605	16.8604	16.8602	16.8600	16.8599	16.8597	16.8595	16.8590	16.8586	16.8580	16.8571	16.8562	16.8549	16.8531
55	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300	17.1300

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	7.8439	8.3047	8.7288	9.2536	9.7939	10.3498	11.0943	11.7489										
26	7.8625	8.3490	8.7961	9.3444	9.9087	10.4898	11.2647	11.9508	12.6584									
27	7.8481	8.3688	8.8430	9.4165	10.0061	10.6129	11.4173	12.1346	12.8762	13.4989								
28	7.7830	8.3539	8.8645	9.4674	10.0840	10.7179	11.5521	12.2998	13.0751	13.7320	14.3666							
29	7.7208	8.2845	8.8487	9.4905	10.1386	10.8015	11.6665	12.4451	13.2531	13.9441	14.6147	15.2319						
30	7.6626	8.2182	8.7751	9.4737	10.1635	10.8602	11.7577	12.5685	13.4098	14.1341	14.8406	15.4950	15.9185					
31	7.6096	8.1564	8.7050	9.3948	10.1456	10.8870	11.8217	12.6668	13.5429	14.3012	15.0428	15.7345	16.1935	16.6372				
32	7.5626	8.1000	8.6395	9.3196	10.0609	10.8677	11.8508	12.7357	13.6487	14.4430	15.2205	15.9487	16.4435	16.9244	17.3893			
33	7.5234	8.0503	8.5799	9.2496	9.9803	10.7768	11.8297	12.7670	13.7228	14.5557	15.3712	16.1368	16.6671	17.1854	17.6893	18.1764		
34	7.4937	8.0091	8.5276	9.1860	9.9053	10.6903	11.7304	12.7439	13.7561	14.6343	15.4906	16.2959	16.8630	17.4184	17.9613	18.4890	18.4453	
35	7.4756	7.9779	8.4842	9.1302	9.8372	10.6099	11.6360	12.6564	13.7307	14.6692	15.5735	16.4217	17.0284	17.6223	18.2039	18.7725	18.7029	18.6960
36	7.4719	7.9588	8.4513	9.0837	9.7773	10.5367	11.5481	12.5342	13.6143	14.6415	15.6101	16.5091	17.1594	17.7946	18.4164	19.0254	18.9260	18.9010
37	7.4872	7.9554	8.4315	9.0487	9.7277	10.4725	11.4682	12.4390	13.5034	14.5164	15.5798	16.5469	17.2496	17.9302	18.5952	19.2462	19.1134	19.0664
38	7.5278	7.9721	8.4282	9.0276	9.6902	10.4192	11.3980	12.3525	13.4002	14.3975	15.4457	16.5138	17.2881	18.0235	18.7360	19.4320	19.2631	19.1904

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	7.6054	8.0160	8.4463	9.0243	9.6678	10.3790	11.3397	12.2765	13.3065	14.2867	15.3183	16.3706	17.2525	18.0627	18.8324	19.5780	19.3719	19.2711
40	7.7408	8.0992	8.4932	9.0441	9.6644	10.3550	11.2959	12.2134	13.2241	14.1861	15.1995	16.2345	17.1017	18.0243	18.8721	19.6774	19.4333	19.3046
41	7.7408	8.2306	8.5681	9.0803	9.6709	10.3361	11.2535	12.1491	13.1383	14.0797	15.0733	16.0889	16.9395	17.8465	18.8115	19.6984	19.4191	19.2630
42		8.2306	8.7078	9.1607	9.7098	10.3429	11.2327	12.1030	13.0685	13.9875	14.9592	15.9540	16.7862	17.6756	18.6243	19.6336	19.3317	19.1545
43			8.7078	9.3110	9.7962	10.3847	11.2400	12.0803	13.0183	13.9123	14.8602	15.8321	16.6440	17.5141	18.4442	19.4363	19.1379	18.9593
44				9.3110	9.9575	10.4774	11.2854	12.0879	12.9934	13.8583	14.7795	15.7263	16.5157	17.3646	18.2744	19.2470	18.9544	18.7761
45					9.9575	10.6505	11.3864	12.1367	13.0013	13.8312	14.7214	15.6401	16.4044	17.2296	18.1171	19.0683	18.7844	18.6082
46						10.6505	11.5752	12.2455	13.0537	13.8394	14.6922	15.5779	16.3136	17.1124	17.9751	18.9029	18.6313	18.4594
47							11.5752	12.4493	13.1711	13.8952	14.7007	15.5466	16.2482	17.0171	17.8522	18.7539	18.4988	18.3344
48								12.4493	13.3911	14.0206	14.7601	15.5556	16.2154	16.9486	17.7522	18.6250	18.3912	18.2378
49									13.3911	14.2557	14.8938	15.6187	16.2247	16.9141	17.6803	18.5202	18.3130	18.1748
50										14.2557	15.1447	15.7609	16.2910	16.9241	17.6446	18.4453	18.2702	18.1517
51											15.1447	16.0279	16.4405	16.9942	17.6557	18.4086	18.2701	18.1758
52												16.0279	16.7208	17.1515	17.7299	18.4211	18.3234	18.2559
53													16.7208	17.4462	17.8960	18.5002	18.4456	18.4063
54														17.4462	18.2063	18.6759	18.6589	18.6461
55																18.2063	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	18.6395	18.6369	18.6339	18.6338	18.6356	18.6380	18.6406	18.6452	18.6490	18.6532	18.6582	18.6673	18.6779	18.6913	18.7091	18.7293	18.7591	18.7994
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

Table 4I Pension valuation factors for contributing members (PF) — female officers — notional retiring age 45 years**Total Period of Effective Service (Complete Years)**

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	7.4717	7.8608	8.2159	8.6648	9.1252	9.5962	10.2371	10.7890										
26	7.5443	7.9510	8.3238	8.7930	9.2757	9.7708	10.4417	11.0243	11.6210									
27	7.6030	8.0285	8.4196	8.9088	9.4133	9.9324	10.6321	11.2452	11.8750	12.3894								
28	7.6462	8.0918	8.5025	9.0122	9.5383	10.0807	10.8089	11.4512	12.1139	12.6612	13.1827							
29	7.6691	8.1382	8.5700	9.1014	9.6494	10.2150	10.9708	11.6420	12.3362	12.9163	13.4723	13.9736						
30	7.6626	8.1630	8.6196	9.1742	9.7454	10.3345	11.1173	11.8168	12.5422	13.1538	13.7441	14.2810	14.6006					
31	7.6096	8.1564	8.6462	9.2277	9.8237	10.4377	11.2478	11.9750	12.7308	13.3737	13.9971	14.5694	14.9221	15.2570				
32	7.5626	8.1000	8.6395	9.2565	9.8813	10.5219	11.3604	12.1158	12.9015	13.5750	14.2313	14.8377	15.2235	15.5931	15.9440			
33	7.5234	8.0503	8.5799	9.2496	9.9125	10.5839	11.4523	12.2373	13.0333	13.7571	14.4455	15.0860	15.5039	15.9081	16.2953	16.6630		
34	7.4937	8.0091	8.5276	9.1860	9.9053	10.6175	11.5199	12.3364	13.1842	13.9189	14.6391	15.3128	15.7630	16.2008	16.6242	17.0298	17.0353	
35	7.4756	7.9779	8.4842	9.1302	9.8372	10.6099	11.5565	12.4091	13.2908	14.0582	14.8109	15.5176	15.9995	16.4710	16.9294	17.3729	17.3602	17.3824
36	7.4719	7.9588	8.4513	9.0837	9.7773	10.5367	11.5481	12.4484	13.3690	14.1715	14.9588	15.6994	16.2131	16.7178	17.2115	17.6916	17.6578	17.6687
37	7.4872	7.9554	8.4315	9.0487	9.7277	10.4725	11.4682	12.4390	13.4108	14.2544	15.0789	15.8555	16.4023	16.9402	17.4685	17.9854	17.9277	17.9242
38	7.5278	7.9721	8.4282	9.0276	9.6902	10.4192	11.3980	12.3525	13.4002	14.2986	15.1665	15.9821	16.5648	17.1371	17.7001	18.2533	18.1689	18.1481

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	7.6054	8.0160	8.4463	9.0243	9.6678	10.3790	11.3397	12.2765	13.3065	14.2867	15.2129	16.0743	16.6963	17.3061	17.9051	18.4944	18.3810	18.3401
40	7.7408	8.0992	8.4932	9.0441	9.6644	10.3550	11.2959	12.2134	13.2241	14.1861	15.1995	16.1227	16.7918	17.4426	18.0807	18.7076	18.5629	18.4993
41	7.7408	8.2306	8.5681	9.0803	9.6709	10.3361	11.2535	12.1491	13.1383	14.0797	15.0733	16.0889	16.8226	17.5227	18.2037	18.8715	18.6939	18.6054
42		8.2306	8.7078	9.1607	9.7098	10.3429	11.2327	12.1030	13.0685	13.9875	14.9592	15.9540	16.7862	17.5536	18.2859	18.9985	18.7886	18.6743
43			8.7078	9.3110	9.7962	10.3847	11.2400	12.0803	13.0183	13.9123	14.8602	15.8321	16.6440	17.5141	18.3167	19.0828	18.8411	18.7026
44				9.3110	9.9575	10.4774	11.2854	12.0879	12.9934	13.8583	14.7795	15.7263	16.5157	17.3646	18.2744	19.1137	18.8444	18.6835
45					9.9575	10.6505	11.3864	12.1367	13.0013	13.8312	14.7214	15.6401	16.4044	17.2296	18.1171	19.0683	18.7844	18.6082
46						10.6505	11.5752	12.2455	13.0537	13.8394	14.6922	15.5779	16.3136	17.1124	17.9751	18.9029	18.6313	18.4594
47							11.5752	12.4493	13.1711	13.8952	14.7007	15.5466	16.2482	17.0171	17.8522	18.7539	18.4988	18.3344
48								12.4493	13.3911	14.0206	14.7601	15.5556	16.2154	16.9485	17.7522	18.6250	18.3912	18.2378
49									13.3911	14.2557	14.8938	15.6187	16.2247	16.9141	17.6803	18.5202	18.3130	18.1748
50										14.2557	15.1447	15.7609	16.2910	16.9241	17.6446	18.4453	18.2702	18.1517
51											15.1447	16.0279	16.4405	16.9942	17.6557	18.4086	18.2701	18.1758
52												16.0279	16.7208	17.1515	17.7299	18.4211	18.3234	18.2559
53													16.7208	17.4462	17.8960	18.5002	18.4456	18.4063
54														17.4462	18.2063	18.6759	18.6589	18.6461
55															18.2063	19.0030	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	18.6395	18.6369	18.6339	18.6338	18.6356	18.6380	18.6406	18.6452	18.6490	18.6532	18.6582	18.6673	18.6779	18.6913	18.7091	18.7293	18.7591	18.7994
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

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

		Total Period of Effective Service (Complete Years)																	
Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
25	6.6529	6.9416	7.1960	7.5276	7.8630	8.2006	8.6745	9.0628											
26	6.7709	7.0754	7.3459	7.6967	8.0532	8.4139	8.9174	9.3356	9.7554										
27	6.8817	7.2015	7.4881	7.8576	8.2348	8.6182	9.1501	9.5978	10.0500	10.3942									
28	6.9857	7.3205	7.6228	8.0109	8.4083	8.8138	9.3737	9.8498	10.3337	10.7096	11.0536								
29	7.0827	7.4321	7.7496	8.1560	8.5733	9.0005	9.5874	10.0913	10.6059	11.0129	11.3900	11.7109							
30	7.1727	7.5361	7.8686	8.2926	8.7293	9.1780	9.7913	10.3223	10.8669	11.3038	11.7135	12.0682	12.2307						
31	7.2554	7.6327	7.9796	8.4208	8.8765	9.3459	9.9852	10.5426	11.1164	11.5828	12.0238	12.4119	12.6048	12.7751					
32	7.3294	7.7215	8.0827	8.5403	9.0144	9.5041	10.1687	10.7521	11.3544	11.8494	12.3211	12.7413	12.9643	13.1666	13.3452				
33	7.3936	7.8011	8.1775	8.6515	9.1432	9.6526	10.3415	10.9503	11.5806	12.1037	12.6053	13.0570	13.3090	13.5428	13.7547	13.9420			
34	7.4448	7.8703	8.2627	8.7538	9.2630	9.7912	10.5037	11.1370	11.7945	12.3452	12.8761	13.3584	13.6391	13.9031	14.1481	14.3702	14.4234		
35	7.4756	7.9256	8.3368	8.8457	9.3732	9.9201	10.6551	11.3121	11.9960	12.5735	13.1333	13.6456	13.9541	14.2480	14.5247	14.7814	14.8230	14.8645	
36	7.4719	7.9588	8.3957	8.9254	9.4719	10.0384	10.7956	11.4753	12.1847	12.7884	13.3763	13.9182	14.2541	14.5772	14.8851	15.1749	15.2032	15.2390	
37	7.4872	7.9554	8.4315	8.9890	9.5577	10.1446	10.9247	11.6268	12.3607	12.9896	13.6049	14.1756	14.5387	14.8904	15.2288	15.5513	15.5647	15.5929	
38	7.5278	7.9721	8.4282	9.0276	9.6262	10.2368	11.0404	11.7660	12.5239	13.1771	13.8188	14.4176	14.8074	15.1875	15.5558	15.9100	15.9073	15.9261	

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	7.6054	8.0160	8.4463	9.0243	9.6678	10.3103	11.1408	11.8907	12.6737	13.3510	14.0181	14.6441	15.0598	15.4678	15.8658	16.2513	16.2314	16.2391
40	7.7408	8.0992	8.4932	9.0441	9.6644	10.3550	11.2210	11.9989	12.8080	13.5105	14.2028	14.8549	15.2960	15.7311	16.1581	16.5746	16.5369	16.5326
41	7.7408	8.2306	8.5681	9.0803	9.6709	10.3361	11.2535	12.0684	12.9071	13.6359	14.3544	15.0323	15.4980	15.9598	16.4154	16.8625	16.8062	16.7888
42		8.2306	8.7078	9.1607	9.7098	10.3429	11.2327	12.1030	12.9815	13.7410	14.4870	15.1921	15.6824	16.1698	16.6531	17.1301	17.0545	17.0235
43			8.7078	9.3110	9.7962	10.3847	11.2400	12.0803	13.0183	13.8196	14.5979	15.3317	15.8482	16.3612	16.8712	17.3772	17.2821	17.2367
44				9.3110	9.9575	10.4774	11.2854	12.0879	12.9934	13.8583	14.6809	15.4484	15.9931	16.5335	17.0702	17.6039	17.4891	17.4288
45					9.9575	10.6505	11.3864	12.1367	13.0013	13.8312	14.7214	15.5356	16.1142	16.6839	17.2492	17.8107	17.6759	17.6002
46						10.6505	11.5752	12.2455	13.0537	13.8394	14.6922	15.5779	16.2045	16.8095	17.4053	17.9966	17.8431	17.7518
47							11.5752	12.4493	13.1711	13.8952	14.7007	15.5466	16.2482	16.9032	17.5358	18.1589	17.9901	17.8845
48								12.4493	13.3911	14.0206	14.7601	15.5556	16.2154	16.9486	17.6333	18.2947	18.1139	17.9981
49									13.3911	14.2557	14.8938	15.6187	16.2247	16.9141	17.6803	18.3961	18.2104	18.0886
50										14.2557	15.1447	15.7609	16.2910	16.9241	17.6446	18.4453	18.2702	18.1517
51											15.1447	16.0279	16.4405	16.9942	17.6557	18.4086	18.2701	18.1758
52												16.0279	16.7208	17.1515	17.7299	18.4211	18.3234	18.2559
53													16.7208	17.4462	17.8960	18.5002	18.4456	18.4063
54														17.4462	18.2063	18.6759	18.6589	18.6461
55															18.2063	19.0030	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	18.6395	18.6369	18.6338	18.6338	18.6356	18.6380	18.6406	18.6452	18.6490	18.6532	18.6582	18.6673	18.6779	18.6913	18.7091	18.7293	18.7591	18.7994
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	6.2841	6.5351	6.7519	7.0387	7.3261	7.6124	8.0211	8.3462										
26	6.4148	6.6811	6.9135	7.2192	7.5276	7.8367	8.2749	8.6295	8.9809									
27	6.5394	6.8207	7.0686	7.3927	7.7215	8.0532	8.5198	8.9035	9.2869	9.5659								
28	6.6586	6.9545	7.2177	7.5600	7.9086	8.2621	8.7566	9.1686	9.5834	9.8935	10.1698							
29	6.7724	7.0824	7.3604	7.7206	8.0887	8.4634	8.9850	9.4246	9.8699	10.2107	10.5193	10.7716						
30	6.8810	7.2044	7.4967	7.8743	8.2615	8.6572	9.2049	9.6714	10.1466	10.5169	10.8577	11.1430	11.2469					
31	6.9847	7.3210	7.6269	8.0212	8.4270	8.8432	9.4167	9.9093	10.4134	10.8129	11.1844	11.5026	11.6359	11.7449				
32	7.0834	7.4322	7.7513	8.1614	8.5851	9.0213	9.6200	10.1381	10.6702	11.0979	11.5000	11.8496	12.0122	12.1520	12.2663			
33	7.1774	7.5382	7.8700	8.2954	8.7362	9.1915	9.8145	10.3578	10.9175	11.3725	11.8040	12.1847	12.3755	12.5459	12.6925	12.8124		
34	7.2661	7.6393	7.9833	8.4235	8.8806	9.3541	10.0005	10.5680	11.1548	11.6367	12.0966	12.5074	12.7260	12.9259	13.1046	13.2583	13.3246	
35	7.3491	7.7348	8.0913	8.5457	9.0185	9.5094	10.1781	10.7689	11.3817	11.8900	12.3780	12.8179	13.0634	13.2924	13.5019	13.6892	13.7447	13.7894
36	7.4242	7.8236	8.1930	8.6618	9.1498	9.6576	10.3476	10.9605	11.5984	12.1323	12.6478	13.1163	13.3879	13.6451	13.8851	14.1046	14.1482	14.1877
37	7.4872	7.9045	8.2879	8.7714	9.2748	9.7988	10.5093	11.1434	11.8051	12.3634	12.9056	13.4022	13.6997	13.9842	14.2535	14.5049	14.5357	14.5686
38	7.5278	7.9721	8.3741	8.8735	9.3926	9.9331	10.6633	11.3178	12.0022	12.5838	13.1515	13.6754	13.9983	14.3098	14.6076	14.8897	14.9069	14.9321

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	7.6054	8.0160	8.4463	8.9663	9.5024	10.0596	10.8097	11.4838	12.1901	12.7940	13.3860	13.9359	14.2835	14.6216	14.9476	15.2595	15.2623	15.2787
40	7.7408	8.0992	8.4932	9.0441	9.6022	10.1775	10.9477	11.6417	12.3690	12.9943	13.6094	14.1842	14.5554	14.9192	15.2730	15.6144	15.6022	15.6089
41	7.7408	8.2306	8.5681	9.0803	9.6709	10.2694	11.0603	11.7739	12.5223	13.1679	13.8051	14.4035	14.7973	15.1860	15.5671	15.9377	15.9104	15.9065
42		8.2306	8.7078	9.1607	9.7098	10.3429	11.1600	11.8949	12.6642	13.3306	13.9890	14.6100	15.0255	15.4378	15.8448	16.2439	16.2017	16.1870
43			8.7078	9.3110	9.7962	10.3847	11.2400	12.0021	12.7940	13.4813	14.1614	14.8040	15.2402	15.6751	16.1067	16.5328	16.4761	16.4510
44				9.3110	9.9575	10.4774	11.2854	12.0879	12.9091	13.6192	14.3211	14.9859	15.4421	15.8985	16.3536	16.8054	16.7340	16.6986
45					9.9575	10.6505	11.3864	12.1367	13.0013	13.7414	14.4672	15.1545	15.6313	16.1084	16.5860	17.0623	16.9768	16.9305
46						10.6505	11.5752	12.2455	13.0537	13.8394	14.5967	15.3086	15.8065	16.3052	16.8044	17.3041	17.2055	17.1487
47							11.5752	12.4493	13.1711	13.8952	14.7007	15.4455	15.9671	16.4878	17.0094	17.5316	17.4215	17.3549
48								12.4493	13.3911	14.0206	14.7601	15.5556	16.1098	16.6551	17.1996	17.7451	17.6260	17.5510
49									13.3911	14.2557	14.8938	15.6187	16.2247	16.8039	17.3740	17.9433	17.8197	17.7387
50										14.2557	15.1447	15.7609	16.2910	16.9241	17.5295	18.1255	18.0017	17.9196
51											15.1447	16.0279	16.4405	16.9942	17.6557	18.2885	18.1709	18.0923
52												16.0279	16.7208	17.1515	17.7299	18.4211	18.3234	18.2559
53													16.7208	17.4462	17.8960	18.5002	18.4456	18.4063
54														17.4462	18.2063	18.6759	18.6589	18.6461
55															18.2063	19.0030	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
54	18.6395	18.6369	18.6338	18.6338	18.6356	18.6380	18.6406	18.6452	18.6490	18.6532	18.6582	18.6673	18.6779	18.6913	18.7091	18.7293	18.7591	18.7994
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

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

Age	Total Period of Effective Service (Complete Years)																	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	5.7040	5.9002	6.0622	6.2835	6.5008	6.7124	7.0258	7.2590										
26	5.8496	6.0607	6.2380	6.4778	6.7158	6.9496	7.2919	7.5538	7.8060									
27	5.9905	6.2162	6.4086	6.6667	6.9246	7.1805	7.5508	7.8412	8.1244	8.3093								
28	6.1279	6.3677	6.5747	6.8507	7.1281	7.4055	7.8035	8.1215	8.4355	8.6503	8.8290							
29	6.2617	6.5150	6.7362	7.0296	7.3263	7.6246	8.0496	8.3949	8.7386	8.9832	9.1930	9.3467						
30	6.3921	6.6584	6.8933	7.2036	7.5190	7.8379	8.2891	8.6609	9.0341	9.3075	9.5482	9.7336	9.7545					
31	6.5198	6.7984	7.0464	7.3729	7.7063	8.0454	8.5224	8.9200	9.3218	9.6236	9.8943	10.1113	10.1599	10.1819				
32	6.6450	6.9353	7.1957	7.5377	7.8886	8.2470	8.7491	9.1721	9.6018	9.9312	10.2316	10.4790	10.5554	10.6065	10.6297			
33	6.7685	7.0698	7.3418	7.6987	8.0662	8.4433	8.9695	9.4173	9.8743	10.2307	10.5598	10.8374	10.9405	11.0207	11.0744	11.0989		
34	6.8913	7.2025	7.4854	7.8563	8.2397	8.6345	9.1841	9.6557	10.1393	10.5221	10.8792	11.1861	11.3157	11.4239	11.5080	11.5644	11.6510	
35	7.0146	7.3345	7.6272	8.0111	8.4094	8.8212	9.3931	9.8876	10.3968	10.8052	11.1898	11.5252	11.6805	11.8165	11.9299	12.0181	12.0932	12.1451
36	7.1397	7.4664	7.7676	8.1635	8.5758	9.0036	9.5969	10.1132	10.6471	11.0802	11.4915	11.8548	12.0352	12.1980	12.3405	12.4594	12.5227	12.5678
37	7.2692	7.6007	7.9084	8.3148	8.7399	9.1826	9.7961	10.3332	10.8906	11.3474	11.7844	12.1748	12.3798	12.5688	12.7394	12.8887	12.9401	12.9782
38	7.4069	7.7394	8.0514	8.4662	8.9025	9.3589	9.9913	10.5482	11.1280	11.6073	12.0689	12.4854	12.7143	12.9290	13.1270	13.3057	13.3451	13.3758

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
39	7.5600	7.8869	8.1992	8.6200	9.0653	9.5336	10.1837	10.7589	11.3598	11.8606	12.3456	12.7871	13.0388	13.2785	13.5033	13.7107	13.7382	13.7613
40	7.7408	8.0508	8.3562	8.7789	9.2306	9.7085	10.3743	10.9663	11.5870	12.1079	12.6151	13.0803	13.3539	13.6174	13.8684	14.1038	14.1197	14.1351
41	7.7408	8.2306	8.5167	8.9335	9.3867	9.8711	10.5495	11.1561	11.7945	12.3339	12.8619	13.3496	13.6441	13.9308	14.2070	14.4701	14.4745	14.4822
42		8.2306	8.7078	9.1056	9.5524	10.0384	10.7265	11.3447	11.9986	12.5547	13.1018	13.6104	13.9246	14.2331	14.5335	14.8230	14.8167	14.8169
43			8.7078	9.3110	9.7372	10.2161	10.9085	11.5350	12.2014	12.7718	13.3361	13.8639	14.1963	14.5253	14.8484	15.1631	15.1468	15.1400
44				9.3110	9.9575	10.4142	11.1019	11.7309	12.4061	12.9875	13.5665	14.1115	14.4603	14.8083	15.1528	15.4912	15.4659	15.4526
45					9.9575	10.6505	11.3176	11.9391	12.6169	13.2054	13.7954	14.3550	14.7183	15.0834	15.4476	15.8084	15.7754	15.7563
46						10.6505	11.5752	12.1715	12.8409	13.4297	14.0267	14.5971	14.9719	15.3520	15.7341	16.1155	16.0767	16.0528
47							11.5752	12.4493	13.0914	13.6685	14.2651	14.8418	15.2243	15.6165	16.0142	16.4141	16.3716	16.3446
48								12.4493	13.3911	13.9357	14.5191	15.0943	15.4796	15.8797	16.2900	16.7061	16.6625	16.6339
49									13.3911	14.2557	14.8035	15.3634	15.7432	16.1461	16.5646	16.9938	16.9521	16.9241
50										14.2557	15.1447	15.6653	16.0246	16.4216	16.8429	17.2806	17.2438	17.2188
51											15.1447	16.0279	16.3407	16.7162	17.1312	17.5718	17.5426	17.5229
52												16.0279	16.7208	17.0473	17.4397	17.8736	17.8553	17.8421
53													16.7208	17.4462	17.7872	18.1973	18.1913	18.1864
54														17.4462	18.2063	18.5624	18.5651	18.5672
55															18.2063	19.0030	19.0030	19.0030

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

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

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
55	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030	19.0030

Table 5A Lump sum valuation factors for contributing members (LSF) — males other than officers**Total Period of Effective Service (Complete Years)**

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
25	0.3568	0.3306	0.3002	0.2651	0.2245	0.2045	0.1593	0.1314										
26	0.3556	0.3293	0.2990	0.2639	0.2232	0.2032	0.1579	0.1300	0.1037									
27	0.3545	0.3281	0.2977	0.2627	0.2220	0.2019	0.1565	0.1286	0.1023	0.0779								
28	0.3537	0.3272	0.2967	0.2616	0.2211	0.2011	0.1556	0.1277	0.1013	0.0769	0.0599							
29	0.3532	0.3267	0.2961	0.2609	0.2204	0.2005	0.1552	0.1272	0.1008	0.0765	0.0595	0.0459						
30	0.3529	0.3262	0.2955	0.2603	0.2196	0.1998	0.1546	0.1268	0.1004	0.0761	0.0591	0.0456	0.0359					
31	0.3525	0.3258	0.2950	0.2597	0.2189	0.1990	0.1539	0.1264	0.1001	0.0758	0.0589	0.0454	0.0357	0.0252				
32	0.3521	0.3253	0.2945	0.2590	0.2182	0.1982	0.1530	0.1255	0.0996	0.0755	0.0586	0.0451	0.0355	0.0250	0.0136			
33	0.3516	0.3248	0.2939	0.2583	0.2174	0.1974	0.1521	0.1245	0.0987	0.0749	0.0583	0.0448	0.0353	0.0248	0.0135	0.0011		
34	0.3511	0.3241	0.2932	0.2576	0.2166	0.1965	0.1511	0.1235	0.0977	0.0740	0.0578	0.0446	0.0350	0.0247	0.0134	0.0011	0.0015	
35	0.3506	0.3235	0.2925	0.2568	0.2158	0.1956	0.1502	0.1226	0.0967	0.0729	0.0568	0.0442	0.0349	0.0246	0.0134	0.0011	0.0015	0.0017
36	0.3500	0.3229	0.2917	0.2559	0.2149	0.1947	0.1492	0.1215	0.0956	0.0718	0.0557	0.0432	0.0345	0.0244	0.0133	0.0011	0.0015	0.0017
37	0.3493	0.3221	0.2909	0.2551	0.2139	0.1937	0.1482	0.1205	0.0945	0.0707	0.0546	0.0421	0.0335	0.0241	0.0133	0.0012	0.0015	0.0017
38	0.3485	0.3213	0.2900	0.2541	0.2129	0.1926	0.1470	0.1193	0.0934	0.0696	0.0534	0.0409	0.0323	0.0230	0.0129	0.0012	0.0016	0.0017
39	0.3479	0.3207	0.2893	0.2533	0.2120	0.1917	0.1461	0.1184	0.0924	0.0687	0.0525	0.0400	0.0314	0.0222	0.0122	0.0012	0.0016	0.0018
40	0.3477	0.3205	0.2892	0.2532	0.2118	0.1915	0.1458	0.1181	0.0921	0.0684	0.0523	0.0398	0.0313	0.0220	0.0121	0.0012	0.0016	0.0018

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
41	0.3477	0.3206	0.2893	0.2533	0.2119	0.1916	0.1458	0.1181	0.0921	0.0684	0.0523	0.0398	0.0313	0.0221	0.0121	0.0013	0.0018	0.0020
42		0.3206	0.2894	0.2535	0.2121	0.1917	0.1460	0.1182	0.0921	0.0684	0.0523	0.0399	0.0314	0.0222	0.0122	0.0014	0.0019	0.0022
43			0.2894	0.2535	0.2123	0.1919	0.1461	0.1183	0.0922	0.0684	0.0524	0.0399	0.0315	0.0223	0.0124	0.0016	0.0021	0.0024
44				0.2535	0.2123	0.1920	0.1463	0.1184	0.0924	0.0685	0.0524	0.0399	0.0315	0.0224	0.0125	0.0017	0.0023	0.0026
45					0.2123	0.1920	0.1464	0.1186	0.0925	0.0687	0.0525	0.0400	0.0315	0.0224	0.0126	0.0018	0.0025	0.0028
46						0.1920	0.1464	0.1188	0.0928	0.0689	0.0527	0.0402	0.0317	0.0225	0.0126	0.0020	0.0027	0.0030
47							0.1464	0.1189	0.0931	0.0693	0.0531	0.0405	0.0319	0.0227	0.0128	0.0022	0.0029	0.0032
48								0.1189	0.0931	0.0695	0.0534	0.0408	0.0322	0.0230	0.0130	0.0023	0.0030	0.0034
49									0.0931	0.0695	0.0536	0.0411	0.0325	0.0232	0.0132	0.0024	0.0032	0.0036
50										0.0695	0.0534	0.0412	0.0327	0.0234	0.0133	0.0025	0.0033	0.0036
51											0.0534	0.0412	0.0330	0.0238	0.0137	0.0027	0.0035	0.0038
52												0.0412	0.0327	0.0239	0.0138	0.0028	0.0035	0.0038
53													0.0327	0.0231	0.0135	0.0026	0.0031	0.0033
54														0.0231	0.0123	0.0019	0.0021	0.0022
55															0.0123	0.0000	0.0000	0.0000

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

Total Period of Effective Service (Complete Years)

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
36	0.0018																	
37	0.0018	0.0018																

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

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

Age	Total Period of Effective Service (Complete Years)																					
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22				
25	0.4394	0.3913	0.3480	0.3123	0.2870	0.2742	0.2083	0.1492														
26	0.4385	0.3902	0.3469	0.3112	0.2858	0.2730	0.2069	0.1479	0.0992													
27	0.4376	0.3892	0.3458	0.3102	0.2847	0.2719	0.2057	0.1465	0.0978	0.0826												
28	0.4371	0.3885	0.3449	0.3092	0.2840	0.2711	0.2049	0.1456	0.0968	0.0817	0.0650											
29	0.4368	0.3881	0.3445	0.3087	0.2833	0.2707	0.2045	0.1451	0.0964	0.0812	0.0646	0.0463										
30	0.4366	0.3878	0.3440	0.3081	0.2827	0.2700	0.2040	0.1448	0.0959	0.0808	0.0642	0.0460	0.0362									
31	0.4364	0.3875	0.3437	0.3077	0.2821	0.2694	0.2033	0.1443	0.0957	0.0805	0.0639	0.0458	0.0360	0.0254								
32	0.4362	0.3872	0.3433	0.3072	0.2815	0.2687	0.2025	0.1435	0.0952	0.0802	0.0636	0.0455	0.0358	0.0252	0.0137							
33	0.4359	0.3868	0.3428	0.3066	0.2809	0.2680	0.2016	0.1425	0.0942	0.0797	0.0633	0.0452	0.0355	0.0250	0.0136	0.0011						
34	0.4356	0.3864	0.3422	0.3060	0.2802	0.2672	0.2007	0.1416	0.0932	0.0787	0.0628	0.0450	0.0353	0.0249	0.0135	0.0011	0.0014					
35	0.4352	0.3859	0.3417	0.3053	0.2795	0.2665	0.1999	0.1406	0.0922	0.0777	0.0619	0.0445	0.0352	0.0247	0.0134	0.0011	0.0014	0.0016				
36	0.4348	0.3854	0.3411	0.3046	0.2788	0.2657	0.1990	0.1396	0.0911	0.0766	0.0608	0.0435	0.0347	0.0246	0.0133	0.0011	0.0014	0.0016				
37	0.4343	0.3848	0.3404	0.3039	0.2779	0.2648	0.1980	0.1386	0.0900	0.0755	0.0597	0.0424	0.0337	0.0243	0.0133	0.0011	0.0014	0.0017				
38	0.4338	0.3841	0.3396	0.3031	0.2770	0.2639	0.1970	0.1375	0.0889	0.0743	0.0585	0.0412	0.0326	0.0232	0.0129	0.0011	0.0014	0.0017				
39	0.4333	0.3836	0.3391	0.3024	0.2763	0.2631	0.1961	0.1366	0.0879	0.0735	0.0576	0.0403	0.0317	0.0224	0.0122	0.0011	0.0015	0.0017				
40	0.4332	0.3836	0.3390	0.3024	0.2762	0.2630	0.1959	0.1363	0.0877	0.0732	0.0574	0.0401	0.0315	0.0222	0.0121	0.0012	0.0015	0.0018				
41	0.4332	0.3838	0.3393	0.3027	0.2765	0.2632	0.1961	0.1365	0.0878	0.0733	0.0575	0.0403	0.0316	0.0223	0.0122	0.0013	0.0016	0.0019				
42		0.3838	0.3396	0.3030	0.2769	0.2635	0.1964	0.1367	0.0880	0.0734	0.0576	0.0404	0.0318	0.0224	0.0123	0.0014	0.0018	0.0021				
43			0.3396	0.3032	0.2772	0.2639	0.1968	0.1370	0.0882	0.0736	0.0578	0.0405	0.0319	0.0226	0.0125	0.0015	0.0020	0.0023				

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
44				0.3032	0.2774	0.2642	0.1972	0.1374	0.0886	0.0739	0.0580	0.0406	0.0320	0.0227	0.0126	0.0016	0.0021	0.0026
45					0.2774	0.2644	0.1975	0.1378	0.0890	0.0743	0.0583	0.0409	0.0321	0.0228	0.0127	0.0018	0.0023	0.0028
46						0.2644	0.1977	0.1382	0.0895	0.0747	0.0587	0.0412	0.0324	0.0230	0.0129	0.0020	0.0026	0.0030
47							0.1977	0.1384	0.0900	0.0753	0.0593	0.0417	0.0329	0.0233	0.0131	0.0022	0.0028	0.0033
48								0.1384	0.0901	0.0758	0.0598	0.0423	0.0333	0.0237	0.0134	0.0024	0.0030	0.0035
49									0.0901	0.0758	0.0603	0.0428	0.0338	0.0242	0.0138	0.0026	0.0032	0.0038
50										0.0758	0.0601	0.0431	0.0343	0.0246	0.0141	0.0028	0.0035	0.0040
51											0.0601	0.0427	0.0344	0.0248	0.0143	0.0029	0.0036	0.0040
52												0.0427	0.0337	0.0248	0.0144	0.0030	0.0035	0.0040
53													0.0337	0.0237	0.0140	0.0028	0.0031	0.0035
54														0.0237	0.0125	0.0020	0.0022	0.0023
55															0.0125	0.0000	0.0000	0.0000

Table 5B Lump sum valuation factors for contributing members (LSF) — females other than officers (continued)**Total Period of Effective Service (Complete Years)**

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
36	0.0017																	
37	0.0017	0.0019																
38	0.0018	0.0019	0.0021															
39	0.0018	0.0020	0.0022	0.0023														

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

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

Age	Total Period of Effective Service (Complete Years)																					
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22				
25	0.2267	0.2077	0.1911	0.1770	0.1660	0.1629	0.1414	0.1269														
26	0.2263	0.2074	0.1907	0.1767	0.1657	0.1626	0.1411	0.1266	0.1154													
27	0.2259	0.2070	0.1903	0.1763	0.1653	0.1622	0.1407	0.1263	0.1151	0.1030												
28	0.2255	0.2065	0.1899	0.1758	0.1649	0.1618	0.1403	0.1259	0.1148	0.1027	0.0894											
29	0.2251	0.2061	0.1894	0.1754	0.1645	0.1614	0.1399	0.1255	0.1145	0.1024	0.0891	0.0747										
30	0.2247	0.2057	0.1890	0.1750	0.1640	0.1610	0.1395	0.1252	0.1141	0.1020	0.0889	0.0744	0.0587									
31	0.2243	0.2053	0.1886	0.1746	0.1637	0.1606	0.1391	0.1248	0.1138	0.1017	0.0886	0.0742	0.0585	0.0413								
32	0.2240	0.2050	0.1883	0.1742	0.1633	0.1602	0.1388	0.1244	0.1134	0.1014	0.0883	0.0740	0.0583	0.0412	0.0225							
33	0.2237	0.2047	0.1879	0.1739	0.1629	0.1599	0.1384	0.1241	0.1131	0.1011	0.0880	0.0737	0.0581	0.0410	0.0224	0.0020						
34	0.2234	0.2044	0.1876	0.1736	0.1626	0.1596	0.1381	0.1237	0.1128	0.1008	0.0877	0.0735	0.0579	0.0409	0.0223	0.0020	0.0022					
35	0.2232	0.2042	0.1874	0.1733	0.1624	0.1593	0.1378	0.1235	0.1125	0.1006	0.0875	0.0733	0.0578	0.0408	0.0223	0.0020	0.0022	0.0023				
36	0.2230	0.2039	0.1872	0.1731	0.1621	0.1591	0.1376	0.1232	0.1123	0.1003	0.0873	0.0731	0.0576	0.0407	0.0222	0.0021	0.0022	0.0023				
37	0.2228	0.2038	0.1870	0.1730	0.1620	0.1589	0.1374	0.1231	0.1121	0.1001	0.0871	0.0729	0.0575	0.0406	0.0222	0.0021	0.0022	0.0023				
38	0.2227	0.2037	0.1869	0.1728	0.1618	0.1588	0.1373	0.1229	0.1119	0.1000	0.0870	0.0728	0.0574	0.0405	0.0222	0.0021	0.0023	0.0024				
39	0.2226	0.2036	0.1868	0.1727	0.1617	0.1587	0.1372	0.1228	0.1119	0.0999	0.0869	0.0727	0.0573	0.0405	0.0222	0.0022	0.0023	0.0024				
40	0.2224	0.2035	0.1867	0.1727	0.1617	0.1586	0.1371	0.1228	0.1118	0.0999	0.0869	0.0727	0.0573	0.0405	0.0222	0.0022	0.0024	0.0025				
41	0.2224	0.2036	0.1869	0.1729	0.1619	0.1589	0.1373	0.1230	0.1120	0.1001	0.0870	0.0729	0.0574	0.0406	0.0223	0.0024	0.0026	0.0027				
42		0.2036	0.1871	0.1731	0.1622	0.1591	0.1376	0.1232	0.1123	0.1003	0.0873	0.0731	0.0576	0.0408	0.0225	0.0026	0.0028	0.0029				
43			0.1871	0.1733	0.1624	0.1594	0.1379	0.1235	0.1125	0.1005	0.0875	0.0733	0.0579	0.0410	0.0227	0.0028	0.0030	0.0032				

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
44				0.1733	0.1625	0.1596	0.1381	0.1238	0.1128	0.1008	0.0878	0.0736	0.0581	0.0413	0.0230	0.0030	0.0033	0.0034
45					0.1625	0.1597	0.1384	0.1241	0.1131	0.1011	0.0881	0.0738	0.0584	0.0415	0.0232	0.0032	0.0035	0.0037
46						0.1597	0.1384	0.1243	0.1133	0.1014	0.0883	0.0741	0.0586	0.0418	0.0234	0.0034	0.0037	0.0039
47							0.1384	0.1243	0.1135	0.1016	0.0886	0.0744	0.0589	0.0420	0.0236	0.0036	0.0039	0.0041
48								0.1243	0.1135	0.1017	0.0887	0.0746	0.0591	0.0422	0.0238	0.0038	0.0041	0.0043
49									0.1135	0.1016	0.0888	0.0746	0.0592	0.0423	0.0239	0.0039	0.0042	0.0044
50										0.1016	0.0885	0.0745	0.0592	0.0423	0.0239	0.0039	0.0042	0.0044
51											0.0885	0.0744	0.0592	0.0425	0.0241	0.0040	0.0043	0.0045
52												0.0744	0.0588	0.0422	0.0240	0.0039	0.0041	0.0043
53													0.0588	0.0413	0.0233	0.0034	0.0035	0.0036
54														0.0413	0.0218	0.0022	0.0022	0.0023
55															0.0218	0.0000	0.0000	0.0000

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

Total Period of Effective Service (Complete Years)																		
Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
36	0.0023																	
37	0.0023	0.0023																
38	0.0024	0.0024	0.0023															
39	0.0024	0.0024	0.0024	0.0023														

Schedule 1 Amendments

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

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

Age	Total Period of Effective Service (Complete Years)																					
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22				
25	0.3168	0.3078	0.3016	0.2871	0.2708	0.2526	0.2195	0.1907														
26	0.3165	0.3075	0.3014	0.2868	0.2705	0.2523	0.2192	0.1905	0.1581													
27	0.3162	0.3072	0.3010	0.2865	0.2702	0.2520	0.2189	0.1902	0.1579	0.1310												
28	0.3159	0.3069	0.3007	0.2862	0.2699	0.2517	0.2185	0.1898	0.1575	0.1307	0.1028											
29	0.3156	0.3066	0.3004	0.2858	0.2696	0.2514	0.2182	0.1895	0.1572	0.1304	0.1026	0.0754										
30	0.3153	0.3063	0.3001	0.2855	0.2692	0.2510	0.2179	0.1892	0.1569	0.1301	0.1023	0.0752	0.0594									
31	0.3150	0.3060	0.2998	0.2852	0.2689	0.2507	0.2175	0.1888	0.1566	0.1298	0.1021	0.0750	0.0592	0.0420								
32	0.3148	0.3057	0.2995	0.2849	0.2686	0.2504	0.2172	0.1885	0.1563	0.1295	0.1018	0.0747	0.0590	0.0418	0.0230							
33	0.3145	0.3055	0.2993	0.2847	0.2683	0.2501	0.2169	0.1882	0.1560	0.1292	0.1015	0.0745	0.0588	0.0417	0.0230	0.0025						
34	0.3143	0.3053	0.2991	0.2844	0.2681	0.2498	0.2166	0.1879	0.1557	0.1289	0.1013	0.0743	0.0586	0.0416	0.0229	0.0025	0.0027					
35	0.3142	0.3051	0.2989	0.2843	0.2679	0.2496	0.2164	0.1877	0.1554	0.1287	0.1010	0.0741	0.0585	0.0415	0.0229	0.0025	0.0027	0.0028				
36	0.3141	0.3050	0.2988	0.2841	0.2677	0.2495	0.2162	0.1875	0.1552	0.1285	0.1008	0.0739	0.0583	0.0414	0.0228	0.0026	0.0028	0.0029				
37	0.3140	0.3049	0.2987	0.2840	0.2676	0.2493	0.2161	0.1874	0.1551	0.1283	0.1007	0.0738	0.0582	0.0413	0.0228	0.0026	0.0028	0.0029				
38	0.3139	0.3048	0.2986	0.2839	0.2676	0.2493	0.2160	0.1872	0.1550	0.1282	0.1006	0.0737	0.0581	0.0412	0.0228	0.0027	0.0029	0.0030				
39	0.3138	0.3048	0.2986	0.2839	0.2675	0.2492	0.2159	0.1872	0.1549	0.1282	0.1005	0.0736	0.0581	0.0412	0.0228	0.0027	0.0029	0.0030				
40	0.3137	0.3048	0.2985	0.2839	0.2675	0.2492	0.2159	0.1872	0.1549	0.1281	0.1005	0.0736	0.0581	0.0412	0.0228	0.0028	0.0030	0.0031				
41	0.3137	0.3050	0.2989	0.2842	0.2679	0.2496	0.2163	0.1875	0.1552	0.1285	0.1008	0.0738	0.0583	0.0415	0.0231	0.0030	0.0033	0.0034				
42		0.3050	0.2991	0.2846	0.2682	0.2499	0.2167	0.1879	0.1556	0.1288	0.1011	0.0742	0.0586	0.0417	0.0233	0.0033	0.0036	0.0037				
43			0.2991	0.2848	0.2686	0.2503	0.2171	0.1883	0.1560	0.1292	0.1015	0.0745	0.0590	0.0421	0.0236	0.0036	0.0039	0.0041				

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
44				0.2848	0.2688	0.2506	0.2175	0.1887	0.1564	0.1296	0.1019	0.0749	0.0594	0.0424	0.0240	0.0039	0.0042	0.0044
45					0.2688	0.2509	0.2178	0.1891	0.1568	0.1301	0.1023	0.0753	0.0597	0.0428	0.0243	0.0042	0.0046	0.0048
46						0.2509	0.2180	0.1894	0.1572	0.1305	0.1027	0.0758	0.0601	0.0431	0.0246	0.0045	0.0049	0.0051
47							0.2180	0.1895	0.1575	0.1308	0.1031	0.0761	0.0605	0.0435	0.0249	0.0048	0.0052	0.0055
48								0.1895	0.1575	0.1310	0.1034	0.0764	0.0608	0.0438	0.0252	0.0050	0.0054	0.0057
49									0.1575	0.1309	0.1034	0.0766	0.0610	0.0440	0.0254	0.0052	0.0056	0.0059
50										0.1309	0.1031	0.0765	0.0610	0.0440	0.0255	0.0052	0.0056	0.0059
51											0.1031	0.0759	0.0607	0.0438	0.0253	0.0051	0.0054	0.0056
52												0.0759	0.0598	0.0432	0.0248	0.0047	0.0049	0.0051
53													0.0598	0.0419	0.0239	0.0038	0.0040	0.0041
54														0.0419	0.0221	0.0024	0.0025	0.0025
55															0.0221	0.0000	0.0000	0.0000

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

Total Period of Effective Service (Complete Years)

Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40 or more
36	0.0029																	
37	0.0029	0.0029																
38	0.0030	0.0029	0.0029															
39	0.0031	0.0030	0.0030	0.0028														

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

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

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

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
44			0.3018	0.2501	0.2194	0.1656	0.1312	0.0999	0.0723	0.0535	0.0392	0.0296	0.0198	0.0100	0.0000	
45				0.2501	0.2194	0.1656	0.1312	0.1000	0.0723	0.0535	0.0392	0.0296	0.0199	0.0100	0.0000	
46					0.2194	0.1657	0.1312	0.1000	0.0723	0.0535	0.0392	0.0296	0.0199	0.0100	0.0000	
47						0.1657	0.1313	0.1000	0.0723	0.0536	0.0392	0.0296	0.0199	0.0100	0.0000	
48							0.1313	0.1000	0.0724	0.0536	0.0392	0.0296	0.0199	0.0100	0.0000	
49								0.1000	0.0724	0.0536	0.0392	0.0296	0.0199	0.0100	0.0000	
50									0.0724	0.0536	0.0392	0.0296	0.0199	0.0100	0.0000	
51										0.0536	0.0392	0.0296	0.0199	0.0100	0.0000	
52											0.0392	0.0296	0.0199	0.0100	0.0000	
53												0.0296	0.0199	0.0100	0.0000	
54													0.0199	0.0100	0.0000	
55															0.0100	0.0000

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

Total Period of Effective Service (Complete Years)																
Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
25	0.5196	0.4586	0.4023	0.3537	0.3155	0.2898	0.2134	0.1467								
26	0.5206	0.4594	0.4030	0.3544	0.3160	0.2901	0.2136	0.1469	0.0935							
27	0.5217	0.4604	0.4039	0.3551	0.3166	0.2906	0.2139	0.1471	0.0937	0.0759						
28	0.5227	0.4613	0.4047	0.3557	0.3171	0.2909	0.2142	0.1473	0.0938	0.0760	0.0576					
29	0.5235	0.4620	0.4053	0.3562	0.3175	0.2912	0.2144	0.1475	0.0939	0.0761	0.0577	0.0388				

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
30	0.5244	0.4628	0.4059	0.3567	0.3179	0.2915	0.2146	0.1476	0.0941	0.0761	0.0577	0.0388	0.0294			
31	0.5251	0.4635	0.4065	0.3572	0.3183	0.2918	0.2148	0.1478	0.0942	0.0762	0.0578	0.0389	0.0294	0.0198		
32	0.5259	0.4642	0.4071	0.3577	0.3187	0.2921	0.2151	0.1479	0.0943	0.0763	0.0578	0.0389	0.0294	0.0198	0.0100	
33	0.5268	0.4649	0.4077	0.3583	0.3191	0.2924	0.2153	0.1481	0.0944	0.0764	0.0579	0.0389	0.0294	0.0198	0.0100	0.0000
34	0.5276	0.4656	0.4083	0.3587	0.3195	0.2927	0.2155	0.1482	0.0945	0.0764	0.0579	0.0390	0.0295	0.0198	0.0100	0.0000
35	0.5283	0.4662	0.4089	0.3592	0.3198	0.2929	0.2157	0.1484	0.0946	0.0765	0.0580	0.0390	0.0295	0.0198	0.0100	0.0000
36	0.5291	0.4669	0.4095	0.3597	0.3202	0.2932	0.2159	0.1485	0.0947	0.0766	0.0580	0.0390	0.0295	0.0198	0.0100	0.0000
37	0.5298	0.4676	0.4100	0.3602	0.3206	0.2935	0.2161	0.1487	0.0948	0.0767	0.0581	0.0391	0.0295	0.0198	0.0100	0.0000
38	0.5305	0.4682	0.4106	0.3607	0.3210	0.2938	0.2163	0.1488	0.0949	0.0768	0.0582	0.0391	0.0295	0.0198	0.0100	0.0000
39	0.5312	0.4688	0.4111	0.3611	0.3214	0.2941	0.2165	0.1490	0.0950	0.0768	0.0582	0.0391	0.0296	0.0198	0.0100	0.0000
40	0.5315	0.4691	0.4114	0.3614	0.3216	0.2942	0.2166	0.1490	0.0951	0.0769	0.0582	0.0392	0.0296	0.0198	0.0100	0.0000
41	0.5315	0.4694	0.4116	0.3616	0.3217	0.2943	0.2167	0.1491	0.0951	0.0769	0.0583	0.0392	0.0296	0.0198	0.0100	0.0000
42		0.4694	0.4119	0.3617	0.3219	0.2944	0.2168	0.1492	0.0952	0.0769	0.0583	0.0392	0.0296	0.0198	0.0100	0.0000
43			0.4119	0.3619	0.3220	0.2945	0.2168	0.1492	0.0952	0.0770	0.0583	0.0392	0.0296	0.0198	0.0100	0.0000
44				0.3619	0.3221	0.2946	0.2169	0.1492	0.0952	0.0770	0.0583	0.0392	0.0296	0.0198	0.0100	0.0000
45					0.3221	0.2947	0.2169	0.1493	0.0953	0.0770	0.0583	0.0392	0.0296	0.0199	0.0100	0.0000
46						0.2947	0.2170	0.1493	0.0953	0.0770	0.0583	0.0392	0.0296	0.0199	0.0100	0.0000
47							0.2170	0.1493	0.0953	0.0770	0.0583	0.0392	0.0296	0.0199	0.0100	0.0000
48								0.1493	0.0953	0.0770	0.0584	0.0392	0.0296	0.0199	0.0100	0.0000
49									0.0953	0.0770	0.0584	0.0392	0.0296	0.0199	0.0100	0.0000
50										0.0770	0.0584	0.0392	0.0296	0.0199	0.0100	0.0000

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
51											0.0584	0.0392	0.0296	0.0199	0.0100	0.0000
52												0.0392	0.0296	0.0199	0.0100	0.0000
53													0.0296	0.0199	0.0100	0.0000
54														0.0199	0.0100	0.0000
55															0.0100	0.0000

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

Age	Total Period of Effective Service (Complete Years)															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
25	0.3039	0.2757	0.2501	0.2276	0.2084	0.1969	0.1683	0.1475								
26	0.3041	0.2758	0.2503	0.2277	0.2085	0.1970	0.1684	0.1475	0.1305							
27	0.3042	0.2760	0.2504	0.2278	0.2086	0.1971	0.1685	0.1476	0.1306	0.1132						
28	0.3044	0.2762	0.2506	0.2280	0.2087	0.1972	0.1685	0.1476	0.1306	0.1132	0.0954					
29	0.3047	0.2764	0.2507	0.2281	0.2088	0.1973	0.1686	0.1477	0.1307	0.1132	0.0954	0.0772				
30	0.3049	0.2765	0.2509	0.2283	0.2090	0.1974	0.1687	0.1478	0.1307	0.1133	0.0955	0.0772	0.0586			
31	0.3051	0.2767	0.2511	0.2284	0.2091	0.1975	0.1688	0.1478	0.1308	0.1133	0.0955	0.0772	0.0586	0.0395		
32	0.3053	0.2769	0.2512	0.2286	0.2092	0.1976	0.1689	0.1479	0.1308	0.1134	0.0955	0.0773	0.0586	0.0395	0.0200	
33	0.3055	0.2771	0.2514	0.2287	0.2093	0.1977	0.1690	0.1480	0.1309	0.1134	0.0955	0.0773	0.0586	0.0395	0.0200	0.0000
34	0.3057	0.2773	0.2515	0.2288	0.2095	0.1978	0.1691	0.1481	0.1309	0.1135	0.0956	0.0773	0.0586	0.0395	0.0200	0.0000
35	0.3058	0.2774	0.2517	0.2290	0.2096	0.1979	0.1691	0.1481	0.1310	0.1135	0.0956	0.0773	0.0586	0.0395	0.0200	0.0000
36	0.3060	0.2776	0.2518	0.2291	0.2097	0.1980	0.1692	0.1482	0.1310	0.1135	0.0956	0.0773	0.0586	0.0395	0.0200	0.0000

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.3061	0.2777	0.2519	0.2292	0.2098	0.1981	0.1693	0.1482	0.1311	0.1136	0.0957	0.0774	0.0586	0.0395	0.0200	0.0000
38	0.3062	0.2778	0.2520	0.2293	0.2098	0.1981	0.1693	0.1483	0.1311	0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
39	0.3063	0.2779	0.2521	0.2293	0.2099	0.1982	0.1694	0.1483	0.1312	0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
40	0.3063	0.2779	0.2521	0.2294	0.2099	0.1982	0.1694	0.1484	0.1312	0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
41	0.3063	0.2779	0.2522	0.2294	0.2100	0.1982	0.1694	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
42		0.2779	0.2522	0.2294	0.2100	0.1983	0.1695	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
43			0.2522	0.2294	0.2100	0.1983	0.1695	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
44				0.2294	0.2100	0.1982	0.1695	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
45					0.2100	0.1982	0.1694	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
46						0.1982	0.1694	0.1484	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
47							0.1694	0.1483	0.1312	0.1137	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
48								0.1483	0.1312	0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
49									0.1312	0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
50										0.1136	0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
51											0.0957	0.0774	0.0587	0.0395	0.0200	0.0000
52												0.0774	0.0586	0.0395	0.0200	0.0000
53													0.0586	0.0395	0.0200	0.0000
54														0.0395	0.0200	0.0000
55															0.0200	0.0000

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

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

Schedule 1 Amendments

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
44				0.3610	0.3314	0.3003	0.2561	0.2173	0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
45					0.3314	0.3003	0.2561	0.2173	0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
46						0.3003	0.2561	0.2173	0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
47							0.2561	0.2173	0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
48								0.2173	0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
49									0.1764	0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
50										0.1423	0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
51											0.1087	0.0774	0.0587	0.0395	0.0200	0.0000
52												0.0774	0.0586	0.0395	0.0200	0.0000
53													0.0586	0.0395	0.0200	0.0000
54														0.0395	0.0200	0.0000
55															0.0200	0.0000

Table 7A Pension valuation factors — males

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Single Life (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
20 or less	23.2078	15.3059	0.8380	0.2625	20.0597	2.6189	23.2078	15.3059
21	23.1034	15.2755	0.8666	0.2751	19.9624	2.6388	23.1034	15.2755
22	23.0024	15.2484	0.8917	0.2856	19.8607	2.6598	23.0024	15.2484
23	22.9036	15.2237	0.9141	0.2941	19.7543	2.6819	22.9036	15.2237
24	22.8040	15.1998	0.9353	0.3018	19.6430	2.7052	22.8040	15.1998
25	22.7007	15.1746	0.9572	0.3097	19.5266	2.7298	22.7007	15.1746
26	22.5923	15.1472	0.9804	0.3184	19.4049	2.7557	22.5923	15.1472
27	22.4781	15.1171	1.0053	0.3282	19.2776	2.7830	22.4781	15.1171
28	22.3572	15.0838	1.0322	0.3392	19.1444	2.8117	22.3572	15.0838
29	22.2295	15.0471	1.0614	0.3518	19.0052	2.8420	22.2295	15.0471
30	22.0947	15.0067	1.0928	0.3658	18.8596	2.8740	22.0947	15.0067
31	21.9530	14.9627	1.1261	0.3812	18.7073	2.9076	21.9530	14.9627
32	21.8046	14.9153	1.1613	0.3980	18.5480	2.9431	21.8046	14.9153
33	21.6488	14.8638	1.1986	0.4163	18.3815	2.9804	21.6488	14.8638
34	21.4854	14.8081	1.2381	0.4363	18.2073	3.0198	21.4854	14.8081
35	21.3142	14.7480	1.2797	0.4580	18.0251	3.0613	21.3142	14.7480
36	21.1351	14.6832	1.3235	0.4814	17.8345	3.1049	21.1351	14.6832
37	20.9477	14.6135	1.3694	0.5067	17.6353	3.1510	20.9477	14.6135
38	20.7519	14.5386	1.4176	0.5339	17.4269	3.1995	20.7519	14.5386
39	20.5472	14.4582	1.4681	0.5631	17.2090	3.2505	20.5472	14.4582
40	20.3340	14.3722	1.5206	0.5944	16.9810	3.3043	20.3340	14.3722
41	20.1120	14.2803	1.5227	0.6068	16.7427	3.2489	20.1120	14.2803
42	19.8811	14.1826	1.5230	0.6189	16.4934	3.1926	19.8811	14.1826
43	19.6415	14.0786	1.5211	0.6304	16.2327	3.1351	19.6415	14.0786
44	19.3928	13.9683	1.5169	0.6413	15.9600	3.0763	19.3928	13.9683
45	19.1352	13.8514	1.5101	0.6512	15.6749	3.0161	19.1352	13.8514
46	18.8689	13.7280	1.5002	0.6600	15.3853	2.9503	18.8689	13.7280

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Single Life (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
47	18.5937	13.5977	1.4870	0.6674	15.0929	2.8782	18.5937	13.5977
48	18.3097	13.4604	1.4705	0.6732	14.7982	2.7997	18.3097	13.4604
49	18.0171	13.3161	1.4501	0.6771	14.5013	2.7149	18.0171	13.3161
50	17.7162	13.1648	1.4257	0.6788	14.2026	2.6240	17.7162	13.1648
51	17.4069	13.0062	1.2500	0.6069	13.9023	2.2610	17.4069	13.0062
52	17.0896	12.8404	1.0609	0.5251	13.6004	1.8856	17.0896	12.8404
53	16.7647	12.6674	0.8583	0.4329	13.2971	1.4987	16.7647	12.6674
54	16.4325	12.4875	0.6419	0.3299	12.9927	1.1014	16.4325	12.4875
55	16.0936	12.3007	0.4121	0.2158	12.6871	0.6948	16.0936	12.3007
56	15.7480	12.1069	0.4229	0.2255	12.3809	0.7005	15.7480	12.1069
57	15.3966	11.9065	0.4333	0.2352	12.0741	0.7055	15.3966	11.9065
58	15.0397	11.6996	0.4434	0.2450	11.7672	0.7096	15.0397	11.6996
59	14.6778	11.4865	0.4530	0.2547	11.4606	0.7128	14.6778	11.4865
60	14.3115	11.2674	0.4622	0.2643	11.1547	0.7152	14.3115	11.2674
61	13.9413	11.0425	0.4708	0.2738	10.8498	0.7165	13.9413	11.0425
62	13.5676	10.8121	0.4787	0.2830	10.5464	0.7169	13.5676	10.8121
63	13.1909	10.5764	0.4861	0.2921	10.2446	0.7162	13.1909	10.5764
64	12.8116	10.3355	0.4927	0.3008	9.9447	0.7145	12.8116	10.3355
65	12.4299	10.0895	0.4986	0.3092	9.6468	0.7118	12.4299	10.0895
66	12.0464	9.8387	0.5036	0.3172	9.3512	0.7080	12.0464	9.8387
67	11.6611	9.5831	0.5079	0.3249	9.0578	0.7031	11.6611	9.5831
68	11.2745	9.3229	0.5113	0.3320	8.7669	0.6972	11.2745	9.3229
69	10.8870	9.0584	0.5139	0.3387	8.4786	0.6902	10.8870	9.0584
70	10.4991	8.7898	0.5155	0.3448	8.1931	0.6822	10.4991	8.7898
71	10.1117	8.5177	0.5162	0.3503	7.9107	0.6731	10.1117	8.5177
72	9.7251	8.2426	0.5158	0.3551	7.6313	0.6630	9.7251	8.2426
73	9.3404	7.9651	0.5144	0.3592	7.3550	0.6519	9.3404	7.9651
74	8.9582	7.6858	0.5120	0.3624	7.0816	0.6398	8.9582	7.6858
75	8.5792	7.4053	0.5084	0.3649	6.8107	0.6269	8.5792	7.4053
76	8.2043	7.1243	0.5037	0.3664	6.5414	0.6132	8.2043	7.1243

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Single Life (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
77	7.8341	6.8434	0.4979	0.3670	6.2733	0.5987	7.8341	6.8434
78	7.4689	6.5631	0.4910	0.3666	6.0053	0.5837	7.4689	6.5631
79	7.1091	6.2835	0.4829	0.3652	5.7364	0.5682	7.1091	6.2835
80	6.7544	6.0047	0.4739	0.3628	5.4653	0.5524	6.7544	6.0047
81	6.4051	5.7269	0.4638	0.3596	5.1909	0.5364	6.4051	5.7269
82	6.0611	5.4500	0.4529	0.3554	4.9279	0.5194	6.0611	5.4500
83	5.7221	5.1739	0.4412	0.3503	4.6773	0.5013	5.7221	5.1739
84	5.3880	4.8985	0.4287	0.3445	4.4406	0.4822	5.3880	4.8985
85	5.0581	4.6232	0.4157	0.3379	4.2193	0.4621	5.0581	4.6232
86	4.7343	4.3498	0.4022	0.3307	4.0141	0.4411	4.7343	4.3498
87	4.4209	4.0823	0.3879	0.3226	3.8235	0.4195	4.4209	4.0823
88	4.1223	3.8249	0.3730	0.3136	3.6446	0.3975	4.1223	3.8249
89	3.8417	3.5811	0.3573	0.3036	3.4741	0.3757	3.8417	3.5811
90	3.5815	3.3533	0.3410	0.2926	3.3084	0.3543	3.5815	3.3533
91	3.3414	3.1419	0.3242	0.2809	3.1449	0.3335	3.3414	3.1419
92	3.1203	2.9462	0.3070	0.2685	2.9813	0.3135	3.1203	2.9462
93	2.9156	2.7643	0.2898	0.2557	2.8169	0.2944	2.9156	2.7643
94	2.7232	2.5928	0.2725	0.2425	2.6509	0.2759	2.7232	2.5928
95 and over	2.5376	2.4267	0.2553	0.2291	2.4822	0.2580	2.5376	2.4267

Table 7B Pension valuation factors — females

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Pension (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
20 or less	23.8746	15.5389	0.2316	0.0773	20.0597	1.7375	23.8746	15.5389
21	23.7919	15.5202	0.2397	0.0805	19.9624	1.7429	23.7919	15.5202
22	23.7070	15.5012	0.2476	0.0836	19.8607	1.7488	23.7070	15.5012

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Pension (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
23	23.6188	15.4810	0.2558	0.0868	19.7543	1.7553	23.6188	15.4810
24	23.5262	15.4590	0.2646	0.0903	19.6430	1.7624	23.5262	15.4590
25	23.4293	15.4353	0.2740	0.0942	19.5266	1.7702	23.4293	15.4353
26	23.3278	15.4096	0.2841	0.0986	19.4049	1.7786	23.3278	15.4096
27	23.2214	15.3818	0.2949	0.1034	19.2776	1.7879	23.2214	15.3818
28	23.1103	15.3519	0.3064	0.1086	19.1444	1.7980	23.1103	15.3519
29	22.9941	15.3198	0.3185	0.1143	19.0052	1.8089	22.9941	15.3198
30	22.8727	15.2853	0.3313	0.1205	18.8596	1.8209	22.8727	15.2853
31	22.7461	15.2483	0.3448	0.1272	18.7073	1.8338	22.7461	15.2483
32	22.6137	15.2085	0.3590	0.1344	18.5480	1.8479	22.6137	15.2085
33	22.4755	15.1658	0.3740	0.1422	18.3815	1.8632	22.4755	15.1658
34	22.3313	15.1201	0.3898	0.1506	18.2073	1.8797	22.3313	15.1201
35	22.1810	15.0712	0.4063	0.1596	18.0251	1.8976	22.1810	15.0712
36	22.0243	15.0189	0.4236	0.1693	17.8345	1.9170	22.0243	15.0189
37	21.8607	14.9628	0.4418	0.1797	17.6353	1.9379	21.8607	14.9628
38	21.6906	14.9030	0.4607	0.1908	17.4269	1.9604	21.6906	14.9030
39	21.5136	14.8394	0.4803	0.2025	17.2090	1.9847	21.5136	14.8394
40	21.3299	14.7718	0.5005	0.2149	16.9810	2.0109	21.3299	14.7718
41	21.1391	14.7001	0.4900	0.2142	16.7427	1.9168	21.1391	14.7001
42	20.9414	14.6241	0.4775	0.2126	16.4934	1.8211	20.9414	14.6241
43	20.7363	14.5435	0.4629	0.2098	16.2327	1.7237	20.7363	14.5435
44	20.5239	14.4584	0.4460	0.2058	15.9600	1.6241	20.5239	14.4584
45	20.3043	14.3685	0.4267	0.2004	15.6749	1.5223	20.3043	14.3685
46	20.0773	14.2737	0.4048	0.1935	15.3853	1.4151	20.0773	14.2737
47	19.8430	14.1740	0.3803	0.1849	15.0929	1.3022	19.8430	14.1740
48	19.6012	14.0691	0.3531	0.1746	14.7982	1.1840	19.6012	14.0691
49	19.3521	13.9590	0.3231	0.1625	14.5013	1.0608	19.3521	13.9590
50	19.0954	13.8433	0.2903	0.1484	14.2026	0.9331	19.0954	13.8433
51	18.8314	13.7223	0.2546	0.1323	13.9023	0.8011	18.8314	13.7223
52	18.5598	13.5954	0.2161	0.1141	13.6004	0.6656	18.5598	13.5954

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Pension (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
53	18.2809	13.4628	0.1747	0.0937	13.2971	0.5268	18.2809	13.4628
54	17.9942	13.3239	0.1306	0.0711	12.9927	0.3855	17.9942	13.3239
55	17.6997	13.1786	0.0839	0.0464	12.6871	0.2421	17.6997	13.1786
56	17.3973	13.0267	0.0860	0.0483	12.3809	0.2429	17.3973	13.0267
57	17.0867	12.8678	0.0881	0.0502	12.0741	0.2434	17.0867	12.8678
58	16.7677	12.7015	0.0902	0.0522	11.7672	0.2435	16.7677	12.7015
59	16.4400	12.5274	0.0922	0.0542	11.4606	0.2433	16.4400	12.5274
60	16.1036	12.3451	0.0942	0.0562	11.1547	0.2427	16.1036	12.3451
61	15.7580	12.1543	0.0962	0.0582	10.8498	0.2418	15.7580	12.1543
62	15.4037	11.9548	0.0981	0.0603	10.5464	0.2404	15.4037	11.9548
63	15.0408	11.7467	0.1000	0.0623	10.2446	0.2387	15.0408	11.7467
64	14.6695	11.5297	0.1017	0.0644	9.9447	0.2366	14.6695	11.5297
65	14.2903	11.3040	0.1034	0.0664	9.6468	0.2341	14.2903	11.3040
66	13.9036	11.0697	0.1049	0.0684	9.3512	0.2313	13.9036	11.0697
67	13.5100	10.8270	0.1064	0.0703	9.0578	0.2281	13.5100	10.8270
68	13.1102	10.5761	0.1076	0.0722	8.7669	0.2246	13.1102	10.5761
69	12.7047	10.3173	0.1087	0.0740	8.4786	0.2207	12.7047	10.3173
70	12.2940	10.0508	0.1096	0.0757	8.1931	0.2165	12.2940	10.0508
71	11.8789	9.7770	0.1103	0.0772	7.9107	0.2121	11.8789	9.7770
72	11.4600	9.4962	0.1108	0.0786	7.6313	0.2073	11.4600	9.4962
73	11.0380	9.2086	0.1111	0.0799	7.3550	0.2023	11.0380	9.2086
74	10.6130	8.9145	0.1111	0.0810	7.0816	0.1970	10.6130	8.9145
75	10.1859	8.6141	0.1109	0.0819	6.8107	0.1915	10.1859	8.6141
76	9.7569	8.3077	0.1104	0.0827	6.5414	0.1858	9.7569	8.3077
77	9.3268	7.9955	0.1097	0.0832	6.2733	0.1800	9.3268	7.9955
78	8.8963	7.6784	0.1088	0.0836	6.0053	0.1741	8.8963	7.6784
79	8.4666	7.3570	0.1076	0.0837	5.7364	0.1682	8.4666	7.3570
80	8.0388	7.0322	0.1062	0.0836	5.4653	0.1622	8.0388	7.0322
81	7.6138	6.7050	0.1044	0.0833	5.1909	0.1564	7.6138	6.7050
82	7.1926	6.3760	0.1025	0.0828	4.9279	0.1504	7.1926	6.3760

Age	Retirement Pension				Invalidity Pension		Spouse Pension	
	Indexed Single Life (IPF)	Non-indexed Pension (NIPF)	Indexed Reversion (IRF)	Non-indexed Reversion (NIRF)	Single Life (PF)	Indexed Reversion (IRF)	Indexed Pension (IPF)	Non-indexed Pension (NIPF)
83	6.7760	6.0459	0.1003	0.0820	4.6773	0.1442	6.7760	6.0459
84	6.3645	5.7154	0.0979	0.0810	4.4406	0.1379	6.3645	5.7154
85	5.9585	5.3846	0.0953	0.0798	4.2193	0.1314	5.9585	5.3846
86	5.5598	5.0555	0.0925	0.0784	4.0141	0.1248	5.5598	5.0555
87	5.1719	4.7312	0.0894	0.0767	3.8235	0.1181	5.1719	4.7312
88	4.7984	4.4152	0.0859	0.0746	3.6446	0.1111	4.7984	4.4152
89	4.4423	4.1108	0.0819	0.0720	3.4741	0.1038	4.4423	4.1108
90	4.1058	3.8202	0.0772	0.0687	3.3084	0.0961	4.1058	3.8202
91	3.7900	3.5452	0.0717	0.0645	3.1449	0.0877	3.7900	3.5452
92	3.4951	3.2863	0.0650	0.0592	2.9813	0.0784	3.4951	3.2863
93	3.2197	3.0427	0.0569	0.0525	2.8169	0.0679	3.2197	3.0427
94	2.9604	2.8120	0.0472	0.0442	2.6509	0.0558	2.9604	2.8120
95 and over	2.7119	2.5894	0.0359	0.0340	2.4822	0.0419	2.7119	2.5894

Part 4 Military Superannuation and Benefits Scheme

Division 4.1 Interpretation

1 Interpretation

- (1) In this Part:

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

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

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

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

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

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

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

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

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

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

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

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

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

Division 4.2 Interests in the growth phase

2 Methods and factors for interests of members in the MSBS

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

Item	Interest in the growth phase	Method or factor
1	An interest that a person has in the MSBS, being a person: (a) who is no longer a member; and (b) to whom a preserved benefit is applicable.	$FDB \times FDBF_{y+m} + UDB \times UDBF_{y+m} + MB$ where: <i>FDB</i> is that part of the person's preserved benefit that is the funded employer benefit (if any) at the relevant date.

Item	Interest in the growth phase	Method or factor
		$FDBF_{y+m}$ is the factor calculated by: $\frac{FDBF_y \times (12 - m) + FDBF_{y+1} \times m}{12}$ where: $FDBF_y$ is the FDB valuation factor mentioned in Table 1 in this Part that applies at the person's age in completed years having regard to the person's gender, and age in completed years at the relevant date, and whether he or she was an officer at the date of cessation of membership. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. $FDBF_{y+1}$ is the FDB valuation factor mentioned in Table 1 in this Part that would apply to the person if the person's age in completed years at the relevant date were one year more than it is. UDB is the remaining part of the person's preserved benefit (if any) that, under rule 56 of the Rules, increases in accordance with movements in the Consumer Price Index, at the relevant date. $UDBF_{y+m}$ is the factor calculated by: $\frac{UDBF_y \times (12 - m) + UDBF_{y+1} \times m}{12}$ where: $UDBF_y$ is the UDB valuation factor mentioned in Table 1 in this Part that applies at the person's age in completed years having regard to the person's gender, and age in completed years at the relevant date, and whether he or she was an officer at the date of cessation of membership. m has the meaning given above. $UDBF_{y+1}$ is the UDB valuation factor mentioned in Table 1 in this Part that would apply to the person if the person's age in completed years at the relevant date were one year more than it is. MB is the person's member benefit (if any) at the relevant date.

Item	Interest in the growth phase	Method or factor
2	An interest that a person who is less than 55 has as a member of the MSBS.	$EB \times EBF_{y+m,s} + FEB \times FEF_{y+m,s} + FDB \times FDBF_{y+m} + UDB \times UDBF_{y+m} + MB$ where: EB is the person's employer benefit that would have been calculated under Schedule 8 to the Rules if the person had ceased membership at the relevant date. EBF_{y+m,s} is the factor calculated by: $\frac{EBF_{y,s} \times (12 - m) + EBF_{y+1,s} \times m}{12}$ where: EBF_{y,s} is the valuation factor mentioned in Table 2A (male officers), Table 2B (males other than officers), Table 2C (female officers) or Table 2D (females other than officers) that applies to the person having regard to the person's gender, age in completed years (<i>y</i>), eligible service in completed years (<i>s</i>) at the relevant date, and whether he or she is an officer. m has the meaning given by item 1. EBF_{y+1,s} is the valuation factor mentioned in Table 2A (male officers), Table 2B (males other than officers), Table 2C (female officers) or Table 2D (females other than officers) that would apply to the person if the person's age in completed years at the relevant date were one year more than it is. FEB is the person's funded employer benefit at the relevant date. FEF_{y+m,s} is the factor calculated by: $\frac{FEF_{y,s} \times (12 - m) + FEF_{y+1,s} \times m}{12}$ where: FEF_{y,s} is the valuation factor mentioned in Table 3A (male officers), Table 3B (males other than officers), Table 3C (female officers) or Table 3D (females other than officers) that applies to the person having regard to the person's gender, age in completed years (<i>y</i>), eligible service in completed years (<i>s</i>) at the relevant date, and whether he or she is an officer. m has the meaning given by item 1.

Item	Interest in the growth phase	Method or factor
		$FEF_{y,s+t}$ is the valuation factor mentioned in Table 3A (male officers), Table 3B (males other than officers), Table 3C (female officers) or Table 3D (females other than officers) that would apply to the person if the person's age in completed years at the relevant date were one year more than it is. FDB is that part of the person's preserved benefit (if any) that is the funded employer benefit at the relevant date. $FDBF_{y+m}$ has the meaning given by item 1. UDB has the meaning given by item 1. $UDBF_{y+m}$ has the meaning given by item 1. MB is the person's member benefit at the relevant date.
3	An interest that a person who is 55 or more has as a member of the MSBS.	$EB \times FDBF_{y+m} + FDB \times FDBF_{y+m} + UDB \times UDBF_{y+m} + MB$ where: EB has the meaning given by item 2. $FDBF_{y+m}$ has the meaning given by item 1. FDB has the meaning given by item 2. UDB has the meaning given by item 1. $UDBF_{y+m}$ has the meaning given by item 1. MB has the meaning given by item 2.

Division 4.3 Interests in the payment phase

3 Methods and factors for interests of members of the MSBS

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

Item	Interest in the payment phase	Method or factor
1	An interest that a person has in the MSBS as a result of being paid a pension.	$P \times (PF_{y+m} + 0.67 \times RF_{y+m})$ where: P is the annual pension of the person, excluding any part of the pension that takes account of the existence of an eligible child or children.

Item	Interest in the payment phase	Method or factor
		PF_{y+m} is the factor calculated by: $\frac{PF_y \times (12 - m) + PF_{y+1} \times m}{12}$ where: PF_y is the single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that applies to the person having regard to the person's age in completed years at the relevant date and the person's gender and type of pension. m is the number of complete months of the person's age that are not included in the completed years of age at the relevant date. PF_{y+1} is the single life valuation factor mentioned in Table 4A (males) or Table 4B (females) that would apply to the person if the person's age in completed years at the relevant date were one year more than it is. RF_{y+m} is the factor calculated by: $\frac{RF_y \times (12 - m) + RF_{y+1} \times m}{12}$ where: RF_y is the indexed reversion valuation factor mentioned in Table 4A (males) or Table 4B (females) that applies to the person having regard to the person's age in completed years at the relevant date and the person's gender and type of pension. m has the meaning given above. RF_{y+1} is the indexed reversion valuation factor mentioned in Table 4A (males) or Table 4B (females) that would apply to the person if the person's age in completed years at the relevant date were one year more than it is.

Division 4.4 Factors

Table 1 Valuation factors — preserved benefits

Age	FDB valuation factors				UDB valuation factors			
	Officers		Persons other than officers		Officers		Persons other than officers	
	Males	Females	Males	Females	Males	Females	Males	Females
20 or less	1.3968	1.4212	1.2268	1.2407	0.3658	0.3722	0.3213	0.3249
21	1.3953	1.4198	1.2259	1.2399	0.3797	0.3863	0.3336	0.3374
22	1.3939	1.4185	1.2251	1.2391	0.3941	0.4010	0.3463	0.3503
23	1.3923	1.4171	1.2242	1.2383	0.4090	0.4163	0.3596	0.3638
24	1.3908	1.4157	1.2233	1.2375	0.4245	0.4321	0.3734	0.3777
25	1.3893	1.4143	1.2224	1.2367	0.4406	0.4485	0.3877	0.3922
26	1.3877	1.4129	1.2216	1.2359	0.4572	0.4655	0.4025	0.4072
27	1.3861	1.4114	1.2207	1.2351	0.4746	0.4832	0.4179	0.4228
28	1.3846	1.4100	1.2197	1.2343	0.4925	0.5016	0.4339	0.4391
29	1.3830	1.4085	1.2188	1.2334	0.5111	0.5206	0.4505	0.4559
30	1.3813	1.4070	1.2179	1.2326	0.5305	0.5403	0.4677	0.4733
31	1.3797	1.4055	1.2170	1.2317	0.5505	0.5608	0.4856	0.4915
32	1.3781	1.4040	1.2160	1.2309	0.5713	0.5821	0.5041	0.5103
33	1.3764	1.4025	1.2151	1.2300	0.5929	0.6041	0.5234	0.5298
34	1.3747	1.4010	1.2141	1.2291	0.6153	0.6270	0.5434	0.5501
35	1.3730	1.3994	1.2132	1.2282	0.6385	0.6508	0.5642	0.5712
36	1.3713	1.3979	1.2122	1.2274	0.6626	0.6754	0.5857	0.5930
37	1.3696	1.3963	1.2112	1.2265	0.6876	0.7010	0.6081	0.6157
38	1.3678	1.3947	1.2102	1.2255	0.7135	0.7275	0.6313	0.6393
39	1.3661	1.3931	1.2092	1.2246	0.7404	0.7550	0.6554	0.6637
40	1.3643	1.3915	1.2082	1.2237	0.7683	0.7836	0.6804	0.6891
41	1.3595	1.3882	1.2054	1.2218	0.7955	0.8123	0.7053	0.7149
42	1.3547	1.3849	1.2027	1.2199	0.8236	0.8419	0.7312	0.7417
43	1.3498	1.3815	1.1999	1.2180	0.8526	0.8726	0.7579	0.7694
44	1.3448	1.3780	1.1971	1.2160	0.8826	0.9044	0.7857	0.7981
45	1.3399	1.3745	1.1942	1.2140	0.9137	0.9373	0.8144	0.8279
46	1.3348	1.3710	1.1913	1.2120	0.9458	0.9714	0.8441	0.8587

FDB valuation factors					UDB valuation factors			
Age	Officers		Persons other than officers		Officers		Persons other than officers	
	Males	Females	Males	Females	Males	Females	Males	Females
47	1.3297	1.3673	1.1884	1.2099	0.9789	1.0066	0.8749	0.8907
48	1.3246	1.3636	1.1855	1.2078	1.0132	1.0431	0.9068	0.9239
49	1.3194	1.3598	1.1825	1.2056	1.0486	1.0808	0.9398	0.9582
50	1.3141	1.3560	1.1795	1.2034	1.0852	1.1198	0.9740	0.9938
51	1.3025	1.3521	1.1729	1.2012	1.1176	1.1601	1.0064	1.0306
52	1.2908	1.3481	1.1662	1.1989	1.1508	1.2018	1.0397	1.0688
53	1.2790	1.3441	1.1594	1.1966	1.1847	1.2450	1.0740	1.1084
54	1.2670	1.3399	1.1526	1.1943	1.2194	1.2896	1.1093	1.1494
55	1.2549	1.3358	1.1457	1.1919	1.2549	1.3358	1.1457	1.1919
56	1.2510	1.3355	1.1434	1.1917	1.2510	1.3355	1.1434	1.1917
57	1.2466	1.3347	1.1409	1.1912	1.2466	1.3347	1.1409	1.1912
58	1.2417	1.3333	1.1381	1.1905	1.2417	1.3333	1.1381	1.1905
59	1.2363	1.3314	1.1350	1.1894	1.2363	1.3314	1.1350	1.1894
60	1.2304	1.3288	1.1317	1.1879	1.2304	1.3288	1.1317	1.1879
61	1.2240	1.3255	1.1280	1.1860	1.2240	1.3255	1.1280	1.1860
62	1.2172	1.3216	1.1241	1.1838	1.2172	1.3216	1.1241	1.1838
63	1.2098	1.3169	1.1199	1.1811	1.2098	1.3169	1.1199	1.1811
64	1.2019	1.3114	1.1154	1.1779	1.2019	1.3114	1.1154	1.1779
65	1.1935	1.3052	1.1106	1.1744	1.1935	1.3052	1.1106	1.1744

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.3581																					
14	0.3723	0.3796																				
15	0.3869	0.3947	0.3923																			
16	0.4021	0.4103	0.4079	0.4050																		
17	0.4175	0.4260	0.4236	0.4207	0.4172																	
18	0.4332	0.4420	0.4396	0.4367	0.4331	0.4293																
19	0.4493	0.4585	0.4561	0.4531	0.4495	0.4456	0.4414															
20	0.4660	0.4756	0.4732	0.4702	0.4665	0.4625	0.4582	0.4547														
21	0.4833	0.4933	0.4909	0.4878	0.4841	0.4800	0.4756	0.4720	0.4693													
22	0.5013	0.5117	0.5092	0.5062	0.5024	0.4982	0.4937	0.4900	0.4872	0.4841												
23	0.5191	0.5298	0.5274	0.5243	0.5205	0.5163	0.5117	0.5080	0.5052	0.5019	0.4978											
24	0.5372	0.5483	0.5459	0.5428	0.5390	0.5347	0.5301	0.5263	0.5235	0.5202	0.5160	0.5161										
25	0.5557	0.5671	0.5648	0.5617	0.5578	0.5535	0.5489	0.5451	0.5423	0.5389	0.5347	0.5348	0.5330									
26	0.5747	0.5864	0.5840	0.5809	0.5771	0.5728	0.5681	0.5643	0.5615	0.5581	0.5538	0.5540	0.5522	0.5500								
27	0.5941	0.6060	0.6037	0.6007	0.5968	0.5925	0.5878	0.5840	0.5811	0.5778	0.5735	0.5737	0.5720	0.5697	0.5673							
28	0.6139	0.6261	0.6238	0.6208	0.6169	0.6126	0.6079	0.6041	0.6013	0.5980	0.5937	0.5940	0.5923	0.5900	0.5876	0.5849						
29	0.6343	0.6467	0.6445	0.6415	0.6376	0.6333	0.6286	0.6248	0.6220	0.6187	0.6144	0.6148	0.6131	0.6109	0.6085	0.6058	0.6029					
30	0.6552	0.6678	0.6656	0.6626	0.6588	0.6545	0.6498	0.6460	0.6433	0.6400	0.6357	0.6362	0.6346	0.6324	0.6300	0.6273	0.6244	0.6182				

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
31	0.6766	0.6895	0.6873	0.6843	0.6805	0.6762	0.6715	0.6678	0.6651	0.6618	0.6575	0.6581	0.6566	0.6545	0.6521	0.6495	0.6466	0.6402	0.6345			
32	0.6985	0.7116	0.7094	0.7066	0.7027	0.6985	0.6938	0.6901	0.6874	0.6842	0.6800	0.6807	0.6792	0.6772	0.6749	0.6723	0.6694	0.6630	0.6572	0.6525		
33	0.7210	0.7342	0.7322	0.7293	0.7256	0.7213	0.7167	0.7130	0.7104	0.7072	0.7030	0.7038	0.7024	0.7005	0.6983	0.6958	0.6929	0.6865	0.6807	0.6759	0.6730	
34	0.7440	0.7574	0.7554	0.7527	0.7490	0.7448	0.7401	0.7365	0.7339	0.7308	0.7266	0.7275	0.7262	0.7244	0.7223	0.7199	0.7171	0.7107	0.7048	0.7001	0.6972	0.6968
35	0.7673	0.7810	0.7792	0.7766	0.7729	0.7688	0.7642	0.7606	0.7581	0.7550	0.7508	0.7519	0.7506	0.7489	0.7469	0.7446	0.7419	0.7356	0.7297	0.7250	0.7221	0.7218
36	0.7912	0.8050	0.8035	0.8010	0.7975	0.7934	0.7889	0.7853	0.7829	0.7798	0.7757	0.7768	0.7757	0.7740	0.7722	0.7700	0.7674	0.7611	0.7553	0.7507	0.7478	0.7476
37	0.8155	0.8294	0.8281	0.8259	0.8225	0.8186	0.8142	0.8107	0.8083	0.8053	0.8012	0.8024	0.8014	0.7998	0.7980	0.7960	0.7935	0.7873	0.7816	0.7770	0.7743	0.7742
38	0.8405	0.8542	0.8530	0.8511	0.8481	0.8443	0.8400	0.8366	0.8343	0.8314	0.8274	0.8286	0.8277	0.8262	0.8246	0.8226	0.8203	0.8142	0.8086	0.8041	0.8015	0.8016
39	0.8661	0.8796	0.8785	0.8767	0.8739	0.8705	0.8664	0.8632	0.8609	0.8581	0.8542	0.8555	0.8546	0.8532	0.8517	0.8499	0.8477	0.8417	0.8362	0.8319	0.8294	0.8297
40	0.8923	0.9037	0.9045	0.9027	0.9001	0.8970	0.8932	0.8902	0.8881	0.8854	0.8816	0.8830	0.8822	0.8809	0.8794	0.8777	0.8757	0.8698	0.8645	0.8603	0.8580	0.8585
41	0.9170	0.9302	0.9290	0.9273	0.9247	0.9218	0.9183	0.9156	0.9138	0.9113	0.9076	0.9090	0.9083	0.9071	0.9057	0.9041	0.9022	0.8965	0.8914	0.8873	0.8852	0.8859
42	0.9420	0.9550	0.9540	0.9523	0.9497	0.9469	0.9436	0.9412	0.9397	0.9375	0.9339	0.9355	0.9349	0.9338	0.9325	0.9310	0.9292	0.9237	0.9187	0.9148	0.9129	0.9138
43	0.9673	0.9800	0.9792	0.9777	0.9752	0.9724	0.9692	0.9670	0.9658	0.9639	0.9607	0.9623	0.9618	0.9608	0.9597	0.9583	0.9566	0.9513	0.9465	0.9428	0.9410	0.9420
44	0.9930	1.0053	1.0047	1.0033	1.0011	0.9983	0.9951	0.9930	0.9919	0.9904	0.9876	0.9894	0.9891	0.9883	0.9872	0.9860	0.9844	0.9793	0.9746	0.9711	0.9694	0.9706
45	1.0187	1.0307	1.0303	1.0292	1.0271	1.0246	1.0215	1.0193	1.0183	1.0169	1.0145	1.0166	1.0166	1.0159	1.0151	1.0139	1.0125	1.0076	1.0031	0.9997	0.9982	0.9995
46	1.0446	1.0560	1.0560	1.0551	1.0534	1.0511	1.0483	1.0461	1.0450	1.0436	1.0414	1.0437	1.0441	1.0437	1.0431	1.0422	1.0409	1.0362	1.0319	1.0287	1.0273	1.0286
47	1.0707	1.0814	1.0816	1.0811	1.0797	1.0777	1.0752	1.0732	1.0721	1.0706	1.0685	1.0707	1.0714	1.0715	1.0712	1.0705	1.0695	1.0651	1.0610	1.0579	1.0565	1.0578
48	1.0971	1.1068	1.1071	1.1070	1.1060	1.1044	1.1022	1.1004	1.0994	1.0979	1.0958	1.0978	1.0985	1.0990	1.0992	1.0989	1.0981	1.0941	1.0903	1.0874	1.0860	1.0872
49	1.1236	1.1324	1.1328	1.1327	1.1321	1.1310	1.1292	1.1277	1.1268	1.1255	1.1234	1.1250	1.1256	1.1262	1.1268	1.1270	1.1266	1.1231	1.1197	1.1169	1.1157	1.1167
50	1.1505	1.1579	1.1584	1.1586	1.1581	1.1574	1.1561	1.1550	1.1543	1.1531	1.1512	1.1525	1.1528	1.1533	1.1540	1.1546	1.1548	1.1520	1.1490	1.1465	1.1453	1.1462
51	1.1720	1.1780	1.1784	1.1786	1.1784	1.1779	1.1771	1.1764	1.1759	1.1750	1.1734	1.1744	1.1745	1.1746	1.1752	1.1760	1.1767	1.1748	1.1725	1.1704	1.1692	1.1698

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
52	1.1934	1.1978	1.1980	1.1983	1.1983	1.1980	1.1974	1.1970	1.1969	1.1963	1.1950	1.1957	1.1958	1.1958	1.1960	1.1966	1.1974	1.1965	1.1950	1.1935	1.1924	1.1928
53	1.2146	1.2173	1.2174	1.2175	1.2176	1.2175	1.2172	1.2169	1.2170	1.2168	1.2159	1.2163	1.2164	1.2164	1.2164	1.2166	1.2173	1.2169	1.2163	1.2155	1.2147	1.2149
54	1.2355	1.2364	1.2364	1.2364	1.2365	1.2365	1.2364	1.2363	1.2363	1.2364	1.2360	1.2361	1.2361	1.2361	1.2361	1.2361	1.2364	1.2363	1.2362	1.2360	1.2357	1.2357
55	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549

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

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
35	0.7212																				
36	0.7471	0.7450																			
37	0.7739	0.7718	0.7688																		
38	0.8014	0.7994	0.7965	0.7931																	
39	0.8297	0.8279	0.8250	0.8217	0.8178																
40	0.8587	0.8571	0.8544	0.8512	0.8474	0.8429															
41	0.8864	0.8850	0.8826	0.8796	0.8759	0.8715	0.8665														
42	0.9145	0.9134	0.9112	0.9085	0.9050	0.9009	0.8959	0.8907													
43	0.9429	0.9421	0.9403	0.9379	0.9347	0.9308	0.9261	0.9210	0.9158												
44	0.9717	0.9712	0.9697	0.9676	0.9648	0.9613	0.9568	0.9520	0.9470	0.9420											
45	1.0008	1.0005	0.9993	0.9976	0.9952	0.9921	0.9880	0.9835	0.9788	0.9740	0.9691										
46	1.0300	1.0299	1.0291	1.0277	1.0257	1.0231	1.0195	1.0154	1.0111	1.0067	1.0020	0.9971									

Age	Length of eligible service																					
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
47	1.0593	1.0594	1.0589	1.0578	1.0563	1.0541	1.0510	1.0475	1.0437	1.0398	1.0355	1.0308	1.0259									
48	1.0886	1.0889	1.0886	1.0879	1.0868	1.0850	1.0825	1.0795	1.0764	1.0730	1.0693	1.0651	1.0605	1.0558								
49	1.1180	1.1183	1.1182	1.1178	1.1170	1.1157	1.1138	1.1114	1.1088	1.1061	1.1031	1.0996	1.0956	1.0913	1.0868							
50	1.1473	1.1476	1.1476	1.1474	1.1470	1.1461	1.1447	1.1429	1.1409	1.1389	1.1365	1.1338	1.1306	1.1270	1.1231	1.1190						
51	1.1708	1.1711	1.1711	1.1710	1.1708	1.1703	1.1693	1.1681	1.1667	1.1653	1.1637	1.1618	1.1594	1.1568	1.1538	1.1504	1.1468					
52	1.1935	1.1937	1.1937	1.1937	1.1937	1.1935	1.1929	1.1921	1.1913	1.1904	1.1895	1.1883	1.1868	1.1851	1.1831	1.1808	1.1781	1.1751				
53	1.2153	1.2154	1.2154	1.2154	1.2154	1.2154	1.2151	1.2147	1.2143	1.2139	1.2135	1.2129	1.2122	1.2113	1.2103	1.2091	1.2077	1.2057	1.2038			
54	1.2358	1.2359	1.2359	1.2359	1.2359	1.2359	1.2358	1.2357	1.2356	1.2355	1.2354	1.2353	1.2351	1.2348	1.2345	1.2342	1.2338	1.2332	1.2324	1.2324		
55	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	1.2549	

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.3062																					
14	0.3195	0.3199																				
15	0.3335	0.3339	0.3307																			
16	0.3481	0.3487	0.3453	0.3418																		
17	0.3656	0.3663	0.3626	0.3588	0.3549																	
18	0.3844	0.3853	0.3813	0.3771	0.3728	0.3743																
19	0.4033	0.4043	0.4001	0.3956	0.3909	0.3925	0.3913															

Schedule 1 Amendments

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
20	0.4212	0.4223	0.4179	0.4132	0.4082	0.4099	0.4087	0.4081														
21	0.4385	0.4397	0.4352	0.4303	0.4251	0.4269	0.4256	0.4250	0.4256													
22	0.4555	0.4569	0.4522	0.4472	0.4418	0.4437	0.4423	0.4417	0.4424	0.4420												
23	0.4724	0.4739	0.4691	0.4639	0.4584	0.4603	0.4590	0.4584	0.4591	0.4587	0.4538											
24	0.4891	0.4907	0.4858	0.4806	0.4749	0.4769	0.4756	0.4750	0.4757	0.4753	0.4703	0.4759										
25	0.5058	0.5074	0.5025	0.4972	0.4914	0.4935	0.4921	0.4915	0.4923	0.4919	0.4868	0.4926	0.4935									
26	0.5224	0.5241	0.5191	0.5138	0.5079	0.5101	0.5087	0.5081	0.5089	0.5086	0.5033	0.5093	0.5102	0.5093								
27	0.5392	0.5410	0.5360	0.5305	0.5247	0.5269	0.5255	0.5249	0.5258	0.5254	0.5201	0.5262	0.5271	0.5262	0.5239							
28	0.5562	0.5580	0.5530	0.5475	0.5416	0.5439	0.5425	0.5419	0.5428	0.5425	0.5372	0.5433	0.5443	0.5434	0.5411	0.5373						
29	0.5734	0.5752	0.5702	0.5648	0.5589	0.5611	0.5597	0.5592	0.5601	0.5599	0.5545	0.5607	0.5617	0.5609	0.5586	0.5548	0.5505					
30	0.5909	0.5928	0.5878	0.5824	0.5764	0.5787	0.5774	0.5768	0.5778	0.5776	0.5722	0.5785	0.5796	0.5787	0.5765	0.5727	0.5684	0.5617				
31	0.6087	0.6107	0.6058	0.6004	0.5944	0.5967	0.5954	0.5949	0.5959	0.5956	0.5903	0.5966	0.5978	0.5970	0.5948	0.5910	0.5867	0.5800	0.5723			
32	0.6270	0.6290	0.6242	0.6188	0.6129	0.6152	0.6139	0.6134	0.6144	0.6142	0.6089	0.6153	0.6164	0.6157	0.6136	0.6098	0.6055	0.5989	0.5911	0.5825		
33	0.6457	0.6478	0.6430	0.6377	0.6319	0.6342	0.6329	0.6324	0.6334	0.6333	0.6280	0.6344	0.6356	0.6350	0.6328	0.6291	0.6249	0.6183	0.6105	0.6019	0.5922	
34	0.6648	0.6670	0.6624	0.6571	0.6514	0.6537	0.6524	0.6520	0.6530	0.6529	0.6477	0.6540	0.6553	0.6547	0.6527	0.6490	0.6449	0.6383	0.6305	0.6219	0.6122	0.6142
35	0.6843	0.6867	0.6822	0.6771	0.6714	0.6738	0.6726	0.6722	0.6732	0.6731	0.6679	0.6743	0.6756	0.6750	0.6731	0.6695	0.6655	0.6589	0.6512	0.6426	0.6329	0.6349
36	0.7043	0.7067	0.7025	0.6976	0.6921	0.6945	0.6933	0.6929	0.6940	0.6939	0.6888	0.6952	0.6965	0.6960	0.6941	0.6906	0.6867	0.6802	0.6726	0.6640	0.6544	0.6564
37	0.7250	0.7273	0.7232	0.7186	0.7133	0.7157	0.7147	0.7144	0.7155	0.7154	0.7104	0.7167	0.7181	0.7176	0.7158	0.7124	0.7085	0.7022	0.6947	0.6862	0.6767	0.6786
38	0.7464	0.7486	0.7445	0.7400	0.7350	0.7376	0.7367	0.7365	0.7376	0.7376	0.7327	0.7390	0.7404	0.7400	0.7382	0.7349	0.7311	0.7249	0.7175	0.7092	0.6997	0.7017
39	0.7685	0.7706	0.7665	0.7620	0.7571	0.7600	0.7592	0.7591	0.7604	0.7605	0.7557	0.7620	0.7634	0.7630	0.7613	0.7580	0.7544	0.7483	0.7411	0.7328	0.7235	0.7256
40	0.7913	0.7933	0.7892	0.7847	0.7798	0.7827	0.7823	0.7824	0.7838	0.7840	0.7793	0.7856	0.7871	0.7868	0.7851	0.7820	0.7784	0.7724	0.7653	0.7573	0.7481	0.7504

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
41	0.8136	0.8155	0.8114	0.8069	0.8021	0.8047	0.8044	0.8049	0.8065	0.8068	0.8024	0.8087	0.8102	0.8100	0.8084	0.8054	0.8019	0.7960	0.7891	0.7813	0.7723	0.7747
42	0.8366	0.8384	0.8343	0.8299	0.8251	0.8275	0.8271	0.8276	0.8296	0.8302	0.8261	0.8323	0.8340	0.8338	0.8324	0.8295	0.8261	0.8204	0.8137	0.8060	0.7973	0.7997
43	0.8602	0.8619	0.8580	0.8536	0.8489	0.8511	0.8505	0.8509	0.8529	0.8539	0.8502	0.8566	0.8583	0.8583	0.8570	0.8543	0.8510	0.8455	0.8389	0.8314	0.8229	0.8254
44	0.8843	0.8861	0.8823	0.8780	0.8733	0.8753	0.8746	0.8748	0.8766	0.8778	0.8747	0.8811	0.8831	0.8834	0.8823	0.8797	0.8766	0.8713	0.8649	0.8575	0.8493	0.8517
45	0.9088	0.9108	0.9072	0.9031	0.8985	0.9003	0.8994	0.8994	0.9009	0.9019	0.8991	0.9059	0.9082	0.9088	0.9080	0.9056	0.9028	0.8977	0.8915	0.8844	0.8763	0.8787
46	0.9336	0.9356	0.9325	0.9287	0.9242	0.9258	0.9249	0.9248	0.9260	0.9266	0.9238	0.9305	0.9334	0.9345	0.9340	0.9320	0.9294	0.9246	0.9187	0.9118	0.9040	0.9063
47	0.9589	0.9608	0.9580	0.9547	0.9505	0.9519	0.9509	0.9507	0.9516	0.9520	0.9492	0.9551	0.9582	0.9600	0.9602	0.9587	0.9565	0.9520	0.9465	0.9399	0.9323	0.9344
48	0.9844	0.9863	0.9837	0.9808	0.9771	0.9785	0.9775	0.9770	0.9778	0.9780	0.9751	0.9802	0.9829	0.9850	0.9861	0.9854	0.9837	0.9798	0.9746	0.9684	0.9611	0.9631
49	1.0100	1.0120	1.0098	1.0071	1.0038	1.0053	1.0044	1.0039	1.0044	1.0044	1.0015	1.0059	1.0081	1.0098	1.0113	1.0117	1.0109	1.0076	1.0031	0.9973	0.9905	0.9921
50	1.0359	1.0378	1.0361	1.0338	1.0308	1.0322	1.0317	1.0312	1.0315	1.0314	1.0286	1.0322	1.0339	1.0352	1.0364	1.0373	1.0377	1.0355	1.0317	1.0266	1.0203	1.0217
51	1.0583	1.0603	1.0591	1.0574	1.0549	1.0559	1.0555	1.0554	1.0557	1.0554	1.0528	1.0556	1.0568	1.0577	1.0585	1.0592	1.0602	1.0595	1.0569	1.0527	1.0471	1.0481
52	1.0805	1.0823	1.0818	1.0805	1.0786	1.0795	1.0790	1.0790	1.0796	1.0793	1.0770	1.0790	1.0798	1.0803	1.0808	1.0812	1.0819	1.0821	1.0812	1.0783	1.0737	1.0743
53	1.1025	1.1037	1.1037	1.1032	1.1018	1.1024	1.1022	1.1020	1.1025	1.1027	1.1009	1.1020	1.1024	1.1027	1.1029	1.1031	1.1035	1.1036	1.1037	1.1026	1.0994	1.0997
54	1.1245	1.1249	1.1249	1.1249	1.1243	1.1245	1.1245	1.1244	1.1245	1.1248	1.1240	1.1244	1.1245	1.1246	1.1247	1.1247	1.1248	1.1248	1.1248	1.1249	1.1237	1.1237
55	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457	1.1457

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

Age	Length of eligible service											
	22	23	24	25	26	27	28	29	30	31	32	33
35	0.6362											

Schedule 1 Amendments

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

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.3568																					
14	0.3709	0.3773																				
15	0.3856	0.3923	0.3897																			
16	0.4008	0.4078	0.4052	0.4021																		
17	0.4162	0.4235	0.4208	0.4176	0.4139																	
18	0.4319	0.4396	0.4368	0.4336	0.4297	0.4269																
19	0.4481	0.4561	0.4533	0.4500	0.4461	0.4431	0.4402															
20	0.4649	0.4732	0.4704	0.4670	0.4630	0.4600	0.4570	0.4545														
21	0.4823	0.4909	0.4881	0.4847	0.4806	0.4775	0.4744	0.4718	0.4698													
22	0.5003	0.5094	0.5065	0.5030	0.4988	0.4957	0.4925	0.4899	0.4878	0.4859												
23	0.5183	0.5276	0.5247	0.5212	0.5170	0.5138	0.5106	0.5079	0.5058	0.5039	0.5015											
24	0.5367	0.5463	0.5434	0.5398	0.5355	0.5324	0.5292	0.5264	0.5243	0.5224	0.5199	0.5217										
25	0.5555	0.5653	0.5624	0.5589	0.5545	0.5513	0.5481	0.5454	0.5432	0.5414	0.5388	0.5407	0.5399									
26	0.5747	0.5848	0.5819	0.5783	0.5739	0.5707	0.5675	0.5648	0.5626	0.5608	0.5582	0.5602	0.5595	0.5578								
27	0.5944	0.6048	0.6018	0.5983	0.5939	0.5907	0.5874	0.5847	0.5826	0.5807	0.5782	0.5802	0.5796	0.5779	0.5755							
28	0.6146	0.6252	0.6223	0.6187	0.6143	0.6111	0.6079	0.6051	0.6030	0.6012	0.5987	0.6009	0.6003	0.5986	0.5962	0.5935						
29	0.6354	0.6462	0.6433	0.6397	0.6353	0.6321	0.6288	0.6261	0.6240	0.6223	0.6198	0.6221	0.6215	0.6199	0.6175	0.6148	0.6119					
30	0.6568	0.6677	0.6648	0.6612	0.6568	0.6536	0.6504	0.6477	0.6456	0.6439	0.6415	0.6439	0.6434	0.6418	0.6395	0.6368	0.6339	0.6276				
31	0.6787	0.6898	0.6869	0.6833	0.6789	0.6757	0.6725	0.6698	0.6678	0.6662	0.6637	0.6663	0.6659	0.6644	0.6621	0.6594	0.6565	0.6502	0.6445			

Schedule 1 Amendments

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
32	0.7012	0.7125	0.7096	0.7061	0.7016	0.6984	0.6952	0.6925	0.6906	0.6890	0.6866	0.6893	0.6890	0.6876	0.6853	0.6828	0.6798	0.6735	0.6677	0.6630		
33	0.7242	0.7358	0.7329	0.7294	0.7249	0.7218	0.7186	0.7159	0.7140	0.7125	0.7101	0.7129	0.7128	0.7114	0.7092	0.7067	0.7039	0.6975	0.6917	0.6869	0.6840	
34	0.7479	0.7596	0.7568	0.7533	0.7489	0.7457	0.7426	0.7399	0.7381	0.7366	0.7343	0.7372	0.7371	0.7359	0.7338	0.7314	0.7286	0.7222	0.7164	0.7116	0.7087	0.7083
35	0.7720	0.7839	0.7813	0.7779	0.7735	0.7704	0.7672	0.7646	0.7628	0.7613	0.7590	0.7621	0.7622	0.7610	0.7590	0.7567	0.7541	0.7477	0.7419	0.7371	0.7342	0.7339
36	0.7967	0.8088	0.8063	0.8030	0.7987	0.7956	0.7925	0.7900	0.7881	0.7867	0.7845	0.7877	0.7878	0.7868	0.7849	0.7827	0.7802	0.7739	0.7681	0.7634	0.7606	0.7603
37	0.8220	0.8341	0.8318	0.8287	0.8245	0.8215	0.8185	0.8160	0.8142	0.8128	0.8107	0.8139	0.8141	0.8132	0.8114	0.8094	0.8069	0.8007	0.7950	0.7904	0.7877	0.7876
38	0.8480	0.8600	0.8578	0.8549	0.8509	0.8481	0.8451	0.8427	0.8410	0.8396	0.8375	0.8408	0.8411	0.8403	0.8386	0.8367	0.8344	0.8282	0.8226	0.8182	0.8156	0.8156
39	0.8747	0.8865	0.8843	0.8815	0.8777	0.8751	0.8723	0.8700	0.8683	0.8671	0.8650	0.8684	0.8688	0.8680	0.8665	0.8646	0.8625	0.8564	0.8509	0.8466	0.8442	0.8444
40	0.9021	0.9137	0.9115	0.9087	0.9050	0.9026	0.9001	0.8979	0.8964	0.8952	0.8932	0.8966	0.8971	0.8964	0.8949	0.8932	0.8912	0.8853	0.8799	0.8757	0.8735	0.8739
41	0.9289	0.9405	0.9383	0.9354	0.9317	0.9294	0.9271	0.9252	0.9238	0.9228	0.9209	0.9243	0.9249	0.9243	0.9229	0.9213	0.9194	0.9137	0.9085	0.9044	0.9023	0.9030
42	0.9563	0.9677	0.9656	0.9627	0.9590	0.9567	0.9545	0.9528	0.9517	0.9508	0.9491	0.9526	0.9532	0.9527	0.9514	0.9499	0.9481	0.9426	0.9375	0.9336	0.9317	0.9326
43	0.9842	0.9954	0.9933	0.9906	0.9869	0.9846	0.9823	0.9807	0.9799	0.9792	0.9777	0.9813	0.9820	0.9816	0.9804	0.9790	0.9773	0.9719	0.9671	0.9634	0.9616	0.9636
44	1.0125	1.0234	1.0215	1.0189	1.0154	1.0130	1.0107	1.0090	1.0083	1.0079	1.0066	1.0103	1.0112	1.0109	1.0099	1.0086	1.0070	1.0018	0.9971	0.9936	0.9919	0.9931
45	1.0409	1.0517	1.0501	1.0476	1.0443	1.0420	1.0396	1.0379	1.0370	1.0367	1.0357	1.0396	1.0407	1.0406	1.0397	1.0386	1.0372	1.0322	1.0276	1.0242	1.0227	1.0240
46	1.0696	1.0800	1.0788	1.0766	1.0735	1.0713	1.0691	1.0673	1.0662	1.0658	1.0649	1.0689	1.0703	1.0705	1.0699	1.0689	1.0676	1.0629	1.0585	1.0552	1.0538	1.0552
47	1.0984	1.1083	1.1075	1.1058	1.1030	1.1010	1.0989	1.0971	1.0960	1.0954	1.0944	1.0982	1.0998	1.1005	1.1002	1.0994	1.0984	1.0939	1.0898	1.0866	1.0853	1.0866
48	1.1275	1.1367	1.1362	1.1349	1.1327	1.1309	1.1290	1.1273	1.1262	1.1254	1.1242	1.1276	1.1292	1.1302	1.1304	1.1301	1.1293	1.1252	1.1214	1.1184	1.1170	1.1182
49	1.1568	1.1651	1.1648	1.1639	1.1622	1.1609	1.1592	1.1577	1.1566	1.1558	1.1545	1.1573	1.1587	1.1597	1.1603	1.1605	1.1602	1.1566	1.1531	1.1503	1.1490	1.1501
50	1.1863	1.1936	1.1935	1.1929	1.1915	1.1907	1.1895	1.1882	1.1872	1.1864	1.1851	1.1874	1.1883	1.1892	1.1899	1.1906	1.1908	1.1879	1.1849	1.1823	1.1811	1.1820
51	1.2160	1.2220	1.2221	1.2218	1.2208	1.2202	1.2195	1.2187	1.2178	1.2170	1.2158	1.2176	1.2182	1.2187	1.2193	1.2201	1.2208	1.2189	1.2165	1.2143	1.2131	1.2138
52	1.2460	1.2505	1.2506	1.2505	1.2499	1.2496	1.2491	1.2487	1.2482	1.2476	1.2464	1.2477	1.2482	1.2484	1.2486	1.2492	1.2501	1.2491	1.2476	1.2460	1.2449	1.2453

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
53	1.2761	1.2789	1.2790	1.2791	1.2787	1.2786	1.2784	1.2781	1.2780	1.2778	1.2768	1.2776	1.2778	1.2780	1.2780	1.2782	1.2789	1.2785	1.2779	1.2770	1.2762	1.2764
54	1.3064	1.3074	1.3074	1.3075	1.3074	1.3073	1.3073	1.3072	1.3072	1.3072	1.3068	1.3070	1.3071	1.3072	1.3072	1.3072	1.3074	1.3073	1.3072	1.3070	1.3067	1.3067
55	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358

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

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
35	0.7333																				
36	0.7598	0.7577																			
37	0.7872	0.7851	0.7821																		
38	0.8154	0.8134	0.8105	0.8070																	
39	0.8444	0.8426	0.8397	0.8364	0.8325																
40	0.8741	0.8725	0.8698	0.8666	0.8628	0.8583															
41	0.9034	0.9021	0.8996	0.8966	0.8929	0.8885	0.8834														
42	0.9333	0.9322	0.9300	0.9272	0.9238	0.9196	0.9146	0.9093													
43	0.9635	0.9627	0.9609	0.9584	0.9553	0.9513	0.9465	0.9414	0.9362												
44	0.9942	0.9937	0.9922	0.9901	0.9873	0.9837	0.9792	0.9743	0.9692	0.9642											
45	1.0253	1.0250	1.0238	1.0220	1.0196	1.0165	1.0124	1.0078	1.0030	0.9982	0.9932										
46	1.0566	1.0565	1.0556	1.0542	1.0523	1.0495	1.0459	1.0418	1.0374	1.0330	1.0282	1.0232									
47	1.0881	1.0882	1.0876	1.0866	1.0850	1.0828	1.0797	1.0761	1.0722	1.0682	1.0639	1.0592	1.0541								

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
48	1.1197	1.1200	1.1196	1.1189	1.1178	1.1178	1.1160	1.1134	1.1104	1.1072	1.1038	1.1000	1.0958	1.0911	1.0863						
49	1.1514	1.1517	1.1516	1.1512	1.1504	1.1491	1.1471	1.1446	1.1420	1.1393	1.1362	1.1326	1.1285	1.1242	1.1196						
50	1.1831	1.1835	1.1834	1.1833	1.1828	1.1819	1.1804	1.1786	1.1766	1.1745	1.1721	1.1693	1.1660	1.1624	1.1585	1.1542					
51	1.2147	1.2150	1.2150	1.2150	1.2148	1.2143	1.2133	1.2120	1.2106	1.2091	1.2075	1.2055	1.2031	1.2003	1.1973	1.1938	1.1901				
52	1.2460	1.2462	1.2462	1.2462	1.2462	1.2460	1.2454	1.2446	1.2437	1.2429	1.2419	1.2407	1.2391	1.2373	1.2353	1.2329	1.2302	1.2270			
53	1.2768	1.2770	1.2770	1.2770	1.2770	1.2769	1.2767	1.2763	1.2758	1.2754	1.2750	1.2744	1.2736	1.2727	1.2717	1.2704	1.2689	1.2669	1.2649		
54	1.3068	1.3069	1.3069	1.3069	1.3069	1.3069	1.3068	1.3067	1.3066	1.3065	1.3064	1.3062	1.3060	1.3058	1.3055	1.3051	1.3047	1.3041	1.3032	1.3032	
55	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358	1.3358

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.2963																					
14	0.3092	0.3114																				
15	0.3228	0.3252	0.3215																			
16	0.3371	0.3397	0.3358	0.3317																		
17	0.3536	0.3566	0.3523	0.3479	0.3449																	
18	0.3715	0.3749	0.3702	0.3653	0.3620	0.3616																
19	0.3894	0.3932	0.3882	0.3830	0.3794	0.3789	0.3777															
20	0.4067	0.4108	0.4055	0.4000	0.3962	0.3957	0.3944	0.3946														

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
21	0.4235	0.4280	0.4225	0.4167	0.4127	0.4122	0.4108	0.4110	0.4112													
22	0.4402	0.4449	0.4393	0.4333	0.4291	0.4287	0.4272	0.4274	0.4276	0.4269												
23	0.4569	0.4618	0.4560	0.4498	0.4455	0.4451	0.4436	0.4438	0.4440	0.4433	0.4379											
24	0.4735	0.4786	0.4727	0.4664	0.4620	0.4615	0.4600	0.4602	0.4604	0.4597	0.4542	0.4606										
25	0.4901	0.4953	0.4894	0.4829	0.4784	0.4780	0.4764	0.4767	0.4769	0.4762	0.4705	0.4771	0.4790									
26	0.5067	0.5121	0.5061	0.4996	0.4950	0.4946	0.4930	0.4933	0.4935	0.4928	0.4870	0.4937	0.4957	0.4958								
27	0.5236	0.5291	0.5230	0.5165	0.5119	0.5115	0.5099	0.5101	0.5104	0.5097	0.5038	0.5106	0.5126	0.5128	0.5124							
28	0.5408	0.5463	0.5403	0.5336	0.5290	0.5286	0.5270	0.5273	0.5276	0.5269	0.5209	0.5278	0.5298	0.5300	0.5296	0.5292						
29	0.5582	0.5638	0.5578	0.5511	0.5465	0.5461	0.5445	0.5448	0.5451	0.5444	0.5384	0.5453	0.5474	0.5476	0.5472	0.5468	0.5462					
30	0.5761	0.5817	0.5757	0.5690	0.5644	0.5639	0.5624	0.5627	0.5630	0.5623	0.5563	0.5633	0.5654	0.5656	0.5653	0.5648	0.5643	0.5584				
31	0.5943	0.6000	0.5940	0.5873	0.5827	0.5823	0.5807	0.5810	0.5814	0.5807	0.5747	0.5817	0.5839	0.5841	0.5838	0.5833	0.5828	0.5769	0.5712			
32	0.6131	0.6188	0.6128	0.6062	0.6016	0.6011	0.5996	0.5999	0.6003	0.5996	0.5936	0.6007	0.6028	0.6031	0.6028	0.6024	0.6019	0.5960	0.5903	0.5839		
33	0.6324	0.6382	0.6322	0.6256	0.6210	0.6206	0.6190	0.6193	0.6197	0.6191	0.6131	0.6201	0.6224	0.6227	0.6224	0.6220	0.6216	0.6156	0.6100	0.6036	0.5964	
34	0.6523	0.6580	0.6521	0.6456	0.6410	0.6406	0.6390	0.6394	0.6398	0.6391	0.6332	0.6402	0.6425	0.6428	0.6426	0.6423	0.6419	0.6360	0.6303	0.6239	0.6168	0.6187
35	0.6726	0.6785	0.6726	0.6662	0.6616	0.6613	0.6597	0.6601	0.6605	0.6598	0.6539	0.6609	0.6632	0.6636	0.6634	0.6632	0.6628	0.6570	0.6514	0.6450	0.6378	0.6397
36	0.6937	0.6995	0.6938	0.6874	0.6830	0.6826	0.6811	0.6815	0.6819	0.6812	0.6754	0.6824	0.6846	0.6850	0.6849	0.6847	0.6844	0.6787	0.6731	0.6668	0.6596	0.6615
37	0.7154	0.7212	0.7156	0.7094	0.7050	0.7047	0.7032	0.7036	0.7040	0.7034	0.6976	0.7045	0.7068	0.7072	0.7071	0.7070	0.7067	0.7011	0.6956	0.6894	0.6823	0.6842
38	0.7380	0.7436	0.7380	0.7319	0.7277	0.7275	0.7260	0.7264	0.7269	0.7263	0.7205	0.7275	0.7297	0.7302	0.7301	0.7300	0.7298	0.7243	0.7189	0.7128	0.7058	0.7077
39	0.7613	0.7668	0.7612	0.7552	0.7510	0.7509	0.7496	0.7500	0.7505	0.7500	0.7443	0.7511	0.7534	0.7539	0.7538	0.7537	0.7536	0.7482	0.7429	0.7369	0.7300	0.7320
40	0.7855	0.7908	0.7853	0.7792	0.7751	0.7750	0.7738	0.7744	0.7749	0.7744	0.7688	0.7756	0.7779	0.7784	0.7783	0.7783	0.7782	0.7728	0.7677	0.7618	0.7551	0.7572
41	0.8096	0.8149	0.8094	0.8034	0.7992	0.7991	0.7980	0.7986	0.7993	0.7989	0.7934	0.8002	0.8024	0.8029	0.8029	0.8029	0.8028	0.7976	0.7926	0.7868	0.7803	0.7825

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
42	0.8345	0.8397	0.8344	0.8284	0.8242	0.8240	0.8228	0.8235	0.8243	0.8241	0.8188	0.8255	0.8278	0.8283	0.8283	0.8283	0.8283	0.8231	0.8182	0.8126	0.8062	0.8086
43	0.8602	0.8653	0.8601	0.8542	0.8501	0.8498	0.8485	0.8491	0.8499	0.8499	0.8449	0.8515	0.8539	0.8544	0.8545	0.8545	0.8545	0.8495	0.8447	0.8392	0.8330	0.8354
44	0.8864	0.8916	0.8865	0.8808	0.8768	0.8764	0.8750	0.8754	0.8761	0.8762	0.8715	0.8782	0.8806	0.8813	0.8814	0.8815	0.8816	0.8767	0.8720	0.8666	0.8605	0.8629
45	0.9131	0.9184	0.9136	0.9081	0.9042	0.9038	0.9023	0.9026	0.9031	0.9030	0.8986	0.9053	0.9079	0.9087	0.9090	0.9092	0.9093	0.9045	0.9000	0.8947	0.8887	0.8911
46	0.9402	0.9455	0.9413	0.9361	0.9323	0.9318	0.9304	0.9306	0.9309	0.9306	0.9262	0.9327	0.9356	0.9367	0.9371	0.9375	0.9377	0.9331	0.9287	0.9236	0.9178	0.9200
47	0.9679	0.9729	0.9691	0.9645	0.9610	0.9605	0.9591	0.9592	0.9594	0.9589	0.9545	0.9604	0.9633	0.9648	0.9656	0.9662	0.9665	0.9623	0.9581	0.9531	0.9474	0.9496
48	0.9959	1.0007	0.9972	0.9931	0.9901	0.9897	0.9884	0.9884	0.9885	0.9878	0.9834	0.9887	0.9912	0.9928	0.9942	0.9951	0.9958	0.9919	0.9880	0.9833	0.9778	0.9797
49	1.0240	1.0287	1.0257	1.0218	1.0192	1.0192	1.0180	1.0180	1.0180	1.0174	1.0131	1.0176	1.0196	1.0209	1.0225	1.0240	1.0251	1.0218	1.0183	1.0139	1.0086	1.0103
50	1.0522	1.0567	1.0544	1.0511	1.0486	1.0487	1.0480	1.0480	1.0480	1.0473	1.0433	1.0471	1.0485	1.0495	1.0507	1.0525	1.0543	1.0519	1.0489	1.0450	1.0401	1.0414
51	1.0804	1.0845	1.0829	1.0804	1.0783	1.0782	1.0777	1.0781	1.0781	1.0775	1.0738	1.0769	1.0780	1.0784	1.0793	1.0806	1.0827	1.0815	1.0794	1.0761	1.0717	1.0728
52	1.1083	1.1119	1.1111	1.1093	1.1078	1.1077	1.1071	1.1076	1.1081	1.1076	1.1043	1.1067	1.1075	1.1076	1.1079	1.1089	1.1105	1.1101	1.1093	1.1070	1.1033	1.1040
53	1.1364	1.1387	1.1386	1.1376	1.1367	1.1368	1.1363	1.1364	1.1370	1.1372	1.1346	1.1360	1.1365	1.1366	1.1366	1.1370	1.1380	1.1378	1.1378	1.1369	1.1343	1.1347
54	1.1645	1.1654	1.1654	1.1652	1.1648	1.1649	1.1647	1.1647	1.1648	1.1652	1.1641	1.1646	1.1648	1.1648	1.1648	1.1648	1.1652	1.1651	1.1651	1.1651	1.1641	1.1642
55	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919	1.1919

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

Length of eligible service

Age	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
35	0.6410																				
36	0.6628	0.6631																			

Length of eligible service

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

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.8805																					
14	0.8594	0.8381																				
15	0.8376	0.8154	0.8250																			
16	0.8153	0.7921	0.8019	0.8130																		
17	0.7930	0.7687	0.7786	0.7899	0.8028																	
18	0.7703	0.7450	0.7549	0.7664	0.7795	0.7933																
19	0.7469	0.7206	0.7305	0.7421	0.7555	0.7695	0.7840															
20	0.7228	0.6954	0.7053	0.7169	0.7305	0.7448	0.7597	0.7721														
21	0.6977	0.6690	0.6789	0.6906	0.7044	0.7189	0.7342	0.7469	0.7569													
22	0.6714	0.6414	0.6513	0.6631	0.6770	0.6918	0.7073	0.7203	0.7305	0.7418												
23	0.6465	0.6154	0.6252	0.6369	0.6509	0.6658	0.6815	0.6946	0.7050	0.7165	0.7302											
24	0.6215	0.5894	0.5991	0.6107	0.6246	0.6396	0.6554	0.6686	0.6790	0.6907	0.7047	0.7065										
25	0.5964	0.5633	0.5728	0.5844	0.5983	0.6132	0.6291	0.6423	0.6527	0.6644	0.6786	0.6804	0.6877									
26	0.5712	0.5372	0.5466	0.5580	0.5719	0.5868	0.6027	0.6159	0.6262	0.6379	0.6522	0.6538	0.6611	0.6696								
27	0.5458	0.5109	0.5201	0.5314	0.5452	0.5601	0.5760	0.5891	0.5993	0.6109	0.6253	0.6266	0.6338	0.6425	0.6516							
28	0.5202	0.4845	0.4936	0.5048	0.5185	0.5332	0.5491	0.5621	0.5721	0.5836	0.5980	0.5990	0.6061	0.6147	0.6238	0.6336						
29	0.4945	0.4579	0.4669	0.4780	0.4916	0.5063	0.5220	0.5349	0.5448	0.5561	0.5704	0.5710	0.5779	0.5864	0.5955	0.6054	0.6159					
30	0.4686	0.4313	0.4401	0.4510	0.4646	0.4792	0.4948	0.5076	0.5172	0.5284	0.5426	0.5427	0.5493	0.5576	0.5666	0.5764	0.5871	0.6067				
31	0.4426	0.4045	0.4131	0.4240	0.4374	0.4519	0.4675	0.4801	0.4895	0.5005	0.5145	0.5142	0.5205	0.5284	0.5372	0.5469	0.5575	0.5775	0.5954			

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
32	0.4166	0.3778	0.3862	0.3968	0.4101	0.4245	0.4400	0.4525	0.4617	0.4724	0.4863	0.4855	0.4914	0.4990	0.5075	0.5169	0.5274	0.5475	0.5658	0.5805		
33	0.3907	0.3512	0.3592	0.3696	0.3827	0.3970	0.4125	0.4248	0.4337	0.4443	0.4579	0.4567	0.4622	0.4695	0.4775	0.4866	0.4968	0.5171	0.5354	0.5504	0.5601	
34	0.3653	0.3250	0.3325	0.3425	0.3553	0.3695	0.3848	0.3970	0.4057	0.4160	0.4295	0.4278	0.4329	0.4398	0.4474	0.4561	0.4659	0.4861	0.5045	0.5194	0.5292	0.5319
35	0.3405	0.2993	0.3061	0.3156	0.3281	0.3419	0.3570	0.3691	0.3777	0.3878	0.4010	0.3989	0.4037	0.4101	0.4173	0.4256	0.4349	0.4550	0.4732	0.4880	0.4976	0.5000
36	0.3164	0.2746	0.2803	0.2891	0.3010	0.3145	0.3294	0.3412	0.3496	0.3595	0.3726	0.3701	0.3744	0.3805	0.3872	0.3950	0.4039	0.4236	0.4416	0.4562	0.4654	0.4675
37	0.2927	0.2508	0.2556	0.2653	0.2745	0.2874	0.3019	0.3134	0.3215	0.3313	0.3441	0.3414	0.3453	0.3509	0.3573	0.3645	0.3729	0.3923	0.4099	0.4241	0.4329	0.4344
38	0.2692	0.2277	0.2319	0.2386	0.2487	0.2608	0.2747	0.2858	0.2936	0.3031	0.3158	0.3127	0.3164	0.3216	0.3275	0.3343	0.3421	0.3611	0.3783	0.3920	0.4003	0.4011
39	0.2457	0.2049	0.2090	0.2151	0.2241	0.2351	0.2481	0.2587	0.2660	0.2752	0.2875	0.2843	0.2877	0.2926	0.2980	0.3043	0.3117	0.3302	0.3469	0.3601	0.3678	0.3678
40	0.2224	0.1824	0.1866	0.1925	0.2009	0.2107	0.2225	0.2322	0.2390	0.2477	0.2597	0.2561	0.2593	0.2639	0.2690	0.2748	0.2816	0.2996	0.3158	0.3285	0.3355	0.3347
41	0.1993	0.1599	0.1640	0.1700	0.1781	0.1873	0.1979	0.2063	0.2122	0.2203	0.2318	0.2280	0.2307	0.2351	0.2398	0.2453	0.2516	0.2689	0.2846	0.2966	0.3030	0.3015
42	0.1770	0.1384	0.1420	0.1478	0.1559	0.1648	0.1747	0.1820	0.1867	0.1938	0.2046	0.2005	0.2029	0.2068	0.2113	0.2164	0.2223	0.2390	0.2540	0.2654	0.2712	0.2690
43	0.1558	0.1181	0.1211	0.1263	0.1342	0.1431	0.1527	0.1593	0.1629	0.1687	0.1784	0.1739	0.1759	0.1794	0.1834	0.1882	0.1937	0.2098	0.2242	0.2351	0.2403	0.2374
44	0.1356	0.0992	0.1015	0.1060	0.1132	0.1218	0.1314	0.1378	0.1409	0.1455	0.1538	0.1486	0.1500	0.1529	0.1565	0.1609	0.1660	0.1815	0.1953	0.2057	0.2103	0.2069
45	0.1172	0.0817	0.0833	0.0870	0.0934	0.1013	0.1106	0.1172	0.1203	0.1243	0.1312	0.1251	0.1255	0.1278	0.1308	0.1346	0.1393	0.1541	0.1674	0.1773	0.1815	0.1777
46	0.1002	0.0665	0.0667	0.0696	0.0751	0.0821	0.0907	0.0971	0.1005	0.1045	0.1107	0.1039	0.1029	0.1042	0.1065	0.1097	0.1139	0.1279	0.1406	0.1500	0.1540	0.1500
47	0.0842	0.0531	0.0525	0.0540	0.0585	0.0646	0.0722	0.0780	0.0815	0.0858	0.0918	0.0851	0.0831	0.0838	0.0840	0.0865	0.0900	0.1030	0.1149	0.1240	0.1278	0.1239
48	0.0695	0.0411	0.0403	0.0408	0.0437	0.0487	0.0554	0.0605	0.0636	0.0678	0.0741	0.0682	0.0659	0.0644	0.0640	0.0653	0.0679	0.0798	0.0908	0.0993	0.1030	0.0995
49	0.0560	0.0308	0.0296	0.0298	0.0316	0.0349	0.0404	0.0447	0.0473	0.0511	0.0572	0.0526	0.0508	0.0489	0.0472	0.0468	0.0482	0.0585	0.0685	0.0764	0.0800	0.0769
50	0.0434	0.0221	0.0207	0.0204	0.0217	0.0238	0.0275	0.0309	0.0330	0.0363	0.0416	0.0382	0.0372	0.0358	0.0337	0.0319	0.0314	0.0397	0.0483	0.0554	0.0589	0.0564
51	0.0316	0.0147	0.0136	0.0128	0.0134	0.0150	0.0174	0.0193	0.0208	0.0234	0.0280	0.0252	0.0248	0.0243	0.0227	0.0205	0.0185	0.0239	0.0306	0.0367	0.0399	0.0381
52	0.0209	0.0087	0.0079	0.0073	0.0075	0.0081	0.0099	0.0108	0.0111	0.0130	0.0167	0.0146	0.0143	0.0144	0.0138	0.0120	0.0096	0.0124	0.0165	0.0210	0.0238	0.0227

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
53	0.0115	0.0040	0.0037	0.0033	0.0032	0.0034	0.0043	0.0050	0.0047	0.0053	0.0080	0.0067	0.0065	0.0066	0.0066	0.0059	0.0040	0.0051	0.0068	0.0091	0.0112	0.0108
54	0.0036	0.0010	0.0010	0.0008	0.0008	0.0008	0.0010	0.0013	0.0012	0.0011	0.0021	0.0017	0.0017	0.0017	0.0017	0.0017	0.0010	0.0012	0.0016	0.0022	0.0029	0.0029
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Age	Length of eligible service																					
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
35	0.5034																					
36	0.4706	0.4785																				
37	0.4370	0.4448	0.4551																			
38	0.4031	0.4104	0.4206	0.4321																		
39	0.3690	0.3757	0.3854	0.3968	0.4096																	
40	0.3351	0.3410	0.3501	0.3609	0.3736	0.3878																
41	0.3009	0.3058	0.3141	0.3242	0.3362	0.3503	0.3661															
42	0.2675	0.2715	0.2787	0.2878	0.2990	0.3124	0.3280	0.3442														
43	0.2351	0.2381	0.2442	0.2522	0.2623	0.2747	0.2896	0.3055	0.3213													
44	0.2039	0.2059	0.2109	0.2177	0.2265	0.2378	0.2516	0.2667	0.2820	0.2971												
45	0.1742	0.1753	0.1791	0.1847	0.1922	0.2020	0.2145	0.2284	0.2427	0.2573	0.2721											
46	0.1461	0.1464	0.1492	0.1535	0.1596	0.1679	0.1789	0.1913	0.2043	0.2176	0.2318	0.2466										
47	0.1198	0.1194	0.1213	0.1244	0.1292	0.1360	0.1452	0.1559	0.1673	0.1791	0.1919	0.2058	0.2205									

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
48	0.0954	0.0946	0.0957	0.0978	0.1013	0.1066	0.1141	0.1229	0.1324	0.1424	0.1535	0.1658	0.1793	0.1933							
49	0.0732	0.0722	0.0726	0.0738	0.0761	0.0800	0.0859	0.0929	0.1004	0.1084	0.1174	0.1277	0.1393	0.1519	0.1648						
50	0.0531	0.0522	0.0523	0.0528	0.0541	0.0567	0.0610	0.0662	0.0718	0.0778	0.0846	0.0926	0.1019	0.1122	0.1234	0.1353					
51	0.0354	0.0346	0.0346	0.0348	0.0353	0.0367	0.0396	0.0432	0.0471	0.0511	0.0557	0.0613	0.0681	0.0757	0.0841	0.0939	0.1041				
52	0.0208	0.0202	0.0202	0.0202	0.0203	0.0209	0.0225	0.0247	0.0271	0.0295	0.0322	0.0355	0.0398	0.0447	0.0502	0.0567	0.0643	0.0730			
53	0.0097	0.0093	0.0093	0.0093	0.0093	0.0094	0.0101	0.0111	0.0123	0.0134	0.0147	0.0162	0.0183	0.0207	0.0235	0.0269	0.0309	0.0363	0.0417		
54	0.0025	0.0024	0.0024	0.0024	0.0024	0.0024	0.0025	0.0028	0.0031	0.0034	0.0038	0.0041	0.0047	0.0054	0.0061	0.0071	0.0082	0.0098	0.0120	0.0120	
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.8388																					
14	0.8231	0.8225																				
15	0.8068	0.8062	0.8142																			
16	0.7900	0.7893	0.7976	0.8061																		
17	0.7670	0.7662	0.7750	0.7841	0.7933																	
18	0.7414	0.7404	0.7499	0.7596	0.7695	0.7672																
19	0.7159	0.7147	0.7248	0.7351	0.7458	0.7432	0.7466															
20	0.6930	0.6916	0.7020	0.7128	0.7240	0.7213	0.7248	0.7269														

Schedule 1 Amendments

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
21	0.6710	0.6695	0.6802	0.6913	0.7029	0.7001	0.7038	0.7060	0.7057													
22	0.6494	0.6476	0.6586	0.6700	0.6820	0.6790	0.6828	0.6851	0.6848	0.6869												
23	0.6279	0.6260	0.6372	0.6489	0.6612	0.6580	0.6619	0.6642	0.6640	0.6661	0.6771											
24	0.6066	0.6045	0.6159	0.6279	0.6404	0.6371	0.6410	0.6433	0.6431	0.6452	0.6566	0.6468										
25	0.5855	0.5832	0.5948	0.6070	0.6197	0.6162	0.6201	0.6224	0.6221	0.6243	0.6360	0.6259	0.6260									
26	0.5644	0.5620	0.5737	0.5861	0.5990	0.5953	0.5992	0.6014	0.6010	0.6032	0.6152	0.6049	0.6050	0.6088								
27	0.5429	0.5405	0.5524	0.5649	0.5780	0.5741	0.5779	0.5801	0.5796	0.5817	0.5940	0.5833	0.5835	0.5874	0.5942							
28	0.5213	0.5187	0.5307	0.5434	0.5567	0.5527	0.5564	0.5585	0.5578	0.5599	0.5723	0.5613	0.5615	0.5655	0.5725	0.5823						
29	0.4994	0.4966	0.5088	0.5216	0.5351	0.5309	0.5346	0.5367	0.5358	0.5377	0.5502	0.5389	0.5390	0.5431	0.5502	0.5603	0.5710					
30	0.4771	0.4742	0.4864	0.4994	0.5130	0.5087	0.5124	0.5144	0.5134	0.5151	0.5277	0.5160	0.5159	0.5201	0.5273	0.5376	0.5486	0.5640				
31	0.4545	0.4514	0.4637	0.4767	0.4905	0.4861	0.4897	0.4917	0.4905	0.4921	0.5048	0.4927	0.4923	0.4964	0.5037	0.5142	0.5255	0.5413	0.5586			
32	0.4316	0.4282	0.4405	0.4536	0.4675	0.4629	0.4665	0.4684	0.4671	0.4687	0.4814	0.4688	0.4682	0.4721	0.4794	0.4900	0.5015	0.5177	0.5354	0.5543		
33	0.4086	0.4048	0.4169	0.4300	0.4440	0.4392	0.4428	0.4446	0.4432	0.4447	0.4574	0.4445	0.4437	0.4474	0.4545	0.4651	0.4768	0.4933	0.5114	0.5308	0.5513	
34	0.3856	0.3812	0.3931	0.4061	0.4200	0.4150	0.4186	0.4203	0.4188	0.4201	0.4330	0.4196	0.4186	0.4221	0.4291	0.4396	0.4513	0.4680	0.4865	0.5063	0.5273	0.5238
35	0.3629	0.3578	0.3692	0.3819	0.3957	0.3904	0.3939	0.3955	0.3938	0.3951	0.4080	0.3943	0.3931	0.3964	0.4032	0.4136	0.4252	0.4419	0.4607	0.4809	0.5024	0.4988
36	0.3403	0.3349	0.3455	0.3576	0.3711	0.3655	0.3688	0.3702	0.3684	0.3696	0.3825	0.3685	0.3671	0.3702	0.3768	0.3871	0.3985	0.4153	0.4342	0.4546	0.4765	0.4729
37	0.3172	0.3120	0.3223	0.3336	0.3465	0.3404	0.3434	0.3446	0.3425	0.3435	0.3565	0.3422	0.3406	0.3436	0.3501	0.3602	0.3714	0.3881	0.4069	0.4275	0.4497	0.4459
38	0.2935	0.2887	0.2992	0.3101	0.3221	0.3154	0.3178	0.3187	0.3163	0.3171	0.3300	0.3155	0.3137	0.3165	0.3228	0.3328	0.3439	0.3604	0.3792	0.3998	0.4221	0.4180
39	0.2695	0.2650	0.2758	0.2870	0.2986	0.2909	0.2926	0.2929	0.2901	0.2905	0.3032	0.2884	0.2864	0.2891	0.2953	0.3052	0.3161	0.3325	0.3511	0.3716	0.3939	0.3893
40	0.2453	0.2410	0.2521	0.2636	0.2755	0.2675	0.2681	0.2675	0.2641	0.2641	0.2765	0.2613	0.2591	0.2616	0.2676	0.2773	0.2881	0.3044	0.3229	0.3432	0.3653	0.3601
41	0.2206	0.2166	0.2278	0.2395	0.2517	0.2443	0.2444	0.2426	0.2383	0.2376	0.2494	0.2339	0.2313	0.2335	0.2394	0.2489	0.2595	0.2756	0.2939	0.3140	0.3360	0.3302

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
42	0.1959	0.1920	0.2033	0.2152	0.2276	0.2209	0.2215	0.2193	0.2136	0.2118	0.2228	0.2068	0.2037	0.2056	0.2111	0.2204	0.2308	0.2467	0.2649	0.2848	0.3065	0.3002
43	0.1715	0.1676	0.1788	0.1907	0.2033	0.1972	0.1984	0.1968	0.1907	0.1874	0.1970	0.1804	0.1767	0.1779	0.1830	0.1920	0.2021	0.2178	0.2358	0.2555	0.2770	0.2703
44	0.1476	0.1436	0.1545	0.1664	0.1790	0.1735	0.1752	0.1743	0.1690	0.1652	0.1728	0.1552	0.1505	0.1510	0.1554	0.1638	0.1736	0.1890	0.2067	0.2262	0.2475	0.2407
45	0.1252	0.1204	0.1308	0.1423	0.1548	0.1499	0.1521	0.1518	0.1474	0.1444	0.1510	0.1321	0.1259	0.1252	0.1287	0.1363	0.1455	0.1605	0.1778	0.1970	0.2181	0.2113
46	0.1040	0.0990	0.1079	0.1189	0.1311	0.1268	0.1292	0.1295	0.1261	0.1238	0.1308	0.1120	0.1038	0.1013	0.1034	0.1099	0.1183	0.1325	0.1493	0.1682	0.1889	0.1824
47	0.0837	0.0790	0.0870	0.0965	0.1080	0.1042	0.1070	0.1077	0.1050	0.1037	0.1110	0.0942	0.0853	0.0802	0.0802	0.0852	0.0923	0.1055	0.1216	0.1398	0.1601	0.1541
48	0.0653	0.0603	0.0678	0.0762	0.0862	0.0826	0.0855	0.0866	0.0847	0.0840	0.0916	0.0770	0.0694	0.0634	0.0603	0.0629	0.0683	0.0800	0.0949	0.1123	0.1320	0.1266
49	0.0488	0.0436	0.0498	0.0577	0.0666	0.0626	0.0652	0.0666	0.0653	0.0653	0.0729	0.0605	0.0544	0.0495	0.0451	0.0442	0.0470	0.0565	0.0698	0.0860	0.1048	0.1001
50	0.0346	0.0294	0.0342	0.0407	0.0490	0.0452	0.0467	0.0480	0.0472	0.0477	0.0552	0.0450	0.0404	0.0366	0.0333	0.0306	0.0296	0.0361	0.0470	0.0614	0.0789	0.0751
51	0.0232	0.0177	0.0211	0.0261	0.0330	0.0302	0.0312	0.0314	0.0308	0.0316	0.0388	0.0309	0.0275	0.0250	0.0226	0.0208	0.0179	0.0199	0.0274	0.0393	0.0547	0.0519
52	0.0145	0.0094	0.0108	0.0144	0.0196	0.0174	0.0186	0.0185	0.0171	0.0178	0.0242	0.0187	0.0165	0.0149	0.0136	0.0125	0.0105	0.0099	0.0126	0.0208	0.0335	0.0316
53	0.0075	0.0043	0.0043	0.0057	0.0095	0.0078	0.0085	0.0091	0.0077	0.0071	0.0121	0.0090	0.0078	0.0070	0.0064	0.0060	0.0049	0.0046	0.0044	0.0074	0.0162	0.0152
54	0.0022	0.0011	0.0011	0.0011	0.0026	0.0020	0.0021	0.0024	0.0022	0.0013	0.0034	0.0024	0.0021	0.0019	0.0016	0.0016	0.0013	0.0012	0.0011	0.0044	0.0044	0.0041
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Length of eligible service

Age	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
35	0.4969																				
36	0.4709	0.4714																			

Schedule 1 Amendments

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

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.9162																					
14	0.8954	0.8768																				
15	0.8741	0.8546	0.8647																			
16	0.8521	0.8317	0.8420	0.8536																		
17	0.8300	0.8088	0.8192	0.8310	0.8443																	
18	0.8076	0.7855	0.7960	0.8080	0.8216	0.8321																
19	0.7846	0.7615	0.7721	0.7843	0.7981	0.8088	0.8193															
20	0.7608	0.7366	0.7474	0.7597	0.7738	0.7847	0.7954	0.8048														
21	0.7359	0.7107	0.7215	0.7339	0.7483	0.7593	0.7703	0.7799	0.7877													
22	0.7099	0.6836	0.6944	0.7070	0.7216	0.7328	0.7440	0.7537	0.7617	0.7688												
23	0.6852	0.6578	0.6687	0.6813	0.6960	0.7072	0.7185	0.7283	0.7363	0.7435	0.7525											
24	0.6603	0.6320	0.6428	0.6554	0.6702	0.6814	0.6927	0.7025	0.7106	0.7178	0.7269	0.7337										
25	0.6352	0.6060	0.6168	0.6294	0.6442	0.6554	0.6667	0.6765	0.6845	0.6916	0.7008	0.6973	0.7016									
26	0.6100	0.5799	0.5906	0.6032	0.6181	0.6293	0.6405	0.6502	0.6581	0.6651	0.6743	0.6704	0.6746	0.6818								
27	0.5844	0.5536	0.5643	0.5768	0.5917	0.6028	0.6139	0.6235	0.6313	0.6381	0.6472	0.6429	0.6470	0.6542	0.6634							
28	0.5586	0.5271	0.5377	0.5502	0.5651	0.5761	0.5872	0.5966	0.6042	0.6108	0.6198	0.6150	0.6189	0.6260	0.6353	0.6453						
29	0.5325	0.5003	0.5109	0.5234	0.5383	0.5492	0.5602	0.5695	0.5768	0.5833	0.5921	0.5867	0.5903	0.5972	0.6065	0.6166	0.6273					
30	0.5062	0.4733	0.4838	0.4964	0.5112	0.5221	0.5329	0.5421	0.5493	0.5554	0.5640	0.5581	0.5613	0.5680	0.5771	0.5871	0.5980	0.6180				
31	0.4797	0.4462	0.4566	0.4691	0.4840	0.4947	0.5055	0.5145	0.5215	0.5274	0.5357	0.5292	0.5320	0.5383	0.5473	0.5571	0.5679	0.5883	0.6066			

Schedule 1 Amendments

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
32	0.4531	0.4189	0.4292	0.4416	0.4565	0.4672	0.4779	0.4867	0.4935	0.4991	0.5072	0.5002	0.5025	0.5085	0.5170	0.5267	0.5373	0.5579	0.5764	0.5915		
33	0.4265	0.3917	0.4017	0.4139	0.4287	0.4394	0.4500	0.4588	0.4653	0.4707	0.4786	0.4710	0.4728	0.4784	0.4866	0.4959	0.5062	0.5269	0.5456	0.5608	0.5707	
34	0.4000	0.3645	0.3742	0.3862	0.4009	0.4114	0.4220	0.4307	0.4370	0.4422	0.4498	0.4417	0.4431	0.4482	0.4560	0.4649	0.4748	0.4954	0.5141	0.5294	0.5393	0.5421
35	0.3741	0.3377	0.3469	0.3586	0.3751	0.3834	0.3938	0.4024	0.4086	0.4136	0.4210	0.4124	0.4133	0.4180	0.4253	0.4337	0.4453	0.4637	0.4823	0.4974	0.5071	0.5097
36	0.3486	0.3117	0.3200	0.3311	0.3453	0.3554	0.3656	0.3740	0.3801	0.3849	0.3921	0.3831	0.3836	0.3878	0.3947	0.4026	0.4117	0.4318	0.4502	0.4650	0.4744	0.4765
37	0.3233	0.2863	0.2939	0.3042	0.3177	0.3275	0.3374	0.3456	0.3515	0.3562	0.3632	0.3539	0.3540	0.3578	0.3642	0.3717	0.3802	0.4000	0.4179	0.4324	0.4414	0.4429
38	0.2979	0.2614	0.2686	0.2781	0.2908	0.2999	0.3094	0.3173	0.3230	0.3274	0.3343	0.3247	0.3246	0.3279	0.3339	0.3408	0.3489	0.3682	0.3857	0.3997	0.4082	0.4090
39	0.2724	0.2366	0.2438	0.2529	0.2647	0.2729	0.2818	0.2893	0.2947	0.2989	0.3055	0.2957	0.2953	0.2984	0.3039	0.3104	0.3178	0.3367	0.3537	0.3672	0.3750	0.3751
40	0.2470	0.2118	0.2192	0.2283	0.2397	0.2471	0.2550	0.2618	0.2668	0.2707	0.2770	0.2670	0.2664	0.2692	0.2743	0.2803	0.2873	0.3056	0.3221	0.3350	0.3422	0.3414
41	0.2216	0.1870	0.1944	0.2037	0.2150	0.2220	0.2291	0.2350	0.2392	0.2426	0.2486	0.2385	0.2375	0.2400	0.2449	0.2505	0.2569	0.2746	0.2906	0.3029	0.3094	0.3078
42	0.1968	0.1628	0.1700	0.1792	0.1907	0.1977	0.2044	0.2094	0.2127	0.2154	0.2209	0.2105	0.2093	0.2114	0.2160	0.2212	0.2272	0.2443	0.2596	0.2714	0.2773	0.2749
43	0.1727	0.1395	0.1462	0.1551	0.1665	0.1738	0.1805	0.1852	0.1876	0.1893	0.1940	0.1835	0.1819	0.1836	0.1877	0.1926	0.1982	0.2148	0.2295	0.2406	0.2459	0.2430
44	0.1497	0.1172	0.1234	0.1318	0.1427	0.1501	0.1572	0.1620	0.1641	0.1650	0.1685	0.1576	0.1554	0.1567	0.1604	0.1648	0.1701	0.1860	0.2002	0.2107	0.2155	0.2120
45	0.1283	0.0964	0.1017	0.1095	0.1199	0.1270	0.1341	0.1393	0.1417	0.1424	0.1450	0.1333	0.1304	0.1311	0.1342	0.1381	0.1429	0.1581	0.1718	0.1819	0.1862	0.1823
46	0.1087	0.0778	0.0816	0.0885	0.0982	0.1049	0.1117	0.1171	0.1201	0.1211	0.1234	0.1114	0.1074	0.1070	0.1094	0.1127	0.1169	0.1313	0.1444	0.1541	0.1581	0.1541
47	0.0905	0.0614	0.0639	0.0692	0.0778	0.0840	0.0904	0.0956	0.0990	0.1007	0.1032	0.0918	0.0869	0.0852	0.0864	0.0889	0.0925	0.1059	0.1182	0.1275	0.1314	0.1274
48	0.0739	0.0469	0.0487	0.0524	0.0592	0.0645	0.0705	0.0755	0.0787	0.0809	0.0842	0.0741	0.0692	0.0663	0.0659	0.0672	0.0699	0.0821	0.0935	0.1022	0.1061	0.1025
49	0.0588	0.0345	0.0354	0.0382	0.0433	0.0470	0.0522	0.0568	0.0600	0.0622	0.0659	0.0577	0.0535	0.0504	0.0487	0.0482	0.0496	0.0603	0.0706	0.0787	0.0824	0.0793
50	0.0451	0.0241	0.0243	0.0261	0.0301	0.0325	0.0360	0.0399	0.0429	0.0452	0.0488	0.0423	0.0395	0.0369	0.0348	0.0329	0.0324	0.0409	0.0499	0.0572	0.0607	0.0582
51	0.0328	0.0156	0.0154	0.0163	0.0191	0.0208	0.0230	0.0253	0.0279	0.0301	0.0336	0.0284	0.0266	0.0252	0.0235	0.0212	0.0192	0.0248	0.0318	0.0381	0.0414	0.0395
52	0.0218	0.0091	0.0086	0.0090	0.0107	0.0116	0.0130	0.0142	0.0154	0.0173	0.0205	0.0169	0.0156	0.0150	0.0144	0.0125	0.0101	0.0130	0.0172	0.0219	0.0249	0.0238

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
53	0.0121	0.0042	0.0039	0.0038	0.0048	0.0051	0.0058	0.0065	0.0067	0.0074	0.0101	0.0080	0.0073	0.0069	0.0069	0.0062	0.0042	0.0054	0.0072	0.0096	0.0118	0.0114
54	0.0038	0.0011	0.0010	0.0009	0.0012	0.0013	0.0014	0.0016	0.0018	0.0016	0.0028	0.0021	0.0019	0.0018	0.0018	0.0018	0.0010	0.0013	0.0017	0.0023	0.0031	0.0031
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
35	0.5131																				
36	0.4797	0.4877																			
37	0.4456	0.4534	0.4640																		
38	0.4110	0.4184	0.4288	0.4406																	
39	0.3763	0.3831	0.3931	0.4046	0.4177																
40	0.3418	0.3478	0.3570	0.3681	0.3810	0.3956															
41	0.3073	0.3123	0.3207	0.3310	0.3433	0.3577	0.3739														
42	0.2735	0.2775	0.2849	0.2942	0.3057	0.3194	0.3353	0.3519													
43	0.2406	0.2436	0.2499	0.2581	0.2685	0.2812	0.2964	0.3127	0.3288												
44	0.2090	0.2110	0.2161	0.2230	0.2321	0.2437	0.2578	0.2732	0.2889	0.3044											
45	0.1787	0.1798	0.1838	0.1894	0.1971	0.2073	0.2201	0.2343	0.2490	0.2639	0.2792										
46	0.1500	0.1503	0.1532	0.1576	0.1639	0.1725	0.1837	0.1964	0.2098	0.2235	0.2381	0.2533									
47	0.1231	0.1228	0.1247	0.1280	0.1329	0.1398	0.1493	0.1603	0.1720	0.1842	0.1973	0.2116	0.2267								

Age	Length of eligible service																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
48	0.0982	0.0974	0.0985	0.1006	0.1043	0.1097	0.1174	0.1265	0.1363	0.1466	0.1580	0.1707	0.1846	0.1989							
49	0.0754	0.0744	0.0748	0.0760	0.0784	0.0825	0.0885	0.0957	0.1035	0.1117	0.1210	0.1316	0.1436	0.1565	0.1698						
50	0.0548	0.0538	0.0539	0.0544	0.0558	0.0585	0.0629	0.0683	0.0741	0.0803	0.0873	0.0955	0.1052	0.1158	0.1273	0.1396					
51	0.0368	0.0360	0.0360	0.0361	0.0366	0.0381	0.0411	0.0449	0.0489	0.0531	0.0578	0.0636	0.0707	0.0786	0.0873	0.0975	0.1081				
52	0.0217	0.0211	0.0211	0.0211	0.0212	0.0219	0.0235	0.0258	0.0283	0.0308	0.0336	0.0371	0.0415	0.0466	0.0524	0.0592	0.0671	0.0762			
53	0.0192	0.0098	0.0098	0.0098	0.0098	0.0099	0.0106	0.0117	0.0129	0.0141	0.0154	0.0170	0.0192	0.0218	0.0247	0.0283	0.0324	0.0382	0.0438		
54	0.0027	0.0025	0.0025	0.0025	0.0025	0.0025	0.0027	0.0030	0.0033	0.0036	0.0040	0.0044	0.0050	0.0057	0.0065	0.0075	0.0087	0.0104	0.0127	0.0127	
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
13	0.8783																					
14	0.8631	0.8578																				
15	0.8474	0.8418	0.8508																			
16	0.8311	0.8253	0.8346	0.8440																		
17	0.8098	0.8034	0.8133	0.8235	0.8305																	
18	0.7861	0.7791	0.7898	0.8008	0.8083	0.8095																
19	0.7625	0.7549	0.7663	0.7780	0.7860	0.7873	0.7903															
20	0.7409	0.7327	0.7446	0.7569	0.7653	0.7667	0.7698	0.7699														

Length of eligible service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
21	0.7200	0.7113	0.7236	0.7364	0.7452	0.7465	0.7499	0.7499	0.7500													
22	0.6992	0.6902	0.7028	0.7160	0.7251	0.7264	0.7299	0.7300	0.7300	0.7320												
23	0.6786	0.6692	0.6821	0.6957	0.7050	0.7064	0.7099	0.7100	0.7100	0.7121	0.7235											
24	0.6580	0.6482	0.6615	0.6754	0.6849	0.6863	0.6899	0.6899	0.6899	0.6920	0.7038	0.6913										
25	0.6375	0.6274	0.6409	0.6551	0.6648	0.6661	0.6698	0.6697	0.6697	0.6719	0.6840	0.6712	0.6681									
26	0.6169	0.6065	0.6203	0.6347	0.6447	0.6459	0.6496	0.6494	0.6494	0.6515	0.6640	0.6508	0.6477	0.6486								
27	0.5959	0.5852	0.5993	0.6140	0.6241	0.6253	0.6290	0.6288	0.6286	0.6308	0.6435	0.6300	0.6268	0.6278	0.6299							
28	0.5746	0.5637	0.5779	0.5929	0.6032	0.6044	0.6081	0.6078	0.6075	0.6096	0.6226	0.6087	0.6054	0.6064	0.6086	0.6111						
29	0.5529	0.5417	0.5562	0.5714	0.5819	0.5831	0.5868	0.5864	0.5860	0.5881	0.6012	0.5869	0.5835	0.5845	0.5868	0.5893	0.5922					
30	0.5307	0.5193	0.5340	0.5495	0.5601	0.5613	0.5650	0.5646	0.5641	0.5661	0.5793	0.5646	0.5611	0.5620	0.5643	0.5669	0.5699	0.5838				
31	0.5081	0.4964	0.5113	0.5270	0.5377	0.5389	0.5427	0.5422	0.5417	0.5436	0.5570	0.5418	0.5380	0.5389	0.5411	0.5438	0.5468	0.5611	0.5744			
32	0.4849	0.4730	0.4880	0.5039	0.5148	0.5160	0.5198	0.5192	0.5187	0.5205	0.5340	0.5185	0.5145	0.5151	0.5173	0.5199	0.5229	0.5376	0.5511	0.5657		
33	0.4613	0.4490	0.4642	0.4802	0.4912	0.4924	0.4963	0.4957	0.4950	0.4969	0.5105	0.4946	0.4903	0.4908	0.4928	0.4952	0.4983	0.5132	0.5271	0.5420	0.5581	
34	0.4373	0.4246	0.4398	0.4560	0.4671	0.4682	0.4721	0.4715	0.4708	0.4726	0.4864	0.4702	0.4657	0.4659	0.4677	0.4700	0.4728	0.4879	0.5021	0.5174	0.5338	0.5303
35	0.4130	0.3999	0.4150	0.4312	0.4424	0.4434	0.4473	0.4466	0.4459	0.4477	0.4617	0.4451	0.4404	0.4405	0.4421	0.4441	0.4468	0.4619	0.4763	0.4919	0.5087	0.5050
36	0.3884	0.3751	0.3899	0.4060	0.4171	0.4181	0.4219	0.4212	0.4204	0.4222	0.4363	0.4194	0.4146	0.4145	0.4159	0.4177	0.4201	0.4353	0.4496	0.4654	0.4825	0.4788
37	0.3632	0.3499	0.3647	0.3804	0.3914	0.3922	0.3959	0.3951	0.3943	0.3960	0.4103	0.3932	0.3882	0.3880	0.3892	0.3909	0.3930	0.4080	0.4223	0.4381	0.4554	0.4516
38	0.3373	0.3241	0.3391	0.3548	0.3654	0.3659	0.3695	0.3685	0.3676	0.3693	0.3836	0.3663	0.3612	0.3609	0.3620	0.3635	0.3653	0.3803	0.3944	0.4101	0.4274	0.4233
39	0.3108	0.2978	0.3131	0.3291	0.3395	0.3396	0.3428	0.3416	0.3405	0.3421	0.3565	0.3389	0.3337	0.3333	0.3344	0.3357	0.3374	0.3522	0.3662	0.3817	0.3989	0.3942
40	0.2840	0.2711	0.2866	0.3029	0.3136	0.3135	0.3162	0.3146	0.3132	0.3146	0.3290	0.3112	0.3059	0.3054	0.3064	0.3076	0.3091	0.3239	0.3377	0.3530	0.3700	0.3647
41	0.2568	0.2438	0.2594	0.2759	0.2869	0.2872	0.2897	0.2875	0.2857	0.2867	0.3009	0.2830	0.2775	0.2769	0.2778	0.2789	0.2803	0.2950	0.3086	0.3238	0.3406	0.3347

Family Law (Superannuation) (Methods and Factors for Valuing Particular Superannuation Interests) Amendment Approval 2004 (No. 3)

Age	Length of eligible service																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
42	0.2295	0.2164	0.2319	0.2485	0.2598	0.2604	0.2633	0.2610	0.2584	0.2590	0.2728	0.2546	0.2489	0.2482	0.2490	0.2500	0.2513	0.2658	0.2794	0.2944	0.3109	0.3045
43	0.2023	0.1892	0.2045	0.2209	0.2323	0.2333	0.2366	0.2347	0.2320	0.2317	0.2449	0.2265	0.2205	0.2195	0.2201	0.2209	0.2221	0.2365	0.2500	0.2648	0.2812	0.2744
44	0.1755	0.1623	0.1772	0.1933	0.2046	0.2059	0.2097	0.2083	0.2061	0.2056	0.2176	0.1989	0.1924	0.1910	0.1913	0.1919	0.1929	0.2072	0.2205	0.2352	0.2514	0.2445
45	0.1502	0.1362	0.1503	0.1660	0.1771	0.1785	0.1825	0.1818	0.1802	0.1802	0.1916	0.1724	0.1652	0.1632	0.1630	0.1633	0.1640	0.1780	0.1911	0.2056	0.2217	0.2148
46	0.1261	0.1120	0.1244	0.1393	0.1501	0.1515	0.1555	0.1552	0.1544	0.1550	0.1666	0.1478	0.1395	0.1365	0.1356	0.1353	0.1357	0.1491	0.1619	0.1763	0.1922	0.1856
47	0.1028	0.0894	0.1005	0.1136	0.1238	0.1252	0.1292	0.1291	0.1287	0.1301	0.1419	0.1248	0.1163	0.1119	0.1098	0.1087	0.1084	0.1211	0.1334	0.1474	0.1630	0.1569
48	0.0812	0.0680	0.0785	0.0902	0.0987	0.0999	0.1038	0.1039	0.1037	0.1055	0.1176	0.1024	0.0952	0.0902	0.0863	0.0839	0.0827	0.0942	0.1057	0.1192	0.1345	0.1289
49	0.0619	0.0488	0.0577	0.0688	0.0762	0.0762	0.0797	0.0799	0.0799	0.0819	0.0938	0.0809	0.0750	0.0710	0.0665	0.0621	0.0593	0.0691	0.0795	0.0921	0.1068	0.1021
50	0.0451	0.0326	0.0394	0.0488	0.0560	0.0556	0.0575	0.0576	0.0578	0.0598	0.0710	0.0603	0.0560	0.0532	0.0497	0.0445	0.0394	0.0467	0.0554	0.0667	0.0805	0.0766
51	0.0312	0.0195	0.0243	0.0315	0.0374	0.0377	0.0390	0.0378	0.0378	0.0398	0.0501	0.0413	0.0383	0.0369	0.0345	0.0305	0.0247	0.0281	0.0342	0.0437	0.0561	0.0531
52	0.0202	0.0102	0.0126	0.0176	0.0219	0.0220	0.0238	0.0224	0.0209	0.0225	0.0315	0.0250	0.0228	0.0223	0.0214	0.0187	0.0142	0.0152	0.0175	0.0241	0.0344	0.0325
53	0.0110	0.0044	0.0050	0.0075	0.0102	0.0100	0.0112	0.0110	0.0094	0.0089	0.0160	0.0121	0.0107	0.0104	0.0104	0.0094	0.0064	0.0070	0.0070	0.0095	0.0167	0.0157
54	0.0034	0.0011	0.0011	0.0017	0.0027	0.0025	0.0029	0.0029	0.0027	0.0016	0.0045	0.0033	0.0028	0.0027	0.0027	0.0027	0.0016	0.0018	0.0018	0.0045	0.0045	0.0043
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

Age	Length of eligible service											
	22	23	24	25	26	27	28	29	30	31	32	33
35	0.5031											
36	0.4768	0.4773										

Length of eligible service

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

Table 4A Valuation factors for pensioners in payment — males

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
20 or less	23.2078	0.8380	20.0597	2.6189	23.2078
21	23.1034	0.8666	19.9624	2.6388	23.1034
22	23.0024	0.8917	19.8607	2.6598	23.0024
23	22.9036	0.9141	19.7543	2.6819	22.9036
24	22.8040	0.9353	19.6430	2.7052	22.8040
25	22.7007	0.9572	19.5266	2.7298	22.7007
26	22.5923	0.9804	19.4049	2.7557	22.5923
27	22.4781	1.0053	19.2776	2.7830	22.4781
28	22.3572	1.0322	19.1444	2.8117	22.3572
29	22.2295	1.0614	19.0052	2.8420	22.2295
30	22.0947	1.0928	18.8596	2.8740	22.0947
31	21.9530	1.1261	18.7073	2.9076	21.9530
32	21.8046	1.1613	18.5480	2.9431	21.8046
33	21.6488	1.1986	18.3815	2.9804	21.6488
34	21.4854	1.2381	18.2073	3.0198	21.4854
35	21.3142	1.2797	18.0251	3.0613	21.3142
36	21.1351	1.3235	17.8345	3.1049	21.1351
37	20.9477	1.3694	17.6353	3.1510	20.9477
38	20.7519	1.4176	17.4269	3.1995	20.7519
39	20.5472	1.4681	17.2090	3.2505	20.5472
40	20.3340	1.5206	16.9810	3.3043	20.3340
41	20.1120	1.5227	16.7427	3.2489	20.1120
42	19.8811	1.5230	16.4934	3.1926	19.8811
43	19.6415	1.5211	16.2327	3.1351	19.6415
44	19.3928	1.5169	15.9600	3.0763	19.3928
45	19.1352	1.5101	15.6749	3.0161	19.1352
46	18.8689	1.5002	15.3853	2.9503	18.8689
47	18.5937	1.4870	15.0929	2.8782	18.5937
48	18.3097	1.4705	14.7982	2.7997	18.3097

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
49	18.0171	1.4501	14.5013	2.7149	18.0171
50	17.7162	1.4257	14.2026	2.6240	17.7162
51	17.4069	1.2500	13.9023	2.2610	17.4069
52	17.0896	1.0609	13.6004	1.8856	17.0896
53	16.7647	0.8583	13.2971	1.4987	16.7647
54	16.4325	0.6419	12.9927	1.1014	16.4325
55	16.0936	0.4121	12.6871	0.6948	16.0936
56	15.7480	0.4229	12.3809	0.7005	15.7480
57	15.3966	0.4333	12.0741	0.7055	15.3966
58	15.0397	0.4434	11.7672	0.7096	15.0397
59	14.6778	0.4530	11.4606	0.7128	14.6778
60	14.3115	0.4622	11.1547	0.7152	14.3115
61	13.9413	0.4708	10.8498	0.7165	13.9413
62	13.5676	0.4787	10.5464	0.7169	13.5676
63	13.1909	0.4861	10.2446	0.7162	13.1909
64	12.8116	0.4927	9.9447	0.7145	12.8116
65	12.4299	0.4986	9.6468	0.7118	12.4299
66	12.0464	0.5036	9.3512	0.7080	12.0464
67	11.6611	0.5079	9.0578	0.7031	11.6611
68	11.2745	0.5113	8.7669	0.6972	11.2745
69	10.8870	0.5139	8.4786	0.6902	10.8870
70	10.4991	0.5155	8.1931	0.6822	10.4991
71	10.1117	0.5162	7.9107	0.6731	10.1117
72	9.7251	0.5158	7.6313	0.6630	9.7251
73	9.3404	0.5144	7.3550	0.6519	9.3404
74	8.9582	0.5120	7.0816	0.6398	8.9582
75	8.5792	0.5084	6.8107	0.6269	8.5792
76	8.2043	0.5037	6.5414	0.6132	8.2043
77	7.8341	0.4979	6.2733	0.5987	7.8341
78	7.4689	0.4910	6.0053	0.5837	7.4689
79	7.1091	0.4829	5.7364	0.5682	7.1091
80	6.7544	0.4739	5.4653	0.5524	6.7544

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
81	6.4051	0.4638	5.1909	0.5364	6.4051
82	6.0611	0.4529	4.9279	0.5194	6.0611
83	5.7221	0.4412	4.6773	0.5013	5.7221
84	5.3880	0.4287	4.4406	0.4822	5.3880
85	5.0581	0.4157	4.2193	0.4621	5.0581
86	4.7343	0.4022	4.0141	0.4411	4.7343
87	4.4209	0.3879	3.8235	0.4195	4.4209
88	4.1223	0.3730	3.6446	0.3975	4.1223
89	3.8417	0.3573	3.4741	0.3757	3.8417
90	3.5815	0.3410	3.3084	0.3543	3.5815
91	3.3414	0.3242	3.1449	0.3335	3.3414
92	3.1203	0.3070	2.9813	0.3135	3.1203
93	2.9156	0.2898	2.8169	0.2944	2.9156
94	2.7232	0.2725	2.6509	0.2759	2.7232
95 and over	2.5376	0.2553	2.4822	0.2580	2.5376

1 The indexed reversion valuation factor for a spouse pension is zero.

Table 4B Valuation factors for pensioners in payment — females

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
20 or less	23.8746	0.2316	20.0597	1.7375	23.8746
21	23.7919	0.2397	19.9624	1.7429	23.7919
22	23.7070	0.2476	19.8607	1.7488	23.7070
23	23.6188	0.2558	19.7543	1.7553	23.6188
24	23.5262	0.2646	19.6430	1.7624	23.5262
25	23.4293	0.2740	19.5266	1.7702	23.4293
26	23.3278	0.2841	19.4049	1.7786	23.3278
27	23.2214	0.2949	19.2776	1.7879	23.2214
28	23.1103	0.3064	19.1444	1.7980	23.1103

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
29	22.9941	0.3185	19.0052	1.8089	22.9941
30	22.8727	0.3313	18.8596	1.8209	22.8727
31	22.7461	0.3448	18.7073	1.8338	22.7461
32	22.6137	0.3590	18.5480	1.8479	22.6137
33	22.4755	0.3740	18.3815	1.8632	22.4755
34	22.3313	0.3898	18.2073	1.8797	22.3313
35	22.1810	0.4063	18.0251	1.8976	22.1810
36	22.0243	0.4236	17.8345	1.9170	22.0243
37	21.8607	0.4418	17.6353	1.9379	21.8607
38	21.6906	0.4607	17.4269	1.9604	21.6906
39	21.5136	0.4803	17.2090	1.9847	21.5136
40	21.3299	0.5005	16.9810	2.0109	21.3299
41	21.1391	0.4900	16.7427	1.9168	21.1391
42	20.9414	0.4775	16.4934	1.8211	20.9414
43	20.7363	0.4629	16.2327	1.7237	20.7363
44	20.5239	0.4460	15.9600	1.6241	20.5239
45	20.3043	0.4267	15.6749	1.5223	20.3043
46	20.0773	0.4048	15.3853	1.4151	20.0773
47	19.8430	0.3803	15.0929	1.3022	19.8430
48	19.6012	0.3531	14.7982	1.1840	19.6012
49	19.3521	0.3231	14.5013	1.0608	19.3521
50	19.0954	0.2903	14.2026	0.9331	19.0954
51	18.8314	0.2546	13.9023	0.8011	18.8314
52	18.5598	0.2161	13.6004	0.6656	18.5598
53	18.2809	0.1747	13.2971	0.5268	18.2809
54	17.9942	0.1306	12.9927	0.3855	17.9942
55	17.6997	0.0839	12.6871	0.2421	17.6997
56	17.3973	0.0860	12.3809	0.2429	17.3973
57	17.0867	0.0881	12.0741	0.2434	17.0867
58	16.7677	0.0902	11.7672	0.2435	16.7677
59	16.4400	0.0922	11.4606	0.2433	16.4400
60	16.1036	0.0942	11.1547	0.2427	16.1036

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
61	15.7580	0.0962	10.8498	0.2418	15.7580
62	15.4037	0.0981	10.5464	0.2404	15.4037
63	15.0408	0.1000	10.2446	0.2387	15.0408
64	14.6695	0.1017	9.9447	0.2366	14.6695
65	14.2903	0.1034	9.6468	0.2341	14.2903
66	13.9036	0.1049	9.3512	0.2313	13.9036
67	13.5100	0.1064	9.0578	0.2281	13.5100
68	13.1102	0.1076	8.7669	0.2246	13.1102
69	12.7047	0.1087	8.4786	0.2207	12.7047
70	12.2940	0.1096	8.1931	0.2165	12.2940
71	11.8789	0.1103	7.9107	0.2121	11.8789
72	11.4600	0.1108	7.6313	0.2073	11.4600
73	11.0380	0.1111	7.3550	0.2023	11.0380
74	10.6130	0.1111	7.0816	0.1970	10.6130
75	10.1859	0.1109	6.8107	0.1915	10.1859
76	9.7569	0.1104	6.5414	0.1858	9.7569
77	9.3268	0.1097	6.2733	0.1800	9.3268
78	8.8963	0.1088	6.0053	0.1741	8.8963
79	8.4666	0.1076	5.7364	0.1682	8.4666
80	8.0388	0.1062	5.4653	0.1622	8.0388
81	7.6138	0.1044	5.1909	0.1564	7.6138
82	7.1926	0.1025	4.9279	0.1504	7.1926
83	6.7760	0.1003	4.6773	0.1442	6.7760
84	6.3645	0.0979	4.4406	0.1379	6.3645
85	5.9585	0.0953	4.2193	0.1314	5.9585
86	5.5598	0.0925	4.0141	0.1248	5.5598
87	5.1719	0.0894	3.8235	0.1181	5.1719
88	4.7984	0.0859	3.6446	0.1111	4.7984
89	4.4423	0.0819	3.4741	0.1038	4.4423
90	4.1058	0.0772	3.3084	0.0961	4.1058
91	3.7900	0.0717	3.1449	0.0877	3.7900
92	3.4951	0.0650	2.9813	0.0784	3.4951

Age	Age pension		Invalid pension		Spouse pension ¹
	Single life	Indexed reversion	Single life	Indexed reversion	Single life
93	3.2197	0.0569	2.8169	0.0679	3.2197
94	2.9604	0.0472	2.6509	0.0558	2.9604
95 and over	2.7119	0.0359	2.4822	0.0419	2.7119

1 The indexed reversion valuation factor for a spouse pension is zero.