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Superannuation (Family Law — Parliamentary Contributory Superannuation Act 1948) Orders 2004

Statutory Rules 2004 No. 1

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I, NICHOLAS HUGH MINCHIN, Minister for Finance and Administration, make these Orders under section 22CK of the *Parliamentary Contributory Superannuation Act 1948*.

Dated 16 2004

16 May

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Minister for Finance and Administration

NICK MINCHIN

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Part 1 Preliminary

1.01 Name of Orders

These Orders are the *Superannuation (Family Law — Parliamentary Contributory Superannuation Act 1948) Orders 2004*.

1.02 Commencement

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

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

1.03 Definitions

- (1) In these Orders:

Act means the *Parliamentary Contributory Superannuation Act 1948*.

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

FL Act means the *Family Law Act 1975*.

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

Secretary means the Secretary of the Department of Finance and Administration.

Note Several other words and expressions used in these Orders have the meaning given by subsection 4 (1) of the Act, including *parliamentary allowance*.

In this context, *member* is defined in subsection 4 (1) of the Act to mean a member of either House. A *member spouse* is also defined in the Act, but uses the word *member* in a different sense.

Section 1.03

- (2) An expression that is used in these Orders, and defined in section 22CA of the Act, has the meaning given by that section.

Note Section 22CA of the Act defines expressions including *applicable additional percentage, applicable basic percentage, non-member spouse, operative time* and *transfer amount*. Some expressions are defined in section 22CA to have the same meaning as in the FL Act.

Part 2 Orders relating to certain amounts and rates

2.01 Scheme value

For the definition of *scheme value* in section 22CA of the Act:

- (a) if the operative time is before the commencement of this Part, the scheme value in relation to a member spouse is the family law value; and
- (b) if the operative time is on or after the commencement of this Part:
 - (i) the scheme value in relation to a member spouse is determined using the methodology and factors set out in Schedule 1 as in force at the operative time; or
 - (ii) if it is not possible to determine the scheme value using that methodology and those factors, the scheme value in relation to a member spouse is to be determined by an actuary appointed by the Secretary for this section.

2.02 Annual rate of associate immediate annuity

- (1) For subsection 22CD (2) of the Act, this section applies if standard allowance or annuity is payable in respect of an original interest.
- (2) The annual rate of associate immediate annuity payable to a non-member spouse to whom subsection 22CD (2) of the Act applies is calculated as follows:

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

Note Subsection 22CD (2) of the Act requires the rate of associate immediate annuity to be calculated by reference to the transfer amount.

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- Step 2** Work out an annuity factor (F_{y+m}) based on the non-member spouse's gender and age, using the formula:

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

where:

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

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

F_{y+1} is the valuation factor mentioned in Table 1 in Schedule 2 that would apply to the person if the person's age in completed years was one year more than it is at the operative time.

Note The associate immediate annuity does not include a reversionary component.

- Step 3** Divide the transfer amount identified in step 1 by the annuity factor worked out in step 2.

The result is the annual rate of the associate immediate annuity.

- Step 4** The annual rate is to be increased in the same way, and at the same time, as the rate of parliamentary allowance is increased.

Note If there is a decrease in the rate of parliamentary allowance, section 22T of the Act deals with the relationship between a member's retiring allowance and the member's parliamentary allowance. This is also relevant to the non-member spouse's associate immediate annuity.

Section 2.03

- (3) However, if it is not possible to calculate the annual rate of associate immediate annuity using subsection (2), the annual rate of associate immediate annuity payable to a non-member spouse to whom subsection 22CD (2) of the Act applies is to be calculated by an actuary appointed by the Secretary for this section.

2.03 Annual rate of associate deferred annuity

- (1) For subsection 22CE (1) of the Act, the annual rate at which an associate deferred annuity is to be paid is calculated as follows:

Step 1 Identify the transfer amount at the operative time.

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

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

Treasury bond rate for bonds with a 10 year term

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

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

Section 2.03

Calculation of increase in transfer amount

The increase in the transfer amount is calculated:

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

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

Step 2B *First period*

Identify the shorter of:

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

This is the *first period*.

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

Round the result to 3 decimal places.

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

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

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

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

Round the result to 3 decimal places.

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

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

Step 2D *Final period (if any)*

Use this step if:

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

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

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

Section 2.03

where:

F_y is:

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

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

F_{y+1} is:

- (a) if the associate deferred annuity is not payable on permanent incapacity — the valuation factor mentioned in Table 2A in Schedule 2, applicable, when the associate deferred annuity first becomes payable, to the non-member spouse's gender and age in completed years if the person's age in completed years was one year more than it was at that time; and

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- (b) if the associate deferred annuity is payable on permanent incapacity — the valuation factor mentioned in Table 2B in Schedule 2, applicable, when the associate deferred annuity first becomes payable, to the non-member spouse's gender and age in completed years if the person's age in completed years was one year more than it was at the operative time.

Note The associate deferred annuity does not include a reversionary component.

- Step 4** Divide the transfer amount, as increased in step 2A, by the annuity factor worked out in step 3.

The result is the annual rate of associate deferred annuity.

- Step 5** The annual rate is to be increased in the same way, and at the same time, as the rate of parliamentary allowance is increased.

Note If there is a decrease in the rate of parliamentary allowance, section 22T of the Act deals with the relationship between a member's retiring allowance and the member's parliamentary allowance. This is also relevant to the non-member spouse's associate deferred annuity.

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

2.04 Amount payable if non-member spouse dies before associate deferred annuity becomes payable

For subsection 22CE (7) of the Act, the amount payable in respect of the death of a non-member spouse is a lump sum equal to the transfer amount, increased in the way described in step 2A in subsection 2.03 (1) if an associate deferred annuity had become payable at the date of death.

Section 2.05

2.05 Commutation of small associate annuity — maximum amount

- (1) For paragraph 22CF (1) (a) of the Act, the amount is \$1 300.
- (2) For paragraph 22CF (1) (b) of the Act, the amount is \$1 300.
- (3) An amount mentioned in subsection (1) or (2) is to be increased in the same way, and at the same time, as the rate of parliamentary allowance is increased.

Note If there is a decrease in the rate of parliamentary allowance, section 22T of the Act deals with the relationship between a member's retiring allowance and the member's parliamentary allowance. This is also relevant to the amount worked out under this section.

2.06 Commutation of small associate annuity — lump sum payable on election

For paragraph 22CF (3) (b) of the Act, the amount of the lump sum is an amount equal to the transfer amount, increased in the way described in step 2A in subsection 2.03 (1).

2.07 Reduction of associate annuity where original interest is entitlement to associate deferred annuity

For subsection 22CI (2) of the Act, the annual rate of an associate deferred annuity is to be reduced as follows:

Step 1 Identify the transfer amount at the operative time.

Step 2 Increase the transfer amount as if it were the lump sum amount calculated in step 2A in subsection 2.03 (1) when the associate deferred annuity becomes payable.

Note A lump sum amount is increased under section 2.03 only if there is a period between the operative time and the time at which benefits first become payable. Therefore, in a particular case, it is possible that the transfer amount will not need to be increased in this step.

Section 2.07

Step 3 Identify the lump sum value of the associate deferred annuity, as calculated under subsection 22CE (1) of the Act to the date of payment.

Note The lump sum value of the associate deferred annuity represents the increased transfer amount worked out under section 2.03.

If the lump sum value of the associate deferred annuity has previously been reduced in accordance with these Orders, the reduction must be taken into account.

Step 4 Reduce the lump sum value of the associate deferred annuity as identified in step 3 by the increased transfer amount worked out in step 2.

Step 5 Substitute the reduced lump sum amount worked out in step 4 for the lump sum calculated in step 2A in subsection 2.03 (1), for payment under section 22CE.

Example for section 2.07

A member spouse has an entitlement to associate deferred annuity. The scheme value of those benefits at the operative time is \$300 000.

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

Step 1 identifies the transfer amount to be \$150 000.

Step 2 increases the transfer amount to the day on which the associate deferred annuity becomes payable to the non-member spouse.

The \$150 000 is increased by the bond rate to \$160 000.

Step 3 calculates the lump sum value of the associate deferred annuity.

The \$300 000 is increased by the bond rate to \$320 000.

Step 4 reduces the lump sum value of the associate deferred annuity by the amount calculated in Step 2.

The \$320 000 is reduced by \$160 000, leaving \$160 000.

Step 5 provides that the reduced lump sum value (\$160 000) is to be substituted for the lump sum calculated in step 2A in subsection 2.03 (1) to calculate the rate of associate annuity under section 22CE of the Act.

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2.08 Reduction of standard allowance or annuity

- (1) For subsection 22CJ(1) of the Act, this section applies if standard allowance or annuity is payable to a member spouse in respect of an original interest.
- (2) If the allowance is a retiring allowance (including a retiring allowance that forms the basis of an annuity to a surviving spouse under section 19 of the Act), the amount to which the annual rate of retiring allowance, or the annual rate of annuity under section 19 payable in respect of an original interest, is to be reduced is calculated as follows:

- Step 1** Identify the applicable basic percentage, and each applicable additional percentage, before the operative time.
- Step 2** Multiply the applicable basic percentage identified in step 1 by the transfer factor.
Multiply each applicable additional percentage identified in step 1 by the transfer factor.
- Step 3** Reduce the applicable basic percentage identified in step 1 by the percentage worked out in step 2.
Reduce each applicable additional percentage identified in step 1 by the applicable percentage worked out in step 2.
- Step 4** Apply the reduced applicable basic percentage after the operative time to the rate of parliamentary allowance.
The result is the annual rate of retiring allowance (other than additional retiring allowance), or the annual rate of the annuity under section 19 of the Act based on the retiring allowance.
- Step 5** Apply each reduced applicable additional percentage after the operative time to:
 - (a) the rate of the related salary payable in respect of a Minister of State; or

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- (b) the rate of the related allowance by way of salary payable in respect of an office holder.

The result is the annual rate of additional retiring allowance, or the annual rate of the annuity under section 19 of the Act based on the additional retiring allowance.

Note The reduction is to be disregarded in calculating the amount of any annuity payable under section 19AA of the Act in respect of a child of the member spouse after the member spouse's death.

- (3) If the annuity is an associate immediate annuity, the amount to which the annual rate of associate annuity payable in respect of an original interest is to be reduced is calculated as follows:

Step 1 Identify the annual rate of associate immediate annuity that was payable in relation to the member spouse immediately before the operative time.

Step 2 Work out an annuity factor (F_{y+m}) based on the member spouse's gender and age, using the formula:

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

where:

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

m is the number of completed months of the member spouse's age, when the associate deferred annuity first becomes payable, that are not included in the member spouse's age in completed years.

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F_{y+1} is the valuation factor mentioned in Table 1 in Schedule 3, applicable, at the operative time, to the member spouse's gender and age in completed years if the person's age in completed years was one year more than it was at that time.

Step 3 Multiply the annual rate of associate immediate annuity by the annuity factor worked out in step 2.

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

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

The result is the annual rate of associate immediate annuity payable after the operative time in respect of the original interest.

Step 6 The annual rate is to be increased in the same way, and at the same time, as the rate of parliamentary allowance is increased.

Note If there is a decrease in the rate of parliamentary allowance, section 22T of the Act deals with the relationship between a member's retiring allowance and the member's parliamentary allowance. This is also relevant to the member spouse's annual rate of associate annuity.

- (4) However, if it is not possible to reduce the annual rate of associate immediate annuity using subsection (3), the reduction of the annual rate of associate immediate annuity is to be calculated by an actuary appointed by the Secretary for this section.
- (5) If the annuity is an associate deferred annuity, the amount to which the annual rate of associate deferred annuity payable in respect of an original interest is to be reduced is calculated as follows:

Step 1 Identify the annual rate of associate deferred annuity that would have been payable in relation to the member spouse immediately before the operative time.

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Step 2 Work out an annuity factor (F_{y+m}) based on the member spouse's gender and age, using the formula:

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

where:

F_y is:

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

m is the number of completed months of the member spouse's age, when the associate deferred annuity first becomes payable, that are not included in the member spouse's age in completed years.

F_{y+1} is:

- (a) if the associate deferred annuity is not payable on permanent incapacity — the valuation factor mentioned in Table 2A in Schedule 3, applicable, when the associate deferred annuity first becomes payable, to the member spouse's gender and age in completed years if the person's age in

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completed years was one year more than it was at that time; and

- (b) if the associate deferred annuity is payable on permanent incapacity — the valuation factor mentioned in Table 2B in Schedule 3, applicable, when the associate deferred annuity first becomes payable, to the member spouse's gender and age in completed years if the person's age in completed years was one year more than it was at the operative time.

Step 3 Multiply the annual rate of associate deferred annuity by the annuity factor worked out in step 2.

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

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

The result is the annual rate of associate deferred annuity payable after the operative time in respect of the original interest.

Step 6 The annual rate is to be increased in the same way, and at the same time, as the rate of parliamentary allowance is increased.

Note If there is a decrease in the rate of parliamentary allowance, section 22T of the Act deals with the relationship between a member's retiring allowance and the member's parliamentary allowance. This is also relevant to the member spouse's annual rate of associate annuity.

- (6) However, if it is not possible to reduce the annual rate of associate deferred annuity using subsection (5), the reduction of the annual rate of associate deferred annuity is to be calculated by an actuary appointed by the Secretary for this section.

**Schedule 1 Methods and factors used to
determine scheme value in
relation to member spouse**
(section 2.01)

Part 1 Methods

1 Definitions

In this Part:

fraction of a year means the quotient of the number of days of the period of service in the year and 365.

Scheme means the retirement scheme constituted by the Act.

**2 Methods and factors for interests of members in the
Scheme — growth phase**

For an interest that is in the growth phase in the Scheme mentioned in an item in the following table, the method or factor mentioned in the item is approved for these Orders.

Item	Interest in the growth phase	Method or factor
1	An interest that a person who is a member of either House has in the Scheme.	$(ABP \times \text{Parl. A} + AARA - PC) \times PF_{y+m,s} + LS \times LSF_{y+m,s}$

where:

ABP is the person's accrued basic pension multiple at the operative time calculated, by reference to the person's period of service:

(a) by adding:

(i) for service that occurred within the first 8 years — $0.0625 \times$ each full year of service plus $0.0625/365 \times$ the number of left-over days in that period; and

(ii) for service that occurred within the next 10 years — $0.025 \times$ each full year of service plus $0.025/365 \times$ the number of left-over days in that period; and

(b) if section 22CD of the Act applies to the interest — by subtracting from the amount calculated under paragraph (a) any interim factors for previous splits (calculated in accordance with subsection 22CH (6) of the Act) that would apply after a retiring allowance becomes payable.

Note ABP will not exceed 0.75.

Parl. A is the parliamentary allowance of the person, expressed as an annual amount, at the operative time.

Item	Interest in the growth phase	Method or factor
		<p data-bbox="767 331 1254 398"><i>AARA</i> is the person's additional retiring allowance, if any, being the lesser of:</p> <ul style="list-style-type: none"><li data-bbox="794 405 1270 663">(a) the sum of the additional retiring allowances accrued at the operative time by the person for each office the person held as a Minister of State or as an office holder during the person's period of service, calculated, for each office, as the product of:<ul style="list-style-type: none"><li data-bbox="837 674 1278 1189">(i) the person's accrued additional retiring allowance multiple — being $0.0625 \times$ the number of years, and any fraction of a year, the person served as a Minister of State or an office holder, as the case may be, during that period, and if section 22CD of the Act applies to the interest, that multiple less the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable; and<li data-bbox="837 1200 1270 1420">(ii) the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time; and

Item Interest in the growth phase Method or factor

- (b) whichever of the following applies:
- (i) if the person has accrued additional retiring allowance for 1 office only and section 22CD of the Act does not apply to the interest — 75% of the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time;
 - (ii) if the person has accrued additional retiring allowance for 1 office only and section 22CD of the Act applies to the interest — 75% of the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time less the product of the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable, and that annual salary or annual allowance, as the case may be, at the operative time;

Item	Interest in the growth phase	Method or factor
		(iii) if the person has accrued additional retiring allowance for 2 or more offices and section 22CD of the Act does not apply to the interest — 75% of the highest annual salary or annual allowance by way of salary payable in respect of those offices at the operative time;
		(iv) if the person has accrued additional retiring allowance for 2 or more offices and section 22CD of the Act applies to the interest — 75% of the highest annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of those offices, as the case may be, at the operative time less the product of the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable, and that annual salary or annual allowance, as the case may be, at the operative time.

PC is the annual amount, if any, by which the person's retiring allowance is reduced under subsection 20 (3A) of the Act.

PF_{y+m,s} is the pension valuation factor calculated in accordance with the following formula:

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

Item Interest in the growth phase Method or factor

where:

$PF_{y,s}$ is the pension valuation factor mentioned, for:

- (a) the person's age in completed years (y) at the operative time; and
- (b) the person's period of service in completed years (s) as at the date of the last House of Representatives election before the operative time;

in whichever of Tables 1 to 36 is applicable, according to Table A, given the following:

- (c) the person's gender;
- (d) whether he or she is a member of the House of Representatives or the Senate or was such a member at the operative time;
- (e) whether or not, if he or she became entitled to a retiring allowance within the meaning of the Act, he or she would be a deferring member;
- (f) the number of completed years, at the operative time, since the last election of the House of Representatives;
- (g) in the case of a member of the Senate, whether he or she last became a member of the Senate (whether by election or otherwise) before the last House of Representatives election.

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

Item Interest in the growth phase Method or factor

$PF_{y+1,s}$ is the pension valuation factor mentioned in whichever of Tables 1 to 36 is applicable that would apply if the person's age in completed years at the operative time were 1 year more than it is.

LS is the sum of the person's member contributions paid to the operative time, plus:

- (a) for a person whose period of service is at least 8 years — $2\frac{1}{3}$ times the person's member contributions paid in the period of service of 8 years immediately before the operative time; or
- (b) for a person whose period of service is less than 8 years — $2\frac{1}{3}$ times the person's member contributions paid in the period of service immediately before the operative time.

$LSF_{y+m,s}$ 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 lump sum valuation factor mentioned for:

- (a) the person's age in completed years (y) at the operative time; and
- (b) the person's period of service in completed years (s) as at the date of the last House of Representatives election before the operative time;

Item	Interest in the growth phase	Method or factor
2	An interest that a person who has ceased to be a member of either House has in the Scheme as a deferring member under Part VA of the Act, before the day on which the person attains the age of 55 years.	<p>in whichever of Tables 37 to 54 is applicable, according to Table B, given the following:</p> <ul style="list-style-type: none"> (c) the person's gender; (d) whether he or she is a member of the House of Representatives or the Senate; (e) the number of completed years, at the operative time, since the last election of the House of Representatives; (f) in the case of a member of the Senate, whether he or she last became a member of the Senate (whether by election or otherwise) before the last House of Representatives election. <p><i>m</i> has the meaning given above.</p> <p><i>LSF</i>_{<i>y+t,s</i>} is the lump sum valuation factor mentioned in whichever of Tables 37 to 54 is applicable that would apply if the person's age in completed years at the operative time were 1 year more than it is.</p> $(ABP \times \text{Parl. A} + AARA - PC) \times DPF_{y+m,s}$ <p>where:</p> <p><i>ABP</i> is the person's accrued basic pension multiple at the operative time calculated, by reference to the person's period of service:</p> <ul style="list-style-type: none"> (a) by adding: <ul style="list-style-type: none"> (i) for service that occurred within the first 8 years — 0.0625 × each full year of service plus 0.0625/365 × the number of left-over days in that period; and

Item	Interest in the growth phase	Method or factor
		(ii) for service that occurred within the next 10 years — $0.025 \times$ each full year of service plus $0.025/365 \times$ the number of left-over days in that period; and
		(b) if section 22CD of the Act applies to the interest — by subtracting from the amount calculated under paragraph (a) any interim factors for previous splits (calculated in accordance with subsection 22CH (6) of the Act) that would apply after a retiring allowance becomes payable.

Note ABP will not exceed 0.75.

Parl. A is the parliamentary allowance, expressed as an annual amount, payable to a member of either House of the Parliament at the operative time.

Item Interest in the growth phase Method or factor

AARA is the person's additional retiring allowance, if any, being the lesser of:

- (a) the sum of the additional retiring allowances accrued at the operative time by the person for each office the person held as a Minister of State or as an office holder during the person's period of service, calculated, for each office, as the product of:
 - (i) the person's accrued additional retiring allowance multiple — being $0.0625 \times$ the number of years, and any fraction of a year, the person served as a Minister of State or an office holder, as the case may be, during that period, and if section 22CD of the Act applies to the interest, that multiple less the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable; and
 - (ii) the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time; and

Item	Interest in the growth phase	Method or factor
		(b) whichever of the following applies: <ul style="list-style-type: none">(i) if the person has accrued additional retiring allowance for 1 office only and section 22CD of the Act does not apply to the interest — 75% of the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time;(ii) if the person has accrued additional retiring allowance for 1 office only and section 22CD of the Act applies to the interest — 75% of the annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of that office, as the case may be, at the operative time less the product of the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable, and that annual salary or annual allowance, as the case may be, at the operative time;

Item	Interest in the growth phase	Method or factor
		(iii) if the person has accrued additional retiring allowance for 2 or more offices and section 22CD of the Act does not apply to the interest — 75% of the highest annual salary or annual allowance by way of salary payable in respect of those offices at the operative time;
		(iv) if the person has accrued additional retiring allowance for 2 or more offices and section 22CD of the Act applies to the interest — 75% of the highest annual salary payable to a Minister of State, or the annual allowance by way of salary payable to an office holder in respect of those offices, as the case may be, at the operative time less the product of the sum of any interim factors for previous splits (calculated in accordance with subsection 22CH (7) of the Act) that would apply after a retiring allowance becomes payable, and that annual salary or annual allowance, as the case may be, at the operative time.

PC is the annual amount, if any, by which the person's retiring allowance is reduced under subsection 20 (3A) of the Act.

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

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

Item	Interest in the growth phase	Method or factor
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where:

DPF_y is the deferred pension valuation factor mentioned in Table 55 that applies at the person's age in completed years (y) at the operative time for the person's gender.

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

DPF_{y+1} is the deferred pension valuation factor mentioned in Table 55 that would apply if the person's age in completed years at the operative time were 1 year more than it is.

3	An interest that a person has in the Scheme if the person is entitled to an associate deferred annuity under subsection 22CD (3) of the Act.	UTA
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UTA

where UTA is:

- (a) the lump sum value of the transfer amount, as increased in accordance with the method set out below; or
- (b) if section 22CD of the Act applies to the interest — the amount calculated under paragraph (a) less the sum of any reductions that apply under section 22CI of the Act, as if the annuity had become payable at the operative time.

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

Item	Interest in the growth phase	Method or factor
		Method for increasing transfer amount
		<p>Step 1 Increase 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 22CD (3) of the Act) and the operative time, 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.</p> <p><i>Note</i> The period between the operative time and the operative time may include a number of full financial years, or may occur entirely within a single financial year.</p> <p><i>Treasury bond rate for bonds with a 10 year term</i></p> <p>The Treasury bond rate for the last working day of a financial year for bonds with a 10 year term is:</p> <ul style="list-style-type: none"> (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.

Item Interest in the growth phase Method or factor

Calculation of increase in transfer amount

The increase in the transfer amount is calculated:

- (a) at the end of each financial year that occurs between the operative time and the operative time; and
- (b) immediately before the operative time;

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 operative time.

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.

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

Item	Interest in the growth phase	Method or factor
		Round the result to 3 decimal places.
		The result is the applicable Treasury bond rate for the first period.
	Step 3	<i>Full financial years (if any)</i>
		Use this step if a full financial year occurs immediately after the end of the first period and before the operative time. This is the <i>second period</i> .
		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.

Item	Interest in the growth phase	Method or factor
		<p>Step 4 <i>Final period (if any)</i></p> <p>Use this step if:</p> <ul style="list-style-type: none">(a) there is any period between the end of a financial year and the operative time; and(b) neither step 2 nor step 3 covers that period. <p>This is the <i>final period</i>.</p> <p>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.</p> <p>Round the result to 3 decimal places.</p> <p>The result is the applicable Treasury bond rate for the final period.</p>

3 Methods and factors for interests of members in the Scheme — payment phase

For an interest that is in the payment phase in the Scheme mentioned in an item in the following table, the method or factor mentioned in the item is approved for these Orders.

Item	Interest in the payment phase	Method or factor
1	An interest that a person has in the Scheme under section 18 or 19 of the Act.	$A \times F_{y+m}$ where: <i>A</i> is the annual retiring allowance (including additional retiring allowance) to which the person is entitled under section 18 of the Act, or the annuity to which the person is entitled under section 19 of the Act, as the case may be (without applying any reduction under section 21B of the Act). <i>F_{y+m}</i> is the factor calculated in accordance with the following formula: $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ where: <i>F_y</i> is the valuation factor mentioned in Table 56 that applies at the person's age in completed years (<i>y</i>) at the operative time for the person's gender and type of pension. <i>m</i> is the number of complete months of the person's age at the operative time that are not included in the person's completed years of age. <i>F_{y+1}</i> is the valuation factor mentioned in Table 56 that would apply if the person's age in completed years at the operative time were 1 year more than it is.
2	An interest that a person has in the Scheme if the person is entitled to an associate immediate annuity under subsection 22CD (2) of the Act.	$AIA \times F_{y+m}$ where: <i>AIA</i> is the associate immediate annuity to which the person is entitled under subsection 22CD (2) of the Act.

Item	Interest in the payment phase	Method or factor
		<p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$ <p>where:</p> <p>F_y is the valuation factor mentioned in Table 57 that applies at the person's age in completed years (y) at the operative time for the person's gender.</p> <p>m is the number of complete months of the person's age at the operative time that are not included in the person's completed years of age.</p> <p>F_{y+1} is the valuation factor mentioned in Table 57 that would apply if the person's age in completed years at the operative time were 1 year more than it is.</p>
3	An interest that a person has in the Scheme if the person is entitled to an associate deferred annuity under subsection 22CD (3) of the Act.	<p>$ADA \times F_{y+m}$</p> <p>where:</p> <p>ADA is the associate deferred annuity that is payable to the person under section 22CE of the Act.</p> <p>F_{y+m} is the factor calculated in accordance with the following formula:</p> $\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$

Schedule 1	Methods and factors used to determine scheme value in relation to member spouse
Part 2	Scheme factors

Item	Interest in the payment phase	Method or factor
		<p>where:</p> <p>F_y is the valuation factor mentioned in Table 58 that applies at the person's age in completed years (y) at the operative time for the person's gender and type of annuity.</p> <p>m is the number of complete months of the person's age at the operative time that are not included in the person's completed years of age.</p> <p>F_{y+1} is the valuation factor mentioned in Table 58 that would apply if the person's age in completed years at the operative time were 1 year more than it is.</p>

Part 2 Scheme factors

Table A Pension valuation factors for sitting members
(*HoR means the House of Representatives*)

Item	Gender	House	Interest subject to deferral	Completed years since last election for the House of Representatives	Last became member of Senate before last election for the House of Representatives	Relevant table
1	Male	HoR	No	0	n/a	1
2	Male	HoR	No	1	n/a	2
3	Male	HoR	No	2 or more	n/a	3
4	Male	HoR	Yes	0	n/a	4
5	Male	HoR	Yes	1	n/a	5
6	Male	HoR	Yes	2 or more	n/a	6
7	Male	Senate	No	0	No	7
8	Male	Senate	No	1	No	8
9	Male	Senate	No	2 or more	No	9

38 *Superannuation (Family Law — Parliamentary Contributory Superannuation Act 1948) Orders 2004* 2004,

Item	Gender	House	Interest subject to deferral	Completed years since last election for the House of Representatives	Last became member of Senate before last election for the House of Representatives	Relevant table
10	Male	Senate	No	0	Yes	10
11	Male	Senate	No	1	Yes	11
12	Male	Senate	No	2 or more	Yes	12
13	Male	Senate	Yes	0	No	13
14	Male	Senate	Yes	1	No	14
15	Male	Senate	Yes	2 or more	No	15
16	Male	Senate	Yes	0	Yes	16
17	Male	Senate	Yes	1	Yes	17
18	Male	Senate	Yes	2 or more	Yes	18
19	Female	HoR	No	0	n/a	19
20	Female	HoR	No	1	n/a	20
21	Female	HoR	No	2 or more	n/a	21
22	Female	HoR	Yes	0	n/a	22
23	Female	HoR	Yes	1	n/a	23
24	Female	HoR	Yes	2 or more	n/a	24
25	Female	Senate	No	0	No	25
26	Female	Senate	No	1	No	26
27	Female	Senate	No	2 or more	No	27
28	Female	Senate	No	0	Yes	28
29	Female	Senate	No	1	Yes	29
30	Female	Senate	No	2 or more	Yes	30
31	Female	Senate	Yes	0	No	31
32	Female	Senate	Yes	1	No	32
33	Female	Senate	Yes	2 or more	No	33
34	Female	Senate	Yes	0	Yes	34
35	Female	Senate	Yes	1	Yes	35

Item	Gender	House	Interest subject to deferral	Completed years since last election for the House of Representatives	Last became member of Senate before last election for the House of Representatives	Relevant table
36	Female	Senate	Yes	2 or more	Yes	36

Table B Lump sum valuation factors for sitting members
(HoR means the House of Representatives)

Item	Gender	House	Interest subject to deferral	Completed years since last election for the House of Representatives	Last became member of Senate before last election for the House of Representatives	Relevant table
1	Male	HoR	No	0	n/a	37
2	Male	HoR	No	1	n/a	38
3	Male	HoR	No	2 or more	n/a	39
4	Male	Senate	No	0	No	40
5	Male	Senate	No	1	No	41
6	Male	Senate	No	2 or more	No	42
7	Male	Senate	No	0	Yes	43
8	Male	Senate	No	1	Yes	44
9	Male	Senate	No	2 or more	Yes	45
10	Female	HoR	No	0	n/a	46
11	Female	HoR	No	1	n/a	47
12	Female	HoR	No	2 or more	n/a	48
13	Female	Senate	No	0	No	49
14	Female	Senate	No	1	No	50
15	Female	Senate	No	2 or more	No	51
16	Female	Senate	No	0	Yes	52
17	Female	Senate	No	1	Yes	53
18	Female	Senate	No	2 or more	Yes	54

Table 1 Pension valuation factors (PF) for sitting members

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30		15.5893	15.5868	19.5462	20.0720	20.0691											
31		15.3930	15.3905	19.3122	19.8369	19.8339	24.8576										
32		15.1912	15.1885	19.0720	19.5961	19.5931	24.5727	25.2293									
33		14.9860	14.9830	18.8272	19.3507	19.3476	24.2821	24.9382	24.9346								
34		14.7809	14.7775	18.5812	19.1028	19.0996	23.9878	24.6426	24.6389	24.6348							
35		14.5678	14.5640	18.3268	18.8475	18.8441	23.6853	24.3395	24.3357	24.3315	25.2605						
36		14.3505	14.3461	18.0675	18.5871	18.5833	23.3764	24.0300	24.0261	24.0218	24.9502	24.9451					
37		14.1379	14.1329	17.8110	18.3266	18.3224	23.0659	23.7172	23.7132	23.7088	24.6356	24.6304	24.6246				
38		13.9121	13.9066	17.5414	18.0555	18.0508	22.7446	23.3948	23.3906	23.3860	24.3123	24.3070	24.3010	24.5598			
39		13.6838	13.6777	17.2681	17.7803	17.7749	22.4178	23.0667	23.0621	23.0572	23.9827	23.9773	23.9712	24.2299	24.2299		
40		13.4713	13.4647	17.0073	17.5121	17.5059	22.0953	22.7394	22.7342	22.7289	23.6513	23.6457	23.6395	23.8973	23.8973	23.8973	
41		13.1865	13.1793	16.6661	17.1689	17.1621	21.6873	22.3296	22.3238	22.3178	23.2388	23.2329	23.2264	23.4841	23.4841	23.4841	23.9410

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
42	12.8980	12.8902	16.3193	16.8201	16.8126	21.2720	21.9121	21.9054	21.8987	22.8180	22.8115	22.8048	23.0622	23.0622	23.0622	23.5189
43	12.6443	12.6362	16.0013	16.4883	16.4803	20.8695	21.5005	21.4930	21.4854	22.3981	22.3908	22.3834	22.6391	22.6391	22.6391	23.0942
44	12.3458	12.3373	15.6417	16.1265	16.1177	20.4379	21.0667	21.0584	21.0497	21.9601	21.9520	21.9437	22.1992	22.1992	22.1992	22.6540
45	12.0427	12.0336	15.2757	15.7583	15.7488	19.9981	20.6246	20.6155	20.6058	21.5134	21.5043	21.4949	21.7502	21.7502	21.7502	22.2047
46	11.8157	11.8063	14.9753	15.4316	15.4218	19.5927	20.2023	20.1925	20.1820	21.0773	21.0669	21.0563	21.3082	21.3082	21.3082	21.7596
47	11.4991	11.4891	14.5932	15.0474	15.0371	19.1343	19.7416	19.7309	19.7195	20.6124	20.6008	20.5888	20.8405	20.8405	20.8405	21.2916
48	11.1774	11.1660	14.2040	14.6558	14.6446	18.6667	19.2719	19.2603	19.2478	20.1382	20.1256	20.1122	20.3637	20.3637	20.3637	20.8146
49	11.0207	11.0093	13.9596	14.3586	14.3472	18.2809	18.8536	18.8417	18.8284	19.6956	19.6821	19.6675	19.9119	19.9119	19.9119	20.3567
50	10.6829	10.6706	13.5523	13.9491	13.9369	17.7926	18.3633	18.3507	18.3366	19.2016	19.1868	19.1709	19.4154	19.4154	19.4154	19.8600
51	10.2167	10.2042	12.9962	13.3905	13.3769	17.1286	17.6972	17.6838	17.6691	18.5321	18.5164	18.4992	18.7436	18.7436	18.7436	19.1879
52	10.0955	10.0862	12.7472	13.0347	13.0214	16.6422	17.1452	17.1318	17.1167	17.9347	17.9188	17.9008	18.1304	18.1304	18.1304	18.5623
53	9.5987	9.5898	12.1593	12.4459	12.4320	15.9452	16.4466	16.4325	16.4165	17.2332	17.2167	17.1980	17.4279	17.4279	17.4279	17.8599
54	9.0955	9.0870	11.5623	11.8477	11.8335	15.2368	15.7358	15.7202	15.7034	16.5182	16.5008	16.4812	16.7112	16.7112	16.7112	17.1432
55	9.1985	9.1985	11.5082	11.6871	11.6771	14.9181	15.2830	15.2681	15.2511	15.9731	15.9557	15.9358	16.1346	16.1346	16.1346	16.5407
56	8.8571	8.8571	11.1058	11.2870	11.2771	14.4437	14.8075	14.7913	14.7721	15.4924	15.4737	15.4521	15.6515	15.6515	15.6515	16.0581

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
57	8.5098	8.5098	10.6924	10.8866	10.8766	13.9669	14.3290	14.3119	14.2909	15.0085	14.9872	14.9639	15.1635	15.1635	15.1635	15.5703
58	9.2810	9.2810	11.2629	11.2629	11.2629	14.1875	14.4146	14.4023	14.3851	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	15.3505
59	8.9057	8.9057	10.8252	10.8252	10.8252	13.6803	13.9110	13.8985	13.8806	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.8447
60	8.5182	8.5182	10.3759	10.3759	10.3759	13.1563	13.4041	13.3915	13.3735	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	14.3363
61			11.3562	11.3562	11.3562	13.8905	13.8905	13.8905	13.8823	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.4079
62			10.8783	10.8783	10.8783	13.3422	13.3422	13.3422	13.3422	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.8778
63			10.3906	10.3906	10.3906	12.7843	12.7843	12.7843	12.7843	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.3502
64						14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676
65						13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66						12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67						12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68						11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69						11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over						10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 2 Pension valuation factors (PF) for sitting members

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30		16.0693	16.0668	20.1398	20.6765												
31		15.8700	15.8675	19.9034	20.4395	20.4366											
32		15.6691	15.6665	19.6641	20.1992	20.1962	25.3171										
33		15.4626	15.4598	19.4185	19.9531	19.9500	25.0261	25.6957									
34		15.2520	15.2490	19.1678	19.7018	19.6986	24.7291	25.3982	25.3945								
35		15.0417	15.0383	18.9160	19.4480	19.4447	24.4283	25.0961	25.0923	25.0881							
36		14.8228	14.8189	18.6554	19.1864	19.1830	24.1189	24.7862	24.7824	24.7781	25.7256						
37		14.5998	14.5954	18.3898	18.9197	18.9159	23.8032	24.4698	24.4659	24.4615	25.4086	25.4034					
38		14.3813	14.3763	18.1268	18.6528	18.6485	23.4857	24.1501	24.1460	24.1415	25.0870	25.0817	25.0817				
39		14.1507	14.1451	17.8516	18.3760	18.3712	23.1577	23.8211	23.8168	23.8121	24.7571	24.7516	24.7516	25.0155			
40		13.9174	13.9111	17.5724	18.0950	18.0895	22.8241	23.4862	23.4815	23.4766	24.4207	24.4152	24.4152	24.6789	24.6789		
41		13.6490	13.6423	17.2461	17.7612	17.7549	22.4245	23.0817	23.0764	23.0710	24.0120	24.0063	24.0063	24.2691	24.2691	24.2691	
42		13.3571	13.3497	16.8966	17.4098	17.4028	22.0071	22.6624	22.6565	22.6505	23.5901	23.5841	23.5841	23.8467	23.8467	23.8467	24.3124

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.0611	13.0532	16.5414	17.0524	17.0448	21.5821	22.2352	22.2285	22.2217	23.1596	23.1531	23.1531	23.4155	23.4155	23.4155	23.8809
44	12.7997	12.7915	16.2147	16.7118	16.7036	21.1697	21.8137	21.8061	21.7984	22.7297	22.7224	22.7224	22.9830	22.9830	22.9830	23.4469
45	12.4923	12.4837	15.8453	16.3402	16.3313	20.7274	21.3693	21.3609	21.3521	22.2812	22.2730	22.2730	22.5334	22.5334	22.5334	22.9970
46	12.1796	12.1703	15.4689	15.9617	15.9521	20.2765	20.9161	20.9069	20.8971	21.8236	21.8143	21.8143	22.0746	22.0746	22.0746	22.5378
47	11.9441	11.9346	15.1593	15.6253	15.6154	19.8608	20.4833	20.4734	20.4627	21.3769	21.3664	21.3664	21.6231	21.6231	21.6231	22.0832
48	11.6166	11.6065	14.7658	15.2299	15.2194	19.3906	20.0110	20.0002	19.9886	20.9006	20.8889	20.8889	21.1455	21.1455	21.1455	21.6054
49	11.2843	11.2728	14.3653	14.8271	14.8158	18.9113	19.5297	19.5180	19.5053	20.4151	20.4023	20.4023	20.6587	20.6587	20.6587	21.1182
50	11.1206	11.1091	14.1130	14.5209	14.5094	18.5156	19.1010	19.0890	19.0755	19.9618	19.9481	19.9481	20.1973	20.1973	20.1973	20.6507
51	10.6488	10.6366	13.5512	13.9574	13.9452	17.8483	18.4322	18.4196	18.4056	19.2900	19.2753	19.2753	19.5245	19.5245	19.5245	19.9776
52	10.1677	10.1553	12.9791	13.3828	13.3694	17.1672	17.7491	17.7359	17.7212	18.6040	18.5884	18.5884	18.8375	18.8375	18.8375	19.2904
53	10.0401	10.0311	12.7217	13.0164	13.0033	16.6681	17.1833	17.1700	17.1549	17.9920	17.9762	17.9762	18.2104	18.2104	18.2104	18.6506
54	9.5296	9.5210	12.1186	12.4125	12.3988	15.9544	16.4681	16.4542	16.4382	17.2744	17.2580	17.2580	17.4924	17.4924	17.4924	17.9327
55	9.0123	9.0042	11.5061	11.7988	11.7848	15.2288	15.7403	15.7250	15.7082	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	9.3174	9.3174	11.6819	11.8652	11.8551	15.1728	15.5467	15.5315	15.5141	16.2535	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	8.9663	8.9663	11.2698	11.4556	11.4455	14.6891	15.0620	15.0455	15.0259	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	8.6091	8.6091	10.8463	11.0454	11.0353	14.2028	14.5742	14.5567	14.5353	15.2711	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	9.3967	9.3967	11.4307	11.4307	11.4307	14.4319	14.6652	14.6526	14.6351	15.1744	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	9.0085	9.0085	10.9809	10.9809	10.9809	13.9144	14.1517	14.1390	14.1206	14.6604	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	8.6092	8.6092	10.5204	10.5204	10.5204	13.3806	13.6356	13.6228	13.6043	14.1442	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62			11.5360	11.5360	11.5360	14.1460	14.1460	14.1460	14.1376	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63			11.0511	11.0511	11.0511	13.5915	13.5915	13.5915	13.5915	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64			10.5560	10.5560	10.5560	13.0254	13.0254	13.0254	13.0254	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65						14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66						13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67						13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68						12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69						12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over						11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 3 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
30	16.5596	16.5571	20.7457													
31	16.3595	16.3570	20.5087	21.0559												
32	16.1556	16.1530	20.2670	20.8137	20.8107											
33	15.9499	15.9473	20.0224	20.5680	20.5650	25.7852										
34	15.7380	15.7352	19.7709	20.3161	20.3129	25.4878	26.1707									
35	15.5222	15.5191	19.5144	20.0589	20.0557	25.1843	25.8667	25.8630								
36	15.3062	15.3027	19.2563	19.7989	19.7956	24.8767	25.5579	25.5541	25.5498							
37	15.0816	15.0776	18.9894	19.5311	19.5276	24.5605	25.2412	25.2373	25.2329	26.1995						
38	14.8525	14.8480	18.7173	19.2579	19.2540	24.2378	24.9179	24.9139	24.9094	25.8755	25.8755					
39	14.6294	14.6242	18.4487	18.9853	18.9810	23.9137	24.5916	24.5874	24.5828	25.5474	25.5474	25.5474				
40	14.3937	14.3880	18.1677	18.7027	18.6978	23.5790	24.2558	24.2514	24.2467	25.2107	25.2107	25.2107	25.4796			
41	14.1042	14.0979	17.8227	18.3559	18.3503	23.1681	23.8435	23.8387	23.8337	24.7970	24.7970	24.7970	25.0657	25.0657		
42	13.8291	13.8223	17.4885	18.0140	18.0077	22.7592	23.4297	23.4244	23.4189	24.3789	24.3789	24.3789	24.6468	24.6468	24.6468	
43	13.5297	13.5223	17.1306	17.6542	17.6472	22.3321	23.0008	22.9948	22.9887	23.9474	23.9474	23.9474	24.2150	24.2150	24.2150	24.6897

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
44	13.2253	13.2173	16.7660	17.2875	17.2799	21.8969	22.5634	22.5566	22.5497	23.5068	23.5068	23.5068	23.7743	23.7743	23.7743	24.2487
45	12.9558	12.9476	16.4304	16.9377	16.9295	21.4743	22.1317	22.1240	22.1162	23.0667	23.0667	23.0667	23.3323	23.3323	23.3323	23.8051
46	12.6388	12.6301	16.0506	16.5559	16.5469	21.0211	21.6764	21.6678	21.6589	22.6074	22.6074	22.6074	22.8728	22.8728	22.8728	23.3453
47	12.3160	12.3066	15.6636	16.1668	16.1571	20.5590	21.2122	21.2028	21.1929	22.1390	22.1390	22.1390	22.4043	22.4043	22.4043	22.8764
48	12.0715	12.0618	15.3442	15.8203	15.8103	20.1326	20.7686	20.7586	20.7478	21.6815	21.6815	21.6815	21.9432	21.9432	21.9432	22.4122
49	11.7334	11.7232	14.9396	15.4139	15.4033	19.6509	20.2849	20.2739	20.2622	21.1939	21.1939	21.1939	21.4555	21.4555	21.4555	21.9242
50	11.3905	11.3789	14.5279	14.9999	14.9885	19.1599	19.7920	19.7802	19.7673	20.6971	20.6971	20.6971	20.9585	20.9585	20.9585	21.4268
51	11.0977	11.0863	14.1254	14.5428	14.5313	18.5877	19.1865	19.1745	19.1610	20.0673	20.0673	20.0673	20.3213	20.3213	20.3213	20.7833
52	10.6111	10.5991	13.5478	13.9636	13.9515	17.9035	18.5010	18.4886	18.4745	19.3792	19.3792	19.3792	19.6333	19.6333	19.6333	20.0950
53	10.1155	10.1033	12.9599	13.3735	13.3602	17.2056	17.8013	17.7882	17.7735	18.6768	18.6768	18.6768	18.9309	18.9309	18.9309	19.3923
54	9.9831	9.9744	12.6954	12.9975	12.9846	16.6947	17.2223	17.2092	17.1942	18.0510	18.0510	18.0510	18.2898	18.2898	18.2898	18.7384
55	9.4586	9.4503	12.0769	12.3784	12.3649	15.9640	16.4904	16.4767	16.4609	17.3170	17.3170	17.3170	17.5561	17.5561	17.5561	18.0048
56	9.1268	9.1185	11.6799	11.9797	11.9655	15.4909	16.0149	15.9992	15.9822	16.8367	16.8367	16.8367	17.0758	17.0758	17.0758	17.5245
57	9.4381	9.4381	11.8603	12.0482	12.0379	15.4362	15.8194	15.8039	15.7862	16.5437	16.5437	16.5437	16.7505	16.7505	16.7505	17.1723
58	9.0772	9.0772	11.4385	11.6290	11.6187	14.9433	15.3258	15.3089	15.2889	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
59	8.7068	8.7068	11.0029	11.2073	11.1969	14.4474	14.8288	14.8110	14.7891	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	9.5134	9.5134	11.6034	11.6034	11.6034	14.6870	14.9270	14.9141	14.8962	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	9.1140	9.1140	11.1431	11.1431	11.1431	14.1607	14.4050	14.3920	14.3732	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	8.7060	8.7060	10.6745	10.6745	10.6745	13.6201	13.8829	13.8698	13.8509	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63			11.7295	11.7295	11.7295	14.4203	14.4203	14.4203	14.4118	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64			11.2375	11.2375	11.2375	13.8583	13.8583	13.8583	13.8583	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65			10.7347	10.7347	10.7347	13.2838	13.2838	13.2838	13.2838	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66						14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67						14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68						13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69						12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over						12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 4 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.6999	9.6940	11.3799	11.3799	11.3724											
31	9.8693	9.8634	11.5811	11.5845	11.5770	13.6005										
32	10.0339	10.0279	11.7788	11.7879	11.7805	13.8421	13.8425									
33	10.2248	10.2185	12.0002	12.0081	12.0009	14.0997	14.0998	14.0904								
34	10.3916	10.3849	12.2009	12.2156	12.2083	14.3471	14.3513	14.3420	14.3325							
35	10.5451	10.5378	12.3906	12.4164	12.4090	14.5895	14.6009	14.5917	14.5823	14.5830						
36	10.7495	10.7417	12.6261	12.6490	12.6411	14.8606	14.8706	14.8615	14.8522	14.8523	14.8390					
37	10.9008	10.8922	12.8154	12.8516	12.8432	15.1060	15.1244	15.1152	15.1060	15.1120	15.0990	15.0855				
38	11.0197	11.0106	12.9771	13.0369	13.0278	15.3371	15.3695	15.3602	15.3509	15.3671	15.3541	15.3408	15.3504			
39	11.2444	11.2352	13.2338	13.2872	13.2774	15.6267	15.6554	15.6456	15.6362	15.6506	15.6378	15.6246	15.6336	15.6336		
40	11.3555	11.3460	13.3909	13.4730	13.4623	15.8602	15.9057	15.8952	15.8852	15.9114	15.8985	15.8855	15.8986	15.8986	15.8986	
41	11.3695	11.3596	13.4512	13.5686	13.5574	16.0015	16.0771	16.0658	16.0551	16.1017	16.0887	16.0756	16.0958	16.0958	16.0958	16.1130
42	11.5244	11.5147	13.6369	13.7907	13.7793	16.2559	16.3250	16.3129	16.3015	16.3441	16.3304	16.3172	16.3363	16.3363	16.3363	16.3529

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	11.5305	11.5209	13.6911	13.8698	13.8582	16.3846	16.4904	16.4773	16.4649	16.5321	16.5175	16.5035	16.5312	16.5312	16.5312	16.5552
44	11.4334	11.4236	13.6542	13.8807	13.8686	16.4536	16.6037	16.5899	16.5764	16.6863	16.6705	16.6556	16.6980	16.6980	16.6980	16.7345
45	11.5719	11.5628	13.8267	14.0602	14.0484	16.6728	16.8686	16.8547	16.8407	16.9433	16.9265	16.9105	16.9509	16.9509	16.9509	16.9860
46	11.4689	11.4595	13.7846	14.0574	14.0458	16.7313	16.9583	16.9440	16.9295	17.0843	17.0661	17.0488	17.1070	17.1070	17.1070	17.1573
47	11.2233	11.2132	13.6162	13.9245	13.9126	16.6749	16.9620	16.9472	16.9321	17.1500	17.1308	17.1120	17.2009	17.2009	17.2009	17.2772
48	11.1774	11.1660	13.6232	14.0750	14.0638	16.8710	17.1688	17.1544	17.1394	17.4224	17.4030	17.3836	17.4688	17.4688	17.4688	17.5426
49	11.0207	11.0093	13.5337	13.9327	13.9213	16.8074	17.1548	17.1406	17.1252	17.4529	17.4332	17.4130	17.5353	17.5353	17.5353	17.6405
50	10.6829	10.6706	13.2151	13.6119	13.5997	16.5858	16.9781	16.9635	16.9477	17.3613	17.3408	17.3198	17.4674	17.4674	17.4674	17.6270
51	10.2167	10.2042	12.9962	13.3905	13.3769	16.4169	16.9855	16.9721	16.9574	17.3933	17.3737	17.3530	17.5974	17.5974	17.5974	17.7552
52	10.0955	10.0862	12.7472	13.0347	13.0214	16.1305	16.6335	16.6201	16.6050	17.1160	17.0970	17.0762	17.3059	17.3059	17.3059	17.5316
53	9.5987	9.5898	12.1593	12.4459	12.4320	15.5506	16.0520	16.0380	16.0220	16.6020	16.5829	16.5619	16.7917	16.7917	16.7917	17.0647
54	9.0955	9.0870	11.5623	11.8477	11.8335	15.2368	15.7358	15.7202	15.7034	16.5182	16.5008	16.4812	16.7112	16.7112	16.7112	17.1432
55	9.1985	9.1985	11.5082	11.6871	11.6771	14.9181	15.2830	15.2681	15.2511	15.9731	15.9557	15.9358	16.1346	16.1346	16.1346	16.5407
56	8.8571	8.8571	11.1058	11.2870	11.2771	14.4437	14.8075	14.7913	14.7721	15.4924	15.4737	15.4521	15.6515	15.6515	15.6515	16.0581
57	8.5098	8.5098	10.6924	10.8866	10.8766	13.9669	14.3290	14.3119	14.2909	15.0085	14.9872	14.9639	15.1635	15.1635	15.1635	15.5703

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.2810	9.2810	11.2629	11.2629	14.1875	14.4146	14.4023	14.3851	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	14.9988	15.3505
59	8.9057	8.9057	10.8252	10.8252	13.6803	13.9110	13.8985	13.8806	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.4916	14.8447
60	8.5182	8.5182	10.3759	10.3759	13.1563	13.4041	13.3915	13.3735	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	13.9824	14.3363
61		11.3562	11.3562	11.3562	13.8905	13.8905	13.8905	13.8823	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.1707	14.4079
62		10.8783	10.8783	10.8783	13.3422	13.3422	13.3422	13.3422	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.6358	13.8778
63		10.3906	10.3906	10.3906	12.7843	12.7843	12.7843	12.7843	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.1034	13.3502
64			14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676	14.0676
65			13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66			12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67			12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68			11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69			11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over			10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 5 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.6843	9.6782	11.3657	11.3661												
31	9.8661	9.8601	11.5780	11.5780	11.5703											
32	10.0379	10.0319	11.7823	11.7857	11.7781	13.8400										
33	10.2048	10.1987	11.9830	11.9922	11.9847	14.0855	14.0860									
34	10.3979	10.3914	12.2072	12.2153	12.2079	14.3469	14.3469	14.3374								
35	10.5666	10.5598	12.4106	12.4256	12.4182	14.5979	14.6023	14.5928	14.5831							
36	10.7213	10.7138	12.6023	12.6287	12.6212	14.8437	14.8553	14.8459	14.8363	14.8370						
37	10.9281	10.9200	12.8410	12.8643	12.8563	15.1187	15.1290	15.1197	15.1102	15.1103	15.0968					
38	11.0804	11.0717	13.0323	13.0693	13.0607	15.3675	15.3863	15.3770	15.3676	15.3738	15.3604	15.3604				
39	11.2014	11.1922	13.1970	13.2580	13.2487	15.6030	15.6361	15.6267	15.6172	15.6337	15.6205	15.6205	15.6303			
40	11.4300	11.4206	13.4582	13.5129	13.5029	15.8980	15.9274	15.9174	15.9078	15.9225	15.9095	15.9095	15.9187	15.9187		
41	11.4974	11.4878	13.5661	13.6507	13.6399	16.0766	16.1236	16.1130	16.1029	16.1302	16.1171	16.1171	16.1306	16.1306	16.1306	
42	11.5102	11.5002	13.6260	13.7468	13.7353	16.2192	16.2970	16.2855	16.2746	16.3228	16.3097	16.3097	16.3304	16.3304	16.3304	16.3482

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	11.6649	11.6552	13.8124	13.9703	13.9588	16.4759	16.5476	16.5353	16.5237	16.5681	16.5542	16.5542	16.5739	16.5739	16.5739	16.5911
44	11.6684	11.6588	13.8652	14.0484	14.0367	16.6049	16.7140	16.7007	16.6881	16.7577	16.7428	16.7428	16.7713	16.7713	16.7713	16.7961
45	11.5664	11.5565	13.8247	14.0568	14.0446	16.6728	16.8272	16.8132	16.7995	16.9126	16.8966	16.8966	16.9401	16.9401	16.9401	16.9776
46	11.7015	11.6922	13.9952	14.2350	14.2231	16.8921	17.0931	17.0790	17.0648	17.1712	17.1540	17.1540	17.1957	17.1957	17.1957	17.2320
47	11.5925	11.5829	13.9489	14.2288	14.2171	16.9490	17.1820	17.1675	17.1528	17.3125	17.2940	17.2940	17.3538	17.3538	17.3538	17.4056
48	11.3373	11.3272	13.7732	14.0895	14.0774	16.8886	17.1830	17.1680	17.1527	17.3770	17.3575	17.3575	17.4486	17.4486	17.4486	17.5269
49	11.2843	11.2728	13.7751	14.2368	14.2255	17.0835	17.3896	17.3751	17.3598	17.6506	17.6309	17.6309	17.7187	17.7187	17.7187	17.7948
50	11.1206	11.1091	13.6808	14.0888	14.0772	17.0166	17.3734	17.3590	17.3434	17.6801	17.6600	17.6600	17.7856	17.7856	17.7856	17.8938
51	10.6488	10.6366	13.2146	13.6207	13.6086	16.6327	17.0385	17.0240	17.0082	17.4354	17.4150	17.4150	17.5678	17.5678	17.5678	17.7327
52	10.1677	10.1553	12.9791	13.3828	13.3694	16.4501	17.0320	17.0187	17.0040	17.4565	17.4370	17.4370	17.6862	17.6862	17.6862	17.8511
53	10.0401	10.0311	12.7217	13.0164	13.0033	16.1551	16.6702	16.6569	16.6419	17.1712	17.1523	17.1523	17.3865	17.3865	17.3865	17.6207
54	9.5296	9.5210	12.1186	12.4125	12.3988	15.5610	16.0746	16.0608	16.0448	16.6449	16.6260	16.6260	16.8604	16.8604	16.8604	17.1427
55	9.0123	9.0042	11.5061	11.7988	11.7848	15.2288	15.7403	15.7250	15.7082	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	9.3174	9.3174	11.6819	11.8652	11.8551	15.1728	15.5467	15.5315	15.5141	16.2535	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	8.9663	8.9663	11.2698	11.4556	11.4455	14.6891	15.0620	15.0455	15.0259	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	8.6091	8.6091	10.8463	11.0454	11.0353	14.2028	14.5742	14.5567	14.5353	15.2711	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	9.3967	9.3967	11.4307	11.4307	11.4307	14.4319	14.6652	14.6526	14.6351	15.1744	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	9.0085	9.0085	10.9809	10.9809	10.9809	13.9144	14.1517	14.1390	14.1206	14.6604	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	8.6092	8.6092	10.5204	10.5204	10.5204	13.3806	13.6356	13.6228	13.6043	14.1442	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62			11.5360	11.5360	11.5360	14.1460	14.1460	14.1460	14.1376	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63			11.0511	11.0511	11.0511	13.5915	13.5915	13.5915	13.5915	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64			10.5560	10.5560	10.5560	13.0254	13.0254	13.0254	13.0254	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65						14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66						13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67						13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68						12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69						12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over						11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 6 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.6798	9.6736	11.3614													
31	9.8502	9.8440	11.5635	11.5639												
32	10.0346	10.0286	11.7791	11.7791	11.7712											
33	10.2089	10.2028	11.9865	11.9900	11.9822	14.0834										
34	10.3776	10.3714	12.1897	12.1991	12.1915	14.3324	14.3329									
35	10.5730	10.5665	12.4171	12.4254	12.4178	14.5978	14.5978	14.5881								
36	10.7433	10.7363	12.6228	12.6381	12.6305	14.8523	14.8567	14.8471	14.8371							
37	10.8994	10.8918	12.8168	12.8438	12.8361	15.1015	15.1134	15.1039	15.0940	15.0948						
38	11.1083	11.1001	13.0584	13.0823	13.0741	15.3805	15.3910	15.3816	15.3719	15.3720	15.3720					
39	11.2634	11.2545	13.2532	13.2910	13.2823	15.6340	15.6532	15.6438	15.6342	15.6405	15.6405	15.6405				
40	11.3863	11.3769	13.4209	13.4832	13.4737	15.8739	15.9077	15.8981	15.8885	15.9054	15.9054	15.9054	15.9154			
41	11.5738	11.5642	13.6351	13.6917	13.6816	16.1154	16.1461	16.1359	16.1262	16.1418	16.1418	16.1418	16.1514	16.1514		
42	11.6411	11.6313	13.7436	13.8308	13.8198	16.2961	16.3448	16.3340	16.3237	16.3522	16.3522	16.3522	16.3661	16.3661	16.3661	

Age	Period of service (years)																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+	
43	11.6525	11.6423	13.8031	13.9272	13.9156	16.4401	16.5201	16.5085	16.4974	16.5472	16.5472	16.5472	16.5685	16.5685	16.5685	16.5685	16.5869
44	11.8060	11.7961	13.9893	14.1514	14.1397	16.6984	16.7727	16.7602	16.7484	16.7947	16.7947	16.7947	16.8151	16.8151	16.8151	16.8151	16.8329
45	11.8066	11.7969	14.0404	14.2284	14.2165	16.8276	16.9401	16.9266	16.9138	16.9858	16.9858	16.9858	17.0151	17.0151	17.0151	17.0151	17.0406
46	11.6990	11.6890	13.9960	14.2339	14.2215	16.8942	17.0529	17.0387	17.0248	17.1413	17.1413	17.1413	17.1859	17.1859	17.1859	17.1859	17.2245
47	11.8303	11.8210	14.1642	14.4105	14.3985	17.1136	17.3200	17.3057	17.2913	17.4016	17.4016	17.4016	17.4445	17.4445	17.4445	17.4445	17.4820
48	11.7148	11.7052	14.1134	14.4008	14.3889	17.1689	17.4081	17.3935	17.3785	17.5433	17.5433	17.5433	17.6047	17.6047	17.6047	17.6047	17.6580
49	11.4506	11.4403	13.9309	14.2556	14.2434	17.1050	17.4070	17.3918	17.3763	17.6071	17.6071	17.6071	17.7004	17.7004	17.7004	17.7004	17.7808
50	11.3905	11.3789	13.9279	14.3999	14.3885	17.2991	17.6138	17.5991	17.5836	17.8825	17.8825	17.8825	17.9729	17.9729	17.9729	17.9729	18.0513
51	11.0977	11.0863	13.6919	14.1094	14.0979	17.0741	17.4436	17.4294	17.4138	17.7625	17.7625	17.7625	17.8929	17.8929	17.8929	17.8929	18.0055
52	10.6111	10.5991	13.2118	13.6276	13.6156	16.6789	17.0987	17.0844	17.0686	17.5101	17.5101	17.5101	17.6682	17.6682	17.6682	17.6682	17.8387
53	10.1155	10.1033	12.9599	13.3735	13.3602	16.4829	17.0787	17.0655	17.0508	17.5205	17.5205	17.5205	17.7746	17.7746	17.7746	17.7746	17.9470
54	9.9831	9.9744	12.6954	12.9975	12.9846	16.1804	16.7080	16.6949	16.6799	17.2282	17.2282	17.2282	17.4670	17.4670	17.4670	17.4670	17.7098
55	9.4586	9.4503	12.0769	12.3784	12.3649	15.5719	16.0983	16.0846	16.0688	16.6897	16.6897	16.6897	16.9287	16.9287	16.9287	16.9287	17.2206
56	9.1268	9.1185	11.6799	11.9797	11.9655	15.4909	16.0149	15.9992	15.9822	16.8367	16.8367	16.8367	17.0758	17.0758	17.0758	17.0758	17.5245
57	9.4381	9.4381	11.8603	12.0482	12.0379	15.4362	15.8194	15.8039	15.7862	16.5437	16.5437	16.5437	16.7505	16.7505	16.7505	16.7505	17.1723

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.0772	9.0772	11.4385	11.6290	11.6187	14.9433	15.3258	15.3089	15.2889	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755
59	8.7068	8.7068	11.0029	11.2073	11.1969	14.4474	14.8288	14.8110	14.7891	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	9.5134	9.5134	11.6034	11.6034	11.6034	14.6870	14.9270	14.9141	14.8962	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	9.1140	9.1140	11.1431	11.1431	11.1431	14.1607	14.4050	14.3920	14.3732	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	8.7060	8.7060	10.6745	10.6745	10.6745	13.6201	13.8829	13.8698	13.8509	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63		11.7295	11.7295	11.7295	11.7295	14.4203	14.4203	14.4203	14.4118	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64		11.2375	11.2375	11.2375	11.2375	13.8583	13.8583	13.8583	13.8583	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65		10.7347	10.7347	10.7347	10.7347	13.2838	13.2838	13.2838	13.2838	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66			14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67			14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68			13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69			12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over			12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 7 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	17.3427	17.3388	22.1132	23.6076	23.6041											
31	17.1128	17.1087	21.8388	23.3305	23.3270	23.3231										
32	16.8755	16.8713	21.5563	23.0466	23.0430	23.0390	23.9148									
33	16.6342	16.6295	21.2682	22.7571	22.7534	22.7494	23.6244	23.6196								
34	16.3947	16.3895	20.9801	22.4646	22.4608	22.4566	23.3299	23.3250	23.3195							
35	16.1441	16.1381	20.6806	22.1632	22.1592	22.1548	23.0275	23.0224	23.0168	25.2605						
36	15.8889	15.8821	20.3755	21.8558	21.8514	21.8469	22.7186	22.7135	22.7077	24.9502	24.9451					
37	15.6432	15.6354	20.0771	21.5488	21.5439	21.5388	22.4075	22.4022	22.3963	24.6356	24.6304	24.6246				
38	15.3791	15.3704	19.7608	21.2297	21.2241	21.2184	22.0858	22.0802	22.0741	24.3123	24.3070	24.3010	24.5598			
39	15.1122	15.1026	19.4404	20.9056	20.8993	20.8928	21.7585	21.7523	21.7459	23.9827	23.9773	23.9712	24.2299	24.2299		
40	14.8714	14.8611	19.1413	20.5897	20.5824	20.5751	21.4344	21.4275	21.4204	23.6513	23.6457	23.6395	23.8973	23.8973	23.8973	
41	14.5382	14.5268	18.7411	20.1854	20.1774	20.1690	21.0259	21.0181	21.0102	23.2388	23.2329	23.2264	23.4841	23.4841	23.4841	23.9410
42	14.2005	14.1882	18.3342	19.7741	19.7652	19.7560	20.6100	20.6011	20.5921	22.8180	22.8115	22.8048	23.0622	23.0622	23.0622	23.5189

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)														
0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.9188	13.9061	17.9747	19.3824	19.3730	19.3628	20.2048	20.1947	20.1846	22.3981	22.3908	22.6391	22.6391	22.6391	23.0942
44	13.5686	13.5552	17.5521	18.9551	18.9448	18.9338	19.7729	19.7617	19.7501	21.9601	21.9520	22.1992	22.1992	22.1992	22.6540
45	13.2131	13.1987	17.1219	18.5199	18.5088	18.4967	19.3328	19.3206	19.3077	21.5134	21.5043	21.7502	21.7502	21.7502	22.2047
46	12.9792	12.9643	16.7974	18.1332	18.1216	18.1088	18.9225	18.9094	18.8953	21.0773	21.0669	21.3082	21.3082	21.3082	21.7596
47	12.6068	12.5910	16.3474	17.6789	17.6667	17.6531	18.4638	18.4495	18.4343	20.6124	20.6008	20.8405	20.8405	20.8405	21.2916
48	12.2293	12.2114	15.8896	17.2159	17.2028	17.1884	17.9962	17.9808	17.9641	20.1382	20.1256	20.3637	20.3637	20.3637	20.8146
49	12.1144	12.0964	15.6632	16.8643	16.8508	16.8358	17.6004	17.5845	17.5667	19.6956	19.6821	19.9119	19.9119	19.9119	20.3567
50	11.7168	11.6974	15.1828	16.3803	16.3659	16.3497	17.1118	17.0950	17.0762	19.2016	19.1868	19.4154	19.4154	19.4154	19.8600
51	11.1695	11.1497	14.5292	15.7215	15.7055	15.6885	16.4478	16.4299	16.4103	18.5321	18.5164	18.7436	18.7436	18.7436	19.1879
52	11.1708	11.1562	14.3654	15.3021	15.2864	15.2690	15.9409	15.9230	15.9028	17.9347	17.9188	18.1304	18.1304	18.1304	18.5623
53	10.5856	10.5716	13.6734	14.6086	14.5922	14.5731	15.2429	15.2242	15.2028	17.2332	17.2167	17.4279	17.4279	17.4279	17.8599
54	9.9942	9.9808	12.9720	13.9039	13.8872	13.8669	14.5337	14.5130	14.4905	16.5182	16.5008	16.7112	16.7112	16.7112	17.1432
55	10.3630	10.3630	13.1319	13.7146	13.7029	13.6867	14.1745	14.1546	14.1318	15.9731	15.9557	16.1346	16.1346	16.1346	16.5407
56	9.9503	9.9503	12.6510	13.2413	13.2296	13.2128	13.6992	13.6775	13.6518	15.4924	15.4737	15.6515	15.6515	15.6515	16.0581
57	9.5321	9.5321	12.1562	12.7663	12.7545	12.7376	13.2220	13.1991	13.1711	15.0085	14.9872	15.1635	15.1635	15.1635	15.5703

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.8695	10.8695	13.2058	13.2058	13.2058	13.1980	13.5020	13.4854	13.4625	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	15.3505
59	10.4238	10.4238	12.6870	12.6870	12.6870	12.6870	12.9958	12.9791	12.9551	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.8447
60	9.9648	9.9648	12.1556	12.1556	12.1556	12.1556	12.4875	12.4707	12.4465	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	14.3363
61			13.3112	13.3112	13.3112	13.3112	13.3112	13.3112	13.3002	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.4079
62			12.7486	12.7486	12.7486	12.7486	12.7486	12.7486	12.7486	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.8778
63			12.1792	12.1792	12.1792	12.1792	12.1792	12.1792	12.1792	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.3502
64										14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676
65										13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66										12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67										12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68										11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69										11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over										10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 8 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	17.8903	17.8864	22.7969	24.3219												
31	17.6564	17.6524	22.5192	24.0430	24.0395											
32	17.4212	17.4171	22.2388	23.7599	23.7563	23.7524										
33	17.1786	17.1742	21.9500	23.4699	23.4662	23.4622	24.3553									
34	16.9313	16.9265	21.6554	23.1738	23.1701	23.1659	24.0584	24.0534								
35	16.6860	16.6806	21.3607	22.8747	22.8709	22.8666	23.7573	23.7523	23.7467							
36	16.4290	16.4229	21.0542	22.5664	22.5623	22.5579	23.4480	23.4428	23.4371	25.7256						
37	16.1674	16.1605	20.7421	22.2521	22.2476	22.2429	23.1322	23.1270	23.1211	25.4086	25.4034					
38	15.9153	15.9074	20.4366	21.9379	21.9329	21.9278	22.8140	22.8086	22.8026	25.0870	25.0817	25.0817				
39	15.6456	15.6368	20.1138	21.6122	21.6065	21.6007	22.4856	22.4799	22.4737	24.7571	24.7516	24.7516	25.0155			
40	15.3730	15.3632	19.7866	21.2814	21.2749	21.2684	22.1516	22.1452	22.1387	24.4207	24.4152	24.4152	24.6789	24.6789		
41	15.0668	15.0563	19.4108	20.8885	20.8811	20.8737	21.7504	21.7434	21.7361	24.0120	24.0063	24.0063	24.2691	24.2691	24.2691	
42	14.7253	14.7138	19.0011	20.4747	20.4666	20.4581	21.3324	21.3245	21.3164	23.5901	23.5841	23.5841	23.8467	23.8467	23.8467	24.3124

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.3791	14.3667	18.5845	20.0536	20.0447	20.0353	20.9067	20.8977	20.8886	23.1596	23.1531	23.1531	23.4155	23.4155	23.4155	23.8809
44	14.0891	14.0763	18.2155	19.6521	19.6425	19.6322	20.4915	20.4813	20.4710	22.7297	22.7224	22.7224	22.9830	22.9830	22.9830	23.4469
45	13.7290	13.7154	17.7819	19.2140	19.2035	19.1924	20.0489	20.0376	20.0258	22.2812	22.2730	22.2730	22.5334	22.5334	22.5334	22.9970
46	13.3628	13.3482	17.3402	18.7674	18.7561	18.7439	19.5976	19.5852	19.5722	21.8236	21.8143	21.8143	22.0746	22.0746	22.0746	22.5378
47	13.1204	13.1054	17.0063	18.3703	18.3586	18.3457	19.1766	19.1633	19.1491	21.3769	21.3664	21.3664	21.6231	21.6231	21.6231	22.0832
48	12.7361	12.7201	16.5438	17.9039	17.8915	17.8778	18.7060	18.6915	18.6761	20.9006	20.8889	20.8889	21.1455	21.1455	21.1455	21.6054
49	12.3469	12.3288	16.0736	17.4288	17.4155	17.4010	18.2265	18.2109	18.1940	20.4151	20.4023	20.4023	20.6587	20.6587	20.6587	21.1182
50	12.2261	12.2080	15.8399	17.0676	17.0540	17.0388	17.8204	17.8044	17.7863	19.9618	19.9481	19.9481	20.1973	20.1973	20.1973	20.6507
51	11.6716	11.6525	15.1789	16.4037	16.3894	16.3733	17.1530	17.1362	17.1175	19.2900	19.2753	19.2753	19.5245	19.5245	19.5245	19.9776
52	11.1074	11.0879	14.5071	15.7272	15.7114	15.6944	16.4715	16.4538	16.4342	18.6040	18.5884	18.5884	18.8375	18.8375	18.8375	19.2904
53	11.1052	11.0910	14.3370	15.2960	15.2806	15.2633	15.9514	15.9336	15.9135	17.9920	17.9762	17.9762	18.2104	18.2104	18.2104	18.6506
54	10.5042	10.4906	13.6274	14.5853	14.5691	14.5501	15.2364	15.2178	15.1966	17.2744	17.2580	17.2580	17.4924	17.4924	17.4924	17.9327
55	9.8965	9.8836	12.9082	13.8628	13.8464	13.8263	14.5098	14.4893	14.4669	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	10.5087	10.5087	13.3434	13.9403	13.9284	13.9119	14.4117	14.3913	14.3681	16.2358	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	10.0854	10.0854	12.8519	13.4570	13.4450	13.4279	13.9265	13.9044	13.8782	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.6562	9.6562	12.3460	12.9717	12.9597	12.9424	13.4393	13.4159	13.3873	15.2711	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	11.0265	11.0265	13.4242	13.4242	13.4242	13.4162	13.7285	13.7116	13.6882	15.1744	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	10.5680	10.5680	12.8935	12.8935	12.8935	12.8935	13.2112	13.1942	13.1696	14.6604	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	10.0972	10.0972	12.3510	12.3510	12.3510	12.3510	12.6926	12.6754	12.6507	14.1442	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62			13.5496	13.5496	13.5496	13.5496	13.5496	13.5496	13.5384	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63			12.9796	12.9796	12.9796	12.9796	12.9796	12.9796	12.9796	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64			12.4013	12.4013	12.4013	12.4013	12.4013	12.4013	12.4013	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65						14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66						13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67						13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68						12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69						12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over						11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 9 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.4495	18.4457	23.4946													
31	18.2148	18.2108	23.2163	24.7714												
32	17.9755	17.9715	22.9325	24.4865	24.4829											
33	17.7351	17.7308	22.6461	24.1973	24.1937	24.1896										
34	17.4865	17.4820	22.3507	23.9008	23.8970	23.8929	24.8038									
35	17.2333	17.2283	22.0494	23.5981	23.5943	23.5901	24.5003	24.4953								
36	16.9817	16.9762	21.7479	23.2922	23.2882	23.2839	24.1925	24.1873	24.1816							
37	16.7183	16.7121	21.4344	22.9769	22.9728	22.9682	23.8762	23.8710	23.8651	26.1995						
38	16.4501	16.4430	21.1150	22.6554	22.6509	22.6461	23.5533	23.5480	23.5420	25.8755	25.8755					
39	16.1926	16.1846	20.8032	22.3348	22.3297	22.3244	23.2285	23.2230	23.2169	25.5474	25.5474	25.5474				
40	15.9171	15.9081	20.4736	22.0023	21.9965	21.9906	22.8934	22.8875	22.8812	25.2107	25.2107	25.2107	25.4796			
41	15.5786	15.5687	20.0692	21.5942	21.5876	21.5810	22.4820	22.4756	22.4690	24.7970	24.7970	24.7970	25.0657	25.0657		
42	15.2648	15.2542	19.6844	21.1921	21.1846	21.1771	22.0716	22.0645	22.0571	24.3789	24.3789	24.3789	24.6468	24.6468	24.6468	24.6468

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)														
0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.9148	14.9032	19.2649	20.7686	20.7603	20.7518	21.6439	21.6358	21.6277	23.9474	23.9474	24.2150	24.2150	24.2150	24.6897
44	14.5591	14.5465	18.8378	20.3371	20.3281	20.3186	21.2078	21.1988	21.1895	23.5068	23.5068	23.7743	23.7743	23.7743	24.2487
45	14.2604	14.2475	18.4591	19.9254	19.9157	19.9053	20.7824	20.7721	20.7616	23.0667	23.0667	23.3323	23.3323	23.3323	23.8051
46	13.8897	13.8760	18.0141	19.4760	19.4654	19.4542	20.3285	20.3171	20.3052	22.6074	22.6074	22.8728	22.8728	22.8728	23.3453
47	13.5124	13.4976	17.5606	19.0180	19.0066	18.9943	19.8660	19.8535	19.8403	22.1390	22.1390	22.4043	22.4043	22.4043	22.8764
48	13.2610	13.2458	17.2169	18.6102	18.5984	18.5853	19.4341	19.4207	19.4063	21.6815	21.6815	21.9432	21.9432	21.9432	22.4122
49	12.8650	12.8489	16.7421	18.1319	18.1194	18.1055	18.9518	18.9371	18.9215	21.1939	21.1939	21.4555	21.4555	21.4555	21.9242
50	12.4642	12.4459	16.2594	17.6447	17.6313	17.6165	18.4604	18.4446	18.4274	20.6971	20.6971	20.9585	20.9585	20.9585	21.4268
51	12.1936	12.1756	15.8512	17.1069	17.0934	17.0783	17.8778	17.8617	17.8437	20.0673	20.0673	20.3213	20.3213	20.3213	20.7833
52	11.6223	11.6034	15.1723	16.4255	16.4114	16.3953	17.1932	17.1765	17.1578	19.3792	19.3792	19.6333	19.6333	19.6333	20.0950
53	11.0416	11.0223	14.4826	15.7316	15.7159	15.6990	16.4946	16.4770	16.4574	18.6768	18.6768	18.9309	18.9309	18.9309	19.3923
54	11.0374	11.0236	14.3074	15.2896	15.2744	15.2572	15.9620	15.9444	15.9244	18.0510	18.0510	18.2898	18.2898	18.2898	18.7384
55	10.4201	10.4070	13.5800	14.5613	14.5454	14.5266	15.2298	15.2115	15.1904	17.3170	17.3170	17.5561	17.5561	17.5561	18.0048
56	10.0310	10.0179	13.1144	14.0922	14.0754	14.0549	14.7550	14.7341	14.7113	16.8367	16.8367	17.0758	17.0758	17.0758	17.5245
57	10.6577	10.6577	13.5615	14.1734	14.1612	14.1444	14.6567	14.6360	14.6123	16.5437	16.5437	16.7505	16.7505	16.7505	17.1723

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.2236	10.2236	13.0594	13.6800	13.6678	13.6503	14.1618	14.1393	14.1125	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755
59	9.7807	9.7807	12.5412	13.1837	13.1715	13.1538	13.6641	13.6402	13.6110	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	11.1878	11.1878	13.6515	13.6515	13.6515	13.6434	13.9645	13.9473	13.9234	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	10.7181	10.7181	13.1105	13.1105	13.1105	13.1105	13.4375	13.4201	13.3951	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	10.2383	10.2383	12.5597	12.5597	12.5597	12.5597	12.9117	12.8942	12.8688	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63			13.8057	13.8057	13.8057	13.8057	13.8057	13.8057	13.7943	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64			13.2273	13.2273	13.2273	13.2273	13.2273	13.2273	13.2273	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65			12.6398	12.6398	12.6398	12.6398	12.6398	12.6398	12.6398	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66					14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67					14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68					13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69					12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over					12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 10 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.3240	18.3211	18.3178	19.0191	19.0152											
31	18.0916	18.0886	18.0852	18.7851	18.7811	23.9278										
32	17.8525	17.8493	17.8458	18.5450	18.5409	23.6434	25.2293									
33	17.6092	17.6057	17.6020	18.3003	18.2962	23.3535	24.9382	24.9346								
34	17.3663	17.3623	17.3582	18.0540	18.0497	23.0605	24.6426	24.6389	24.6348							
35	17.1140	17.1095	17.1050	17.7994	17.7949	22.7586	24.3395	24.3357	24.3315	25.2605						
36	16.8572	16.8520	16.8469	17.5399	17.5349	22.4504	24.0300	24.0261	24.0218	24.9502	24.9451					
37	16.6060	16.6002	16.5943	17.2821	17.2765	22.1420	23.7172	23.7132	23.7088	24.6356	24.6304	24.6246				
38	16.3395	16.3330	16.3263	17.0121	17.0058	21.8213	23.3948	23.3906	23.3860	24.3123	24.3070	24.3010	24.5598			
39	16.0696	16.0624	16.0548	16.7382	16.7310	21.4952	23.0667	23.0621	23.0572	23.9827	23.9773	23.9712	24.2299	24.2299		
40	15.8177	15.8100	15.8017	16.4752	16.4670	21.1769	22.7394	22.7342	22.7289	23.6513	23.6457	23.6395	23.8973	23.8973	23.8973	
41	15.4803	15.4718	15.4628	16.1339	16.1247	20.7701	22.3296	22.3238	22.3178	23.2388	23.2329	23.2264	23.4841	23.4841	23.4841	23.9410
42	15.1378	15.1286	15.1187	15.7871	15.7771	20.3562	21.9121	21.9054	21.8987	22.8180	22.8115	22.8048	23.0622	23.0622	23.0622	23.5189

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.8354	14.8259	14.8154	15.4654	15.4546	19.9622	21.5005	21.4930	21.4854	22.3981	22.3908	22.3834	22.6391	22.6391	22.6391	23.0942
44	14.4799	14.4698	14.4587	15.1059	15.0941	19.5323	21.0667	21.0584	21.0497	21.9601	21.9520	21.9437	22.1992	22.1992	22.1992	22.6540
45	14.1186	14.1078	14.0960	14.7403	14.7276	19.0943	20.6246	20.6155	20.6058	21.5134	21.5043	21.4949	21.7502	21.7502	21.7502	22.2047
46	13.8467	13.8355	13.8232	14.4324	14.4194	18.7054	20.2023	20.1925	20.1820	21.0773	21.0669	21.0563	21.3082	21.3082	21.3082	21.7596
47	13.4692	13.4573	13.4441	14.0506	14.0368	18.2488	19.7416	19.7309	19.7195	20.6124	20.6008	20.5888	20.8405	20.8405	20.8405	21.2916
48	13.0859	13.0724	13.0583	13.6616	13.6467	17.7831	19.2719	19.2603	19.2478	20.1382	20.1256	20.1122	20.3637	20.3637	20.3637	20.8146
49	12.8970	12.8835	12.8687	13.4016	13.3863	17.4299	18.8536	18.8417	18.8284	19.6956	19.6821	19.6675	19.9119	19.9119	19.9119	20.3567
50	12.4949	12.4804	12.4639	12.9940	12.9777	16.9428	18.3633	18.3507	18.3366	19.2016	19.1868	19.1709	19.4154	19.4154	19.4154	19.8690
51	11.9434	11.9286	11.9110	12.4379	12.4198	16.2805	17.6972	17.6838	17.6691	18.5321	18.5164	18.4992	18.7436	18.7436	18.7436	19.1879
52	11.7984	11.7875	11.7731	12.1573	12.1396	15.8604	17.1452	17.1318	17.1167	17.9347	17.9188	17.9008	18.1304	18.1304	18.1304	18.5623
53	11.2114	11.2009	11.1864	11.5697	11.5511	15.1637	16.4466	16.4325	16.4165	17.2332	17.2167	17.1980	17.4279	17.4279	17.4279	17.8599
54	10.6158	10.6058	10.5918	10.9735	10.9545	14.4569	15.7358	15.7202	15.7034	16.5182	16.5008	16.4812	16.7112	16.7112	16.7112	17.1432
55	10.7343	10.7343	10.7280	10.9674	10.9541	14.2768	15.2830	15.2681	15.2511	15.9731	15.9557	15.9358	16.1346	16.1346	16.1346	16.5407
56	10.3247	10.3247	10.3247	10.5673	10.5540	13.8023	14.8075	14.7913	14.7721	15.4924	15.4737	15.4521	15.6515	15.6515	15.6515	16.0581
57	9.9081	9.9081	9.9081	10.1682	10.1548	13.3267	14.3290	14.3119	14.2909	15.0085	14.9872	14.9639	15.1635	15.1635	15.1635	15.5703

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.8105	10.8105	10.8105	10.8105	10.8105	13.7871	14.4146	14.4023	14.3851	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	15.3505
59	10.3633	10.3633	10.3633	10.3633	10.3633	13.2735	13.9110	13.8985	13.8806	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.8447
60	9.9069	9.9069	9.9069	9.9069	9.9069	12.7434	13.4041	13.3915	13.3735	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	14.3363
61	-	11.3562	11.3562	11.3562	11.3562	13.8905	13.8905	13.8905	13.8823	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.4079
62	10.8783	10.8783	10.8783	10.8783	10.8783	13.3422	13.3422	13.3422	13.3422	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.8778
63	10.3906	10.3906	10.3906	10.3906	10.3906	12.7843	12.7843	12.7843	12.7843	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.3502
64	-	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676
65	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 11 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.8926	18.8896	18.8864	19.6021												
31	18.6571	18.6541	18.6507	19.3658	19.3619											
32	18.4194	18.4163	18.4129	19.1265	19.1225	24.3689										
33	18.1749	18.1716	18.1681	18.8811	18.8769	24.0784	25.6957									
34	17.9257	17.9221	17.9183	18.6305	18.6263	23.7820	25.3982	25.3945								
35	17.6769	17.6728	17.6687	18.3783	18.3739	23.4825	25.0961	25.0923	25.0881							
36	17.4183	17.4137	17.4090	18.1174	18.1128	23.1737	24.7862	24.7824	24.7781	25.7256						
37	17.1551	17.1499	17.1446	17.8515	17.8464	22.8585	24.4698	24.4659	24.4615	25.4034						
38	16.8975	16.8916	16.8856	17.5872	17.5815	22.5431	24.1501	24.1460	24.1415	25.0870	25.0817	25.0817				
39	16.6254	16.6188	16.6119	17.3115	17.3051	22.2158	23.8211	23.8168	23.8121	24.7571	24.7516	24.7516	25.0155			
40	16.3497	16.3423	16.3346	17.0318	17.0244	21.8830	23.4862	23.4815	23.4766	24.4207	24.4152	24.4152	24.6789	24.6789		
41	16.0324	16.0245	16.0161	16.7033	16.6950	21.4876	23.0817	23.0764	23.0710	24.0120	24.0063	24.0063	24.2691	24.2691	24.2691	
42	15.6867	15.6781	15.6690	16.3537	16.3445	21.0713	22.6624	22.6565	22.6505	23.5901	23.5841	23.5841	23.8467	23.8467	23.8467	24.3124

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	15.3357	15.3264	15.3164	15.9984	15.9883	20.6477	22.2352	22.2285	22.2217	23.1596	23.1531	23.1531	23.4155	23.4155	23.4155	23.8809
44	15.0248	15.0152	15.0045	15.6679	15.6570	20.2439	21.8137	21.8061	21.7984	22.7297	22.7224	22.7224	22.9830	22.9830	22.9830	23.4469
45	14.6593	14.6492	14.6380	15.2986	15.2867	19.8032	21.3693	21.3609	21.3521	22.2812	22.2730	22.2730	22.5334	22.5334	22.5334	22.9970
46	14.2875	14.2766	14.2646	14.9225	14.9097	19.3540	20.9161	20.9069	20.8971	21.8236	21.8143	21.8143	22.0746	22.0746	22.0746	22.5378
47	14.0066	13.9953	13.9829	14.6051	14.5918	18.9548	20.4833	20.4734	20.4627	21.3769	21.3664	21.3664	21.6231	21.6231	21.6231	22.0832
48	13.6174	13.6054	13.5920	14.2117	14.1977	18.4861	20.0110	20.0002	19.9886	20.9006	20.8889	20.8889	21.1455	21.1455	21.1455	21.6054
49	13.2225	13.2090	13.1947	13.8113	13.7962	18.0085	19.5297	19.5180	19.5053	20.4151	20.4023	20.4023	20.6587	20.6587	20.6587	21.1182
50	13.0265	13.0129	12.9979	13.5428	13.5273	17.6458	19.1010	19.0890	19.0755	19.9618	19.9481	19.9481	20.1973	20.1973	20.1973	20.6507
51	12.4689	12.4546	12.4381	12.9807	12.9644	16.9795	18.4322	18.4196	18.4056	19.2900	19.2753	19.2753	19.5245	19.5245	19.5245	19.9776
52	11.9008	11.8862	11.8687	12.4083	12.3903	16.2997	17.7491	17.7359	17.7212	18.6040	18.5884	18.5884	18.8375	18.8375	18.8375	19.2904
53	11.7493	11.7387	11.7245	12.1184	12.1009	15.8682	17.1833	17.1700	17.1549	17.9920	17.9762	17.9762	18.2104	18.2104	18.2104	18.6506
54	11.1467	11.1366	11.1223	11.5153	11.4970	15.1546	16.4681	16.4542	16.4382	17.2744	17.2580	17.2580	17.4924	17.4924	17.4924	17.9327
55	10.5352	10.5256	10.5118	10.9033	10.8847	14.4303	15.7403	15.7250	15.7082	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	10.8891	10.8891	10.8827	11.1280	11.1145	14.5159	15.5467	15.5315	15.5141	16.2535	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	10.4692	10.4692	10.4692	10.7179	10.7043	14.0317	15.0620	15.0455	15.0259	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.0419	10.0419	10.0419	10.3086	10.2949	13.5462	14.5742	14.5567	14.5353	15.2711	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	10.9661	10.9661	10.9661	10.9661	10.9661	14.0206	14.6652	14.6526	14.6351	15.1744	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	10.5059	10.5059	10.5059	10.5059	10.5059	13.4962	14.1517	14.1390	14.1206	14.6604	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	10.0376	10.0376	10.0376	10.0376	10.0376	12.9555	13.6356	13.6228	13.6043	14.1442	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62			11.5360	11.5360	11.5360	14.1460	14.1460	14.1460	14.1376	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63			11.0511	11.0511	11.0511	13.5915	13.5915	13.5915	13.5915	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64			10.5560	10.5560	10.5560	13.0254	13.0254	13.0254	13.0254	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65						14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66						13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67						13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68						12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69						12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over						11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 12 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	19.4729	19.4700	19.4667													
31	19.2368	19.2338	19.2305	19.9604												
32	18.9960	18.9930	18.9896	19.7188	19.7148											
33	18.7530	18.7499	18.7464	19.4742	19.4700	24.8182										
34	18.5026	18.4992	18.4956	19.2228	19.2185	24.5213	26.1707									
35	18.2474	18.2437	18.2399	18.9663	18.9620	24.2183	25.8667	25.8630								
36	17.9924	17.9883	17.9840	18.7078	18.7033	23.9121	25.5579	25.5541	25.5498							
37	17.7274	17.7228	17.7181	18.4406	18.4359	23.5964	25.2412	25.2373	25.2329	26.1995						
38	17.4576	17.4523	17.4470	18.1681	18.1629	23.2741	24.9179	24.9139	24.9094	25.8755	25.8755					
39	17.1946	17.1886	17.1825	17.8983	17.8925	22.9522	24.5916	24.5874	24.5828	25.5474	25.5474	25.5474				
40	16.9167	16.9100	16.9030	17.6167	17.6102	22.6180	24.2558	24.2514	24.2467	25.2107	25.2107	25.2107	25.4796			
41	16.5752	16.5678	16.5600	17.2712	17.2638	22.2079	23.8435	23.8387	23.8337	24.7970	24.7970	24.7970	25.0657	25.0657		
42	16.2501	16.2421	16.2336	16.9348	16.9264	21.8034	23.4297	23.4244	23.4189	24.3789	24.3789	24.3789	24.6468	24.6468	24.6468	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	15.8960	15.8873	15.8780	16.5767	16.5674	21.3774	23.0008	22.9948	22.9887	23.9474	23.9474	23.9474	24.2150	24.2150	24.2150	24.6897
44	15.5355	15.5261	15.5160	16.2120	16.2018	20.9435	22.5634	22.5566	22.5497	23.5068	23.5068	23.5068	23.7743	23.7743	23.7743	24.2487
45	15.2156	15.2060	15.1952	15.8723	15.8613	20.5295	22.1317	22.1240	22.1162	23.0667	23.0667	23.0667	23.3323	23.3323	23.3323	23.8051
46	14.8397	14.8295	14.8181	15.4926	15.4805	20.0777	21.6764	21.6678	21.6589	22.6074	22.6074	22.6074	22.8728	22.8728	22.8728	23.3453
47	14.4569	14.4459	14.4338	15.1056	15.0927	19.6171	21.2122	21.2028	21.1929	22.1390	22.1390	22.1390	22.4043	22.4043	22.4043	22.8764
48	14.1665	14.1552	14.1426	14.7782	14.7649	19.2073	20.7686	20.7586	20.7478	21.6815	21.6815	21.6815	21.9432	21.9432	21.9432	22.4122
49	13.7659	13.7538	13.7403	14.3736	14.3594	18.7268	20.2849	20.2739	20.2622	21.1939	21.1939	21.1939	21.4555	21.4555	21.4555	21.9242
50	13.3596	13.3459	13.3314	13.9618	13.9465	18.2373	19.7920	19.7802	19.7673	20.6971	20.6971	20.6971	20.9585	20.9585	20.9585	21.4268
51	13.0134	13.0000	12.9851	13.5426	13.5273	17.6986	19.1865	19.1745	19.1610	20.0673	20.0673	20.0673	20.3213	20.3213	20.3213	20.7833
52	12.4394	12.4253	12.4090	12.9644	12.9484	17.0150	18.5010	18.4886	18.4745	19.3792	19.3792	19.3792	19.6333	19.6333	19.6333	20.0950
53	11.8552	11.8408	11.8235	12.3761	12.3583	16.3180	17.8013	17.7882	17.7735	18.6768	18.6768	18.6768	18.9309	18.9309	18.9309	19.3923
54	11.6986	11.6883	11.6743	12.0782	12.0610	15.8760	17.2223	17.2092	17.1942	18.0510	18.0510	18.0510	18.2898	18.2898	18.2898	18.7384
55	11.0801	11.0703	11.0563	11.4594	11.4414	15.1451	16.4904	16.4767	16.4609	17.3170	17.3170	17.3170	17.5561	17.5561	17.5561	18.0048
56	10.6853	10.6755	10.6614	11.0625	11.0435	14.6731	16.0149	15.9992	15.9822	16.8367	16.8367	16.8367	17.0758	17.0758	17.0758	17.5245
57	11.0476	11.0476	11.0411	11.2926	11.2788	14.7629	15.8194	15.8039	15.7862	16.5437	16.5437	16.5437	16.7505	16.7505	16.7505	17.1723

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.6173	10.6173	10.6173	10.8724	10.8586	14.2690	15.3258	15.3089	15.2889	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755
59	10.1768	10.1768	10.1768	10.4507	10.4368	13.7732	14.8288	14.8110	14.7891	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	11.1257	11.1257	11.1257	11.1257	11.1257	14.2642	14.9270	14.9141	14.8962	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	10.6543	10.6543	10.6543	10.6543	10.6543	13.7302	14.4050	14.3920	14.3732	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	10.1770	10.1770	10.1770	10.1770	10.1770	13.1820	13.8829	13.8698	13.8509	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63			11.7295	11.7295	11.7295	14.4203	14.4203	14.4203	14.4118	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64			11.2375	11.2375	11.2375	13.8583	13.8583	13.8583	13.8583	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65			10.7347	10.7347	10.7347	13.2838	13.2838	13.2838	13.2838	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66						14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67						14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68						13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69						12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over						12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 13 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3984	11.3892	13.3716	13.3803	13.3714											
31	11.5926	11.5834	13.6038	13.6204	13.6116	13.6026										
32	11.7779	11.7686	13.8290	13.8590	13.8503	13.8414	13.8420									
33	12.0031	11.9932	14.0898	14.1173	14.1087	14.0999	14.0999	14.0874								
34	12.1896	12.1790	14.3169	14.3604	14.3518	14.3431	14.3487	14.3363	14.3236							
35	12.3537	12.3422	14.5251	14.5957	14.5870	14.5782	14.5934	14.5811	14.5685	14.5830						
36	12.5970	12.5846	14.8041	14.8684	14.8591	14.8503	14.8636	14.8516	14.8390	14.8523	14.8390					
37	12.7558	12.7424	15.0095	15.1062	15.0963	15.0869	15.1114	15.0993	15.0869	15.1120	15.0990	15.0855				
38	12.8632	12.8490	15.1706	15.3241	15.3134	15.3032	15.3465	15.3342	15.3218	15.3671	15.3541	15.3408	15.3504			
39	13.1347	13.1202	15.4787	15.6184	15.6069	15.5960	15.6343	15.6213	15.6087	15.6506	15.6378	15.6246	15.6336	15.6336		
40	13.2259	13.2110	15.6285	15.8366	15.8240	15.8121	15.8728	15.8588	15.8455	15.9114	15.8985	15.8855	15.8986	15.8986	15.8986	
41	13.1795	13.1640	15.6437	15.9486	15.9353	15.9224	16.0231	16.0080	15.9938	16.1017	16.0887	16.0756	16.0958	16.0958	16.0958	16.1130
42	13.3531	13.3379	15.8545	16.2090	16.1956	16.1822	16.2744	16.2583	16.2430	16.3441	16.3304	16.3172	16.3363	16.3363	16.3363	16.3529

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.2916	13.2766	15.8577	16.3007	16.2870	16.2731	16.4143	16.3968	16.3803	16.5321	16.5175	16.5035	16.5312	16.5312	16.5312	16.5552
44	13.0675	13.0520	15.7170	16.3119	16.2977	16.2832	16.4836	16.4651	16.4471	16.6863	16.6705	16.6556	16.6980	16.6980	16.6980	16.7345
45	13.2131	13.1987	15.9051	16.5212	16.5074	16.4929	16.7542	16.7356	16.7170	16.9433	16.9265	16.9105	16.9509	16.9509	16.9509	16.9860
46	12.9792	12.9643	15.7559	16.5157	16.5021	16.4873	16.7902	16.7712	16.7518	17.0843	17.0661	17.0488	17.1070	17.1070	17.1070	17.1573
47	12.6068	12.5910	15.4836	16.3570	16.3430	16.3277	16.7109	16.6912	16.6710	17.1500	17.1308	17.1120	17.2009	17.2009	17.2009	17.2772
48	12.2293	12.2114	15.2059	16.5321	16.5190	16.5046	16.9022	16.8830	16.8629	17.4224	17.4030	17.3836	17.4688	17.4688	17.4688	17.5426
49	12.1144	12.0964	15.1617	16.3629	16.3494	16.3344	16.7982	16.7793	16.7587	17.4529	17.4332	17.4130	17.5353	17.5353	17.5353	17.6405
50	11.7168	11.6974	14.7858	15.9832	15.9688	15.9527	16.4765	16.4571	16.4360	17.3613	17.3408	17.3198	17.4674	17.4674	17.4674	17.6270
51	11.1695	11.1497	14.5292	15.7215	15.7055	15.6885	16.4478	16.4299	16.4103	17.3933	17.3737	17.3530	17.5974	17.5974	17.5974	17.7552
52	11.1708	11.1562	14.3654	15.3021	15.2864	15.2690	15.9409	15.9230	15.9028	17.1160	17.0970	17.0762	17.3059	17.3059	17.3059	17.5316
53	10.5856	10.5716	13.6734	14.6086	14.5922	14.5731	15.2429	15.2242	15.2028	16.6020	16.5829	16.5619	16.7917	16.7917	16.7917	17.0647
54	9.9942	9.9808	12.9720	13.9039	13.8872	13.8669	14.5337	14.5130	14.4905	16.5182	16.5008	16.4812	16.7112	16.7112	16.7112	17.1432
55	10.3630	10.3630	13.1319	13.7146	13.7029	13.6867	14.1745	14.1546	14.1318	15.9731	15.9557	15.9358	16.1346	16.1346	16.1346	16.5407
56	9.9503	9.9503	12.6510	13.2413	13.2296	13.2128	13.6992	13.6775	13.6518	15.4924	15.4737	15.4521	15.6515	15.6515	15.6515	16.0581
57	9.5321	9.5321	12.1562	12.7663	12.7545	12.7376	13.2220	13.1991	13.1711	15.0085	14.9872	14.9639	15.1635	15.1635	15.1635	15.5703

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.8695	13.2058	13.2058	13.2058	13.2058	13.1980	13.5020	13.4854	13.4625	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	15.3505
59	10.4238	12.6870	12.6870	12.6870	12.6870	12.6870	12.9958	12.9791	12.9551	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.8447
60	9.9648	12.1556	12.1556	12.1556	12.1556	12.1556	12.4875	12.4707	12.4465	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	14.3363
61		13.3112	13.3112	13.3112	13.3112	13.3112	13.3112	13.3112	13.3002	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.4079
62		12.7486	12.7486	12.7486	12.7486	12.7486	12.7486	12.7486	12.7486	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.8778
63		12.1792	12.1792	12.1792	12.1792	12.1792	12.1792	12.1792	12.1792	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.3502
64						14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676
65						13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66						12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67						12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68						11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69						11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over						10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 14 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3826	11.3731	13.3575	13.3672												
31	11.5967	11.5874	13.6074	13.6163	13.6072											
32	11.7939	11.7845	13.8433	13.8602	13.8513	13.8421										
33	11.9820	11.9725	14.0721	14.1028	14.0939	14.0848	14.0854									
34	12.2101	12.2000	14.3367	14.3647	14.3560	14.3470	14.3471	14.3343								
35	12.3990	12.3882	14.5671	14.6115	14.6028	14.5939	14.5996	14.5870	14.5740							
36	12.5646	12.5529	14.7778	14.8499	14.8410	14.8321	14.8476	14.8351	14.8222	14.8370						
37	12.8110	12.7985	15.0610	15.1266	15.1172	15.1082	15.1218	15.1095	15.0968	15.1103	15.0968					
38	12.9713	12.9576	15.2689	15.3677	15.3576	15.3480	15.3731	15.3607	15.3481	15.3738	15.3604	15.3604				
39	13.0806	13.0661	15.4330	15.5897	15.5788	15.5684	15.6126	15.6000	15.5874	15.6337	15.6205	15.6205	15.6303			
40	13.3568	13.3420	15.7467	15.8894	15.8777	15.8666	15.9058	15.8925	15.8797	15.9225	15.9095	15.9095	15.9187	15.9187		
41	13.3950	13.3798	15.8370	16.0514	16.0387	16.0266	16.0894	16.0752	16.0617	16.1302	16.1171	16.1171	16.1306	16.1306	16.1306	
42	13.3460	13.3303	15.8509	16.1641	16.1507	16.1375	16.2412	16.2259	16.2114	16.3228	16.3097	16.3097	16.3304	16.3304	16.3304	16.3482

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.5189	13.5035	16.0621	16.4265	16.4129	16.3993	16.4949	16.4785	16.4630	16.5681	16.5542	16.5542	16.5739	16.5739	16.5739	16.5911
44	13.4534	13.4383	16.0629	16.5176	16.5038	16.4897	16.6352	16.6175	16.6007	16.7577	16.7428	16.7428	16.7713	16.7713	16.7713	16.7961
45	13.2218	13.2062	15.9167	16.5266	16.5121	16.4975	16.7035	16.6848	16.6665	16.9126	16.8966	16.8966	16.9401	16.9401	16.9401	16.9776
46	13.3628	13.3482	16.1018	16.7350	16.7210	16.7063	16.9746	16.9557	16.9369	17.1712	17.1540	17.1540	17.1957	17.1957	17.1957	17.2320
47	13.1204	13.1054	15.9465	16.7266	16.7128	16.6978	17.0087	16.9894	16.9698	17.3125	17.2940	17.2940	17.3538	17.3538	17.3538	17.4056
48	12.7361	12.7201	15.6652	16.5615	16.5473	16.5319	16.9248	16.9048	16.8844	17.3770	17.3575	17.3575	17.4486	17.4486	17.4486	17.5269
49	12.3469	12.3288	15.3787	16.7339	16.7206	16.7060	17.1146	17.0952	17.0749	17.6506	17.6309	17.6309	17.7187	17.7187	17.7187	17.7948
50	12.2261	12.2080	15.3310	16.5588	16.5452	16.5300	17.0063	16.9872	16.9664	17.6801	17.6600	17.6600	17.7856	17.7856	17.7856	17.8938
51	11.6716	11.6525	14.7826	16.0074	15.9931	15.9770	16.5188	16.4995	16.4784	17.4354	17.4150	17.4150	17.5678	17.5678	17.5678	17.7327
52	11.1074	11.0879	14.5071	15.7272	15.7114	15.6944	16.4715	16.4538	16.4342	17.4565	17.4370	17.4370	17.6862	17.6862	17.6862	17.8511
53	11.1052	11.0910	14.3370	15.2960	15.2806	15.2633	15.9514	15.9336	15.9135	17.1712	17.1523	17.1523	17.3865	17.3865	17.3865	17.6207
54	10.5042	10.4906	13.6274	14.5853	14.5691	14.5501	15.2364	15.2178	15.1966	16.6449	16.6260	16.6260	16.8604	16.8604	16.8604	17.1427
55	9.8965	9.8836	12.9082	13.8628	13.8464	13.8263	14.5098	14.4893	14.4669	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	10.5087	10.5087	13.3434	13.9403	13.9284	13.9119	14.4117	14.3913	14.3681	16.2535	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	10.0854	10.0854	12.8519	13.4570	13.4450	13.4279	13.9265	13.9044	13.8782	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.6562	12.3460	12.9717	12.9597	12.9424	13.4393	13.4159	13.3873	15.2711	15.2493	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	11.0265	13.4242	13.4242	13.4242	13.4162	13.7285	13.7116	13.6882	15.1744	15.1528	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	10.5680	12.8935	12.8935	12.8935	12.8935	13.2112	13.1942	13.1696	14.6604	14.6370	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	10.0972	12.3510	12.3510	12.3510	12.3510	12.6926	12.6754	12.6507	14.1442	14.1193	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62		13.5496	13.5496	13.5496	13.5496	13.5496	13.5496	13.5384	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63		12.9796	12.9796	12.9796	12.9796	12.9796	12.9796	12.9796	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64		12.4013	12.4013	12.4013	12.4013	12.4013	12.4013	12.4013	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65			14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66			13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67			13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68			12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69			12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over			11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 15 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3843	11.3745	13.3586													
31	11.5807	11.5711	13.5930	13.6030												
32	11.7981	11.7886	13.8470	13.8560	13.8469											
33	11.9983	11.9887	14.0868	14.1040	14.0949	14.0856										
34	12.1886	12.1789	14.3187	14.3500	14.3409	14.3317	14.3323									
35	12.4199	12.4096	14.5872	14.6159	14.6071	14.5979	14.5979	14.5850								
36	12.6108	12.5998	14.8207	14.8661	14.8571	14.8481	14.8540	14.8411	14.8279							
37	12.7782	12.7663	15.0343	15.1079	15.0988	15.0897	15.1055	15.0928	15.0797	15.0948						
38	13.0277	13.0149	15.3214	15.3885	15.3789	15.3697	15.3837	15.3712	15.3582	15.3720	15.3720					
39	13.1909	13.1769	15.5332	15.6342	15.6239	15.6141	15.6397	15.6271	15.6143	15.6405	15.6405	15.6405				
40	13.3020	13.2871	15.7003	15.8603	15.8492	15.8386	15.8837	15.8709	15.8581	15.9054	15.9054	15.9054	15.9154			
41	13.5289	13.5139	15.9578	16.1057	16.0938	16.0825	16.1234	16.1099	16.0969	16.1418	16.1418	16.1418	16.1514	16.1514		
42	13.5662	13.5509	16.0484	16.2694	16.2564	16.2442	16.3092	16.2948	16.2810	16.3522	16.3522	16.3522	16.3661	16.3661	16.3661	16.3661

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.5145	13.4986	16.0609	16.3827	16.3691	16.3557	16.4625	16.4470	16.4322	16.5472	16.5472	16.5472	16.5685	16.5685	16.5685	16.5869
44	13.6857	13.6702	16.2717	16.6464	16.6326	16.6188	16.7179	16.7013	16.6855	16.7947	16.7947	16.7947	16.8151	16.8151	16.8151	16.8329
45	13.6161	13.6008	16.2699	16.7369	16.7228	16.7085	16.8586	16.8407	16.8236	16.9858	16.9858	16.9858	17.0151	17.0151	17.0151	17.0406
46	13.3764	13.3606	16.1178	16.7432	16.7286	16.7137	16.9256	16.9066	16.8881	17.1413	17.1413	17.1413	17.1859	17.1859	17.1859	17.2245
47	13.5124	13.4976	16.3000	16.9509	16.9367	16.9218	17.1973	17.1782	17.1590	17.4016	17.4016	17.4016	17.4445	17.4445	17.4445	17.4820
48	13.2610	13.2458	16.1383	16.9393	16.9254	16.9102	17.2293	17.2098	17.1899	17.5433	17.5433	17.5433	17.6047	17.6047	17.6047	17.6580
49	12.8650	12.8489	15.8483	16.7684	16.7540	16.7384	17.1414	17.1212	17.1005	17.6071	17.6071	17.6071	17.7004	17.7004	17.7004	17.7808
50	12.4642	12.4459	15.5530	16.9383	16.9249	16.9101	17.3301	17.3105	17.2898	17.8825	17.8825	17.8825	17.9729	17.9729	17.9729	18.0513
51	12.1936	12.1756	15.3409	16.5967	16.5831	16.5680	17.0613	17.0423	17.0215	17.7625	17.7625	17.7625	17.8929	17.8929	17.8929	18.0055
52	11.6223	11.6034	14.7768	16.0300	16.0159	15.9998	16.5604	16.5412	16.5201	17.5101	17.5101	17.5101	17.6682	17.6682	17.6682	17.8387
53	11.0416	11.0223	14.4826	15.7316	15.7159	15.6990	16.4946	16.4770	16.4574	17.5205	17.5205	17.5205	17.7746	17.7746	17.7746	17.9470
54	11.0374	11.0236	14.3074	15.2896	15.2744	15.2572	15.9620	15.9444	15.9244	17.2282	17.2282	17.2282	17.4670	17.4670	17.4670	17.7098
55	10.4201	10.4070	13.5800	14.5613	14.5454	14.5266	15.2298	15.2115	15.1904	16.6897	16.6897	16.6897	16.9287	16.9287	16.9287	17.2206
56	10.0310	10.0179	13.1144	14.0922	14.0754	14.0549	14.7550	14.7341	14.7113	16.8367	16.8367	16.8367	17.0758	17.0758	17.0758	17.5245
57	10.6577	10.6577	13.5615	14.1734	14.1612	14.1444	14.6567	14.6360	14.6123	16.5437	16.5437	16.5437	16.7505	16.7505	16.7505	17.1723

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.2236	10.2236	13.0594	13.6800	13.6678	13.6503	14.1618	14.1393	14.1125	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755
59	9.7807	9.7807	12.5412	13.1837	13.1715	13.1538	13.6641	13.6402	13.6110	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	11.1878	11.1878	13.6515	13.6515	13.6515	13.6434	13.9645	13.9473	13.9234	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	10.7181	10.7181	13.1105	13.1105	13.1105	13.1105	13.4375	13.4201	13.3951	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	10.2383	10.2383	12.5597	12.5597	12.5597	12.5597	12.9117	12.8942	12.8688	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63			13.8057	13.8057	13.8057	13.8057	13.8057	13.8057	13.7943	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64			13.2273	13.2273	13.2273	13.2273	13.2273	13.2273	13.2273	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65			12.6398	12.6398	12.6398	12.6398	12.6398	12.6398	12.6398	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66					14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67					14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68					13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69					12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over					12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 16 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3941	11.3872	11.3801	11.3800	11.3700											
31	11.5919	11.5850	11.5780	11.5824	11.5725	13.5942										
32	11.7838	11.7768	11.7698	11.7818	11.7720	13.8323	13.8425									
33	12.0066	11.9992	11.9920	12.0026	11.9929	14.0905	14.0998	14.0904								
34	12.2013	12.1933	12.1857	12.2053	12.1955	14.3336	14.3513	14.3420	14.3325							
35	12.3804	12.3718	12.3636	12.3981	12.3882	14.5690	14.6009	14.5917	14.5823	14.5830						
36	12.6198	12.6105	12.6017	12.6322	12.6217	14.8412	14.8706	14.8615	14.8522	14.8523	14.8390					
37	12.7967	12.7866	12.7771	12.8254	12.8142	15.0780	15.1244	15.1152	15.1060	15.1120	15.0990	15.0855				
38	12.9358	12.9251	12.9146	12.9944	12.9822	15.2943	15.3695	15.3602	15.3509	15.3671	15.3541	15.3408	15.3504			
39	13.1988	13.1880	13.1771	13.2484	13.2353	15.5868	15.6554	15.6456	15.6362	15.6506	15.6378	15.6246	15.6336	15.6336		
40	13.3276	13.3164	13.3051	13.4145	13.4003	15.8025	15.9057	15.8952	15.8852	15.9114	15.8985	15.8855	15.8986	15.8986	15.8986	
41	13.3418	13.3302	13.3184	13.4751	13.4600	15.9124	16.0771	16.0658	16.0551	16.1017	16.0887	16.0756	16.0958	16.0958	16.0958	16.1130
42	13.5210	13.5097	13.4979	13.7032	13.6880	16.1720	16.3250	16.3129	16.3015	16.3441	16.3304	16.3172	16.3363	16.3363	16.3363	16.3529

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.5244	13.5132	13.5010	13.7395	13.7240	16.2628	16.4904	16.4773	16.4649	16.5321	16.5175	16.5035	16.5312	16.5312	16.5312	16.5552
44	13.4059	13.3943	13.3818	13.6842	13.6681	16.2730	16.6037	16.5899	16.5764	16.6863	16.6705	16.6556	16.6980	16.6980	16.6980	16.7345
45	13.5643	13.5535	13.5418	13.8535	13.8378	16.4834	16.8686	16.8547	16.8407	16.9433	16.9265	16.9105	16.9509	16.9509	16.9509	16.9860
46	13.4384	13.4273	13.4150	13.7792	13.7637	16.4787	16.9583	16.9440	16.9295	17.0843	17.0661	17.0488	17.1070	17.1070	17.1070	17.1573
47	13.1444	13.1326	13.1193	13.5310	13.5151	16.3205	16.9620	16.9472	16.9321	17.1500	17.1308	17.1120	17.2009	17.2009	17.2009	17.2772
48	13.0859	13.0724	13.0583	13.6616	13.6467	16.4996	17.1688	17.1544	17.1394	17.4224	17.4030	17.3836	17.4688	17.4688	17.4688	17.5426
49	12.8970	12.8835	12.8687	13.4016	13.3863	16.3319	17.1548	17.1406	17.1252	17.4529	17.4332	17.4130	17.5353	17.5353	17.5353	17.6405
50	12.4949	12.4804	12.4639	12.9940	12.9777	16.0333	16.9781	16.9635	16.9477	17.3613	17.3408	17.3198	17.4674	17.4674	17.4674	17.6270
51	11.9434	11.9286	11.9110	12.4379	12.4198	15.5687	16.9855	16.9721	16.9574	17.3933	17.3737	17.3530	17.5974	17.5974	17.5974	17.7552
52	11.7984	11.7875	11.7731	12.1573	12.1396	15.3487	16.6335	16.6201	16.6050	17.1160	17.0970	17.0762	17.3059	17.3059	17.3059	17.5316
53	11.2114	11.2009	11.1864	11.5697	11.5511	14.7692	16.0520	16.0380	16.0220	16.6020	16.5829	16.5619	16.7917	16.7917	16.7917	17.0647
54	10.6158	10.6058	10.5918	10.9735	10.9545	14.4569	15.7358	15.7202	15.7034	16.5182	16.5008	16.4812	16.7112	16.7112	16.7112	17.1432
55	10.7343	10.7343	10.7280	10.9674	10.9541	14.2768	15.2830	15.2681	15.2511	15.9731	15.9557	15.9358	16.1346	16.1346	16.1346	16.5407
56	10.3247	10.3247	10.3247	10.5673	10.5540	13.8023	14.8075	14.7913	14.7721	15.4924	15.4737	15.4521	15.6515	15.6515	15.6515	16.0581
57	9.9081	9.9081	9.9081	10.1682	10.1548	13.3267	14.3290	14.3119	14.2909	15.0085	14.9872	14.9639	15.1635	15.1635	15.1635	15.5703

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.8105	10.8105	10.8105	10.8105	10.8105	13.7871	14.4146	14.4023	14.3851	14.9105	14.8894	14.8652	14.9988	14.9988	14.9988	15.3505
59	10.3633	10.3633	10.3633	10.3633	10.3633	13.2735	13.9110	13.8985	13.8806	14.4058	14.3828	14.3554	14.4916	14.4916	14.4916	14.8447
60	9.9069	9.9069	9.9069	9.9069	9.9069	12.7434	13.4041	13.3915	13.3735	13.8981	13.8737	13.8438	13.9824	13.9824	13.9824	14.3363
61			11.3562	11.3562	11.3562	13.8905	13.8905	13.8905	13.8823	14.2128	14.1952	14.1707	14.1707	14.1707	14.1707	14.4079
62			10.8783	10.8783	10.8783	13.3422	13.3422	13.3422	13.3422	13.6793	13.6615	13.6358	13.6358	13.6358	13.6358	13.8778
63			10.3906	10.3906	10.3906	12.7843	12.7843	12.7843	12.7843	13.1473	13.1294	13.1034	13.1034	13.1034	13.1034	13.3502
64						14.0792	14.0792	14.0792	14.0792	14.0792	14.0792	14.0676	14.0676	14.0676	14.0676	14.0676
65						13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921	13.4921
66						12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175	12.9175
67						12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450	12.3450
68						11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753	11.7753
69						11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087	11.2087
70 and over						10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455	10.6455

Table 17 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3796	11.3725	11.3652	11.3656												
31	11.5924	11.5854	11.5781	11.5781	11.5679											
32	11.7932	11.7862	11.7790	11.7836	11.7735	13.8336										
33	11.9880	11.9809	11.9737	11.9861	11.9760	14.0756	14.0860									
34	12.2137	12.2061	12.1989	12.2097	12.1998	14.3375	14.3469	14.3374								
35	12.4109	12.4029	12.3951	12.4151	12.4051	14.5842	14.6023	14.5928	14.5831							
36	12.5919	12.5831	12.5748	12.6100	12.5999	14.8227	14.8553	14.8459	14.8363	14.8370						
37	12.8344	12.8250	12.8160	12.8472	12.8365	15.0990	15.1290	15.1197	15.1102	15.1103	15.0968					
38	13.0131	13.0029	12.9932	13.0425	13.0311	15.3389	15.3863	15.3770	15.3676	15.3738	15.3604	15.3604				
39	13.1547	13.1438	13.1332	13.2146	13.2022	15.5593	15.6361	15.6267	15.6172	15.6337	15.6205	15.6205	15.6303			
40	13.4224	13.4113	13.4003	13.4732	13.4598	15.8572	15.9274	15.9174	15.9078	15.9225	15.9095	15.9095	15.9187	15.9187		
41	13.5002	13.4889	13.4774	13.5902	13.5758	16.0170	16.1236	16.1130	16.1029	16.1302	16.1171	16.1171	16.1306	16.1306	16.1306	
42	13.5131	13.5013	13.4894	13.6504	13.6352	16.1276	16.2970	16.2855	16.2746	16.3228	16.3097	16.3097	16.3304	16.3304	16.3304	16.3482

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.6924	13.6809	13.6689	13.8796	13.8642	16.3892	16.5476	16.5353	16.5237	16.5681	16.5542	16.5542	16.5739	16.5739	16.5739	16.5911
44	13.6931	13.6818	13.6695	13.9141	13.8984	16.4794	16.7140	16.7007	16.6881	16.7577	16.7428	16.7428	16.7713	16.7713	16.7713	16.7961
45	13.5694	13.5577	13.5451	13.8549	13.8386	16.4874	16.8272	16.8132	16.7995	16.9126	16.8966	16.8966	16.9401	16.9401	16.9401	16.9776
46	13.7246	13.7137	13.7018	14.0219	14.0060	16.6970	17.0931	17.0790	17.0648	17.1712	17.1540	17.1540	17.1957	17.1957	17.1957	17.2320
47	13.5926	13.5813	13.5689	13.9427	13.9270	16.6894	17.1820	17.1675	17.1528	17.3125	17.2940	17.2940	17.3538	17.3538	17.3538	17.4056
48	13.2886	13.2766	13.2632	13.6856	13.6695	16.5249	17.1830	17.1680	17.1527	17.3770	17.3575	17.3575	17.4486	17.4486	17.4486	17.5269
49	13.2225	13.2090	13.1947	13.8113	13.7962	16.7013	17.3896	17.3751	17.3598	17.6506	17.6309	17.6309	17.7187	17.7187	17.7187	17.7948
50	13.0265	13.0129	12.9979	13.5428	13.5273	16.5279	17.3734	17.3590	17.3434	17.6801	17.6600	17.6600	17.7856	17.7856	17.7856	17.8938
51	12.4689	12.4546	12.4381	12.9807	12.9644	16.0606	17.0385	17.0240	17.0082	17.4354	17.4150	17.4150	17.5678	17.5678	17.5678	17.7327
52	11.9008	11.8862	11.8687	12.4083	12.3903	15.5825	17.0320	17.0187	17.0040	17.4565	17.4370	17.4370	17.6862	17.6862	17.6862	17.8511
53	11.7493	11.7387	11.7245	12.1184	12.1009	15.3552	16.6702	16.6569	16.6419	17.1712	17.1523	17.1523	17.3865	17.3865	17.3865	17.6207
54	11.1467	11.1366	11.1223	11.5153	11.4970	14.7611	16.0746	16.0608	16.0448	16.6449	16.6260	16.6260	16.8604	16.8604	16.8604	17.1427
55	10.5352	10.5256	10.5118	10.9033	10.8847	14.4303	15.7403	15.7250	15.7082	16.5427	16.5255	16.5255	16.7600	16.7600	16.7600	17.2003
56	10.8891	10.8891	10.8827	11.1280	11.1145	14.5159	15.5467	15.5315	15.5141	16.2535	16.2358	16.2358	16.4385	16.4385	16.4385	16.8524
57	10.4692	10.4692	10.4692	10.7179	10.7043	14.0317	15.0620	15.0455	15.0259	15.7640	15.7449	15.7449	15.9483	15.9483	15.9483	16.3628

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.0419	10.0419	10.0419	10.3086	10.2949	13.5462	14.5742	14.5567	14.5353	15.2711	15.2493	15.2493	15.4530	15.4530	15.4530	15.8677
59	10.9661	10.9661	10.9661	10.9661	10.9661	14.0206	14.6652	14.6526	14.6351	15.1744	15.1528	15.1528	15.2892	15.2892	15.2892	15.6479
60	10.5059	10.5059	10.5059	10.5059	10.5059	13.4962	14.1517	14.1390	14.1206	14.6604	14.6370	14.6370	14.7760	14.7760	14.7760	15.1362
61	10.0376	10.0376	10.0376	10.0376	10.0376	12.9555	13.6356	13.6228	13.6043	14.1442	14.1193	14.1193	14.2608	14.2608	14.2608	14.6219
62		11.5360	11.5360	11.5360	11.5360	14.1460	14.1460	14.1460	14.1376	14.4781	14.4601	14.4601	14.4601	14.4601	14.4601	14.7021
63		11.0511	11.0511	11.0511	11.0511	13.5915	13.5915	13.5915	13.5915	13.9391	13.9209	13.9209	13.9209	13.9209	13.9209	14.1681
64		10.5560	10.5560	10.5560	10.5560	13.0254	13.0254	13.0254	13.0254	13.3999	13.3816	13.3816	13.3816	13.3816	13.3816	13.6337
65			14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712	14.3712
66			13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886	13.7886
67			13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069	13.2069
68			12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274	12.6274
69			12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507	12.0507
70 and over			11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771	11.4771

Table 18 Pension valuation factors (PF) for sitting members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.3780	11.3707	11.3631													
31	11.5777	11.5704	11.5629	11.5635												
32	11.7937	11.7866	11.7792	11.7792	11.7688											
33	11.9976	11.9905	11.9832	11.9878	11.9775	14.0769										
34	12.1948	12.1876	12.1802	12.1929	12.1826	14.3223	14.3329									
35	12.4236	12.4159	12.4085	12.4196	12.4095	14.5881	14.5978	14.5881								
36	12.6231	12.6148	12.6069	12.6273	12.6172	14.8383	14.8567	14.8471	14.8371							
37	12.8061	12.7971	12.7887	12.8246	12.8144	15.0801	15.1134	15.1039	15.0940	15.0948						
38	13.0516	13.0420	13.0329	13.0647	13.0539	15.3603	15.3910	15.3816	15.3719	15.3720	15.3720					
39	13.2336	13.2232	13.2133	13.2637	13.2521	15.6049	15.6532	15.6438	15.6342	15.6405	15.6405	15.6405				
40	13.3776	13.3665	13.3557	13.4389	13.4262	15.8293	15.9077	15.8981	15.8885	15.9054	15.9054	15.9054	15.9154			
41	13.5972	13.5860	13.5748	13.6504	13.6369	16.0731	16.1461	16.1359	16.1262	16.1418	16.1418	16.1418	16.1514	16.1514		
42	13.6750	13.6636	13.6519	13.7682	13.7536	16.2346	16.3448	16.3340	16.3237	16.3522	16.3522	16.3522	16.3661	16.3661	16.3661	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.6865	13.6746	13.6625	13.8280	13.8126	16.3458	16.5201	16.5085	16.4974	16.5472	16.5472	16.5472	16.5685	16.5685	16.5685	16.5869
44	13.8650	13.8533	13.8412	14.0575	14.0419	16.6087	16.7727	16.7602	16.7484	16.7947	16.7947	16.7947	16.8151	16.8151	16.8151	16.8329
45	13.8630	13.8515	13.8390	14.0900	14.0740	16.6983	16.9401	16.9266	16.9138	16.9858	16.9858	16.9858	17.0151	17.0151	17.0151	17.0406
46	13.7334	13.7216	13.7088	14.0264	14.0098	16.7037	17.0529	17.0387	17.0248	17.1413	17.1413	17.1413	17.1859	17.1859	17.1859	17.2245
47	13.8852	13.8742	13.8621	14.1909	14.1748	16.9126	17.3200	17.3057	17.2913	17.4016	17.4016	17.4016	17.4445	17.4445	17.4445	17.4820
48	13.7466	13.7353	13.7227	14.1064	14.0905	16.9020	17.4081	17.3935	17.3785	17.5433	17.5433	17.5433	17.6047	17.6047	17.6047	17.6580
49	13.4329	13.4208	13.4073	13.8408	13.8245	16.7317	17.4070	17.3918	17.3763	17.6071	17.6071	17.6071	17.7004	17.7004	17.7004	17.7808
50	13.3596	13.3459	13.3314	13.9618	13.9465	16.9057	17.6138	17.5991	17.5836	17.8825	17.8825	17.8825	17.9729	17.9729	17.9729	18.0513
51	13.0134	13.0000	12.9851	13.5426	13.5273	16.5672	17.4436	17.4294	17.4138	17.7625	17.7625	17.7625	17.8929	17.8929	17.8929	18.0055
52	12.4394	12.4253	12.4090	12.9644	12.9484	16.0866	17.0987	17.0844	17.0686	17.5101	17.5101	17.5101	17.6682	17.6682	17.6682	17.8387
53	11.8552	11.8408	11.8235	12.3761	12.3583	15.5953	17.0787	17.0655	17.0508	17.5205	17.5205	17.5205	17.7746	17.7746	17.7746	17.9470
54	11.6986	11.6883	11.6743	12.0782	12.0610	15.3617	16.7080	16.6949	16.6799	17.2282	17.2282	17.2282	17.4670	17.4670	17.4670	17.7098
55	11.0801	11.0703	11.0563	11.4594	11.4414	14.7530	16.0983	16.0846	16.0688	16.6897	16.6897	16.6897	16.9287	16.9287	16.9287	17.2206
56	10.6853	10.6755	10.6614	11.0625	11.0435	14.6731	16.0149	15.9992	15.9822	16.8367	16.8367	16.8367	17.0758	17.0758	17.0758	17.5245
57	11.0476	11.0476	11.0411	11.2926	11.2788	14.7629	15.8194	15.8039	15.7862	16.5437	16.5437	16.5437	16.7505	16.7505	16.7505	17.1723

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.6173	10.6173	10.8724	10.8586	14.2690	15.3258	15.3089	15.2889	16.0456	16.0456	16.0456	16.0456	16.2530	16.2530	16.2530	16.6755
59	10.1768	10.1768	10.4507	10.4368	13.7732	14.8288	14.8110	14.7891	15.5443	15.5443	15.5443	15.5443	15.7521	15.7521	15.7521	16.1750
60	11.1257	11.1257	11.1257	11.1257	14.2642	14.9270	14.9141	14.8962	15.4504	15.4504	15.4504	15.4504	15.5895	15.5895	15.5895	15.9554
61	10.6543	10.6543	10.6543	10.6543	13.7302	14.4050	14.3920	14.3732	14.9286	14.9286	14.9286	14.9286	15.0705	15.0705	15.0705	15.4380
62	10.1770	10.1770	10.1770	10.1770	13.1820	13.8829	13.8698	13.8509	14.4070	14.4070	14.4070	14.4070	14.5515	14.5515	14.5515	14.9201
63		11.7295	11.7295	11.7295	14.4203	14.4203	14.4203	14.4118	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	14.7628	15.0098
64		11.2375	11.2375	11.2375	13.8583	13.8583	13.8583	13.8583	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.2168	14.4692
65		10.7347	10.7347	10.7347	13.2838	13.2838	13.2838	13.2838	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.6702	13.9279
66			14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873	14.6873
67			14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978	14.0978
68			13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092	13.5092
69			12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229	12.9229
70 and over			12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393	12.3393

Table 19 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	15.4708	15.4681	19.4128	19.9404	19.9379											
31	15.2725	15.2695	19.1755	19.7015	19.6987	24.7045										
32	15.0686	15.0652	18.9319	19.4569	19.4538	24.4142	25.0731									
33	14.8610	14.8574	18.6843	19.2080	19.2046	24.1188	24.7768	24.7737								
34	14.6539	14.6502	18.4359	18.9571	18.9533	23.8202	24.4763	24.4729	24.4693							
35	14.4392	14.4352	18.1794	18.6993	18.6952	23.5140	24.1689	24.1651	24.1612	25.0930						
36	14.2211	14.2169	17.9184	18.4371	18.4326	23.2025	23.8560	23.8518	23.8474	24.7780	24.7737					
37	14.0085	14.0040	17.6609	18.1755	18.1708	22.8902	23.5406	23.5360	23.5311	24.4593	24.4545	24.4495				
38	13.7842	13.7793	17.3915	17.9045	17.8995	22.5678	23.2168	23.2116	23.2063	24.1330	24.1276	24.1221	24.3812			
39	13.5565	13.5513	17.1176	17.6289	17.6236	22.2397	22.8873	22.8818	22.8758	23.8008	23.7948	23.7887	24.0476	24.0476		
40	13.3438	13.3382	16.8558	17.3597	17.3541	21.9157	22.5583	22.5525	22.5462	23.4671	23.4605	23.4536	23.7116	23.7116	23.7116	
41	13.0749	13.0690	16.5333	17.0353	17.0293	21.5296	22.1705	22.1644	22.1577	23.0768	23.0696	23.0620	23.3196	23.3196	23.3196	23.7770
42	12.8011	12.7949	16.2050	16.7050	16.6985	21.1364	21.7754	21.7688	21.7617	22.6791	22.6714	22.6630	22.9202	22.9202	22.9202	23.3772

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	12.5614	12.5547	15.9051	16.3916	16.3848	20.7564	21.3863	21.3795	21.3719	22.2828	22.2747	22.2659	22.5211	22.5211	22.5211	22.9763
44	12.2779	12.2706	15.5645	16.0492	16.0420	20.3487	20.9766	20.9692	20.9612	21.8700	21.8614	21.8521	22.1069	22.1069	22.1069	22.5615
45	11.9910	11.9831	15.2193	15.7017	15.6941	19.9344	20.5600	20.5521	20.5435	21.4499	21.4408	21.4309	21.6853	21.6853	21.6853	22.1392
46	11.7821	11.7740	14.9420	15.3977	15.3896	19.5567	20.1656	20.1573	20.1481	21.0421	21.0326	21.0221	21.2729	21.2729	21.2729	21.7233
47	11.4856	11.4768	14.5854	15.0390	15.0302	19.1284	19.7355	19.7267	19.7168	20.6083	20.5981	20.5870	20.8375	20.8375	20.8375	21.2872
48	11.1859	11.1769	14.2251	14.6762	14.6666	18.6946	19.2991	19.2898	19.2794	20.1682	20.1573	20.1453	20.3955	20.3955	20.3955	20.8446
49	11.0534	11.0452	14.0123	14.4102	14.4003	18.3453	18.9168	18.9069	18.8961	19.7619	19.7503	19.7375	19.9806	19.9806	19.9806	20.4233
50	10.7399	10.7315	13.6364	14.0334	14.0228	17.8956	18.4649	18.4541	18.4423	19.3060	19.2938	19.2801	19.5229	19.5229	19.5229	19.9653
51	10.4229	10.4144	13.2553	13.6514	13.6404	17.4399	18.0065	17.9947	17.9818	18.8425	18.8297	18.8151	19.0577	19.0577	19.0577	19.4995
52	10.4614	10.4555	13.1902	13.4797	13.4698	17.1701	17.6702	17.6582	17.6446	18.4590	18.4453	18.4303	18.6577	18.6577	18.6577	19.0868
53	10.1285	10.1226	12.7912	13.0809	13.0707	16.6955	17.1950	17.1821	17.1673	17.9793	17.9644	17.9479	18.1752	18.1752	18.1752	18.6041
54	9.7920	9.7861	12.3879	12.6776	12.6675	16.2155	16.7144	16.7009	16.6849	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	10.0745	10.0745	12.5390	12.7210	12.7140	16.1330	16.4983	16.4862	16.4711	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	9.7481	9.7481	12.1581	12.3433	12.3362	15.6855	16.0516	16.0392	16.0235	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	9.4124	9.4124	11.7654	11.9620	11.9547	15.2340	15.6010	15.5883	15.5721	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.2058	10.2058	12.3672	12.3672	12.3672	15.4876	15.7187	15.7100	15.6973	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	9.8435	9.8435	11.9499	11.9499	11.9499	15.0074	15.2431	15.2342	15.2212	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	9.4715	9.4715	11.5217	11.5217	11.5217	14.5123	14.7629	14.7537	14.7403	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			12.5363	12.5363	12.5363	15.2871	15.2871	15.2871	15.2815	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			12.0802	12.0802	12.0802	14.7650	14.7650	14.7650	14.7650	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			11.6132	11.6132	11.6132	14.2301	14.2301	14.2301	14.2301	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64						15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65						14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66						14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67						13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68						13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69						12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over						12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 20 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	15.9528	15.9503	20.0089	20.5476												
31	15.7511	15.7483	19.7686	20.3064	20.3039											
32	15.5477	15.5447	19.5257	20.0620	20.0592	25.1612										
33	15.3388	15.3354	19.2767	19.8119	19.8088	24.8650	25.5368									
34	15.1260	15.1224	19.0232	19.5572	19.5538	24.5632	25.2341	25.2309								
35	14.9140	14.9102	18.7692	19.3007	19.2969	24.2583	24.9273	24.9239	24.9203							
36	14.6941	14.6900	18.5068	19.0371	19.0329	23.9455	24.6134	24.6095	24.6055	25.5558						
37	14.4705	14.4662	18.2399	18.7688	18.7643	23.6273	24.2938	24.2895	24.2851	25.2342	25.2298					
38	14.2530	14.2484	17.9767	18.5015	18.4968	23.3085	23.9719	23.9671	23.9622	24.9090	24.9041	24.9041				
39	14.0228	14.0179	17.7008	18.2241	18.2191	22.9791	23.6412	23.6359	23.6304	24.5757	24.5702	24.5702	24.8344			
40	13.7890	13.7837	17.4203	17.9419	17.9365	22.6439	23.3045	23.2989	23.2928	24.2364	24.2304	24.2304	24.4943	24.4943		
41	13.5368	13.5311	17.1127	17.6268	17.6212	22.2665	22.9221	22.9163	22.9098	23.8493	23.8427	23.8427	24.1055	24.1055	24.1055	
42	13.2603	13.2543	16.7821	17.2943	17.2882	21.8715	22.5255	22.5193	22.5125	23.4503	23.4430	23.4430	23.7055	23.7055	23.7055	24.1717

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	12.9787	12.9724	16.4453	16.9555	16.9490	21.4691	22.1212	22.1146	22.1074	23.0436	23.0358	23.0358	23.2979	23.2979	23.2979	23.7636
44	12.7328	12.7260	16.1383	16.6348	16.6279	21.0809	21.7238	21.7169	21.7092	22.6389	22.6307	22.6307	22.8908	22.8908	22.8908	23.3547
45	12.4422	12.4348	15.7897	16.2845	16.2772	20.6644	21.3053	21.2978	21.2897	22.2172	22.2086	22.2086	22.4683	22.4683	22.4683	22.9316
46	12.1479	12.1400	15.4364	15.9289	15.9212	20.2411	20.8798	20.8718	20.8631	21.7883	21.7792	21.7792	22.0384	22.0384	22.0384	22.5010
47	11.9334	11.9252	15.1526	15.6180	15.6098	19.8556	20.4775	20.4690	20.4597	21.3725	21.3629	21.3629	21.6185	21.6185	21.6185	22.0775
48	11.6295	11.6207	14.7880	15.2513	15.2424	19.4186	20.0386	20.0297	20.0197	20.9301	20.9197	20.9197	21.1751	21.1751	21.1751	21.6334
49	11.3215	11.3124	14.4186	14.8795	14.8698	18.9751	19.5927	19.5833	19.5727	20.4805	20.4695	20.4695	20.7245	20.7245	20.7245	21.1822
50	11.1843	11.1760	14.2000	14.6066	14.5966	18.6178	19.2018	19.1918	19.1808	20.0653	20.0536	20.0536	20.3013	20.3013	20.3013	20.7525
51	10.8619	10.8535	13.8145	14.2204	14.2096	18.1580	18.7399	18.7289	18.7169	19.5995	19.5871	19.5871	19.8347	19.8347	19.8347	20.2854
52	10.5365	10.5280	13.4244	13.8293	13.8182	17.6925	18.2717	18.2599	18.2467	19.1265	19.1135	19.1135	19.3607	19.3607	19.3607	19.8109
53	10.5744	10.5685	13.3570	13.6532	13.6431	17.4170	17.9284	17.9162	17.9024	18.7351	18.7212	18.7212	18.9530	18.9530	18.9530	19.3903
54	10.2318	10.2259	12.9481	13.2446	13.2343	16.9327	17.4437	17.4306	17.4156	18.2462	18.2311	18.2311	18.4629	18.4629	18.4629	18.8999
55	9.8852	9.8792	12.5345	12.8312	12.8209	16.4427	16.9533	16.9397	16.9235	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	10.2138	10.2138	12.7366	12.9231	12.9160	16.4157	16.7899	16.7776	16.7622	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	9.8777	9.8777	12.3463	12.5363	12.5290	15.9597	16.3351	16.3224	16.3063	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.5316	9.5316	11.9437	12.1455	12.1380	15.4996	15.8761	15.8632	15.8466	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	10.3456	10.3456	12.5623	12.5623	12.5623	15.7625	15.9997	15.9908	15.9779	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	9.9743	9.9743	12.1356	12.1356	12.1356	15.2727	15.5148	15.5056	15.4924	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	9.5931	9.5931	11.6976	11.6976	11.6976	14.7674	15.0249	15.0155	15.0018	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62			12.7441	12.7441	12.7441	15.5689	15.5689	15.5689	15.5632	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63			12.2793	12.2793	12.2793	15.0376	15.0376	15.0376	15.0376	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64			11.8028	11.8028	11.8028	14.4931	14.4931	14.4931	14.4931	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65						15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66						15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67						14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68						14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69						13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over						12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 21 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	16.4455	16.4432	20.6177													
31	16.2425	16.2399	20.3763	20.9255												
32	16.0357	16.0329	20.1304	20.6787	20.6762											
33	15.8274	15.8242	19.8821	20.4289	20.4260	25.6267										
34	15.6132	15.6097	19.6273	20.1731	20.1699	25.3240	26.0091									
35	15.3954	15.3917	19.3682	19.9128	19.9092	25.0159	25.7001	25.6969								
36	15.1782	15.1743	19.1084	19.6504	19.6465	24.7045	25.3868	25.3833	25.3796							
37	14.9529	14.9487	18.8400	19.3808	19.3765	24.3851	25.0663	25.0623	25.0582	26.0275						
38	14.7242	14.7198	18.5672	19.1067	19.1021	24.0603	24.7401	24.7357	24.7312	25.6993	25.6993					
39	14.5010	14.4964	18.2978	18.8332	18.8283	23.7347	24.4114	24.4065	24.4015	25.3673	25.3673	25.3673				
40	14.2648	14.2597	18.0153	18.5492	18.5440	23.3982	24.0736	24.0682	24.0626	25.0270	25.0270	25.0270	25.2962			
41	13.9911	13.9857	17.6887	18.2209	18.2154	23.0094	23.6834	23.6777	23.6715	24.6343	24.6343	24.6343	24.9033	24.9033		
42	13.7317	13.7260	17.3733	17.8979	17.8922	22.6234	23.2925	23.2865	23.2800	24.2386	24.2386	24.2386	24.5066	24.5066	24.5066	

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.4475	13.4414	17.0342	17.5570	17.5508	22.2194	22.8868	22.8805	22.8736	23.8307	23.8307	23.8307	24.0982	24.0982	24.0982	24.5733
44	13.1589	13.1525	16.6897	17.2104	17.2038	21.8083	22.4739	22.4672	22.4599	23.4153	23.4153	23.4153	23.6825	23.6825	23.6825	24.1571
45	12.9067	12.8999	16.3755	16.8823	16.8753	21.4117	22.0680	22.0610	22.0552	23.0021	23.0021	23.0021	23.2672	23.2672	23.2672	23.7399
46	12.6087	12.6013	16.0188	16.5240	16.5166	20.9863	21.6406	21.6330	21.6248	22.5717	22.5717	22.5717	22.8363	22.8363	22.8363	23.3085
47	12.3071	12.2991	15.6576	16.1604	16.1527	20.5545	21.2067	21.1986	21.1897	22.1344	22.1344	22.1344	22.3987	22.3987	22.3987	22.8700
48	12.0871	12.0788	15.3674	15.8427	15.8344	20.1613	20.7964	20.7878	20.7784	21.7105	21.7105	21.7105	21.9710	21.9710	21.9710	22.4388
49	11.7749	11.7660	14.9938	15.4672	15.4581	19.7146	20.3480	20.3390	20.3289	21.2587	21.2587	21.2587	21.5190	21.5190	21.5190	21.9860
50	11.4585	11.4492	14.6153	15.0862	15.0764	19.2613	19.8923	19.8828	19.8721	20.7994	20.7994	20.7994	21.0594	21.0594	21.0594	21.5258
51	11.13164	11.13080	14.3908	14.8063	14.7962	18.8960	19.4928	19.4827	19.4716	20.3753	20.3753	20.3753	20.6278	20.6278	20.6278	21.0875
52	10.9856	10.9771	13.9962	14.4111	14.4002	18.4265	19.0214	19.0103	18.9981	19.9001	19.9001	19.9001	20.1524	20.1524	20.1524	20.6117
53	10.6516	10.6430	13.5967	14.0108	13.9995	17.9511	18.5433	18.5313	18.5180	19.4174	19.4174	19.4174	19.6693	19.6693	19.6693	20.1281
54	10.6883	10.6824	13.5272	13.8302	13.8201	17.6706	18.1939	18.1815	18.1676	19.0192	19.0192	19.0192	19.2555	19.2555	19.2555	19.7011
55	10.3358	10.3298	13.1082	13.4117	13.4014	17.1766	17.6998	17.6865	17.6713	18.5213	18.5213	18.5213	18.7576	18.7576	18.7576	19.2030
56	10.0199	10.0138	12.7320	13.0359	13.0254	16.7327	17.2558	17.2419	17.2253	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	10.3552	10.3552	12.9394	13.1305	13.1233	16.7081	17.0917	17.0791	17.0633	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.0091	10.0091	12.5397	12.7346	12.7271	16.2439	16.6290	16.6160	16.5996	17.3519	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	9.6537	9.6537	12.1275	12.3346	12.3270	15.7746	16.1611	16.1479	16.1309	16.8848	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	10.4900	10.4900	12.7644	12.7644	12.7644	16.0480	16.2916	16.2825	16.2693	16.8230	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	10.1097	10.1097	12.3283	12.3283	12.3283	15.5484	15.7972	15.7878	15.7743	16.3311	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	9.7204	9.7204	11.8818	11.8818	11.8818	15.0344	15.2990	15.2894	15.2753	15.8351	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63		12.9618	12.9618	12.9618	12.9618	15.8639	15.8639	15.8639	15.8581	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4562
64		12.4881	12.4881	12.4881	12.4881	15.3236	15.3236	15.3236	15.3236	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65		12.0023	12.0023	12.0023	12.0023	14.7698	14.7698	14.7698	14.7698	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66			16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67			15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68			15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69			14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over			13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 22 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.6012	9.5946	11.2687	11.2703	11.2637											
31	9.7710	9.7640	11.4689	11.4734	11.4663	13.4758										
32	9.9357	9.9281	11.6654	11.6750	11.6673	13.7142	13.7174									
33	10.1255	10.1179	11.8854	11.8935	11.8853	13.9687	13.9708	13.9626								
34	10.2918	10.2841	12.0858	12.1002	12.0913	14.2137	14.2193	14.2105	14.2021							
35	10.4446	10.4366	12.2751	12.3010	12.2916	14.4546	14.4667	14.4571	14.4481	14.4526						
36	10.6477	10.6397	12.5099	12.5334	12.5238	14.7250	14.7352	14.7250	14.7152	14.7183	14.7067					
37	10.7986	10.7906	12.6994	12.7367	12.7270	14.9712	14.9893	14.9783	14.9678	14.9759	14.9634	14.9516				
38	10.9184	10.9101	12.8620	12.9234	12.9135	15.2040	15.2363	15.2246	15.2134	15.2306	15.2171	15.2043	15.2148			
39	11.1404	11.1323	13.1161	13.1722	13.1623	15.4929	15.5224	15.5105	15.4986	15.5132	15.4987	15.4850	15.4950	15.4950		
40	11.2494	11.2412	13.2711	13.3558	13.3458	15.7252	15.7720	15.7600	15.7478	15.7735	15.7580	15.7432	15.7572	15.7572	15.7572	
41	11.2753	11.2670	13.3459	13.4658	13.4556	15.8847	15.9620	15.9498	15.9374	15.9840	15.9675	15.9517	15.9727	15.9727	15.9727	15.9914
42	11.4392	11.4313	13.5438	13.6997	13.6896	16.1548	16.2267	16.2144	16.2020	16.2454	16.2287	16.2119	16.2319	16.2319	16.2319	16.2501

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	11.4555	11.4475	13.6112	13.7918	13.7817	16.3003	16.4086	16.3963	16.3837	16.4523	16.4355	16.4184	16.4468	16.4468	16.4468	16.4724
44	11.3700	11.3615	13.5885	13.8167	13.8066	16.3873	16.5396	16.5270	16.5143	16.6262	16.6091	16.5918	16.6347	16.6347	16.6347	16.6727
45	11.5219	11.5141	13.7774	14.0116	14.0020	16.6259	16.8234	16.8110	16.7983	16.9037	16.8865	16.8691	16.9098	16.9098	16.9098	16.9462
46	11.4352	11.4271	13.7549	14.0271	14.0173	16.7062	16.9346	16.9222	16.9093	17.0664	17.0492	17.0316	17.0898	17.0898	17.0898	17.1410
47	11.2082	11.1994	13.6086	13.9155	13.9051	16.6743	16.9625	16.9500	16.9368	17.1565	17.1389	17.1211	17.2097	17.2097	17.2097	17.2866
48	11.1859	11.1769	13.6436	14.0947	14.0852	16.9021	17.1989	17.1872	17.1745	17.4584	17.4411	17.4233	17.5073	17.5073	17.5073	17.5809
49	11.0534	11.0452	13.5836	13.9814	13.9716	16.8708	17.2155	17.2036	17.1909	17.5190	17.5017	17.4837	17.6039	17.6039	17.6039	17.7084
50	10.7399	10.7315	13.2945	13.6915	13.6809	16.6838	17.0722	17.0596	17.0461	17.4594	17.4420	17.4236	17.5684	17.5684	17.5684	17.7265
51	10.4229	10.4144	13.2553	13.6514	13.6404	16.7181	17.2847	17.2730	17.2600	17.6876	17.6713	17.6536	17.8961	17.8961	17.8961	18.0475
52	10.4614	10.4555	13.1902	13.4797	13.4698	16.6393	17.1394	17.1274	17.1138	17.6097	17.5931	17.5755	17.8029	17.8029	17.8029	18.0183
53	10.1285	10.1226	12.7912	13.0809	13.0707	16.2734	16.7729	16.7599	16.7452	17.3039	17.2863	17.2675	17.4949	17.4949	17.4949	17.7536
54	9.7920	9.7861	12.3879	12.6776	12.6675	16.2155	16.7144	16.7009	16.6849	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	10.0745	10.0745	12.5390	12.7210	12.7140	16.1330	16.4983	16.4862	16.4711	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	9.7481	9.7481	12.1581	12.3433	12.3362	15.6855	16.0516	16.0392	16.0235	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	9.4124	9.4124	11.7654	11.9620	11.9547	15.2340	15.6010	15.5883	15.5721	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.2058	10.2058	12.3672	12.3672	12.3672	15.4876	15.7187	15.7100	15.6973	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	9.8435	9.8435	11.9499	11.9499	11.9499	15.0074	15.2431	15.2342	15.2212	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	9.4715	9.4715	11.5217	11.5217	11.5217	14.5123	14.7629	14.7537	14.7403	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			12.5363	12.5363	12.5363	15.2871	15.2871	15.2871	15.2815	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			12.0802	12.0802	12.0802	14.7650	14.7650	14.7650	14.7650	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			11.6132	11.6132	11.6132	14.2301	14.2301	14.2301	14.2301	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64						15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65						14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66						14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67						13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68						13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69						12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over						12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 23 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.5870	9.5807	11.2567	11.2593												
31	9.7685	9.7618	11.4673	11.4690	11.4623											
32	9.9400	9.9328	11.6699	11.6745	11.6673	13.7147										
33	10.1065	10.0988	11.8690	11.8788	11.8710	13.9567	13.9599									
34	10.2987	10.2908	12.0920	12.1003	12.0919	14.2149	14.2171	14.2087								
35	10.4671	10.4592	12.2954	12.3100	12.3010	14.4639	14.4696	14.4606	14.4521							
36	10.6217	10.6136	12.4873	12.5137	12.5041	14.7085	14.7209	14.7111	14.7019	14.7065						
37	10.8274	10.8193	12.7254	12.7494	12.7397	14.9832	14.9936	14.9832	14.9733	14.9765	14.9646					
38	10.9804	10.9723	12.9179	12.9560	12.9461	15.2337	15.2521	15.2409	15.2302	15.2385	15.2258	15.2258				
39	11.1009	11.0925	13.0823	13.1449	13.1349	15.4698	15.5028	15.4909	15.4795	15.4970	15.4832	15.4832	15.4939			
40	11.3255	11.3172	13.3398	13.3971	13.3870	15.7630	15.7932	15.7811	15.7689	15.7839	15.7692	15.7692	15.7793	15.7793		
41	11.4051	11.3968	13.4625	13.5495	13.5394	15.9606	16.0089	15.9967	15.9843	16.0110	15.9953	15.9953	16.0097	16.0097	16.0097	
42	11.4291	11.4207	13.5366	13.6596	13.6492	16.1214	16.2008	16.1884	16.1758	16.2239	16.2071	16.2071	16.2287	16.2287	16.2287	16.2480

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	11.5927	11.5847	13.7353	13.8950	13.8848	16.3941	16.4683	16.4558	16.4432	16.4883	16.4713	16.4713	16.4919	16.4919	16.4919	16.5107
44	11.6078	11.5997	13.8027	13.9877	13.9774	16.5415	16.6529	16.6404	16.6276	16.6984	16.6813	16.6813	16.7105	16.7105	16.7105	16.7367
45	11.5191	11.5105	13.7783	14.0119	14.0016	16.6293	16.7856	16.7728	16.7599	16.8749	16.8575	16.8575	16.9015	16.9015	16.9015	16.9404
46	11.6708	11.6628	13.9682	14.2082	14.1985	16.8708	17.0732	17.0606	17.0477	17.1564	17.1390	17.1390	17.1808	17.1808	17.1808	17.2183
47	11.5808	11.5726	13.9442	14.2231	14.2132	16.9522	17.1863	17.1737	17.1606	17.3221	17.3047	17.3047	17.3643	17.3643	17.3643	17.4170
48	11.3479	11.3390	13.7941	14.1084	14.0980	16.9194	17.2145	17.2019	17.1885	17.4140	17.3961	17.3961	17.4867	17.4867	17.4867	17.5655
49	11.3215	11.3124	13.8269	14.2877	14.2780	17.1490	17.4535	17.4416	17.4287	17.7198	17.7023	17.7023	17.7885	17.7885	17.7885	17.8642
50	11.1843	11.1760	13.7641	14.1706	14.1606	17.1163	17.4696	17.4575	17.4447	17.7810	17.7635	17.7635	17.8866	17.8866	17.8866	17.9938
51	10.8619	10.8535	13.4672	13.8731	13.8623	16.9245	17.3226	17.3098	17.2961	17.7196	17.7020	17.7020	17.8502	17.8502	17.8502	18.0119
52	10.5365	10.5280	13.4244	13.8293	13.8182	16.9576	17.5368	17.5250	17.5118	17.9506	17.9341	17.9341	18.1813	18.1813	18.1813	18.3367
53	10.5744	10.5685	13.3570	13.6532	13.6431	16.8770	17.3884	17.3762	17.3625	17.8711	17.8543	17.8543	18.0861	18.0861	18.0861	18.3067
54	10.2318	10.2259	12.9481	13.2446	13.2343	16.5035	17.0146	17.0014	16.9865	17.5596	17.5418	17.5418	17.7736	17.7736	17.7736	18.0383
55	9.8852	9.8792	12.5345	12.8312	12.8209	16.4427	16.9533	16.9397	16.9235	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	10.2138	10.2138	12.7366	12.9231	12.9160	16.4157	16.7899	16.7776	16.7622	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	9.8777	9.8777	12.3463	12.5363	12.5290	15.9597	16.3351	16.3224	16.3063	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	9.5316	9.5316	11.9437	12.1455	12.1380	15.4996	15.8761	15.8632	15.8466	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	10.3456	10.3456	12.5623	12.5623	12.5623	15.7625	15.9997	15.9908	15.9779	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	9.9743	9.9743	12.1356	12.1356	12.1356	15.2727	15.5148	15.5056	15.4924	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	9.5931	9.5931	11.6976	11.6976	11.6976	14.7674	15.0249	15.0155	15.0018	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62		12.7441	12.7441	12.7441	12.7441	15.5689	15.5689	15.5689	15.5632	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63		12.2793	12.2793	12.2793	12.2793	15.0376	15.0376	15.0376	15.0376	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64		11.8028	11.8028	11.8028	11.8028	14.4931	14.4931	14.4931	14.4931	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65			15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66			15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67			14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68			14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69			13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over			12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 24 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	9.5846	9.5786	11.2551													
31	9.7541	9.7477	11.4551	11.4577												
32	9.9375	9.9306	11.6683	11.6701	11.6632											
33	10.1109	10.1036	11.8737	11.8784	11.8710	13.9573										
34	10.2793	10.2715	12.0753	12.0854	12.0774	14.2028	14.2061									
35	10.4741	10.4661	12.3017	12.3102	12.3016	14.4652	14.4674	14.4589								
36	10.6447	10.6366	12.5079	12.5229	12.5137	14.7180	14.7239	14.7147	14.7060							
37	10.8009	10.7927	12.7024	12.7294	12.7196	14.9665	14.9790	14.9691	14.9597	14.9645						
38	11.0098	11.0016	12.9445	12.9690	12.9591	15.2458	15.2566	15.2459	15.2358	15.2391	15.2391					
39	11.1643	11.1560	13.1393	13.1782	13.1682	15.5001	15.5189	15.5075	15.4966	15.5051	15.5051	15.5051				
40	11.2854	11.2768	13.3054	13.3694	13.3591	15.7396	15.7734	15.7612	15.7495	15.7674	15.7674	15.7674	15.7783			
41	11.4830	11.4746	13.5328	13.5920	13.5818	15.9995	16.0308	16.0185	16.0062	16.0220	16.0220	16.0220	16.0325	16.0325		
42	11.5618	11.5534	13.6558	13.7453	13.7351	16.1991	16.2490	16.2365	16.2240	16.2518	16.2518	16.2518	16.2667	16.2667	16.2667	

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	11.5838	11.5753	13.7292	13.8553	13.8448	16.3612	16.4428	16.4302	16.4174	16.4670	16.4670	16.4670	16.4892	16.4892	16.4892	16.5091
44	11.7481	11.7401	13.9296	14.0933	14.0830	16.6376	16.7142	16.7015	16.6887	16.7355	16.7355	16.7355	16.7567	16.7567	16.7567	16.7760
45	11.7621	11.7539	13.9972	14.1867	14.1763	16.7871	16.9016	16.8889	16.8759	16.9490	16.9490	16.9490	16.9789	16.9789	16.9789	17.0060
46	11.6701	11.6614	13.9711	14.2102	14.1998	16.8758	17.0361	17.0232	17.0101	17.1282	17.1282	17.1282	17.1733	17.1733	17.1733	17.2133
47	11.8217	11.8136	14.1623	14.4084	14.3985	17.1206	17.3281	17.3154	17.3022	17.4144	17.4144	17.4144	17.4574	17.4574	17.4574	17.4960
48	11.7288	11.7205	14.1372	14.4229	14.4128	17.2035	17.4434	17.4306	17.4173	17.5835	17.5835	17.5835	17.6446	17.6446	17.6446	17.6987
49	11.4889	11.4800	13.9823	14.3044	14.2938	17.1692	17.4714	17.4586	17.4450	17.6765	17.6765	17.6765	17.7692	17.7692	17.7692	17.8499
50	11.4585	11.4492	14.0130	14.4839	14.4740	17.4008	17.7131	17.7010	17.6879	17.9866	17.9866	17.9866	18.0751	18.0751	18.0751	18.1528
51	11.3164	11.3080	13.9474	14.3630	14.3529	17.3667	17.7290	17.7167	17.7037	18.0486	18.0486	18.0486	18.1748	18.1748	18.1748	18.2846
52	10.9856	10.9771	13.6433	14.0582	14.0474	17.1707	17.5788	17.5658	17.5520	17.9860	17.9860	17.9860	18.1376	18.1376	18.1376	18.3031
53	10.6516	10.6430	13.5967	14.0108	13.9995	17.2026	17.7949	17.7829	17.7696	18.2199	18.2199	18.2199	18.4719	18.4719	18.4719	18.6313
54	10.6883	10.6824	13.5272	13.8302	13.8201	17.1211	17.6443	17.6320	17.6180	18.1399	18.1399	18.1399	18.3762	18.3762	18.3762	18.6020
55	10.3358	10.3298	13.1082	13.4117	13.4014	16.7401	17.2633	17.2500	17.2348	17.8229	17.8229	17.8229	18.0592	18.0592	18.0592	18.3300
56	10.0199	10.0138	12.7320	13.0359	13.0254	16.7327	17.2558	17.2419	17.2253	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	10.3552	10.3552	12.9394	13.1305	13.1233	16.7081	17.0917	17.0791	17.0633	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.0091	10.0091	12.5397	12.7346	12.7271	16.2439	16.6290	16.6160	16.5996	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	9.6537	9.6537	12.1275	12.3346	12.3270	15.7746	16.1611	16.1479	16.1309	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	10.4900	10.4900	12.7644	12.7644	12.7644	16.0480	16.2916	16.2825	16.2693	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	10.1097	10.1097	12.3283	12.3283	12.3283	15.5484	15.7972	15.7878	15.7743	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	9.7204	9.7204	11.8818	11.8818	11.8818	15.0344	15.2990	15.2894	15.2753	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63			12.9618	12.9618	12.9618	15.8639	15.8639	15.8639	15.8581	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4562
64			12.4881	12.4881	12.4881	15.3236	15.3236	15.3236	15.3236	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65			12.0023	12.0023	12.0023	14.7698	14.7698	14.7698	14.7698	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66						16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67						15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68						15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69						14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over						13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 25 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	17.2020	17.1977	21.9552	23.4542	23.4512											
31	16.9698	16.9651	21.6767	23.1723	23.1690	23.1657										
32	16.7304	16.7252	21.3904	22.8838	22.8802	22.8765	23.7552									
33	16.4869	16.4813	21.0994	22.5903	22.5863	22.5822	23.4596	23.4555								
34	16.2458	16.2399	20.8092	22.2944	22.2900	22.2854	23.1605	23.1559	23.1512							
35	15.9942	15.9880	20.5082	21.9906	21.9857	21.9806	22.8541	22.8490	22.8438	25.0930						
36	15.7388	15.7321	20.2020	21.6813	21.6761	21.6705	22.5422	22.5365	22.5307	24.7780	24.7737					
37	15.4933	15.4863	19.9030	21.3729	21.3674	21.3614	22.2290	22.2227	22.2163	24.4593	24.4545	24.4495				
38	15.2306	15.2230	19.5867	21.0529	21.0471	21.0407	21.9065	21.8996	21.8924	24.1330	24.1276	24.1221	24.3812			
39	14.9641	14.9559	19.2655	20.7275	20.7213	20.7145	21.5783	21.5710	21.5630	23.8008	23.7948	23.7887	24.0476	24.0476		
40	14.7226	14.7138	18.9648	20.4095	20.4029	20.3957	21.2530	21.2453	21.2368	23.4671	23.4605	23.4536	23.7116	23.7116	23.7116	
41	14.4077	14.3984	18.5865	20.0267	20.0196	20.0119	20.8670	20.8588	20.8498	23.0768	23.0696	23.0620	23.3196	23.3196	23.3196	23.7770
42	14.0874	14.0776	18.2015	19.6370	19.6294	19.6211	20.4737	20.4650	20.4555	22.6791	22.6714	22.6630	22.9202	22.9202	22.9202	23.3772

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.8229	13.8124	17.8639	19.2675	19.2594	19.2506	20.0912	20.0821	20.0720	22.2828	22.2747	22.2659	22.5211	22.5211	22.5211	22.9763
44	13.4912	13.4798	17.4644	18.8639	18.8554	18.8460	19.6838	19.6740	19.6633	21.8700	21.8614	21.8521	22.1069	22.1069	22.1069	22.5615
45	13.1558	13.1434	17.0597	18.4541	18.4451	18.4351	19.2700	19.2595	19.2480	21.4499	21.4408	21.4309	21.6853	21.6853	21.6853	22.1392
46	12.9446	12.9318	16.7637	18.0954	18.0858	18.0754	18.8882	18.8770	18.8648	21.0421	21.0326	21.0221	21.2729	21.2729	21.2729	21.7233
47	12.5973	12.5835	16.3451	17.6722	17.6618	17.6504	18.4607	18.4489	18.4358	20.6083	20.5981	20.5870	20.8375	20.8375	20.8375	21.2872
48	12.2468	12.2325	15.9225	17.2438	17.2325	17.2201	18.0270	18.0146	18.0007	20.1682	20.1573	20.1453	20.3955	20.3955	20.3955	20.8446
49	12.1614	12.1484	15.7349	16.9297	16.9180	16.9050	17.6679	17.6547	17.6403	19.7619	19.7503	19.7375	19.9806	19.9806	19.9806	20.4233
50	11.7931	11.7799	15.2929	16.4850	16.4725	16.4583	17.2184	17.2040	17.1881	19.3060	19.2938	19.2801	19.5229	19.5229	19.5229	19.9653
51	11.4212	11.4079	14.8456	16.0343	16.0214	16.0060	16.7625	16.7469	16.7296	18.8425	18.8297	18.8151	19.0577	19.0577	19.0577	19.4995
52	11.6098	11.6005	14.8971	15.8308	15.8191	15.8046	16.4725	16.4564	16.4383	18.4590	18.4453	18.4303	18.6577	18.6577	18.6577	19.0868
53	11.2146	11.2052	14.4244	15.3592	15.3473	15.3323	15.9996	15.9822	15.9625	17.9793	17.9644	17.9479	18.1752	18.1752	18.1752	18.6041
54	10.8154	10.8059	13.9470	14.8824	14.8704	14.8551	15.5216	15.5037	15.4823	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	11.3933	11.3933	14.3451	14.9317	14.9235	14.9116	15.3998	15.3837	15.3635	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	10.9964	10.9964	13.8867	14.4842	14.4758	14.4637	14.9531	14.9365	14.9156	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	10.5909	10.5909	13.4153	14.0331	14.0245	14.0119	14.5026	14.4857	14.4640	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.9627	11.9627	14.5095	14.5095	14.5095	14.5042	14.8131	14.8015	14.7846	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	11.5352	11.5352	14.0174	14.0174	14.0174	14.3327	14.3207	14.3207	14.3034	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	11.0965	11.0965	13.5127	13.5127	13.5127	13.8479	13.8356	13.8356	13.8176	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			14.7088	14.7088	14.7088	14.7088	14.7088	14.7088	14.7013	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			14.1714	14.1714	14.1714	14.1714	14.1714	14.1714	14.1714	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			13.6236	13.6236	13.6236	13.6236	13.6236	13.6236	13.6236	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64					15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65					14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66					14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67					13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68					13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69					12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over					12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 26 Pension valuation factors (PF) for eligible members

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30		17.7512	17.7473	22.6412	24.1712												
31		17.5145	17.5102	22.3588	23.8870	23.8840											
32		17.2768	17.2719	22.0741	23.5990	23.5957	23.5922										
33		17.0318	17.0264	21.7817	23.3044	23.3007	23.2969	24.1930									
34		16.7825	16.7768	21.4842	23.0044	23.0004	22.9962	23.8909	23.8867								
35		16.5358	16.5298	21.1877	22.7023	22.6978	22.6931	23.5855	23.5808	23.5760							
36		16.2783	16.2719	20.8800	22.3918	22.3868	22.3816	23.2724	23.2672	23.2619	25.5558						
37		16.0168	16.0100	20.5670	22.0758	22.0705	22.0647	22.9538	22.9480	22.9421	25.2342	25.2298					
38		15.7659	15.7587	20.2616	21.7608	21.7552	21.7491	22.6340	22.6277	22.6211	24.9090	24.9041	24.9041				
39		15.4967	15.4889	19.9383	21.4338	21.4279	21.4214	22.3045	22.2975	22.2901	24.5757	24.5702	24.5702	24.8344			
40		15.2235	15.2151	19.6096	21.1011	21.0948	21.0879	21.9691	21.9616	21.9535	24.2364	24.2304	24.2304	24.4943	24.4943		
41		14.9362	14.9273	19.2559	20.7297	20.7230	20.7157	21.5904	21.5826	21.5740	23.8493	23.8427	23.8427	24.1055	24.1055	24.1055	
42		14.6129	14.6035	18.8685	20.3379	20.3307	20.3229	21.1954	21.1871	21.1780	23.4503	23.4430	23.4430	23.7055	23.7055	23.7055	24.1717

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.2840	14.2741	18.4741	19.9389	19.9312	19.9228	20.7929	20.7840	20.7744	23.0436	23.0358	23.0358	23.2979	23.2979	23.2979	23.7636
44	14.0128	14.0022	18.1287	19.5612	19.5531	19.5442	20.4021	20.3928	20.3826	22.6389	22.6307	22.6307	22.8908	22.8908	22.8908	23.3547
45	13.6731	13.6616	17.7202	19.1487	19.1401	19.1305	19.9858	19.9758	19.9650	22.2172	22.2086	22.2086	22.4683	22.4683	22.4683	22.9316
46	13.3294	13.3169	17.3063	18.7298	18.7208	18.7106	19.5629	19.5523	19.5406	21.7883	21.7792	21.7792	22.0384	22.0384	22.0384	22.5010
47	13.1126	13.0998	17.0038	18.3635	18.3538	18.3433	19.1732	19.1620	19.1495	21.3725	21.3629	21.3629	21.6185	21.6185	21.6185	22.0775
48	12.7571	12.7432	16.5761	17.9314	17.9209	17.9093	18.7369	18.7250	18.7117	20.9301	20.9197	20.9197	21.1751	21.1751	21.1751	21.6334
49	12.3973	12.3829	16.1434	17.4932	17.4817	17.4691	18.2934	18.2809	18.2668	20.4805	20.4695	20.4695	20.7245	20.7245	20.7245	21.1822
50	12.3083	12.2952	15.9507	17.1715	17.1597	17.1465	17.9261	17.9127	17.8980	20.0653	20.0536	20.0536	20.3013	20.3013	20.3013	20.7525
51	11.9302	11.9169	15.4982	16.7164	16.7037	16.6894	17.4662	17.4516	17.4356	19.5995	19.5871	19.5871	19.8347	19.8347	19.8347	20.2854
52	11.5489	11.5355	15.0407	16.2557	16.2426	16.2270	17.0005	16.9846	16.9671	19.1265	19.1135	19.1135	19.3607	19.3607	19.3607	19.8109
53	11.7404	11.7311	15.0928	16.0475	16.0357	16.0210	16.7040	16.6878	16.6694	18.7351	18.7212	18.7212	18.9530	18.9530	18.9530	19.3903
54	11.3345	11.3251	14.6093	15.5656	15.5535	15.5384	16.2211	16.2035	16.1836	18.2462	18.2311	18.2311	18.4629	18.4629	18.4629	18.8999
55	10.9242	10.9148	14.1207	15.0782	15.0660	15.0505	15.7328	15.7147	15.6930	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	11.5629	11.5629	14.5845	15.1854	15.1770	15.1649	15.6650	15.6486	15.6280	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	11.1555	11.1555	14.1161	14.7286	14.7200	14.7077	15.2094	15.1925	15.1710	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.7387	10.7387	13.6341	14.2679	14.2591	14.2463	14.7497	14.7324	14.7102	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	12.1471	12.1471	14.7589	14.7589	14.7589	14.7535	15.0707	15.0588	15.0415	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	11.7096	11.7096	14.2564	14.2564	14.2564	14.2564	14.5803	14.5680	14.5503	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	11.2607	11.2607	13.7409	13.7409	13.7409	13.7409	14.0853	14.0727	14.0543	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62		14.9749	14.9749	14.9749	14.9749	14.9749	14.9749	14.9749	14.9673	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63		14.4277	14.4277	14.4277	14.4277	14.4277	14.4277	14.4277	14.4277	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64		13.8695	13.8695	13.8695	13.8695	13.8695	13.8695	13.8695	13.8695	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65			15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66			15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67			14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68			14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69			13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over			12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 27 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.3125	18.3089	23.3416													
31	18.0745	18.0705	23.0582	24.6180												
32	17.8321	17.8277	22.7696	24.3277	24.3247											
33	17.5889	17.5840	22.4789	24.0337	24.0303	24.0268										
34	17.3381	17.3326	22.1799	23.7326	23.7289	23.7250	24.6387									
35	17.0831	17.0773	21.8760	23.4263	23.4222	23.4179	24.3304	24.3261								
36	16.8306	16.8245	21.5730	23.1176	23.1130	23.1082	24.0183	24.0136	24.0087							
37	16.5671	16.5606	21.2585	22.8004	22.7953	22.7900	23.6985	23.6933	23.6878	26.0275						
38	16.2998	16.2929	20.9390	22.4778	22.4724	22.4665	23.3733	23.3675	23.3614	25.6993	25.6993					
39	16.0426	16.0353	20.6267	22.1559	22.1502	22.1440	23.0466	23.0402	23.0335	25.3673	25.3673	25.3673				
40	15.7667	15.7588	20.2960	21.8217	21.8156	21.8090	22.7099	22.7027	22.6953	25.0270	25.0270	25.0270	25.2962			
41	15.4473	15.4388	19.9138	21.4354	21.4290	21.4219	22.3210	22.3134	22.3052	24.6343	24.6343	24.6343	24.9033	24.9033		
42	15.1522	15.1433	19.5515	21.0553	21.0485	21.0411	21.9336	21.9257	21.9169	24.2386	24.2386	24.2386	24.5066	24.5066	24.5066	

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.8204	14.8109	19.1547	20.6542	20.6469	20.6391	21.5294	21.5210	21.5118	23.8307	23.8307	23.8307	24.0982	24.0982	24.0982	24.5733
44	14.4835	14.4736	18.7515	20.2465	20.2387	20.2302	21.1182	21.1093	21.0995	23.4153	23.4153	23.4153	23.6825	23.6825	23.6825	24.1571
45	14.2056	14.1950	18.3984	19.8605	19.8523	19.8432	20.7189	20.7096	20.6992	23.0021	23.0021	23.0021	23.2672	23.2672	23.2672	23.7399
46	13.8577	13.8460	17.9807	19.4390	19.4303	19.4206	20.2937	20.2836	20.2726	22.5717	22.5717	22.5717	22.8363	22.8363	22.8363	23.3085
47	13.5057	13.4931	17.5579	19.0114	19.0022	18.9919	19.8622	19.8514	19.8396	22.1344	22.1344	22.1344	22.3987	22.3987	22.3987	22.8700
48	13.2836	13.2706	17.2488	18.6375	18.6277	18.6170	19.4646	19.4532	19.4406	21.7105	21.7105	21.7105	21.9710	21.9710	21.9710	22.4388
49	12.9188	12.9047	16.8111	18.1956	18.1849	18.1732	19.0186	19.0066	18.9931	21.2587	21.2587	21.2587	21.5190	21.5190	21.5190	21.9860
50	12.5496	12.5350	16.3682	17.7473	17.7357	17.7229	18.5652	18.5525	18.5382	20.7994	20.7994	20.7994	21.0594	21.0594	21.0594	21.5258
51	12.4569	12.4438	16.1705	17.4180	17.4061	17.3927	18.1895	18.1759	18.1611	20.3753	20.3753	20.3753	20.6278	20.6278	20.6278	21.0875
52	12.0694	12.0560	15.7078	16.9530	16.9402	16.9256	17.7198	17.7050	17.6888	19.9001	19.9001	19.9001	20.1524	20.1524	20.1524	20.6117
53	11.6784	11.6649	15.2397	16.4821	16.4688	16.4530	17.2439	17.2279	17.2100	19.4174	19.4174	19.4174	19.6693	19.6693	19.6693	20.1281
54	11.8727	11.8634	15.2932	16.2698	16.2579	16.2430	16.9418	16.9253	16.9067	19.0192	19.0192	19.0192	19.2555	19.2555	19.2555	19.7011
55	11.4559	11.4465	14.7987	15.7775	15.7653	15.7499	16.4488	16.4310	16.4108	18.5213	18.5213	18.5213	18.7576	18.7576	18.7576	19.2030
56	11.0824	11.0727	14.3546	15.3354	15.3230	15.3072	16.0061	15.9875	15.9654	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	11.7362	11.7362	14.8314	15.4474	15.4388	15.4264	15.9391	15.9223	15.9012	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.3179	11.3179	14.3530	14.9815	14.9727	14.9600	15.4748	15.4575	15.4355	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	10.8907	10.8907	13.8602	14.5109	14.5018	14.4887	15.0055	14.9878	14.9651	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	12.3380	12.3380	15.0179	15.0179	15.0179	15.0124	15.3381	15.3260	15.3083	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	11.8906	11.8906	14.5049	14.5049	14.5049	14.8376	14.8251	14.8071	14.8071	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	11.4326	11.4326	13.9797	13.9797	13.9797	14.3337	14.3209	14.3021	14.3021	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63			15.2536	15.2536	15.2536	15.2536	15.2536	15.2536	15.2459	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4562
64			14.6966	14.6966	14.6966	14.6966	14.6966	14.6966	14.6966	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65			14.1281	14.1281	14.1281	14.1281	14.1281	14.1281	14.1281	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66						16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67						15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68						15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69						14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over						13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 28 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.1873	18.1841	18.1807	18.8843	18.8810											
31	17.9524	17.9489	17.9452	18.6467	18.6430	23.7722										
32	17.7110	17.7070	17.7029	18.4030	18.3990	23.4826	25.0731									
33	17.4654	17.4612	17.4566	18.1552	18.1507	23.1880	24.7768	24.7737								
34	17.2202	17.2158	17.2110	17.9062	17.9012	22.8908	24.4763	24.4729	24.4693							
35	16.9659	16.9612	16.9561	17.6497	17.6441	22.5855	24.1689	24.1651	24.1612	25.0930						
36	16.7074	16.7024	16.6969	17.3887	17.3829	22.2750	23.8560	23.8518	23.8474	24.7780	24.7737					
37	16.4550	16.4497	16.4439	17.1304	17.1242	21.9653	23.5406	23.5360	23.5311	24.4593	24.4545	24.4495				
38	16.1885	16.1828	16.1766	16.8611	16.8544	21.6443	23.2168	23.2116	23.2063	24.1330	24.1276	24.1221	24.3812			
39	15.9179	15.9118	15.9051	16.5873	16.5802	21.3176	22.8873	22.8818	22.8758	23.8008	23.7948	23.7887	24.0476	24.0476		
40	15.6651	15.6585	15.6513	16.3237	16.3162	20.9983	22.5583	22.5525	22.5462	23.4671	23.4605	23.4536	23.7116	23.7116	23.7116	
41	15.3463	15.3394	15.3317	16.0016	15.9936	20.6141	22.1705	22.1644	22.1577	23.0768	23.0696	23.0620	23.3196	23.3196	23.3196	23.7770
42	15.0221	15.0148	15.0066	15.6738	15.6652	20.2228	21.7754	21.7688	21.7617	22.6791	22.6714	22.6630	22.9202	22.9202	22.9202	23.3772

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	14.7379	14.7301	14.7216	15.3709	15.3618	19.8518	21.3863	21.3795	21.3719	22.2828	22.2747	22.2659	22.5211	22.5211	22.5211	22.9763
44	14.4020	14.3934	14.3842	15.0311	15.0215	19.4462	20.9766	20.9692	20.9612	21.8700	21.8614	21.8521	22.1069	22.1069	22.1069	22.5615
45	14.0618	14.0526	14.0424	14.6863	14.6762	19.0341	20.5600	20.5521	20.5435	21.4499	21.4408	21.4309	21.6853	21.6853	21.6853	22.1392
46	13.8133	13.8038	13.7931	14.4015	14.3906	18.6730	20.1656	20.1573	20.1481	21.0421	21.0326	21.0221	21.2729	21.2729	21.2729	21.7233
47	13.4616	13.4513	13.4397	14.0453	14.0335	18.2465	19.7355	19.7267	19.7168	20.6083	20.5981	20.5870	20.8375	20.8375	20.8375	21.2872
48	13.1061	13.0955	13.0829	13.6852	13.6724	17.8147	19.2991	19.2898	19.2794	20.1682	20.1573	20.1453	20.3955	20.3955	20.3955	20.8446
49	12.9470	12.9373	12.9254	13.4568	13.4436	17.4983	18.9168	18.9069	18.8961	19.7619	19.7503	19.7375	19.9806	19.9806	19.9806	20.4233
50	12.5743	12.5644	12.5522	13.0825	13.0683	17.0504	18.4649	18.4541	18.4423	19.3060	19.2938	19.2801	19.5229	19.5229	19.5229	19.9653
51	12.1970	12.1871	12.1745	12.7037	12.6890	16.5972	18.0065	17.9947	17.9818	18.8425	18.8297	18.8151	19.0577	19.0577	19.0577	19.4995
52	12.2379	12.2310	12.2211	12.6081	12.5948	16.3950	17.6702	17.6582	17.6446	18.4590	18.4453	18.4303	18.6577	18.6577	18.6577	19.0868
53	11.8405	11.8335	11.8237	12.2109	12.1974	15.9218	17.1950	17.1821	17.1673	17.9793	17.9644	17.9479	18.1752	18.1752	18.1752	18.6041
54	11.4393	11.4323	11.4222	11.8096	11.7960	15.4435	16.7144	16.7009	16.6849	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	11.7680	11.7680	11.7637	12.0071	11.9978	15.4987	16.4983	16.4862	16.4711	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	11.3793	11.3793	11.3793	11.6271	11.6175	15.0490	16.0516	16.0392	16.0235	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	10.9805	10.9805	10.9805	11.2436	11.2338	14.5955	15.6010	15.5883	15.5721	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.9137	11.9137	11.9137	11.9137	11.9137	15.0867	15.7187	15.7100	15.6973	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	11.4852	11.4852	11.4852	11.4852	11.4852	14.5980	15.2431	15.2342	15.2212	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	11.0477	11.0477	11.0477	11.0477	11.0477	14.0947	14.7629	14.7537	14.7403	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			12.5363	12.5363	12.5363	15.2871	15.2871	15.2871	15.2815	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			12.0802	12.0802	12.0802	14.7650	14.7650	14.7650	14.7650	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			11.6132	11.6132	11.6132	14.2301	14.2301	14.2301	14.2301	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64						15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65						14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66						14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67						13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68						13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69						12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over						12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 29 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	18.7577	18.7547	18.7517	19.4701												
31	18.5191	18.5158	18.5124	19.2297	19.2263											
32	18.2786	18.2750	18.2712	18.9865	18.9827	24.2107										
33	18.0316	18.0276	18.0234	18.7373	18.7332	23.9151	25.5368									
34	17.7802	17.7759	17.7713	18.4836	18.4790	23.6139	25.2341	25.2309								
35	17.5295	17.5250	17.5201	18.2290	18.2239	23.3105	24.9273	24.9239	24.9203							
36	17.2693	17.2645	17.2593	17.9666	17.9610	22.9985	24.6134	24.6095	24.6055	25.5558						
37	17.0047	16.9996	16.9940	17.6996	17.6936	22.6813	24.2938	24.2895	24.2851	25.2342	25.2298					
38	16.7467	16.7413	16.7354	17.4356	17.4293	22.3652	23.9719	23.9671	23.9622	24.9090	24.9041	24.9041				
39	16.4738	16.4679	16.4616	17.1598	17.1530	22.0371	23.6412	23.6359	23.6304	24.5757	24.5702	24.5702	24.8344			
40	16.1965	16.1902	16.1834	16.8793	16.8721	21.7032	23.3045	23.2989	23.2928	24.2364	24.2304	24.2304	24.4943	24.4943		
41	15.8978	15.8912	15.8839	16.5699	16.5623	21.3306	22.9221	22.9163	22.9098	23.8493	23.8427	23.8427	24.1055	24.1055	24.1055	
42	15.5708	15.5638	15.5560	16.2395	16.2314	20.9374	22.5255	22.5193	22.5125	23.4503	23.4430	23.4430	23.7055	23.7055	23.7055	24.1717

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	15.2380	15.2306	15.2223	15.9032	15.8945	20.5369	22.1212	22.1146	22.1074	23.0436	23.0358	23.0279	23.2979	23.2979	23.2979	23.7636
44	14.9469	14.9390	14.9304	15.5930	15.5838	20.1577	21.7238	21.7169	21.7092	22.6389	22.6307	22.6230	22.8908	22.8908	22.8908	23.3547
45	14.6030	14.5943	14.5849	15.2453	15.2356	19.7432	21.3053	21.2978	21.2897	22.2172	22.2086	22.2006	22.4683	22.4683	22.4683	22.9316
46	14.2546	14.2452	14.2349	14.8923	14.8820	19.3220	20.8798	20.8718	20.8631	21.7883	21.7792	21.7712	22.0384	22.0384	22.0384	22.5010
47	14.0000	13.9903	13.9795	14.6007	14.5898	18.9534	20.4775	20.4690	20.4597	21.3725	21.3629	21.3529	21.6185	21.6185	21.6185	22.0775
48	13.6401	13.6296	13.6179	14.2365	14.2246	18.5180	20.0386	20.0297	20.0197	20.9301	20.9197	20.9197	21.1751	21.1751	21.1751	21.6334
49	13.2754	13.2646	13.2519	13.8673	13.8543	18.0764	19.5927	19.5833	19.5727	20.4805	20.4695	20.4695	20.7245	20.7245	20.7245	21.1822
50	13.1113	13.1016	13.0895	13.6325	13.6192	17.7525	19.2018	19.1918	19.1808	20.0653	20.0536	20.0536	20.3013	20.3013	20.3013	20.7525
51	12.7289	12.7189	12.7065	13.2486	13.2342	17.2943	18.7399	18.7289	18.7169	19.5995	19.5871	19.5871	19.8347	19.8347	19.8347	20.2854
52	12.3423	12.3323	12.3196	12.8606	12.8457	16.8311	18.2717	18.2599	18.2467	19.1265	19.1135	19.1135	19.3607	19.3607	19.3607	19.8109
53	12.3830	12.3761	12.3662	12.7620	12.7485	16.6245	17.9284	17.9162	17.9024	18.7351	18.7212	18.7212	18.9530	18.9530	18.9530	19.3903
54	11.9753	11.9683	11.9584	12.3546	12.3410	16.1413	17.4437	17.4306	17.4156	18.2462	18.2311	18.2311	18.4629	18.4629	18.4629	18.8999
55	11.5634	11.5563	11.5461	11.9428	11.9290	15.6525	16.9533	16.9397	16.9235	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	11.9468	11.9468	11.9424	12.1918	12.1823	15.7660	16.7899	16.7776	16.7622	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	11.5480	11.5480	11.5480	11.8020	11.7923	15.3073	16.3351	16.3224	16.3063	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.1385	11.1385	11.1385	11.4084	11.3984	14.8446	15.8761	15.8632	15.8466	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	12.0968	12.0968	12.0968	12.0968	12.0968	15.3510	15.9997	15.9908	15.9779	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	11.6583	11.6583	11.6583	11.6583	11.6583	14.8522	15.5148	15.5056	15.4924	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	11.2106	11.2106	11.2106	11.2106	11.2106	14.3383	15.0249	15.0155	15.0018	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62		12.7441	12.7441	12.7441	12.7441	15.5689	15.5689	15.5689	15.5632	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63		12.2793	12.2793	12.2793	12.2793	15.0376	15.0376	15.0376	15.0376	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64		11.8028	11.8028	11.8028	11.8028	14.4931	14.4931	14.4931	14.4931	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65			15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66			15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67			14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68			14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69			13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over			12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 30 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	19.3405	19.3378	19.3350													
31	19.1006	19.0976	19.0945	19.8270												
32	18.8564	18.8530	18.8496	19.5809	19.5775											
33	18.6104	18.6068	18.6029	19.3322	19.3284	24.6575										
34	18.3576	18.3536	18.3493	19.0773	19.0730	24.3554	26.0091									
35	18.1005	18.0962	18.0915	18.8179	18.8132	24.0479	25.7001	25.6969								
36	17.8441	17.8395	17.8345	18.5574	18.5522	23.7379	25.3868	25.3833	25.3796							
37	17.5778	17.5729	17.5676	18.2890	18.2832	23.4193	25.0663	25.0623	25.0582	26.0275						
38	17.3074	17.3022	17.2965	18.0162	18.0101	23.0954	24.7401	24.7357	24.7312	25.6993	25.6993					
39	17.0431	17.0377	17.0316	17.7458	17.7394	22.7724	24.4114	24.4065	24.4015	25.3673	25.3673	25.3673				
40	16.7635	16.7576	16.7511	17.4634	17.4565	22.4371	24.0736	24.0682	24.0626	25.0270	25.0270	25.0270	25.2962			
41	16.4401	16.4337	16.4268	17.1368	17.1295	22.0498	23.6834	23.6777	23.6715	24.6343	24.6343	24.6343	24.9033	24.9033		
42	16.1336	16.1269	16.1195	16.8195	16.8118	21.6685	23.2925	23.2865	23.2800	24.2386	24.2386	24.2386	24.5066	24.5066	24.5066	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	15.7981	15.7910	15.7831	16.4806	16.4723	21.2661	22.8868	22.8805	22.8736	23.8307	23.8307	23.8307	24.0982	24.0982	24.0982	24.5733
44	15.4574	15.4499	15.4415	16.1365	16.1277	20.8570	22.4739	22.4672	22.4599	23.4153	23.4153	23.4153	23.6825	23.6825	23.6825	24.1571
45	15.1593	15.1513	15.1426	15.8190	15.8097	20.4695	22.0680	22.0610	22.0532	23.0021	23.0021	23.0021	23.2672	23.2672	23.2672	23.7399
46	14.8072	14.7984	14.7889	15.4631	15.4533	20.0460	21.6406	21.6330	21.6248	22.5717	22.5717	22.5717	22.8363	22.8363	22.8363	23.3085
47	14.4507	14.4412	14.4308	15.1021	15.0917	19.6161	21.2067	21.1986	21.1897	22.1344	22.1344	22.1344	22.3987	22.3987	22.3987	22.8700
48	14.1901	14.1803	14.1694	14.8039	14.7928	19.2399	20.7964	20.7878	20.7784	21.7105	21.7105	21.7105	21.9710	21.9710	21.9710	22.4388
49	13.8210	13.8105	13.7986	14.4306	14.4185	18.7948	20.3480	20.3390	20.3289	21.2587	21.2587	21.2587	21.5190	21.5190	21.5190	21.9860
50	13.4470	13.4361	13.4233	14.0521	14.0389	18.3431	19.8923	19.8828	19.8721	20.7994	20.7994	20.7994	21.0594	21.0594	21.0594	21.5258
51	13.2779	13.2681	13.2559	13.8109	13.7974	18.0118	19.4928	19.4827	19.4716	20.3753	20.3753	20.3753	20.6278	20.6278	20.6278	21.0875
52	12.8862	12.8762	12.8636	13.4178	13.4033	17.5437	19.0214	19.0103	18.9981	19.9001	19.9001	19.9001	20.1524	20.1524	20.1524	20.6117
53	12.4900	12.4799	12.4671	13.0204	13.0053	17.0704	18.5433	18.5313	18.5180	19.4174	19.4174	19.4174	19.6693	19.6693	19.6693	20.1281
54	12.5306	12.5236	12.5136	12.9186	12.9050	16.8601	18.1939	18.1815	18.1676	19.0192	19.0192	19.0192	19.2555	19.2555	19.2555	19.7011
55	12.1123	12.1053	12.0952	12.5009	12.4871	16.3667	17.6998	17.6865	17.6713	18.5213	18.5213	18.5213	18.7576	18.7576	18.7576	19.2030
56	11.7372	11.7300	11.7196	12.1259	12.1119	15.9234	17.2558	17.2419	17.2253	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	12.1298	12.1298	12.1254	12.3810	12.3713	16.0422	17.0917	17.0791	17.0633	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.7207	11.7207	11.7207	11.9814	11.9714	15.5747	16.6290	16.6160	16.5996	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	11.3011	11.3011	11.3011	11.5781	11.5679	15.1024	16.1611	16.1479	16.1309	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	12.2865	12.2865	12.2865	12.2865	12.2865	15.6254	16.2916	16.2825	16.2693	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	11.8381	11.8381	11.8381	11.8381	11.8381	15.1164	15.7972	15.7878	15.7743	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	11.3812	11.3812	11.3812	11.3812	11.3812	14.5933	15.2990	15.2894	15.2753	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63		12.9618	12.9618	12.9618	12.9618	15.8639	15.8639	15.8639	15.8581	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4562
64		12.4881	12.4881	12.4881	12.4881	15.3236	15.3236	15.3236	15.3236	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65		12.0023	12.0023	12.0023	12.0023	14.7698	14.7698	14.7698	14.7698	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66			16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67				15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68				15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69				14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over				13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 31 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.2819	11.2716	13.2402	13.2529	13.2451											
31	11.4765	11.4654	13.4708	13.4909	13.4826	13.4746										
32	11.6620	11.6502	13.6944	13.7274	13.7183	13.7098	13.7140									
33	11.8860	11.8740	13.9535	13.9838	13.9741	13.9649	13.9677	13.9568								
34	12.0717	12.0595	14.1803	14.2262	14.2158	14.2059	14.2135	14.2017	14.1905							
35	12.2350	12.2225	14.3884	14.4618	14.4507	14.4401	14.4562	14.4435	14.4314	14.4526						
36	12.4761	12.4636	14.6664	14.7345	14.7233	14.7120	14.7256	14.7120	14.6990	14.7183	14.7067					
37	12.6338	12.6212	14.8717	14.9729	14.9615	14.9500	14.9740	14.9594	14.9454	14.9759	14.9634	14.9516				
38	12.7410	12.7281	15.0332	15.1914	15.1798	15.1681	15.2113	15.1957	15.1807	15.2306	15.2171	15.2043	15.2148			
39	13.0077	12.9950	15.3369	15.4830	15.4714	15.4595	15.4990	15.4831	15.4672	15.5132	15.4987	15.4850	15.4950	15.4950		
40	13.0956	13.0827	15.4835	15.6976	15.6859	15.6739	15.7363	15.7203	15.7040	15.7735	15.7580	15.7432	15.7572	15.7572	15.7572	
41	13.0632	13.0502	15.5159	15.8259	15.8138	15.8017	15.9048	15.8885	15.8721	15.9840	15.9675	15.9517	15.9727	15.9727	15.9727	15.9914
42	13.2473	13.2350	15.7413	16.1001	16.0883	16.0761	16.1720	16.1557	16.1391	16.2454	16.2287	16.2119	16.2319	16.2319	16.2319	16.2501

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.1997	13.1872	15.7616	16.2077	16.1959	16.1835	16.3280	16.3116	16.2948	16.4523	16.4355	16.4184	16.4468	16.4468	16.4468	16.4724
44	12.9915	12.9782	15.6396	16.2364	16.2244	16.2118	16.4150	16.3982	16.3813	16.6262	16.6091	16.5918	16.6347	16.6347	16.6347	16.6727
45	13.1558	13.1434	15.8495	16.4648	16.4536	16.4414	16.7049	16.6884	16.6714	16.9037	16.8865	16.8691	16.9098	16.9098	16.9098	16.9462
46	12.9446	12.9318	15.7266	16.4821	16.4706	16.4584	16.7633	16.7467	16.7295	17.0664	17.0492	17.0316	17.0898	17.0898	17.0898	17.1410
47	12.5973	12.5835	15.4832	16.3496	16.3374	16.3245	16.7091	16.6925	16.6749	17.1565	17.1389	17.1211	17.2097	17.2097	17.2097	17.2866
48	12.2468	12.2325	15.2381	16.5594	16.5481	16.5356	16.9319	16.9163	16.8993	17.4584	17.4411	17.4233	17.5073	17.5073	17.5073	17.5809
49	12.1614	12.1484	15.2301	16.4249	16.4133	16.4002	16.8603	16.8444	16.8275	17.5190	17.5017	17.4837	17.6039	17.6039	17.6039	17.7084
50	11.7931	11.7799	14.8904	16.0825	16.0699	16.0558	16.5744	16.5575	16.5395	17.4594	17.4420	17.4236	17.5684	17.5684	17.5684	17.7265
51	11.4212	11.4079	14.8456	16.0343	16.0214	16.0060	16.7625	16.7469	16.7296	17.6876	17.6713	17.6536	17.8961	17.8961	17.8961	18.0475
52	11.6098	11.6005	14.8971	15.8308	15.8191	15.8046	16.4725	16.4564	16.4383	17.6097	17.5931	17.5755	17.8029	17.8029	17.8029	18.0183
53	11.2146	11.2052	14.4244	15.3592	15.3473	15.3323	15.9996	15.9822	15.9625	17.3039	17.2863	17.2675	17.4949	17.4949	17.4949	17.7536
54	10.8154	10.8059	13.9470	14.8824	14.8704	14.8551	15.5216	15.5037	15.4823	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	11.3933	11.3933	14.3451	14.9317	14.9235	14.9116	15.3998	15.3837	15.3635	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	10.9964	10.9964	13.8867	14.4842	14.4758	14.4637	14.9531	14.9365	14.9156	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	10.5909	10.5909	13.4153	14.0331	14.0245	14.0119	14.5026	14.4857	14.4640	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.9627	11.9627	14.5095	14.5095	14.5095	14.5042	14.8131	14.8015	14.7846	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	11.5352	11.5352	14.0174	14.0174	14.0174	14.0174	14.3327	14.3207	14.3034	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	11.0965	11.0965	13.5127	13.5127	13.5127	13.5127	13.8479	13.8356	13.8176	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			14.7088	14.7088	14.7088	14.7088	14.7088	14.7088	14.7013	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			14.1714	14.1714	14.1714	14.1714	14.1714	14.1714	14.1714	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			13.6236	13.6236	13.6236	13.6236	13.6236	13.6236	13.6236	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64					15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65					14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66					14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67					13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68					13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69					12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over					12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 32 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.2671	11.2572	13.2283	13.2426												
31	11.4808	11.4702	13.4759	13.4888	13.4809											
32	11.6777	11.6664	13.7096	13.7302	13.7216	13.7136										
33	11.8655	11.8535	13.9364	13.9701	13.9609	13.9522	13.9565									
34	12.0925	12.0803	14.1994	14.2303	14.2204	14.2111	14.2140	14.2028								
35	12.2809	12.2684	14.4298	14.4766	14.4660	14.4560	14.4637	14.4516	14.4402							
36	12.4462	12.4335	14.6409	14.7158	14.7046	14.6938	14.7102	14.6972	14.6849	14.7065						
37	12.6907	12.6780	14.9232	14.9928	14.9814	14.9699	14.9838	14.9699	14.9567	14.9765	14.9646					
38	12.8508	12.8380	15.1320	15.2352	15.2236	15.2119	15.2365	15.2216	15.2074	15.2385	15.2258	15.2258				
39	12.9587	12.9455	15.2954	15.4569	15.4451	15.4332	15.4773	15.4614	15.4461	15.4970	15.4832	15.4832	15.4939			
40	13.2288	13.2158	15.6036	15.7529	15.7410	15.7289	15.7692	15.7531	15.7369	15.7839	15.7692	15.7692	15.7793	15.7793		
41	13.2813	13.2682	15.7115	15.9315	15.9196	15.9074	15.9718	15.9555	15.9390	16.0110	15.9953	15.9953	16.0097	16.0097	16.0097	
42	13.2459	13.2328	15.7425	16.0604	16.0482	16.0358	16.1418	16.1252	16.1085	16.2239	16.2071	16.2071	16.2287	16.2287	16.2287	16.2480

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.4298	13.4173	15.9690	16.3371	16.3251	16.3127	16.4117	16.3951	16.3782	16.4883	16.4713	16.4713	16.4919	16.4919	16.4919	16.5107
44	13.3798	13.3671	15.9885	16.4458	16.4337	16.4212	16.5697	16.5531	16.5360	16.6984	16.6813	16.6813	16.7105	16.7105	16.7105	16.7367
45	13.1660	13.1525	15.8630	16.4739	16.4618	16.4490	16.6575	16.6405	16.6233	16.8749	16.8575	16.8575	16.9015	16.9015	16.9015	16.9404
46	13.3294	13.3169	16.0736	16.7046	16.6932	16.6808	16.9509	16.9341	16.9169	17.1564	17.1390	17.1390	17.1808	17.1808	17.1808	17.2183
47	13.1126	13.0998	15.9474	16.7216	16.7100	16.6977	17.0100	16.9932	16.9758	17.3221	17.3047	17.3047	17.3643	17.3643	17.3643	17.4170
48	12.7571	12.7432	15.6985	16.5861	16.5737	16.5606	16.9545	16.9376	16.9197	17.4140	17.3961	17.3961	17.4867	17.4867	17.4867	17.5655
49	12.3973	12.3829	15.4469	16.7966	16.7852	16.7725	17.1789	17.1630	17.1458	17.7198	17.7023	17.7023	17.7885	17.7885	17.7885	17.8642
50	12.3083	12.2952	15.4375	16.6582	16.6465	16.6332	17.1049	17.0887	17.0716	17.7810	17.7635	17.7635	17.8866	17.8866	17.8866	17.9938
51	11.9302	11.9169	15.0893	16.3075	16.2948	16.2805	16.8120	16.7949	16.7766	17.7196	17.7020	17.7020	17.8502	17.8502	17.8502	18.0119
52	11.5489	11.5355	15.0407	16.2557	16.2426	16.2270	17.0005	16.9846	16.9671	17.9506	17.9341	17.9341	18.1813	18.1813	18.1813	18.3367
53	11.7404	11.7311	15.0928	16.0475	16.0357	16.0210	16.7040	16.6878	16.6694	17.8711	17.8543	17.8543	18.0861	18.0861	18.0861	18.3067
54	11.3345	11.3251	14.6093	15.5656	15.5535	15.5384	16.2211	16.2035	16.1836	17.5596	17.5418	17.5418	17.7736	17.7736	17.7736	18.0383
55	10.9242	10.9148	14.1207	15.0782	15.0660	15.0505	15.7328	15.7147	15.6930	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	11.5629	11.5629	14.5845	15.1854	15.1770	15.1649	15.6650	15.6486	15.6280	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	11.1555	11.1555	14.1161	14.7286	14.7200	14.7077	15.2094	15.1925	15.1710	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	10.7387	10.7387	13.6341	14.2679	14.2591	14.2463	14.7497	14.7324	14.7102	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	12.1471	12.1471	14.7589	14.7589	14.7589	14.7535	15.0707	15.0588	15.0415	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	11.7096	11.7096	14.2564	14.2564	14.2564	14.2564	14.5803	14.5680	14.5503	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	11.2607	11.2607	13.7409	13.7409	13.7409	13.7409	14.0853	14.0727	14.0543	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62			14.9749	14.9749	14.9749	14.9749	14.9749	14.9749	14.9673	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63			14.4277	14.4277	14.4277	14.4277	14.4277	14.4277	14.4277	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64			13.8695	13.8695	13.8695	13.8695	13.8695	13.8695	13.8695	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65					15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66					15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67					14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68					14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69					13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over					12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 33 Pension valuation factors (PF) for eligible members

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30		11.2701	11.2608	13.2321													
31		11.4657	11.4556	13.4638	13.4784												
32		11.6820	11.6712	13.7147	13.7280	13.7200											
33		11.8815	11.8700	13.9520	13.9729	13.9643	13.9560										
34		12.0717	12.0594	14.1820	14.2164	14.2070	14.1982	14.2026									
35		12.3021	12.2896	14.4492	14.4808	14.4707	14.4612	14.4642	14.4528								
36		12.4930	12.4804	14.6831	14.7309	14.7202	14.7099	14.7178	14.7055	14.6939							
37		12.6604	12.6475	14.8974	14.9738	14.9624	14.9513	14.9681	14.9549	14.9424	14.9645						
38		12.9089	12.8959	15.1845	15.2556	15.2439	15.2322	15.2465	15.2323	15.2188	15.2391	15.2391					
39		13.0707	13.0577	15.3961	15.5016	15.4898	15.4779	15.5030	15.4878	15.4733	15.5051	15.5051	15.5051				
40		13.1791	13.1657	15.5614	15.7264	15.7143	15.7022	15.7472	15.7310	15.7155	15.7674	15.7674	15.7783	15.7783			
41		13.4175	13.4043	15.8343	15.9882	15.9761	15.9639	16.0058	15.9893	15.9728	16.0220	16.0220	16.0325	16.0325	16.0325		
42		13.4687	13.4554	15.9423	16.1685	16.1564	16.1440	16.2105	16.1939	16.1771	16.2518	16.2518	16.2667	16.2667	16.2667	16.2667	16.2667

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.4303	13.4170	15.9720	16.2979	16.2855	16.2730	16.3819	16.3650	16.3481	16.4670	16.4670	16.4670	16.4892	16.4892	16.4892	16.5091
44	13.6149	13.6023	16.2004	16.5781	16.5659	16.5534	16.6555	16.6386	16.6215	16.7355	16.7355	16.7355	16.7567	16.7567	16.7567	16.7760
45	13.5625	13.5497	16.2193	16.6880	16.6758	16.6630	16.8158	16.7989	16.7816	16.9490	16.9490	16.9490	16.9789	16.9789	16.9789	17.0060
46	13.3429	13.3293	16.0901	16.7158	16.7035	16.6905	16.9045	16.8872	16.8697	17.1282	17.1282	17.1282	17.1733	17.1733	17.1733	17.2133
47	13.5057	13.4931	16.3019	16.9492	16.9376	16.9251	17.2019	17.1849	17.1674	17.4144	17.4144	17.4144	17.4574	17.4574	17.4574	17.4960
48	13.2836	13.2706	16.1727	16.9663	16.9545	16.9420	17.2621	17.2450	17.2273	17.5835	17.5835	17.5835	17.6446	17.6446	17.6446	17.6987
49	12.9188	12.9047	15.9173	16.8268	16.8144	16.8011	17.2045	17.1874	17.1692	17.6765	17.6765	17.6765	17.7692	17.7692	17.7692	17.8499
50	12.5496	12.5350	15.6592	17.0382	17.0266	17.0138	17.4307	17.4146	17.3971	17.9866	17.9866	17.9866	18.0751	18.0751	18.0751	18.1528
51	12.4569	12.4438	15.6486	16.8961	16.8842	16.8708	17.3544	17.3380	17.3206	18.0486	18.0486	18.0486	18.1748	18.1748	18.1748	18.2846
52	12.0694	12.0560	15.2923	16.5376	16.5248	16.5102	17.0551	17.0378	17.0193	17.9860	17.9860	17.9860	18.1376	18.1376	18.1376	18.3031
53	11.6784	11.6649	15.2397	16.4821	16.4688	16.4530	17.2439	17.2279	17.2100	18.2199	18.2199	18.2199	18.4719	18.4719	18.4719	18.6313
54	11.8727	11.8634	15.2932	16.2698	16.2579	16.2430	16.9418	16.9253	16.9067	18.1399	18.1399	18.1399	18.3762	18.3762	18.3762	18.6020
55	11.4559	11.4465	14.7987	15.7775	15.7653	15.7499	16.4488	16.4310	16.4108	17.8229	17.8229	17.8229	18.0592	18.0592	18.0592	18.3300
56	11.0824	11.0727	14.3546	15.3354	15.3230	15.3072	16.0061	15.9875	15.9654	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	11.7362	11.7362	14.8314	15.4474	15.4388	15.4264	15.9391	15.9223	15.9012	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.3179	11.3179	14.3530	14.9815	14.9727	14.9600	15.4748	15.4575	15.4355	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	10.8907	10.8907	13.8602	14.5109	14.5018	14.4887	15.0055	14.9878	14.9651	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	12.3380	12.3380	15.0179	15.0179	15.0179	15.0124	15.3381	15.3260	15.3083	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	11.8906	11.8906	14.5049	14.5049	14.5049	14.8376	14.8251	14.8071	14.8071	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	11.4326	11.4326	13.9797	13.9797	13.9797	14.3337	14.3209	14.3021	14.3021	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63			15.2536	15.2536	15.2536	15.2536	15.2536	15.2536	15.2459	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4562
64			14.6966	14.6966	14.6966	14.6966	14.6966	14.6966	14.6966	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65			14.1281	14.1281	14.1281	14.1281	14.1281	14.1281	14.1281	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66					16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67					15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68					15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69					14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over					13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 34 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.2808	11.2731	11.2657	11.2679	11.2591											
31	11.4790	11.4707	11.4628	11.4687	11.4592	13.4676										
32	11.6712	11.6624	11.6538	11.6666	11.6564	13.7025	13.7174									
33	11.8932	11.8842	11.8751	11.8859	11.8749	13.9572	13.9708	13.9626								
34	12.0873	12.0781	12.0689	12.0880	12.0763	14.1979	14.2193	14.2105	14.2021							
35	12.2652	12.2559	12.2465	12.2810	12.2685	14.4316	14.4667	14.4571	14.4481	14.4526						
36	12.5022	12.4929	12.4834	12.5147	12.5020	14.7029	14.7352	14.7250	14.7152	14.7183	14.7067					
37	12.6775	12.6681	12.6585	12.7082	12.6953	14.9404	14.9893	14.9783	14.9678	14.9759	14.9634	14.9516				
38	12.8158	12.8062	12.7964	12.8782	12.8650	15.1583	15.2363	15.2246	15.2134	15.2306	15.2171	15.2043	15.2148			
39	13.0745	13.0650	13.0551	13.1300	13.1168	15.4497	15.5224	15.5105	15.4986	15.5132	15.4987	15.4850	15.4950	15.4950		
40	13.2001	13.1904	13.1804	13.2934	13.2801	15.6642	15.7720	15.7600	15.7478	15.7735	15.7580	15.7432	15.7572	15.7572	15.7572	
41	13.2283	13.2186	13.2083	13.3683	13.3547	15.7927	15.9620	15.9498	15.9374	15.9840	15.9675	15.9517	15.9727	15.9727	15.9727	15.9914
42	13.4190	13.4099	13.3999	13.6080	13.5946	16.0679	16.2267	16.2144	16.2020	16.2454	16.2287	16.2119	16.2319	16.2319	16.2319	16.2501

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.4362	13.4268	13.4169	13.6579	13.6445	16.1762	16.4086	16.3963	16.3837	16.4523	16.4355	16.4184	16.4468	16.4468	16.4468	16.4724
44	13.3333	13.3233	13.3128	13.6174	13.6039	16.2053	16.5396	16.5270	16.5143	16.6262	16.6091	16.5918	16.6347	16.6347	16.6347	16.6727
45	13.5096	13.5004	13.4902	13.8028	13.7900	16.4359	16.8234	16.8110	16.7983	16.9037	16.8865	16.8691	16.9098	16.9098	16.9098	16.9462
46	13.4049	13.3954	13.3847	13.7480	13.7350	16.4542	16.9346	16.9222	16.9093	17.0664	17.0492	17.0316	17.0898	17.0898	17.0898	17.1410
47	13.1350	13.1247	13.1131	13.5228	13.5090	16.3217	16.9625	16.9500	16.9368	17.1565	17.1389	17.1211	17.2097	17.2097	17.2097	17.2866
48	13.1061	13.0955	13.0829	13.6852	13.6724	16.5350	17.1989	17.1872	17.1745	17.4584	17.4411	17.4233	17.5073	17.5073	17.5073	17.5809
49	12.9470	12.9373	12.9254	13.4568	13.4436	16.4020	17.2155	17.2036	17.1909	17.5190	17.5017	17.4837	17.6039	17.6039	17.6039	17.7084
50	12.5743	12.5644	12.5522	13.0825	13.0683	16.1401	17.0722	17.0596	17.0461	17.4594	17.4420	17.4236	17.5684	17.5684	17.5684	17.7265
51	12.1970	12.1871	12.1745	12.7037	12.6890	15.8754	17.2847	17.2730	17.2600	17.6876	17.6713	17.6536	17.8961	17.8961	17.8961	18.0475
52	12.2379	12.2310	12.2211	12.6081	12.5948	15.8642	17.1394	17.1274	17.1138	17.6097	17.5931	17.5755	17.8029	17.8029	17.8029	18.0183
53	11.8405	11.8335	11.8237	12.2109	12.1974	15.4997	16.7729	16.7599	16.7452	17.3039	17.2863	17.2675	17.4949	17.4949	17.4949	17.7536
54	11.4393	11.4323	11.4222	11.8096	11.7960	15.4435	16.7144	16.7009	16.6849	17.4940	17.4778	17.4597	17.6869	17.6869	17.6869	18.1152
55	11.7680	11.7680	11.7637	12.0071	11.9978	15.4987	16.4983	16.4862	16.4711	17.1864	17.1697	17.1508	17.3469	17.3469	17.3469	17.7487
56	11.3793	11.3793	11.3793	11.6271	11.6175	15.0490	16.0516	16.0392	16.0235	16.7393	16.7211	16.7004	16.8975	16.8975	16.8975	17.2994
57	10.9805	10.9805	10.9805	11.2436	11.2338	14.5955	15.6010	15.5883	15.5721	16.2885	16.2695	16.2469	16.4448	16.4448	16.4448	16.8468

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.9137	11.9137	11.9137	11.9137	11.9137	15.0867	15.7187	15.7100	15.6973	16.2232	16.2059	16.1844	16.3171	16.3171	16.3171	16.6644
59	11.4852	11.4852	11.4852	11.4852	11.4852	14.5980	15.2431	15.2342	15.2212	15.7495	15.7318	15.7094	15.8451	15.8451	15.8451	16.1942
60	11.0477	11.0477	11.0477	11.0477	11.0477	14.0947	14.7629	14.7537	14.7403	15.2708	15.2528	15.2296	15.3684	15.3684	15.3684	15.7192
61			12.5363	12.5363	12.5363	15.2871	15.2871	15.2871	15.2815	15.6161	15.6037	15.5856	15.5856	15.5856	15.5856	15.8209
62			12.0802	12.0802	12.0802	14.7650	14.7650	14.7650	14.7650	15.1069	15.0941	15.0757	15.0757	15.0757	15.0757	15.3166
63			11.6132	11.6132	11.6132	14.2301	14.2301	14.2301	14.2301	14.5940	14.5809	14.5617	14.5617	14.5617	14.5617	14.8081
64						15.5458	15.5458	15.5458	15.5458	15.5458	15.5458	15.5379	15.5379	15.5379	15.5379	15.5379
65						14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790	14.9790
66						14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172	14.4172
67						13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524	13.8524
68						13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849	13.2849
69						12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147	12.7147
70 and over						12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417	12.1417

Table 35 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.2675	11.2601	11.2531	11.2565												
31	11.4797	11.4718	11.4642	11.4665	11.4575											
32	11.6802	11.6717	11.6637	11.6698	11.6601	13.7064										
33	11.8750	11.8659	11.8572	11.8703	11.8599	13.9447	13.9599									
34	12.0999	12.0907	12.0815	12.0925	12.0813	14.2032	14.2171	14.2087								
35	12.2968	12.2875	12.2781	12.2976	12.2856	14.4477	14.4696	14.4606	14.4521							
36	12.4771	12.4676	12.4581	12.4933	12.4805	14.6850	14.7209	14.7111	14.7019	14.7065						
37	12.7175	12.7080	12.6983	12.7303	12.7174	14.9606	14.9936	14.9832	14.9733	14.9765	14.9646					
38	12.8955	12.8859	12.8761	12.9269	12.9138	15.2022	15.2521	15.2409	15.2302	15.2385	15.2258	15.2258				
39	13.0351	13.0252	13.0153	13.0988	13.0854	15.4231	15.5028	15.4909	15.4795	15.4970	15.4832	15.4832	15.4939			
40	13.2972	13.2874	13.2774	13.3539	13.3404	15.7189	15.7932	15.7811	15.7689	15.7839	15.7692	15.7692	15.7793	15.7793		
41	13.3890	13.3792	13.3690	13.4852	13.4717	15.8978	16.0089	15.9967	15.9843	16.0110	15.9953	15.9953	16.0097	16.0097	16.0097	
42	13.4156	13.4057	13.3953	13.5593	13.5455	16.0268	16.2008	16.1884	16.1758	16.2239	16.2071	16.2071	16.2287	16.2287	16.2287	16.2480

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+	
43	13.6066	13.5973	13.5872	13.8004	13.7868	16.3046	16.4683	16.4558	16.4432	16.4883	16.4713	16.4713	16.4919	16.4919	16.4919	16.5107
44	13.6227	13.6132	13.6032	13.8500	13.8364	16.4140	16.6529	16.6404	16.6276	16.6984	16.6813	16.6813	16.7105	16.7105	16.7105	16.7367
45	13.5164	13.5063	13.4956	13.8074	13.7937	16.4427	16.7856	16.7728	16.7599	16.8749	16.8575	16.8575	16.9015	16.9015	16.9015	16.9404
46	13.6929	13.6835	13.6732	13.9936	13.9806	16.6755	17.0732	17.0606	17.0477	17.1564	17.1390	17.1390	17.1808	17.1808	17.1808	17.2183
47	13.5849	13.5753	13.5645	13.9367	13.9235	16.6937	17.1863	17.1737	17.1606	17.3221	17.3047	17.3047	17.3643	17.3643	17.3643	17.4170
48	13.3085	13.2981	13.2864	13.7060	13.6920	16.5581	17.2145	17.2019	17.1885	17.4140	17.3961	17.3961	17.4867	17.4867	17.4867	17.5655
49	13.2754	13.2646	13.2519	13.8673	13.8543	16.7722	17.4535	17.4416	17.4287	17.7198	17.7023	17.7023	17.7885	17.7885	17.7885	17.8642
50	13.1113	13.1016	13.0895	13.6325	13.6192	16.6355	17.4696	17.4575	17.4447	17.7810	17.7635	17.7635	17.8866	17.8866	17.8866	17.9938
51	12.7289	12.7189	12.7065	13.2486	13.2342	16.3670	17.3226	17.3098	17.2961	17.7196	17.7020	17.7020	17.8502	17.8502	17.8502	18.0119
52	12.3423	12.3323	12.3196	12.8606	12.8457	16.0962	17.5368	17.5250	17.5118	17.9506	17.9341	17.9341	18.1813	18.1813	18.1813	18.3367
53	12.3830	12.3761	12.3662	12.7620	12.7485	16.0845	17.3884	17.3762	17.3625	17.8711	17.8543	17.8543	18.0861	18.0861	18.0861	18.3067
54	11.9753	11.9683	11.9584	12.3546	12.3410	15.7121	17.0146	17.0014	16.9865	17.5596	17.5418	17.5418	17.7736	17.7736	17.7736	18.0383
55	11.5634	11.5563	11.5461	11.9428	11.9290	15.6525	16.9533	16.9397	16.9235	17.7515	17.7351	17.7351	17.9667	17.9667	17.9667	18.4033
56	11.9468	11.9468	11.9424	12.1918	12.1823	15.7660	16.7899	16.7776	16.7622	17.4946	17.4776	17.4776	17.6777	17.6777	17.6777	18.0873
57	11.5480	11.5480	11.5480	11.8020	11.7923	15.3073	16.3351	16.3224	16.3063	17.0399	17.0213	17.0213	17.2223	17.2223	17.2223	17.6322

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.1385	11.1385	11.1385	11.4084	11.3984	14.8446	15.8761	15.8632	15.8466	16.5813	16.5620	16.5620	16.7639	16.7639	16.7639	17.1740
59	12.0968	12.0968	12.0968	12.0968	12.0968	15.3510	15.9997	15.9908	15.9779	16.5174	16.4998	16.4998	16.6353	16.6353	16.6353	16.9895
60	11.6583	11.6583	11.6583	11.6583	11.6583	14.8522	15.5148	15.5056	15.4924	16.0347	16.0166	16.0166	16.1552	16.1552	16.1552	16.5113
61	11.2106	11.2106	11.2106	11.2106	11.2106	14.3383	15.0249	15.0155	15.0018	15.5466	15.5282	15.5282	15.6698	15.6698	15.6698	16.0277
62		12.7441	12.7441	12.7441	12.7441	15.5689	15.5689	15.5689	15.5632	15.9069	15.8942	15.8942	15.8942	15.8942	15.8942	16.1343
63		12.2793	12.2793	12.2793	12.2793	15.0376	15.0376	15.0376	15.0376	15.3890	15.3760	15.3760	15.3760	15.3760	15.3760	15.6218
64		11.8028	11.8028	11.8028	11.8028	14.4931	14.4931	14.4931	14.4931	14.8673	14.8539	14.8539	14.8539	14.8539	14.8539	15.1054
65			15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527	15.8527
66			15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857	15.2857
67			14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156	14.7156
68			14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427	14.1427
69			13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670	13.5670
70 and over			12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891	12.9891

Table 36 Pension valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	11.2677	11.2607	11.2541													
31	11.4661	11.4586	11.4514	11.4549												
32	11.6809	11.6728	11.6652	11.6675	11.6584											
33	11.8841	11.8755	11.8672	11.8735	11.8636	13.9487										
34	12.0814	12.0721	12.0633	12.0767	12.0660	14.1905	14.2061									
35	12.3097	12.3003	12.2909	12.3022	12.2908	14.4532	14.4674	14.4589								
36	12.5093	12.4998	12.4902	12.5102	12.4980	14.7015	14.7239	14.7147	14.7060							
37	12.6920	12.6824	12.6726	12.7086	12.6955	14.9424	14.9790	14.9691	14.9597	14.9645						
38	12.9363	12.9266	12.9168	12.9495	12.9363	15.2228	15.2566	15.2459	15.2358	15.2391	15.2391					
39	13.1164	13.1066	13.0966	13.1485	13.1352	15.4679	15.5189	15.5075	15.4966	15.5051	15.5051	15.5051				
40	13.2572	13.2471	13.2370	13.3223	13.3086	15.6920	15.7734	15.7612	15.7495	15.7674	15.7674	15.7674	15.7783			
41	13.4883	13.4784	13.4683	13.5472	13.5336	15.9539	16.0308	16.0185	16.0062	16.0220	16.0220	16.0220	16.0325	16.0325		
42	13.5798	13.5699	13.5595	13.6790	13.6653	16.1344	16.2490	16.2365	16.2240	16.2518	16.2518	16.2518	16.2667	16.2667	16.2667	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	13.6046	13.5946	13.5840	13.7523	13.7383	16.2641	16.4428	16.4302	16.4174	16.4670	16.4670	16.4670	16.4892	16.4892	16.4892	16.5091
44	13.7969	13.7875	13.7773	13.9957	13.9819	16.5453	16.7142	16.7015	16.6887	16.7355	16.7355	16.7355	16.7567	16.7567	16.7567	16.7760
45	13.8121	13.8025	13.7923	14.0452	14.0313	16.6560	16.9016	16.8889	16.8759	16.9490	16.9490	16.9490	16.9789	16.9789	16.9789	17.0060
46	13.7023	13.6921	13.6812	14.0004	13.9865	16.6844	17.0361	17.0232	17.0101	17.1282	17.1282	17.1282	17.1733	17.1733	17.1733	17.2133
47	13.8793	13.8698	13.8593	14.1877	14.1746	16.9200	17.3281	17.3154	17.3022	17.4144	17.4144	17.4144	17.4574	17.4574	17.4574	17.4960
48	13.7683	13.7585	13.7476	14.1289	14.1156	16.9382	17.4434	17.4306	17.4173	17.5835	17.5835	17.5835	17.6446	17.6446	17.6446	17.6987
49	13.4843	13.4738	13.4619	13.8919	13.8777	16.7989	17.4714	17.4586	17.4450	17.6765	17.6765	17.6765	17.7692	17.7692	17.7692	17.8499
50	13.4470	13.4361	13.4233	14.0521	14.0389	17.0139	17.7131	17.7010	17.6879	17.9866	17.9866	17.9866	18.0751	18.0751	18.0751	18.1528
51	13.2779	13.2681	13.2559	13.8109	13.7974	16.8735	17.7290	17.7167	17.7037	18.0486	18.0486	18.0486	18.1748	18.1748	18.1748	18.2846
52	12.8862	12.8762	12.8636	13.4178	13.4033	16.5990	17.5788	17.5658	17.5520	17.9860	17.9860	17.9860	18.1376	18.1376	18.1376	18.3031
53	12.4900	12.4799	12.4671	13.0204	13.0053	16.3220	17.7949	17.7829	17.7696	18.2199	18.2199	18.2199	18.4719	18.4719	18.4719	18.6313
54	12.5306	12.5236	12.5136	12.9186	12.9050	16.3105	17.6443	17.6320	17.6180	18.1399	18.1399	18.1399	18.3762	18.3762	18.3762	18.6020
55	12.1123	12.1053	12.0952	12.5009	12.4871	15.9303	17.2633	17.2500	17.2348	17.8229	17.8229	17.8229	18.0592	18.0592	18.0592	18.3300
56	11.7372	11.7300	11.7196	12.1259	12.1119	15.9234	17.2558	17.2419	17.2253	18.0732	18.0732	18.0732	18.3095	18.3095	18.3095	18.7546
57	12.1298	12.1298	12.1254	12.3810	12.3713	16.0422	17.0917	17.0791	17.0633	17.8139	17.8139	17.8139	18.0179	18.0179	18.0179	18.4356

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	11.7207	11.7207	11.7207	11.9814	11.9714	15.5747	16.6290	16.6160	16.5996	17.3519	17.3519	17.3519	17.5569	17.5569	17.5569	17.9750
59	11.3011	11.3011	11.3011	11.5781	11.5679	15.1024	16.1611	16.1479	16.1309	16.8848	16.8848	16.8848	17.0908	17.0908	17.0908	17.5090
60	12.2865	12.2865	12.2865	12.2865	12.2865	15.6254	16.2916	16.2825	16.2693	16.8230	16.8230	16.8230	16.9612	16.9612	16.9612	17.3225
61	11.8381	11.8381	11.8381	11.8381	11.8381	15.1164	15.7972	15.7878	15.7743	16.3311	16.3311	16.3311	16.4726	16.4726	16.4726	16.8358
62	11.3812	11.3812	11.3812	11.3812	11.3812	14.5933	15.2990	15.2894	15.2753	15.8351	15.8351	15.8351	15.9798	15.9798	15.9798	16.3449
63			12.9618	12.9618	12.9618	15.8639	15.8639	15.8639	15.8581	16.2113	16.2113	16.2113	16.2113	16.2113	16.2113	16.4502
64			12.4881	12.4881	12.4881	15.3236	15.3236	15.3236	15.3236	15.6850	15.6850	15.6850	15.6850	15.6850	15.6850	15.9358
65			12.0023	12.0023	12.0023	14.7698	14.7698	14.7698	14.7698	15.1547	15.1547	15.1547	15.1547	15.1547	15.1547	15.4114
66					16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776	16.1776
67					15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025	15.6025
68					15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243	15.0243
69					14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433	14.4433
70 and over					13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600	13.8600

Table 37 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.222782	0.222783	0.130537	0.130465	0.130465	0.000896										
31	0.222784	0.222785	0.130566	0.130487	0.130488	0.000926	0.000837									
32	0.222786	0.222786	0.130597	0.130512	0.130512	0.000962	0.000867	0.000867								
33	0.222786	0.222787	0.130653	0.130540	0.130540	0.001003	0.000901	0.000901	0.000901							
34	0.222794	0.222794	0.130671	0.130570	0.130571	0.001049	0.000939	0.000939	0.000939	0.000798						
35	0.222815	0.222816	0.130720	0.130609	0.130610	0.001105	0.000985	0.000985	0.000986	0.000834	0.000835					
36	0.222854	0.222855	0.130780	0.130657	0.130658	0.001171	0.001040	0.001040	0.001041	0.000878	0.000879					
37	0.222906	0.222907	0.130852	0.130718	0.130718	0.001242	0.001099	0.001100	0.001100	0.000925	0.000926	0.000874				
38	0.222992	0.222993	0.130954	0.130805	0.130806	0.001328	0.001172	0.001172	0.001173	0.000982	0.000983	0.000926	0.000296			
39	0.223087	0.223088	0.131076	0.130910	0.130911	0.001433	0.001259	0.001260	0.001261	0.001052	0.001053	0.000991	0.000991	0.000991		
40	0.223166	0.223168	0.131195	0.131016	0.131017	0.001543	0.001354	0.001355	0.001356	0.001129	0.001130	0.001063	0.001063	0.001063	0.000960	
41	0.223378	0.223380	0.131453	0.131242	0.131244	0.001769	0.001549	0.001550	0.001551	0.001289	0.001290	0.001291	0.001212	0.001212	0.001212	0.001094
42	0.223607	0.223610	0.131745	0.131495	0.131497	0.002028	0.001771	0.001772	0.001774	0.001470	0.001471	0.001473	0.001381	0.001381	0.001381	0.001245

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+	
43	0.223797	0.223800	0.132023	0.131746	0.131749	0.002295	0.002006	0.002008	0.002010	0.001664	0.001665	0.001667	0.001562	0.001562	0.001562	0.001406	
44	0.224081	0.224085	0.132406	0.132074	0.132078	0.002640	0.002301	0.002303	0.002306	0.001905	0.001907	0.001909	0.001787	0.001787	0.001787	0.001607	
45	0.224419	0.224425	0.132839	0.132455	0.132460	0.003048	0.002648	0.002651	0.002655	0.002189	0.002192	0.002195	0.002051	0.002051	0.002051	0.001843	
46	0.224667	0.224674	0.133211	0.132805	0.132811	0.003443	0.003002	0.003006	0.003011	0.002488	0.002492	0.002495	0.002334	0.002334	0.002334	0.002099	
47	0.225133	0.225143	0.133792	0.133314	0.133321	0.003983	0.003466	0.003472	0.003477	0.002866	0.002871	0.002876	0.002687	0.002687	0.002687	0.002414	
48	0.225709	0.225722	0.134484	0.133922	0.133932	0.004613	0.004006	0.004013	0.004021	0.003304	0.003310	0.003317	0.003095	0.003095	0.003095	0.002775	
49	0.225994	0.226008	0.134928	0.134393	0.134404	0.005126	0.004487	0.004496	0.004505	0.003717	0.003725	0.003733	0.003489	0.003489	0.003489	0.003131	
50	0.226782	0.226801	0.135832	0.135209	0.135223	0.005963	0.005211	0.005222	0.005234	0.004312	0.004323	0.004333	0.004043	0.004043	0.004043	0.003625	
51	0.228310	0.228334	0.137443	0.136674	0.136696	0.007408	0.006471	0.006487	0.006504	0.005354	0.005368	0.005382	0.005015	0.005015	0.005015	0.004495	
52	0.228990	0.229011	0.138322	0.137694	0.137719	0.008455	0.007514	0.007534	0.007555	0.006279	0.006296	0.006315	0.005905	0.005905	0.005905	0.005302	
53	0.230983	0.231007	0.140415	0.139664	0.139698	0.010353	0.009202	0.009229	0.009258	0.007684	0.007708	0.007733	0.007224	0.007224	0.007224	0.006472	
54	0.233316	0.233345	0.142904	0.142021	0.142065	0.012625	0.011235	0.011273	0.011312	0.009389	0.009422	0.009456	0.008830	0.008830	0.008830	0.007898	
55	0.233229	0.233229	0.143308	0.142758	0.142794	0.013479	0.012363	0.012407	0.012454	0.010555	0.010595	0.010637	0.010028	0.010028	0.010028	0.009006	
56	0.234811	0.234811	0.145244	0.144640	0.144681	0.015373	0.014137	0.014193	0.014254	0.012108	0.012159	0.012212	0.011532	0.011532	0.011532	0.010360	
57	0.236543	0.236543	0.147597	0.146689	0.146734	0.017493	0.016142	0.016210	0.016287	0.013874	0.013941	0.014008	0.013259	0.013259	0.013259	0.011921	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.232921	0.232921	0.144884	0.144884	0.144884	0.016229	0.015442	0.015493	0.015560	0.013748	0.013820	0.013896	0.013429	0.013429	0.013429	0.012213
59	0.234537	0.234537	0.146949	0.146949	0.146949	0.018434	0.017568	0.017626	0.017704	0.015693	0.015784	0.015883	0.015366	0.015366	0.015366	0.014007
60	0.236465	0.236465	0.149264	0.149264	0.149264	0.020901	0.019881	0.019947	0.020035	0.017827	0.017937	0.018063	0.017493	0.017493	0.017493	0.015993
61			0.143820	0.143820	0.143820	0.016542	0.016542	0.016542	0.016593	0.015291	0.015375	0.015484	0.015484	0.015484	0.015484	0.014547
62			0.145664	0.145664	0.145664	0.018522	0.018522	0.018522	0.018522	0.017095	0.017190	0.017318	0.017318	0.017318	0.017318	0.016281
63			0.147639	0.147639	0.147639	0.020564	0.020564	0.020564	0.020564	0.018877	0.018985	0.019131	0.019131	0.019131	0.019131	0.017983
64					0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011245	0.011245	0.011245	0.011245	0.011245
65					0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466
66					0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796
67					0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236
68					0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787
69					0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466
70 and over					0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307

Table 38 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.236170	0.236170	0.138308	0.138237	0.138237	0.138237										
31	0.236181	0.236181	0.138338	0.138261	0.138261	0.000829										
32	0.236190	0.236190	0.138371	0.138288	0.138288	0.000859	0.000765									
33	0.236199	0.236200	0.138408	0.138317	0.138318	0.000894	0.000794	0.000794								
34	0.236214	0.236214	0.138453	0.138354	0.138355	0.000935	0.000827	0.000827	0.000828							
35	0.236235	0.236235	0.138501	0.138393	0.138394	0.000982	0.000865	0.000865	0.000866	0.000715						
36	0.236277	0.236277	0.138563	0.138445	0.138445	0.001039	0.000911	0.000912	0.000912	0.000752	0.000752					
37	0.236334	0.236335	0.138634	0.138503	0.138504	0.001104	0.000965	0.000965	0.000966	0.000793	0.000794	0.000794				
38	0.236409	0.236410	0.138719	0.138577	0.138578	0.001174	0.001023	0.001024	0.001024	0.000838	0.000839	0.000839	0.000784			
39	0.236505	0.236506	0.138829	0.138671	0.138672	0.001264	0.001098	0.001098	0.001099	0.000896	0.000896	0.000896	0.000836	0.000836		
40	0.236611	0.236612	0.138960	0.138784	0.138785	0.001369	0.001186	0.001186	0.001187	0.000965	0.000966	0.000966	0.000900	0.000900	0.000900	
41	0.236797	0.236799	0.139177	0.138978	0.138979	0.001556	0.001345	0.001346	0.001347	0.001095	0.001096	0.001096	0.001020	0.001020	0.001020	0.000906
42	0.237029	0.237031	0.139450	0.139216	0.139217	0.001782	0.001537	0.001538	0.001540	0.001248	0.001249	0.001249	0.001161	0.001161	0.001161	0.001030

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+	
43	0.237283	0.237286	0.139761	0.139483	0.139486	0.002042	0.001758	0.001759	0.001761	0.001424	0.001425	0.001425	0.001323	0.001323	0.001323	0.001323	0.001172
44	0.237507	0.237511	0.140063	0.139756	0.139759	0.002311	0.001990	0.001992	0.001995	0.001611	0.001613	0.001613	0.001497	0.001497	0.001497	0.001497	0.001325
45	0.237840	0.237845	0.140477	0.140116	0.140120	0.002664	0.002288	0.002291	0.002294	0.001850	0.001852	0.001852	0.001717	0.001717	0.001717	0.001717	0.001519
46	0.238242	0.238249	0.140964	0.140539	0.140544	0.003083	0.002641	0.002645	0.002649	0.002135	0.002138	0.002138	0.001979	0.001979	0.001979	0.001979	0.001750
47	0.238543	0.238551	0.141367	0.140919	0.140926	0.003471	0.002984	0.002989	0.002994	0.002417	0.002421	0.002421	0.002244	0.002244	0.002244	0.002244	0.001984
48	0.239093	0.239103	0.142005	0.141478	0.141486	0.004015	0.003445	0.003451	0.003458	0.002784	0.002790	0.002790	0.002582	0.002582	0.002582	0.002582	0.002281
49	0.239757	0.239771	0.142759	0.142152	0.142152	0.004656	0.003987	0.003995	0.004003	0.003214	0.003221	0.003221	0.002977	0.002977	0.002977	0.002977	0.002626
50	0.240100	0.240116	0.143239	0.142651	0.142663	0.005163	0.004460	0.004470	0.004480	0.003613	0.003622	0.003622	0.003354	0.003354	0.003354	0.003354	0.002961
51	0.241504	0.241525	0.144695	0.143966	0.143983	0.006413	0.005533	0.005546	0.005561	0.004482	0.004494	0.004494	0.004155	0.004155	0.004155	0.004155	0.003668
52	0.243206	0.243234	0.146435	0.145543	0.145568	0.007900	0.006812	0.006831	0.006850	0.005515	0.005531	0.005531	0.005106	0.005106	0.005106	0.005106	0.004504
53	0.243905	0.243929	0.147306	0.146582	0.146611	0.008906	0.007820	0.007843	0.007867	0.006395	0.006416	0.006416	0.005944	0.005944	0.005944	0.005944	0.005250
54	0.246079	0.246108	0.149541	0.148680	0.148719	0.010864	0.009544	0.009575	0.009608	0.007803	0.007830	0.007830	0.007248	0.007248	0.007248	0.007248	0.006389
55	0.248638	0.248672	0.152215	0.151207	0.151257	0.013229	0.011642	0.011686	0.011731	0.009535	0.009573	0.009573	0.008861	0.008861	0.008861	0.008861	0.007802
56	0.247382	0.247382	0.151506	0.150920	0.150958	0.013079	0.011889	0.011937	0.011987	0.009963	0.010005	0.010005	0.009359	0.009359	0.009359	0.009359	0.008274
57	0.249046	0.249046	0.153483	0.152882	0.152882	0.014919	0.013601	0.013660	0.013726	0.011436	0.011490	0.011490	0.010767	0.010767	0.010767	0.010767	0.009523

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.250879	0.250879	0.155698	0.154942	0.154991	0.017002	0.015560	0.015632	0.015715	0.013139	0.013210	0.013210	0.012414	0.012414	0.012414	0.010994
59	0.247002	0.247002	0.152887	0.152887	0.152887	0.015552	0.014510	0.014565	0.014636	0.012699	0.012776	0.012776	0.012280	0.012280	0.012280	0.010988
60	0.248719	0.248719	0.154960	0.154960	0.154960	0.017392	0.016465	0.016526	0.016610	0.014457	0.014554	0.014554	0.014005	0.014005	0.014005	0.012560
61	0.250722	0.250722	0.157264	0.157264	0.157264	0.019689	0.018596	0.018666	0.018761	0.016395	0.016513	0.016513	0.015907	0.015907	0.015907	0.014312
62			0.151077	0.151077	0.151077	0.014493	0.014493	0.014493	0.014537	0.013150	0.013241	0.013241	0.013241	0.013241	0.013241	0.012244
63			0.152656	0.152656	0.152656	0.016053	0.016053	0.016053	0.016053	0.014520	0.014622	0.014622	0.014622	0.014622	0.014622	0.013518
64			0.154472	0.154472	0.154472	0.017847	0.017847	0.017847	0.017847	0.016032	0.016149	0.016149	0.016149	0.016149	0.016149	0.014927
65						0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345
66						0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137
67						0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000
68						0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931
69						0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930
70 and over						0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023

Table 39 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.250364	0.250364	0.146549	0.146478												
31	0.250381	0.250381	0.146580	0.146504	0.146504											
32	0.250400	0.250400	0.146615	0.146533	0.146534	0.000756										
33	0.250418	0.250418	0.146654	0.146566	0.146566	0.000785	0.000688									
34	0.250443	0.250444	0.146702	0.146605	0.146606	0.000820	0.000713	0.000714								
35	0.250473	0.250473	0.146757	0.146652	0.146652	0.000861	0.000746	0.000747	0.000747							
36	0.250515	0.250516	0.146818	0.146704	0.146704	0.000908	0.000784	0.000784	0.000785	0.000625						
37	0.250577	0.250578	0.146892	0.146766	0.146767	0.000964	0.000829	0.000829	0.000830	0.000659	0.000659					
38	0.250660	0.250660	0.146978	0.146839	0.146839	0.001028	0.000880	0.000881	0.000881	0.000698	0.000698	0.000698				
39	0.250744	0.250745	0.147070	0.146919	0.146920	0.001100	0.000940	0.000940	0.000941	0.000743	0.000743	0.000743	0.000685			
40	0.250851	0.250852	0.147188	0.147021	0.147022	0.001190	0.001014	0.001015	0.001015	0.000800	0.000800	0.000800	0.000736	0.000736		
41	0.251057	0.251058	0.147409	0.147213	0.147214	0.001362	0.001158	0.001158	0.001159	0.000912	0.000912	0.000912	0.000838	0.000838	0.000838	
42	0.251260	0.251263	0.147637	0.147416	0.147417	0.001545	0.001311	0.001312	0.001313	0.001032	0.001032	0.001032	0.000948	0.000948	0.000948	0.000821

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.251517	0.251520	0.147927	0.147667	0.147669	0.001769	0.001498	0.001499	0.001501	0.001178	0.001178	0.001178	0.001080	0.001080	0.001080	0.000933
44	0.251812	0.251816	0.148266	0.147959	0.147962	0.002051	0.001716	0.001717	0.001719	0.001346	0.001346	0.001346	0.001233	0.001233	0.001233	0.001066
45	0.252080	0.252085	0.148598	0.148258	0.148262	0.002299	0.001945	0.001947	0.001950	0.001526	0.001526	0.001526	0.001398	0.001398	0.001398	0.001207
46	0.252478	0.252484	0.149057	0.148659	0.148663	0.002659	0.002244	0.002247	0.002251	0.001760	0.001760	0.001760	0.001611	0.001611	0.001611	0.001392
47	0.252951	0.252958	0.149589	0.149121	0.149126	0.003074	0.002586	0.002591	0.002595	0.002027	0.002027	0.002027	0.001853	0.001853	0.001853	0.001601
48	0.253321	0.253330	0.150033	0.149540	0.149547	0.003451	0.002914	0.002920	0.002925	0.002289	0.002289	0.002289	0.002094	0.002094	0.002094	0.001809
49	0.253960	0.253971	0.150730	0.150149	0.150158	0.003997	0.003369	0.003376	0.003384	0.002642	0.002642	0.002642	0.002414	0.002414	0.002414	0.002083
50	0.254723	0.254738	0.151553	0.150873	0.150885	0.004646	0.003910	0.003919	0.003928	0.003060	0.003060	0.003060	0.002792	0.002792	0.002792	0.002407
51	0.255376	0.255394	0.152482	0.151794	0.151808	0.005477	0.004654	0.004666	0.004678	0.003663	0.003663	0.003663	0.003350	0.003350	0.003350	0.002892
52	0.257140	0.257165	0.154050	0.153203	0.153223	0.006745	0.005723	0.005738	0.005755	0.004502	0.004502	0.004502	0.004110	0.004110	0.004110	0.003546
53	0.259024	0.259037	0.155922	0.154892	0.154921	0.008266	0.007011	0.007032	0.007054	0.005514	0.005514	0.005514	0.005025	0.005025	0.005025	0.004333
54	0.259715	0.259741	0.156756	0.155926	0.155959	0.009204	0.007959	0.007985	0.008013	0.006325	0.006325	0.006325	0.005786	0.005786	0.005786	0.004993
55	0.262094	0.262126	0.159147	0.158163	0.158208	0.011219	0.009712	0.009748	0.009785	0.007724	0.007724	0.007724	0.007062	0.007062	0.007062	0.006085
56	0.263810	0.263847	0.161003	0.159928	0.159982	0.012814	0.011121	0.011168	0.011216	0.008875	0.008875	0.008875	0.008120	0.008120	0.008120	0.006995
57	0.262458	0.262458	0.160165	0.159539	0.159580	0.012472	0.011202	0.011253	0.011306	0.009147	0.009147	0.009147	0.008460	0.008460	0.008460	0.007308

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58		0.264227	0.264227	0.162197	0.161509	0.161555	0.014254	0.012847	0.012910	0.012980	0.010536	0.010536	0.010536	0.009769	0.009769	0.009769	0.008447
59		0.266199	0.266199	0.164448	0.163640	0.163692	0.016178	0.014637	0.014714	0.014802	0.012048	0.012048	0.012048	0.011202	0.011202	0.011202	0.009693
60		0.262062	0.262062	0.161317	0.161317	0.161317	0.014092	0.013191	0.013249	0.013326	0.011252	0.011252	0.011252	0.010725	0.010725	0.010725	0.009352
61		0.263856	0.263856	0.163368	0.163368	0.163368	0.015928	0.014934	0.015001	0.015090	0.012782	0.012782	0.012782	0.012198	0.012198	0.012198	0.010662
62		0.265795	0.265795	0.165504	0.165504	0.165504	0.017871	0.016698	0.016773	0.016874	0.014335	0.014335	0.014335	0.013690	0.013690	0.013690	0.011994
63			0.158472	0.158472	0.158472	0.158472	0.011725	0.011725	0.011725	0.011772	0.010282	0.010282	0.010282	0.010282	0.010282	0.010282	0.009221
64			0.159865	0.159865	0.159865	0.159865	0.012997	0.012997	0.012997	0.012997	0.011348	0.011348	0.011348	0.011348	0.011348	0.011348	0.010172
65			0.161516	0.161516	0.161516	0.161516	0.014521	0.014521	0.014521	0.014521	0.012569	0.012569	0.012569	0.012569	0.012569	0.012569	0.011268
66			0.163179	0.163179	0.163179	0.163179	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678
67			0.164977	0.164977	0.164977	0.164977	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965
68			0.166923	0.166923	0.166923	0.166923	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276
69			0.169036	0.169036	0.169036	0.169036	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609
70 and over			0.171316	0.171316	0.171316	0.171316	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969

Table 40 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.109839	0.109839	0.001286	0.001084	0.001085											
31	0.109864	0.109864	0.001340	0.001123	0.001123	0.001123										
32	0.109895	0.109895	0.001404	0.001168	0.001168	0.001169	0.001042									
33	0.109931	0.109931	0.001477	0.001220	0.001221	0.001085	0.001085									
34	0.109977	0.109978	0.001557	0.001279	0.001279	0.001133	0.001133	0.001134								
35	0.110047	0.110048	0.001656	0.001350	0.001351	0.001191	0.001191	0.001192	0.000834							
36	0.110142	0.110143	0.001772	0.001434	0.001434	0.001435	0.001261	0.001261	0.000878	0.000878						
37	0.110242	0.110243	0.001892	0.001524	0.001525	0.001525	0.001337	0.001337	0.001337	0.000925	0.000925					
38	0.110379	0.110381	0.002045	0.001636	0.001637	0.001638	0.001429	0.001430	0.001430	0.000982	0.000982	0.000983	0.000926			
39	0.110530	0.110532	0.002222	0.001768	0.001769	0.001770	0.001559	0.001540	0.001541	0.001052	0.001052	0.001053	0.000991	0.000991		
40	0.110663	0.110665	0.002398	0.001906	0.001907	0.001909	0.001657	0.001658	0.001659	0.001129	0.001130	0.001131	0.001063	0.001063	0.001063	
41	0.110986	0.110990	0.002767	0.002187	0.002189	0.002191	0.001898	0.001899	0.001901	0.001289	0.001290	0.001291	0.001212	0.001212	0.001212	0.001094
42	0.111353	0.111357	0.003196	0.002511	0.002514	0.002517	0.002174	0.002176	0.002178	0.001470	0.001471	0.001473	0.001381	0.001381	0.001381	0.001245

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.111673	0.111679	0.003610	0.002846	0.002849	0.002852	0.002466	0.002469	0.002471	0.001664	0.001665	0.001667	0.001562	0.001562	0.001562	0.001406
44	0.112146	0.112154	0.004178	0.003278	0.003282	0.003287	0.002833	0.002837	0.002841	0.001905	0.001907	0.001909	0.001787	0.001787	0.001787	0.001607
45	0.112714	0.112724	0.004848	0.003787	0.003792	0.003798	0.003264	0.003269	0.003274	0.002189	0.002192	0.002195	0.002051	0.002051	0.002051	0.001843
46	0.113147	0.113158	0.005413	0.004273	0.004280	0.004287	0.003698	0.003704	0.003710	0.002488	0.002492	0.002495	0.002334	0.002334	0.002334	0.002099
47	0.113920	0.113934	0.006300	0.004949	0.004958	0.004967	0.004276	0.004284	0.004292	0.002866	0.002871	0.002876	0.002687	0.002687	0.002687	0.002414
48	0.114843	0.114863	0.007336	0.005742	0.005753	0.005765	0.004953	0.004963	0.004974	0.003304	0.003310	0.003317	0.003095	0.003095	0.003095	0.002775
49	0.115282	0.115305	0.007952	0.006368	0.006381	0.006395	0.005541	0.005553	0.005566	0.003717	0.003725	0.003733	0.003489	0.003489	0.003489	0.003131
50	0.116491	0.116520	0.009270	0.007411	0.007428	0.007446	0.006442	0.006457	0.006474	0.004312	0.004323	0.004333	0.004043	0.004043	0.004043	0.003625
51	0.118675	0.118713	0.011513	0.009208	0.009233	0.009258	0.008007	0.008028	0.008050	0.005354	0.005368	0.005382	0.005015	0.005015	0.005015	0.004495
52	0.119432	0.119464	0.012506	0.010466	0.010496	0.010527	0.009270	0.009297	0.009324	0.006279	0.006296	0.006315	0.005905	0.005905	0.005905	0.005302
53	0.122135	0.122174	0.015286	0.012836	0.012876	0.012919	0.011383	0.011419	0.011457	0.007684	0.007708	0.007733	0.007224	0.007224	0.007224	0.006472
54	0.125268	0.125315	0.018557	0.015669	0.015721	0.015780	0.013922	0.013974	0.014026	0.009389	0.009422	0.009456	0.008830	0.008830	0.008830	0.007898
55	0.124482	0.124482	0.018409	0.016607	0.016650	0.016704	0.015213	0.015272	0.015335	0.010555	0.010595	0.010637	0.010028	0.010028	0.010028	0.009006
56	0.126609	0.126609	0.020906	0.018927	0.018974	0.019038	0.017386	0.017461	0.017543	0.012108	0.012159	0.012212	0.011532	0.011532	0.011532	0.010360
57	0.128983	0.128983	0.023733	0.021507	0.021561	0.021633	0.019826	0.019916	0.020019	0.013874	0.013941	0.014008	0.013259	0.013259	0.013259	0.011921

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.123390	0.123390	0.019613	0.019613	0.019613	0.019647	0.018593	0.018662	0.018751	0.013748	0.013820	0.013896	0.013429	0.013429	0.013429	0.012213
59	0.125513	0.125513	0.022242	0.022242	0.022242	0.022242	0.021083	0.021160	0.021264	0.015693	0.015784	0.015883	0.015366	0.015366	0.015366	0.014007
60	0.127954	0.127954	0.025118	0.025118	0.025118	0.025118	0.023752	0.023840	0.023958	0.017827	0.017937	0.018063	0.017493	0.017493	0.017493	0.015993
61			0.018828	0.018828	0.018828	0.018828	0.018828	0.018828	0.018883	0.015291	0.015375	0.015484	0.015484	0.015484	0.015484	0.014547
62			0.021067	0.021067	0.021067	0.021067	0.021067	0.021067	0.021067	0.017095	0.017190	0.017318	0.017318	0.017318	0.017318	0.016281
63			0.023377	0.023377	0.023377	0.023377	0.023377	0.023377	0.023377	0.018877	0.018985	0.019131	0.019131	0.019131	0.019131	0.017983
64			0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011245	0.011245	0.011245	0.011245	0.011245
65			0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466
66			0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796
67			0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236
68			0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787
69			0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466
70 and over			0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307

Table 41 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.116355	0.116355	0.001194	0.000995												
31	0.116383	0.116384	0.001243	0.001029	0.001029											
32	0.116412	0.116412	0.001297	0.001067	0.001068	0.001068										
33	0.116448	0.116448	0.001363	0.001113	0.001113	0.001114	0.000979									
34	0.116491	0.116492	0.001439	0.001166	0.001166	0.001167	0.001022	0.001023								
35	0.116546	0.116546	0.001521	0.001225	0.001226	0.001226	0.001070	0.001071	0.001071							
36	0.116628	0.116629	0.001623	0.001299	0.001299	0.001300	0.001130	0.001130	0.001131	0.000752						
37	0.116734	0.116735	0.001741	0.001383	0.001384	0.001384	0.001199	0.001199	0.001200	0.000793	0.000794					
38	0.116848	0.116849	0.001865	0.001474	0.001475	0.001475	0.001274	0.001275	0.001276	0.000838	0.000839	0.000839				
39	0.116994	0.116996	0.002024	0.001590	0.001591	0.001592	0.001370	0.001371	0.001372	0.000896	0.000896	0.000896	0.000836			
40	0.117154	0.117157	0.002208	0.001725	0.001727	0.001728	0.001483	0.001484	0.001485	0.000965	0.000966	0.000966	0.000900	0.000900		
41	0.117424	0.117427	0.002508	0.001960	0.001962	0.001963	0.001683	0.001684	0.001686	0.001095	0.001096	0.001096	0.001020	0.001020	0.001020	
42	0.117769	0.117773	0.002891	0.002247	0.002249	0.002251	0.001925	0.001927	0.001928	0.001248	0.001249	0.001249	0.001161	0.001161	0.001161	0.001030

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.118162	0.118167	0.003339	0.002579	0.002582	0.002585	0.002205	0.002207	0.002210	0.001424	0.001425	0.001425	0.001323	0.001323	0.001323	0.001172
44	0.118510	0.118516	0.003768	0.002921	0.002924	0.002928	0.002500	0.002503	0.002506	0.001611	0.001613	0.001613	0.001497	0.001497	0.001497	0.001325
45	0.119028	0.119036	0.004364	0.003369	0.003374	0.003379	0.002877	0.002881	0.002885	0.001850	0.001852	0.001852	0.001717	0.001717	0.001717	0.001519
46	0.119654	0.119664	0.005071	0.003899	0.003905	0.003912	0.003322	0.003327	0.003333	0.002135	0.002138	0.002138	0.001979	0.001979	0.001979	0.001750
47	0.120120	0.120132	0.005644	0.004387	0.004402	0.003752	0.003752	0.003759	0.003765	0.002417	0.002421	0.002421	0.002244	0.002244	0.002244	0.001984
48	0.120963	0.120979	0.006568	0.005080	0.005089	0.004338	0.004338	0.004346	0.004355	0.002784	0.002790	0.002790	0.002582	0.002582	0.002582	0.002281
49	0.121968	0.121990	0.007654	0.005898	0.005910	0.005030	0.005030	0.005041	0.005052	0.003214	0.003221	0.003221	0.002977	0.002977	0.002977	0.002626
50	0.122437	0.122461	0.008273	0.006529	0.006544	0.005620	0.005620	0.005633	0.005647	0.003613	0.003622	0.003622	0.003354	0.003354	0.003354	0.002961
51	0.124424	0.124458	0.010283	0.008108	0.008128	0.008149	0.006974	0.006992	0.007011	0.004482	0.004494	0.004494	0.004155	0.004155	0.004155	0.003668
52	0.126806	0.126850	0.012666	0.009990	0.010019	0.010048	0.008595	0.008620	0.008645	0.005515	0.005531	0.005531	0.005106	0.005106	0.005106	0.004504
53	0.127513	0.127550	0.013579	0.011226	0.011260	0.011295	0.009846	0.009876	0.009908	0.006395	0.006416	0.006416	0.005944	0.005944	0.005944	0.005250
54	0.130431	0.130475	0.016523	0.013712	0.013758	0.013808	0.012045	0.012087	0.012131	0.007803	0.007830	0.007830	0.007248	0.007248	0.007248	0.006389
55	0.133825	0.133879	0.020002	0.016705	0.016764	0.016832	0.014711	0.014770	0.014829	0.009535	0.009573	0.009573	0.008861	0.008861	0.008861	0.007802
56	0.131434	0.131434	0.018337	0.016415	0.016460	0.016519	0.014928	0.014992	0.015058	0.009963	0.010005	0.010005	0.009359	0.009359	0.009359	0.008274
57	0.133601	0.133601	0.020822	0.018711	0.018761	0.018830	0.017067	0.017147	0.017234	0.011436	0.011490	0.011490	0.010767	0.010767	0.010767	0.009523

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.136038	0.136038	0.023665	0.021289	0.021346	0.021422	0.019493	0.019590	0.019700	0.013139	0.013210	0.013210	0.012414	0.012414	0.012414	0.010994
59	0.129910	0.129910	0.018970	0.018970	0.018970	0.019005	0.017879	0.017952	0.018048	0.012699	0.012776	0.012776	0.012280	0.012280	0.012280	0.010988
60	0.132014	0.132014	0.021467	0.021467	0.021467	0.020226	0.020226	0.020309	0.020421	0.014457	0.014554	0.014554	0.014005	0.014005	0.014005	0.012560
61	0.134425	0.134425	0.024209	0.024209	0.024209	0.022745	0.022745	0.022839	0.022865	0.016395	0.016513	0.016513	0.015907	0.015907	0.015907	0.014312
62			0.016947	0.016947	0.016947	0.016947	0.016947	0.016947	0.017005	0.013150	0.013241	0.013241	0.013241	0.013241	0.013241	0.012244
63			0.018788	0.018788	0.018788	0.018788	0.018788	0.018788	0.018788	0.014520	0.014622	0.014622	0.014622	0.014622	0.014622	0.013518
64			0.020871	0.020871	0.020871	0.020871	0.020871	0.020871	0.020871	0.016032	0.016149	0.016149	0.016149	0.016149	0.016149	0.014927
65			0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345
66			0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137
67			0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000
68			0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931
69			0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930
70 and over			0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023

Table 42 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to	0.123266	0.123266	0.001103													
30																
31	0.123294	0.123295	0.001145	0.000934												
32	0.123327	0.123328	0.001195	0.000968	0.000968											
33	0.123361	0.123361	0.001250	0.001006	0.001006	0.001007										
34	0.123405	0.123406	0.001317	0.001052	0.001052	0.001053	0.000910									
35	0.123457	0.123458	0.001395	0.001106	0.001106	0.001107	0.000953	0.000954								
36	0.123523	0.123524	0.001480	0.001167	0.001167	0.001168	0.001082	0.001003	0.001003							
37	0.123617	0.123618	0.001584	0.001239	0.001240	0.001241	0.001060	0.001061	0.001061	0.000659						
38	0.123737	0.123738	0.001704	0.001324	0.001325	0.001326	0.001128	0.001129	0.001130	0.000698	0.000698					
39	0.123859	0.123861	0.001833	0.001418	0.001419	0.001420	0.001206	0.001207	0.001208	0.000743	0.000743	0.000743				
40	0.124014	0.124016	0.001997	0.001537	0.001538	0.001539	0.001304	0.001304	0.001305	0.000800	0.000800	0.000800	0.000756			
41	0.124304	0.124306	0.002297	0.001759	0.001760	0.001762	0.001489	0.001489	0.001491	0.000912	0.000912	0.000912	0.000838	0.000838		
42	0.124589	0.124592	0.002604	0.001994	0.001996	0.001998	0.001686	0.001688	0.001689	0.001032	0.001032	0.001032	0.000948	0.000948	0.000948	

Methods and factors used to determine scheme value in relation to member spouse
Scheme factors

Schedule 1
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.124958	0.124962	0.003901	0.002286	0.002288	0.002291	0.001929	0.001930	0.001932	0.001178	0.001178	0.001178	0.001080	0.001080	0.001080	0.000935
44	0.125386	0.125392	0.003468	0.002626	0.002629	0.002632	0.002211	0.002214	0.002216	0.001346	0.001346	0.001346	0.001233	0.001233	0.001233	0.001066
45	0.125766	0.125773	0.003911	0.002974	0.002978	0.002982	0.002509	0.002512	0.002515	0.001526	0.001526	0.001526	0.001398	0.001398	0.001398	0.001207
46	0.126338	0.126347	0.004538	0.003438	0.003444	0.003449	0.002895	0.002899	0.002904	0.001760	0.001760	0.001760	0.001611	0.001611	0.001611	0.001392
47	0.127019	0.127030	0.005267	0.003974	0.003981	0.003988	0.003338	0.003343	0.003349	0.002027	0.002027	0.002027	0.001853	0.001853	0.001853	0.001601
48	0.127525	0.127539	0.005846	0.004460	0.004468	0.004477	0.003761	0.003768	0.003775	0.002289	0.002289	0.002289	0.002094	0.002094	0.002094	0.001809
49	0.128443	0.128461	0.006808	0.005169	0.005180	0.005191	0.004352	0.004362	0.004371	0.002642	0.002642	0.002642	0.002414	0.002414	0.002414	0.002083
50	0.129336	0.129361	0.007944	0.006013	0.006026	0.006040	0.005038	0.005070	0.005082	0.003060	0.003060	0.003060	0.002792	0.002792	0.002792	0.002407
51	0.130639	0.130668	0.009116	0.007076	0.007093	0.007111	0.006012	0.006027	0.006043	0.003663	0.003663	0.003663	0.003350	0.003350	0.003350	0.002892
52	0.132801	0.132840	0.011238	0.008712	0.008735	0.008760	0.007396	0.007417	0.007438	0.004502	0.004502	0.004502	0.004110	0.004110	0.004110	0.003546
53	0.135389	0.135440	0.013762	0.010676	0.010709	0.010743	0.009067	0.009096	0.009125	0.005514	0.005514	0.005514	0.005025	0.005025	0.005025	0.004333
54	0.136014	0.136056	0.014565	0.011866	0.011904	0.011945	0.010283	0.010318	0.010354	0.006325	0.006325	0.006325	0.005786	0.005786	0.005786	0.004993
55	0.139166	0.139217	0.017680	0.014471	0.014523	0.014581	0.012568	0.012615	0.012665	0.007724	0.007724	0.007724	0.007062	0.007062	0.007062	0.006085
56	0.141395	0.141452	0.020035	0.016519	0.016583	0.016655	0.014393	0.014456	0.014519	0.008875	0.008875	0.008875	0.008120	0.008120	0.008120	0.006995
57	0.138749	0.138749	0.018081	0.016031	0.016079	0.016142	0.014445	0.014512	0.014583	0.009147	0.009147	0.009147	0.008460	0.008460	0.008460	0.007308

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.140969	0.140969	0.020557	0.018303	0.018357	0.018430	0.016548	0.016633	0.016726	0.010536	0.010536	0.010536	0.009769	0.009769	0.009769	0.008447
59	0.143431	0.143431	0.023301	0.020760	0.020821	0.020904	0.018841	0.018944	0.019062	0.012048	0.012048	0.012048	0.011202	0.011202	0.011202	0.009693
60	0.136721	0.136721	0.017964	0.017964	0.017964	0.018003	0.016797	0.016876	0.016977	0.011252	0.011252	0.011252	0.010725	0.010725	0.010725	0.009352
61	0.138776	0.138776	0.020296	0.020296	0.020296	0.020296	0.018956	0.019055	0.019175	0.012782	0.012782	0.012782	0.012198	0.012198	0.012198	0.010662
62	0.140994	0.140994	0.022721	0.022721	0.022721	0.022721	0.021150	0.021251	0.021386	0.014335	0.014335	0.014335	0.013690	0.013690	0.013690	0.011994
63		0.014361	0.014361	0.014361	0.014361	0.014361	0.014361	0.014361	0.014424	0.010282	0.010282	0.010282	0.010282	0.010282	0.010282	0.009221
64		0.015937	0.015937	0.015937	0.015937	0.015937	0.015937	0.015937	0.015937	0.011348	0.011348	0.011348	0.011348	0.011348	0.011348	0.010172
65		0.017775	0.017775	0.017775	0.017775	0.017775	0.017775	0.017775	0.017775	0.012569	0.012569	0.012569	0.012569	0.012569	0.012569	0.011268
66			0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678
67			0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965
68			0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276
69			0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609
70 and over			0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969

Table 43 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.130692	0.130693	0.130693	0.130596	0.130596											
31	0.130729	0.130730	0.130730	0.130625	0.130626	0.001048										
32	0.130772	0.130772	0.130772	0.130658	0.130659	0.001091	0.000867									
33	0.130820	0.130820	0.130821	0.130696	0.130697	0.001141	0.000901	0.000901								
34	0.130872	0.130873	0.130873	0.130738	0.130739	0.001198	0.000939	0.000939	0.000939							
35	0.130939	0.130940	0.130940	0.130792	0.130792	0.001267	0.000985	0.000985	0.000986	0.000834						
36	0.131019	0.131020	0.131020	0.130856	0.130857	0.001347	0.001040	0.001040	0.001041	0.000878	0.000878					
37	0.131110	0.131111	0.131112	0.130933	0.130934	0.001432	0.001099	0.001100	0.001100	0.000925	0.000925	0.000926				
38	0.131237	0.131239	0.131240	0.131041	0.131042	0.001537	0.001172	0.001172	0.001173	0.000982	0.000982	0.000983	0.000926			
39	0.131388	0.131390	0.131392	0.131171	0.131172	0.001663	0.001259	0.001260	0.001261	0.001052	0.001052	0.001053	0.000991	0.000991		
40	0.131535	0.131537	0.131539	0.131301	0.131302	0.001794	0.001354	0.001355	0.001356	0.001129	0.001130	0.001131	0.001063	0.001063	0.001063	
41	0.131850	0.131852	0.131855	0.131573	0.131575	0.002062	0.001549	0.001550	0.001551	0.001289	0.001290	0.001291	0.001212	0.001212	0.001212	0.001094
42	0.132207	0.132210	0.132214	0.131880	0.131883	0.002369	0.001771	0.001772	0.001774	0.001470	0.001471	0.001473	0.001381	0.001381	0.001381	0.001245

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.132544	0.132548	0.132553	0.132183	0.132187	0.002682	0.002006	0.002008	0.002010	0.001664	0.001665	0.001667	0.001562	0.001562	0.001562	0.001562	0.001406
44	0.133009	0.133014	0.133020	0.132585	0.132589	0.003093	0.002301	0.002303	0.002306	0.001905	0.001907	0.001909	0.001787	0.001787	0.001787	0.001787	0.001607
45	0.133553	0.133560	0.133567	0.133054	0.133061	0.003579	0.002648	0.002651	0.002655	0.002189	0.002192	0.002195	0.002051	0.002051	0.002051	0.002051	0.001843
46	0.133999	0.134007	0.134016	0.133474	0.133482	0.004037	0.003002	0.003006	0.003011	0.002488	0.002492	0.002495	0.002334	0.002334	0.002334	0.002334	0.002099
47	0.134714	0.134724	0.134736	0.134097	0.134107	0.004679	0.003466	0.003472	0.003477	0.002866	0.002871	0.002876	0.002687	0.002687	0.002687	0.002687	0.002414
48	0.135562	0.135577	0.135593	0.134843	0.134855	0.005431	0.004006	0.004013	0.004021	0.003304	0.003310	0.003317	0.003095	0.003095	0.003095	0.003095	0.002775
49	0.136071	0.136088	0.136105	0.135391	0.135406	0.006013	0.004487	0.004496	0.004505	0.003717	0.003725	0.003733	0.003489	0.003489	0.003489	0.003489	0.003131
50	0.137178	0.137200	0.137223	0.136391	0.136410	0.007014	0.005211	0.005222	0.005234	0.004312	0.004323	0.004333	0.004043	0.004043	0.004043	0.004043	0.003625
51	0.139126	0.139154	0.139187	0.138160	0.138189	0.008731	0.006471	0.006487	0.006504	0.005354	0.005368	0.005382	0.005015	0.005015	0.005015	0.005015	0.004495
52	0.140080	0.140104	0.140135	0.139297	0.139330	0.009883	0.007514	0.007534	0.007555	0.006279	0.006296	0.006315	0.005905	0.005905	0.005905	0.005905	0.005302
53	0.142576	0.142605	0.142644	0.141639	0.141685	0.012115	0.009202	0.009229	0.009258	0.007684	0.007708	0.007733	0.007224	0.007224	0.007224	0.007224	0.006472
54	0.145528	0.145563	0.145610	0.144429	0.144488	0.014775	0.011235	0.011273	0.011312	0.009389	0.009422	0.009456	0.008830	0.008830	0.008830	0.008830	0.007898
55	0.145674	0.145674	0.145697	0.144961	0.145009	0.015444	0.012363	0.012407	0.012454	0.010555	0.010595	0.010637	0.010028	0.010028	0.010028	0.010028	0.009006
56	0.147898	0.147898	0.147898	0.147090	0.147144	0.017559	0.014137	0.014193	0.014254	0.012108	0.012159	0.012212	0.011532	0.011532	0.011532	0.011532	0.010360
57	0.150325	0.150325	0.150325	0.149377	0.149438	0.019893	0.016142	0.016210	0.016287	0.013874	0.013941	0.014008	0.013259	0.013259	0.013259	0.013259	0.011921

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.146465	0.146465	0.146465	0.146465	0.146465	0.17630	0.015442	0.015493	0.015560	0.013748	0.013820	0.013896	0.013429	0.013429	0.013429	0.012213
59	0.148702	0.148702	0.148702	0.148702	0.148702	0.019979	0.017568	0.017626	0.017704	0.015693	0.015784	0.015883	0.015366	0.015366	0.015366	0.014007
60	0.151195	0.151195	0.151195	0.151195	0.151195	0.022601	0.019881	0.019947	0.020035	0.017827	0.017937	0.018063	0.017493	0.017493	0.017493	0.015993
61			0.143820	0.143820	0.143820	0.016542	0.016542	0.016542	0.016583	0.015291	0.015375	0.015484	0.015484	0.015484	0.015484	0.014547
62			0.145664	0.145664	0.145664	0.018522	0.018522	0.018522	0.018522	0.017095	0.017190	0.017318	0.017318	0.017318	0.017318	0.016281
63			0.147639	0.147639	0.147639	0.020564	0.020564	0.020564	0.020564	0.018877	0.018985	0.019131	0.019131	0.019131	0.019131	0.017983
64					0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011177	0.011245	0.011245	0.011245	0.011245	0.011245
65					0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466	0.012466
66					0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796	0.013796
67					0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236	0.015236
68					0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787	0.016787
69					0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466	0.018466
70 and over					0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307	0.020307

Table 44 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.138464	0.138464	0.138464	0.138369												
31	0.138502	0.138502	0.138503	0.138400	0.138400											
32	0.138545	0.138545	0.138545	0.138434	0.138435	0.000986										
33	0.138593	0.138593	0.138594	0.138473	0.138473	0.001032	0.000794									
34	0.138652	0.138652	0.138653	0.138521	0.138521	0.001082	0.000827	0.000827								
35	0.138714	0.138714	0.138715	0.138572	0.138572	0.001139	0.000865	0.000865	0.000866							
36	0.138795	0.138795	0.138796	0.138639	0.138639	0.001210	0.000911	0.000912	0.000912	0.000752						
37	0.138887	0.138888	0.138888	0.138714	0.138715	0.001291	0.000965	0.000965	0.000966	0.000793	0.000794					
38	0.138993	0.138994	0.138995	0.138806	0.138806	0.001376	0.001023	0.001024	0.001024	0.000838	0.000839	0.000839				
39	0.139130	0.139132	0.139133	0.138922	0.138923	0.001485	0.001098	0.001098	0.001099	0.000896	0.000896	0.000896	0.000836			
40	0.139291	0.139293	0.139295	0.139060	0.139061	0.001614	0.001186	0.001186	0.001187	0.000965	0.000966	0.000966	0.000900	0.000900		
41	0.139557	0.139559	0.139561	0.139295	0.139297	0.001836	0.001345	0.001346	0.001347	0.001095	0.001096	0.001096	0.001020	0.001020	0.001020	
42	0.139891	0.139894	0.139897	0.139584	0.139586	0.002108	0.001537	0.001538	0.001540	0.001248	0.001249	0.001249	0.001161	0.001161	0.001161	0.001030

Methods and factors used to determine scheme value in relation to member spouse
 Schedule 1
 Part 2
 Scheme factors

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.140277	0.140281	0.139911	0.139914	0.002421	0.001758	0.001759	0.001761	0.001424	0.001425	0.001425	0.001425	0.001425	0.001323	0.001323	0.001323	0.001172
44	0.140640	0.140650	0.140240	0.140244	0.002740	0.001990	0.001992	0.001995	0.001611	0.001613	0.001613	0.001613	0.001613	0.001497	0.001497	0.001497	0.001325
45	0.141150	0.141162	0.140681	0.140686	0.003164	0.002288	0.002291	0.002294	0.001850	0.001852	0.001852	0.001852	0.001852	0.001717	0.001717	0.001717	0.001519
46	0.141752	0.141768	0.141201	0.141208	0.003670	0.002641	0.002645	0.002649	0.002135	0.002138	0.002138	0.002138	0.002138	0.001979	0.001979	0.001979	0.001750
47	0.142236	0.142245	0.141658	0.141666	0.004126	0.002984	0.002989	0.002994	0.002417	0.002421	0.002421	0.002421	0.002421	0.002244	0.002244	0.002244	0.001984
48	0.143020	0.143033	0.142341	0.142352	0.004782	0.003445	0.003451	0.003458	0.002784	0.002790	0.002790	0.002790	0.002790	0.002582	0.002582	0.002582	0.002281
49	0.143947	0.143963	0.143154	0.143168	0.005555	0.003987	0.003995	0.004003	0.003214	0.003221	0.003221	0.003221	0.003221	0.002977	0.002977	0.002977	0.002626
50	0.144496	0.144515	0.143534	0.143749	0.006139	0.004460	0.004470	0.004480	0.003613	0.003622	0.003622	0.003622	0.003622	0.003354	0.003354	0.003354	0.002961
51	0.146270	0.146295	0.145348	0.145371	0.007643	0.005533	0.005546	0.005561	0.004482	0.004494	0.004494	0.004494	0.004494	0.004155	0.004155	0.004155	0.003668
52	0.148389	0.148422	0.147268	0.147301	0.009436	0.006812	0.006831	0.006850	0.005515	0.005531	0.005531	0.005531	0.005531	0.005106	0.005106	0.005106	0.004504
53	0.149334	0.149362	0.148430	0.148469	0.010552	0.007820	0.007843	0.007867	0.006395	0.006416	0.006416	0.006416	0.006416	0.005944	0.005944	0.005944	0.005250
54	0.152020	0.152053	0.150946	0.150998	0.012886	0.009544	0.009575	0.009608	0.007803	0.007830	0.007830	0.007830	0.007830	0.007248	0.007248	0.007248	0.006589
55	0.155211	0.155251	0.153956	0.154024	0.015685	0.011642	0.011686	0.011731	0.009555	0.009573	0.009573	0.009573	0.009573	0.008861	0.008861	0.008861	0.007802
56	0.154028	0.154033	0.153268	0.153319	0.015175	0.011889	0.011937	0.011987	0.009963	0.010005	0.010005	0.010005	0.010005	0.009359	0.009359	0.009359	0.008274
57	0.156315	0.156315	0.155453	0.155510	0.017252	0.013601	0.013660	0.013726	0.011436	0.011490	0.011490	0.011490	0.011490	0.010767	0.010767	0.010767	0.009523

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.158825	0.158825	0.157812	0.157877	0.157877	0.019565	0.015560	0.015632	0.015715	0.013139	0.013210	0.013210	0.012414	0.012414	0.012414	0.010994
59	0.154578	0.154578	0.154578	0.154578	0.154578	0.016850	0.014510	0.014565	0.014636	0.012776	0.012776	0.012280	0.012280	0.012280	0.012280	0.010988
60	0.156837	0.156837	0.156837	0.156837	0.156837	0.019044	0.016465	0.016526	0.016610	0.014457	0.014554	0.014554	0.014005	0.014005	0.014005	0.012560
61	0.159333	0.159333	0.159333	0.159333	0.159333	0.021511	0.018596	0.018666	0.018761	0.016395	0.016513	0.016513	0.015907	0.015907	0.015907	0.014312
62	0.151077	0.151077	0.151077	0.151077	0.151077	0.014493	0.014493	0.014493	0.014537	0.013150	0.013241	0.013241	0.013241	0.013241	0.013241	0.012244
63	0.152656	0.152656	0.152656	0.152656	0.152656	0.016053	0.016053	0.016053	0.016053	0.014520	0.014622	0.014622	0.014622	0.014622	0.014622	0.013518
64	0.154472	0.154472	0.154472	0.154472	0.154472	0.017847	0.017847	0.017847	0.017847	0.016032	0.016149	0.016149	0.016149	0.016149	0.016149	0.014927
65	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345	0.007345
66	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137	0.008137
67	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000	0.009000
68	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931	0.009931
69	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930	0.010930
70 and over	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023	0.012023

Table 45 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.146707	0.146707	0.146707													
31	0.146745	0.146745	0.146746	0.146644												
32	0.146789	0.146790	0.146790	0.146681	0.146681											
33	0.146838	0.146839	0.146839	0.146721	0.146722	0.000922										
34	0.146898	0.146898	0.146899	0.146770	0.146771	0.000966	0.000713									
35	0.146967	0.146968	0.146968	0.146828	0.146829	0.001017	0.000746	0.000747								
36	0.147044	0.147045	0.147045	0.146893	0.146894	0.001075	0.000784	0.000784	0.000785							
37	0.147138	0.147139	0.147139	0.146972	0.146973	0.001146	0.000829	0.000829	0.000830	0.000659						
38	0.147246	0.147247	0.147248	0.147063	0.147064	0.001226	0.000880	0.000881	0.000881	0.000698	0.000698					
39	0.147361	0.147362	0.147363	0.147162	0.147163	0.001314	0.000940	0.000940	0.000941	0.000743	0.000743					
40	0.147508	0.147509	0.147511	0.147287	0.147288	0.001425	0.001014	0.001015	0.001015	0.000800	0.000800	0.000800	0.000756			
41	0.147779	0.147781	0.147783	0.147521	0.147522	0.001635	0.001158	0.001158	0.001158	0.000912	0.000912	0.000912	0.000838	0.000838		
42	0.148059	0.148062	0.148064	0.147768	0.147770	0.001857	0.001311	0.001312	0.001312	0.001032	0.001032	0.001032	0.000948	0.000948	0.000948	0.000948

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.148416	0.148420	0.148423	0.148075	0.148078	0.002131	0.001498	0.001499	0.001501	0.001178	0.001178	0.001178	0.001080	0.001080	0.001080	0.000935
44	0.148834	0.148838	0.148843	0.148433	0.148436	0.002451	0.001716	0.001717	0.001719	0.001346	0.001346	0.001346	0.001233	0.001233	0.001233	0.001066
45	0.149236	0.149241	0.149247	0.148794	0.148798	0.002774	0.001945	0.001947	0.001950	0.001526	0.001526	0.001526	0.001398	0.001398	0.001398	0.001207
46	0.149801	0.149808	0.149815	0.149283	0.149289	0.003212	0.002244	0.002247	0.002251	0.001760	0.001760	0.001760	0.001611	0.001611	0.001611	0.001392
47	0.150459	0.150468	0.150477	0.149851	0.149859	0.003722	0.002586	0.002591	0.002595	0.002027	0.002027	0.002027	0.001853	0.001853	0.001853	0.001601
48	0.150991	0.151001	0.151012	0.150353	0.150363	0.004173	0.002914	0.002920	0.002925	0.002289	0.002289	0.002289	0.002094	0.002094	0.002094	0.001809
49	0.151848	0.151862	0.151876	0.151100	0.151112	0.004841	0.003369	0.003376	0.003384	0.002642	0.002642	0.002642	0.002414	0.002414	0.002414	0.002083
50	0.152860	0.152878	0.152896	0.151988	0.152003	0.005636	0.003910	0.003919	0.003928	0.003060	0.003060	0.003060	0.002792	0.002792	0.002792	0.002407
51	0.153954	0.153975	0.153998	0.153079	0.153098	0.006619	0.004654	0.004666	0.004678	0.003663	0.003663	0.003663	0.003350	0.003350	0.003350	0.002892
52	0.155878	0.155908	0.155940	0.154808	0.154835	0.008172	0.005723	0.005738	0.005755	0.004502	0.004502	0.004502	0.004110	0.004110	0.004110	0.003546
53	0.158175	0.158214	0.158258	0.156682	0.156921	0.010037	0.007011	0.007032	0.007054	0.005514	0.005514	0.005514	0.005025	0.005025	0.005025	0.004333
54	0.159083	0.159114	0.159155	0.158046	0.158090	0.011093	0.007959	0.007985	0.008013	0.006325	0.006325	0.006325	0.005786	0.005786	0.005786	0.004993
55	0.161977	0.162015	0.162066	0.160751	0.160810	0.013327	0.009712	0.009748	0.009785	0.007724	0.007724	0.007724	0.007062	0.007062	0.007062	0.006085
56	0.164197	0.164240	0.164297	0.162859	0.162931	0.015432	0.011121	0.011168	0.011216	0.008875	0.008875	0.008875	0.008120	0.008120	0.008120	0.006995
57	0.162856	0.162856	0.162882	0.162045	0.162099	0.014708	0.011202	0.011253	0.011306	0.009147	0.009147	0.009147	0.008460	0.008460	0.008460	0.007308

Methods and factors used to determine scheme value in relation to member spouse
Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.165220	0.165220	0.165220	0.164299	0.164361	0.016745	0.012847	0.012910	0.012980	0.010536	0.010536	0.010536	0.009769	0.009769	0.009769	0.008447
59	0.167791	0.167791	0.167791	0.166708	0.166778	0.018918	0.014637	0.014714	0.014802	0.012048	0.012048	0.012048	0.011202	0.011202	0.011202	0.009693
60	0.163126	0.163126	0.163126	0.163126	0.163126	0.015695	0.013191	0.013249	0.013326	0.011252	0.011252	0.011252	0.010725	0.010725	0.010725	0.009352
61	0.165380	0.165380	0.165380	0.165380	0.165380	0.017699	0.014934	0.015001	0.015090	0.012782	0.012782	0.012782	0.012198	0.012198	0.012198	0.010662
62	0.167724	0.167724	0.167724	0.167724	0.167724	0.019825	0.016698	0.016773	0.016874	0.014335	0.014335	0.014335	0.013690	0.013690	0.013690	0.011994
63		0.158472	0.158472	0.158472	0.158472	0.011725	0.011725	0.011725	0.011772	0.010282	0.010282	0.010282	0.010282	0.010282	0.010282	0.009221
64		0.159865	0.159865	0.159865	0.159865	0.012997	0.012997	0.012997	0.012997	0.011348	0.011348	0.011348	0.011348	0.011348	0.011348	0.010172
65		0.161516	0.161516	0.161516	0.161516	0.014521	0.014521	0.014521	0.014521	0.012569	0.012569	0.012569	0.012569	0.012569	0.012569	0.011268
66		0.163179	0.163179	0.163179	0.163179	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678	0.002678
67		0.164977	0.164977	0.164977	0.164977	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965	0.002965
68		0.166923	0.166923	0.166923	0.166923	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276	0.003276
69		0.169036	0.169036	0.169036	0.169036	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609	0.003609
70 and over		0.171316	0.171316	0.171316	0.171316	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969	0.003969

Table 46 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.222776	0.222777	0.130478	0.130398	0.130398											
31	0.222798	0.222798	0.130528	0.130441	0.130442	0.000855										
32	0.222826	0.222827	0.130585	0.130489	0.130490	0.000917	0.000815									
33	0.222859	0.222860	0.130642	0.130538	0.130538	0.000976	0.000864	0.000864								
34	0.222898	0.222899	0.130709	0.130595	0.130596	0.001043	0.000921	0.000921	0.000922							
35	0.222943	0.222944	0.130785	0.130661	0.130662	0.001118	0.000984	0.000985	0.000985	0.000822						
36	0.223001	0.223001	0.130880	0.130744	0.130745	0.001209	0.001063	0.001063	0.001064	0.000886	0.000886					
37	0.223054	0.223055	0.130980	0.130832	0.130833	0.001308	0.001149	0.001150	0.001151	0.000956	0.000957	0.000957				
38	0.223112	0.223114	0.131094	0.130932	0.130933	0.001426	0.001252	0.001253	0.001254	0.001040	0.001041	0.001042	0.000977			
39	0.223182	0.223184	0.131222	0.131046	0.131048	0.001560	0.001368	0.001369	0.001370	0.001137	0.001138	0.001139	0.001068	0.001068		
40	0.223248	0.223250	0.131349	0.131162	0.131164	0.001701	0.001493	0.001494	0.001495	0.001242	0.001243	0.001244	0.001166	0.001166		
41	0.223486	0.223488	0.131641	0.131424	0.131426	0.001980	0.001740	0.001741	0.001743	0.001448	0.001450	0.001451	0.001362	0.001362	0.001362	0.001226
42	0.223770	0.223772	0.131981	0.131729	0.131731	0.002296	0.002019	0.002021	0.002023	0.001681	0.001683	0.001684	0.001583	0.001583	0.001583	0.001424

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.224067	0.224070	0.132060	0.132063	0.002634	0.002324	0.002329	0.001937	0.001940	0.001942	0.001827	0.001827	0.001827	0.001827	0.001827	0.001827	0.001645
44	0.224443	0.224448	0.132778	0.132453	0.002677	0.002680	0.002683	0.002234	0.002236	0.002239	0.002108	0.002108	0.002108	0.002108	0.002108	0.002108	0.001901
45	0.224877	0.224882	0.133275	0.132900	0.003081	0.003085	0.003088	0.002576	0.002579	0.002583	0.002430	0.002430	0.002430	0.002430	0.002430	0.002430	0.002196
46	0.225251	0.225258	0.133729	0.133332	0.003946	0.003946	0.003946	0.003492	0.003496	0.003501	0.002929	0.002933	0.002938	0.002765	0.002765	0.002765	0.002503
47	0.225779	0.225787	0.134321	0.133868	0.004490	0.004490	0.004490	0.003965	0.003970	0.003976	0.003322	0.003327	0.003333	0.003131	0.003131	0.003131	0.002831
48	0.226374	0.226384	0.134982	0.134469	0.005092	0.005092	0.005092	0.004488	0.004495	0.004503	0.003751	0.003758	0.003765	0.003530	0.003530	0.003530	0.003184
49	0.226728	0.226738	0.135455	0.134977	0.005615	0.005615	0.005615	0.004980	0.004989	0.004998	0.004175	0.004183	0.004191	0.003932	0.003932	0.003932	0.003543
50	0.227464	0.227476	0.136305	0.135769	0.006398	0.006398	0.006398	0.005676	0.005687	0.005699	0.004751	0.004761	0.004771	0.004474	0.004474	0.004474	0.004021
51	0.228325	0.228339	0.137312	0.136711	0.007324	0.007324	0.007324	0.006511	0.006525	0.006540	0.005454	0.005466	0.005480	0.005143	0.005143	0.005143	0.004618
52	0.228454	0.228464	0.137712	0.137269	0.007928	0.007928	0.007928	0.007172	0.007189	0.007207	0.006069	0.006085	0.006101	0.005761	0.005761	0.005761	0.005185
53	0.229411	0.229424	0.138905	0.138388	0.009106	0.009106	0.009106	0.008262	0.008283	0.008306	0.007015	0.007035	0.007056	0.006676	0.006676	0.006676	0.006017
54	0.230495	0.230511	0.140216	0.139633	0.010402	0.010402	0.010402	0.009457	0.009482	0.009510	0.008059	0.008085	0.008112	0.007685	0.007685	0.007685	0.006942
55	0.229941	0.229941	0.140055	0.139706	0.010681	0.010681	0.010681	0.009959	0.009984	0.010014	0.008668	0.008697	0.008730	0.008341	0.008341	0.008341	0.007591
56	0.230678	0.230678	0.141004	0.140621	0.011721	0.011721	0.011721	0.010937	0.010965	0.010999	0.009544	0.009580	0.009620	0.009195	0.009195	0.009195	0.008385
57	0.231510	0.231510	0.142029	0.141583	0.012775	0.012775	0.012775	0.011917	0.011950	0.011990	0.010409	0.010451	0.010499	0.010033	0.010033	0.010033	0.009153

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.228957	0.228957	0.140047	0.140047	0.140047	0.011539	0.011041	0.011065	0.011098	0.009928	0.009968	0.010016	0.009726	0.009726	0.009726	0.009950
59	0.229686	0.229686	0.140981	0.140981	0.140981	0.012502	0.011953	0.011981	0.012019	0.010743	0.010790	0.010845	0.010525	0.010525	0.010525	0.009676
60	0.230577	0.230577	0.142091	0.142091	0.142091	0.013641	0.013001	0.013035	0.013078	0.011681	0.011734	0.011798	0.011444	0.011444	0.011444	0.010512
61			0.138393	0.138393	0.138393	0.010560	0.010560	0.010560	0.010581	0.009767	0.009807	0.009860	0.009860	0.009860	0.009860	0.009281
62			0.139317	0.139317	0.139317	0.011573	0.011573	0.011573	0.011573	0.010676	0.010723	0.010784	0.010784	0.010784	0.010784	0.010143
63			0.140408	0.140408	0.140408	0.012777	0.012777	0.012777	0.012777	0.011730	0.011785	0.011856	0.011856	0.011856	0.011856	0.011146
64						0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006933	0.006933	0.006933	0.006933	0.006933
65						0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677
66						0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498
67						0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413
68						0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430
69						0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577
70 and over						0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921

Table 47 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.236143	0.236143	0.138234	0.138157												
31	0.236173	0.236174	0.138290	0.138205	0.138206											
32	0.236206	0.236206	0.138345	0.138253	0.138253	0.000814										
33	0.236241	0.236241	0.138401	0.138300	0.138300	0.000865	0.000756									
34	0.236289	0.236289	0.138469	0.138358	0.138359	0.000925	0.000806	0.000807								
35	0.236338	0.236339	0.138541	0.138421	0.138422	0.000989	0.000860	0.000860	0.000860							
36	0.236399	0.236400	0.138630	0.138498	0.138499	0.001068	0.000926	0.000926	0.000927	0.000754						
37	0.236473	0.236473	0.138736	0.138591	0.138592	0.001158	0.001003	0.001004	0.001004	0.000815	0.000816					
38	0.236537	0.236539	0.138844	0.138687	0.138688	0.001258	0.001089	0.001090	0.001091	0.000885	0.000885	0.000885				
39	0.236616	0.236617	0.138970	0.138799	0.138800	0.001374	0.001189	0.001190	0.001191	0.000965	0.000966	0.000897				
40	0.236709	0.236710	0.139114	0.138928	0.138929	0.001507	0.001303	0.001305	0.001306	0.001058	0.001059	0.000984	0.000984			
41	0.236932	0.236934	0.139379	0.139169	0.139171	0.001746	0.001512	0.001514	0.001515	0.001230	0.001231	0.001144	0.001144	0.001144		
42	0.237207	0.237210	0.139695	0.139452	0.139454	0.002024	0.001754	0.001756	0.001757	0.001427	0.001429	0.001329	0.001329	0.001329	0.001329	0.001176

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.237537	0.237539	0.140066	0.139784	0.139787	0.002344	0.002034	0.002036	0.002039	0.001656	0.001658	0.001658	0.001544	0.001544	0.001544	0.001367
44	0.237861	0.237865	0.140441	0.140129	0.140132	0.002675	0.002329	0.002331	0.002334	0.001897	0.001900	0.001900	0.001772	0.001772	0.001772	0.001569
45	0.238275	0.238279	0.140906	0.140544	0.140548	0.003076	0.002678	0.002681	0.002685	0.002185	0.002188	0.002188	0.002042	0.002042	0.002042	0.001811
46	0.238749	0.238755	0.141429	0.141012	0.141017	0.003532	0.003074	0.003078	0.003082	0.002512	0.002516	0.002516	0.002347	0.002347	0.002347	0.002086
47	0.239141	0.239149	0.141884	0.141444	0.141450	0.003954	0.003450	0.003455	0.003460	0.002826	0.002830	0.002830	0.002639	0.002639	0.002639	0.002348
48	0.239702	0.239711	0.142490	0.141989	0.141996	0.004477	0.003895	0.003901	0.003908	0.003183	0.003189	0.003189	0.002965	0.002965	0.002965	0.002635
49	0.240363	0.240374	0.143196	0.142629	0.142639	0.005083	0.004415	0.004423	0.004431	0.003600	0.003607	0.003607	0.003347	0.003347	0.003347	0.002966
50	0.240764	0.240775	0.143701	0.143173	0.143184	0.005609	0.004909	0.004918	0.004928	0.004019	0.004027	0.004027	0.003742	0.003742	0.003742	0.003313
51	0.241589	0.241602	0.144620	0.144029	0.144044	0.006418	0.005622	0.005634	0.005647	0.004601	0.004612	0.004612	0.004285	0.004285	0.004285	0.003785
52	0.242530	0.242545	0.145687	0.145097	0.145042	0.007357	0.006460	0.006476	0.006492	0.005295	0.005309	0.005309	0.004939	0.004939	0.004939	0.004362
53	0.242675	0.242687	0.146097	0.145591	0.145609	0.007951	0.007118	0.007137	0.007157	0.005904	0.005921	0.005921	0.005547	0.005547	0.005547	0.004915
54	0.243702	0.243717	0.147323	0.146755	0.146776	0.009087	0.008158	0.008181	0.008206	0.006785	0.006807	0.006807	0.006390	0.006390	0.006390	0.005668
55	0.244871	0.244888	0.148678	0.148037	0.148062	0.010344	0.009304	0.009331	0.009363	0.007766	0.007794	0.007794	0.007326	0.007326	0.007326	0.006513
56	0.243844	0.243844	0.148035	0.147663	0.147682	0.010136	0.009367	0.009393	0.009425	0.007990	0.008022	0.008022	0.007609	0.007609	0.007609	0.006814
57	0.244599	0.244599	0.148948	0.148539	0.148560	0.011047	0.010211	0.010241	0.010278	0.008725	0.008764	0.008764	0.008313	0.008313	0.008313	0.007453

Methods and factors used to determine scheme value in relation to member spouse
Scheme factors

Schedule 1
Part 2

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.245456	0.245456	0.149934	0.149458	0.149483	0.011953	0.011038	0.011073	0.011115	0.009428	0.009473	0.009473	0.008978	0.008978	0.008978	0.008044
59	0.242738	0.242738	0.147775	0.147775	0.147775	0.010519	0.009986	0.010012	0.010047	0.008798	0.008841	0.008841	0.008533	0.008533	0.008533	0.007708
60	0.243515	0.243515	0.148723	0.148723	0.148723	0.011428	0.010842	0.010872	0.010912	0.009549	0.009599	0.009599	0.009259	0.009259	0.009259	0.008358
61	0.244474	0.244474	0.149872	0.149872	0.149872	0.012544	0.011860	0.011896	0.011942	0.010448	0.010505	0.010505	0.010129	0.010129	0.010129	0.009139
62			0.145803	0.145803	0.145803	0.009062	0.009062	0.009062	0.009085	0.008214	0.008257	0.008257	0.008257	0.008257	0.008257	0.007641
63			0.146683	0.146683	0.146683	0.009969	0.009969	0.009969	0.009969	0.009089	0.009059	0.009059	0.009059	0.009059	0.009059	0.008377
64			0.147732	0.147732	0.147732	0.011043	0.011043	0.011043	0.011043	0.009921	0.009979	0.009979	0.009979	0.009979	0.009979	0.009225
65						0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519
66						0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002
67						0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542
68						0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138
69						0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807
70 and over						0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564

Table 48 Lump sum valuation factors (PF) for eligible members

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
Up to 30		0.250311	0.250312	0.146457													
31		0.250349	0.250349	0.146515	0.146433												
32		0.250392	0.250392	0.146577	0.146487	0.146487											
33		0.250432	0.250432	0.146632	0.146535	0.146535	0.000735										
34		0.250483	0.250484	0.146699	0.146592	0.146593	0.000807	0.000692									
35		0.250543	0.250544	0.146773	0.146656	0.146657	0.000864	0.000738	0.000738								
36		0.250610	0.250611	0.146838	0.146731	0.146731	0.000931	0.000793	0.000794	0.000794							
37		0.250688	0.250689	0.146917	0.146818	0.146819	0.001008	0.000858	0.000858	0.000859	0.000675						
38		0.250775	0.250776	0.147073	0.146920	0.146920	0.001099	0.000934	0.000935	0.000936	0.000735	0.000735					
39		0.250862	0.250863	0.147195	0.147028	0.147029	0.001156	0.001017	0.001018	0.001019	0.000800	0.000800	0.000800				
40		0.250965	0.250967	0.147337	0.147156	0.147157	0.001310	0.001114	0.001115	0.001116	0.000876	0.000876	0.000876	0.000803			
41		0.251206	0.251208	0.147608	0.147399	0.147400	0.001528	0.001299	0.001301	0.001302	0.001024	0.001024	0.001024	0.000939	0.000939		
42		0.251466	0.251468	0.147895	0.147659	0.147661	0.001761	0.001499	0.001500	0.001502	0.001182	0.001182	0.001182	0.001084	0.001084	0.001084	0.001084

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.251787	0.251790	0.148241	0.147969	0.147971	0.002039	0.001738	0.001739	0.001741	0.001372	0.001372	0.001372	0.001260	0.001260	0.001260	0.001090
44	0.252149	0.252152	0.148630	0.148316	0.148318	0.002351	0.002005	0.002008	0.002010	0.001583	0.001583	0.001583	0.001456	0.001456	0.001456	0.001259
45	0.252505	0.252509	0.149025	0.148678	0.148681	0.002676	0.002290	0.002293	0.002296	0.001810	0.001810	0.001810	0.001668	0.001668	0.001668	0.001442
46	0.252959	0.252964	0.149514	0.149111	0.149116	0.003068	0.002626	0.002630	0.002633	0.002077	0.002077	0.002077	0.001915	0.001915	0.001915	0.001660
47	0.253464	0.253471	0.150047	0.149584	0.149589	0.003494	0.002986	0.002991	0.002995	0.002363	0.002363	0.002363	0.002176	0.002176	0.002176	0.001888
48	0.253877	0.253885	0.150502	0.150015	0.150022	0.003883	0.003325	0.003330	0.003336	0.002633	0.002633	0.002633	0.002422	0.002422	0.002422	0.002101
49	0.254502	0.254512	0.151150	0.150603	0.150603	0.004402	0.003759	0.003766	0.003773	0.002971	0.002971	0.002971	0.002725	0.002725	0.002725	0.002360
50	0.255244	0.255256	0.151913	0.151287	0.151298	0.005022	0.004284	0.004293	0.004302	0.003384	0.003384	0.003384	0.003098	0.003098	0.003098	0.002678
51	0.255700	0.255713	0.152453	0.151870	0.151883	0.005548	0.004775	0.004786	0.004797	0.003793	0.003793	0.003793	0.003479	0.003479	0.003479	0.003007
52	0.256604	0.256618	0.153425	0.152774	0.152790	0.006358	0.005480	0.005494	0.005508	0.004354	0.004354	0.004354	0.003995	0.003995	0.003995	0.003446
53	0.257644	0.257661	0.154571	0.153841	0.153860	0.007321	0.006334	0.006351	0.006369	0.005051	0.005051	0.005051	0.004645	0.004645	0.004645	0.004011
54	0.257781	0.257794	0.154938	0.154381	0.154400	0.007815	0.006899	0.006919	0.006941	0.005562	0.005562	0.005562	0.005152	0.005152	0.005152	0.004459
55	0.258893	0.258909	0.156202	0.155577	0.155600	0.008897	0.007875	0.007900	0.007928	0.006365	0.006365	0.006365	0.005908	0.005908	0.005908	0.005117
56	0.259757	0.259776	0.157226	0.156543	0.156569	0.009777	0.008668	0.008697	0.008731	0.007029	0.007029	0.007029	0.006532	0.006532	0.006532	0.005669
57	0.258643	0.258643	0.156447	0.156051	0.156070	0.009356	0.008536	0.008565	0.008598	0.007067	0.007067	0.007067	0.006629	0.006629	0.006629	0.005785

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.259429	0.259429	0.157319	0.156883	0.156906	0.010109	0.009216	0.009248	0.009287	0.007630	0.007630	0.007630	0.007152	0.007152	0.007152	0.006239
59	0.260360	0.260360	0.158335	0.157826	0.157853	0.010961	0.009983	0.010020	0.010065	0.008264	0.008264	0.008264	0.007738	0.007738	0.007738	0.006746
60	0.257463	0.257463	0.155984	0.155984	0.155984	0.009310	0.008740	0.008768	0.008805	0.007470	0.007470	0.007470	0.007143	0.007143	0.007143	0.006268
61	0.258307	0.258307	0.156963	0.156963	0.156963	0.010178	0.009551	0.009584	0.009626	0.008169	0.008169	0.008169	0.007808	0.007808	0.007808	0.006851
62	0.259278	0.259278	0.158082	0.158082	0.158082	0.011184	0.010452	0.010491	0.010541	0.008942	0.008942	0.008942	0.008542	0.008542	0.008542	0.007491
63			0.153625	0.153625	0.153625	0.007281	0.007281	0.007281	0.007305	0.006374	0.006374	0.006374	0.006374	0.006374	0.006374	0.005719
64			0.154452	0.154452	0.154452	0.008035	0.008035	0.008035	0.008035	0.007007	0.007007	0.007007	0.007007	0.007007	0.007007	0.006282
65			0.155455	0.155455	0.155455	0.008960	0.008960	0.008960	0.008960	0.007757	0.007757	0.007757	0.007757	0.007757	0.007757	0.006956
66					0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644
67					0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823
68					0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018
69					0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238
70 and over					0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483

Table 49 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.109811	0.109811	0.001195	0.000976	0.000976											
31	0.109871	0.109872	0.001287	0.001048	0.001048	0.001048										
32	0.109940	0.109941	0.001386	0.001123	0.001124	0.001124	0.000987									
33	0.110015	0.110016	0.001486	0.001198	0.001199	0.001199	0.001050	0.001050								
34	0.110097	0.110098	0.001597	0.001283	0.001283	0.001284	0.001121	0.001122	0.001122							
35	0.110190	0.110191	0.001724	0.001380	0.001380	0.001381	0.001202	0.001203	0.001204	0.000822						
36	0.110299	0.110300	0.001873	0.001495	0.001495	0.001496	0.001301	0.001302	0.001303	0.000886	0.000886					
37	0.110407	0.110408	0.002030	0.001619	0.001620	0.001622	0.001409	0.001410	0.001411	0.000956	0.000957	0.000957				
38	0.110531	0.110533	0.002215	0.001768	0.001769	0.001770	0.001538	0.001539	0.001540	0.001040	0.001041	0.001042	0.000977			
39	0.110673	0.110675	0.002420	0.001935	0.001936	0.001938	0.001682	0.001684	0.001685	0.001137	0.001138	0.001139	0.001068	0.001068		
40	0.110814	0.110817	0.002627	0.002110	0.002112	0.002114	0.001836	0.001838	0.001840	0.001242	0.001243	0.001244	0.001166	0.001166	0.001166	
41	0.111188	0.111191	0.003056	0.002456	0.002458	0.002460	0.002139	0.002141	0.002143	0.001448	0.001450	0.001451	0.001362	0.001362	0.001362	0.001226
42	0.111622	0.111627	0.003546	0.002847	0.002850	0.002852	0.002483	0.002486	0.002489	0.001681	0.001683	0.001684	0.001583	0.001583	0.001583	0.001424

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.112060	0.004047	0.003263	0.003266	0.003270	0.002856	0.002859	0.002862	0.001937	0.001940	0.001942	0.001827	0.001827	0.001827	0.001827	0.001645
44	0.112622	0.004667	0.003752	0.003756	0.003760	0.003283	0.003287	0.003291	0.002234	0.002236	0.002239	0.002108	0.002108	0.002108	0.002108	0.001901
45	0.113266	0.005372	0.004309	0.004314	0.004320	0.003770	0.003774	0.003779	0.002576	0.002579	0.002583	0.002430	0.002430	0.002430	0.002430	0.002196
46	0.113808	0.005996	0.004855	0.004861	0.004868	0.004262	0.004268	0.004274	0.002929	0.002933	0.002938	0.002765	0.002765	0.002765	0.002765	0.002503
47	0.114589	0.006837	0.005529	0.005537	0.005546	0.004845	0.004853	0.004860	0.003322	0.003327	0.003333	0.003131	0.003131	0.003131	0.003131	0.002831
48	0.115461	0.007769	0.006287	0.006298	0.006309	0.005503	0.005512	0.005522	0.003751	0.003758	0.003765	0.003530	0.003530	0.003530	0.003530	0.003184
49	0.115922	0.008366	0.006935	0.006947	0.006961	0.006114	0.006125	0.006137	0.004175	0.004183	0.004191	0.003932	0.003932	0.003932	0.003932	0.003543
50	0.116965	0.009525	0.007922	0.007937	0.007954	0.006991	0.007006	0.007021	0.004751	0.004761	0.004771	0.004474	0.004474	0.004474	0.004474	0.004021
51	0.118165	0.010873	0.009072	0.009091	0.009112	0.008025	0.008045	0.008065	0.005454	0.005466	0.005480	0.005143	0.005143	0.005143	0.005143	0.004618
52	0.118222	0.011258	0.009775	0.009794	0.009816	0.008806	0.008828	0.008852	0.006069	0.006083	0.006101	0.005761	0.005761	0.005761	0.005761	0.005185
53	0.119584	0.012870	0.011201	0.011223	0.011249	0.010122	0.010149	0.010180	0.007015	0.007035	0.007056	0.006676	0.006676	0.006676	0.006676	0.006017
54	0.121118	0.014643	0.012756	0.012783	0.012814	0.011551	0.011584	0.011622	0.008059	0.008085	0.008112	0.007685	0.007685	0.007685	0.007685	0.006942
55	0.120042	0.014068	0.012936	0.012956	0.012983	0.012019	0.012052	0.012091	0.008668	0.008697	0.008730	0.008341	0.008341	0.008341	0.008341	0.007591
56	0.121151	0.015402	0.014156	0.014180	0.014211	0.013162	0.013200	0.013246	0.009544	0.009580	0.009620	0.009195	0.009195	0.009195	0.009195	0.008385
57	0.122359	0.016818	0.015417	0.015445	0.015481	0.014334	0.014378	0.014430	0.010409	0.010451	0.010499	0.010033	0.010033	0.010033	0.010033	0.009153

Methods and factors used to determine scheme value in relation to member spouse
 Schedule 1
 Part 2
 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.118468	0.118468	0.013709	0.013709	0.013709	0.013726	0.013059	0.013092	0.013135	0.009928	0.009968	0.010016	0.009726	0.009726	0.009726	0.008950
59	0.119419	0.119419	0.014891	0.014891	0.014891	0.014891	0.014157	0.014195	0.014245	0.010743	0.010790	0.010845	0.010525	0.010525	0.010525	0.009676
60	0.120555	0.120555	0.016276	0.016276	0.016276	0.016276	0.015420	0.015465	0.015523	0.011681	0.011734	0.011798	0.011444	0.011444	0.011444	0.010512
61			0.011981	0.011981	0.011981	0.011981	0.011981	0.011981	0.012009	0.009767	0.009807	0.009860	0.009860	0.009860	0.009860	0.009281
62			0.013153	0.013153	0.013153	0.013153	0.013153	0.013153	0.013153	0.010676	0.010723	0.010784	0.010784	0.010784	0.010784	0.010143
63			0.014524	0.014524	0.014524	0.014524	0.014524	0.014524	0.014524	0.011730	0.011785	0.011856	0.011856	0.011856	0.011856	0.011146
64						0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006933
65						0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677
66						0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498
67						0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413
68						0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430
69						0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577
70 and over						0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921

Table 50 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.116313	0.116313	0.001098	0.000885												
31	0.116372	0.116372	0.001184	0.000952	0.000952											
32	0.116436	0.116437	0.001272	0.001018	0.001019	0.001019										
33	0.116504	0.116505	0.001362	0.001083	0.001084	0.001084	0.000939									
34	0.116589	0.116590	0.001466	0.001161	0.001161	0.001162	0.001003	0.001004								
35	0.116676	0.116677	0.001577	0.001244	0.001244	0.001245	0.001072	0.001073	0.001073							
36	0.116780	0.116782	0.001710	0.001345	0.001346	0.001346	0.001157	0.001158	0.001158	0.000754						
37	0.116899	0.116901	0.001863	0.001461	0.001462	0.001463	0.001256	0.001257	0.001257	0.000815	0.000815					
38	0.117015	0.117017	0.002024	0.001588	0.001590	0.001591	0.001365	0.001366	0.001367	0.000885	0.000885	0.000885				
39	0.117150	0.117152	0.002211	0.001737	0.001738	0.001739	0.001493	0.001494	0.001495	0.000965	0.000966	0.000966	0.000897			
40	0.117306	0.117308	0.002419	0.001905	0.001907	0.001908	0.001637	0.001638	0.001640	0.001058	0.001059	0.001059	0.000984	0.000984		
41	0.117634	0.117637	0.002789	0.002207	0.002209	0.002211	0.001899	0.001901	0.001903	0.001230	0.001231	0.001231	0.001144	0.001144	0.001144	
42	0.118037	0.118041	0.003230	0.002557	0.002560	0.002562	0.002202	0.002204	0.002207	0.001427	0.001429	0.001429	0.001329	0.001329	0.001329	0.001176

Age	Period of service (years)																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+	
43	0.118511	0.118516	0.003742	0.002960	0.002963	0.002966	0.002554	0.002556	0.002559	0.001656	0.001658	0.001658	0.001544	0.001544	0.001544	0.001544	0.001567
44	0.118971	0.118977	0.004251	0.003377	0.003380	0.003384	0.002922	0.002925	0.002929	0.001897	0.001900	0.001900	0.001772	0.001772	0.001772	0.001772	0.001569
45	0.119569	0.119577	0.004895	0.003875	0.003879	0.003884	0.003353	0.003358	0.003362	0.002185	0.002188	0.002188	0.002042	0.002042	0.002042	0.002042	0.001811
46	0.120252	0.120262	0.005619	0.004439	0.004444	0.004450	0.003839	0.003844	0.003850	0.002512	0.002516	0.002516	0.002347	0.002347	0.002347	0.002347	0.002086
47	0.120801	0.120812	0.006228	0.004962	0.004969	0.004976	0.004304	0.004311	0.004318	0.002826	0.002830	0.002830	0.002639	0.002639	0.002639	0.002639	0.002348
48	0.121612	0.121626	0.007076	0.005628	0.005637	0.005646	0.004870	0.004878	0.004887	0.003183	0.003189	0.003189	0.002965	0.002965	0.002965	0.002965	0.002633
49	0.122515	0.122563	0.008043	0.006404	0.006416	0.006429	0.005537	0.005547	0.005558	0.003600	0.003607	0.003607	0.003347	0.003347	0.003347	0.003347	0.002966
50	0.123032	0.123050	0.008649	0.007068	0.007081	0.007096	0.006161	0.006174	0.006187	0.004019	0.004027	0.004027	0.003742	0.003742	0.003742	0.003742	0.003313
51	0.124161	0.124182	0.009869	0.008099	0.008117	0.008135	0.007072	0.007089	0.007106	0.004601	0.004612	0.004612	0.004285	0.004285	0.004285	0.004285	0.003785
52	0.125437	0.125462	0.011268	0.009283	0.009304	0.009327	0.008129	0.008151	0.008173	0.005295	0.005309	0.005309	0.004939	0.004939	0.004939	0.004939	0.004362
53	0.125467	0.125486	0.011618	0.009984	0.010005	0.010029	0.008917	0.008942	0.008968	0.005904	0.005921	0.005921	0.005547	0.005547	0.005547	0.005547	0.004915
54	0.126872	0.126894	0.013229	0.011392	0.011416	0.011445	0.010204	0.010235	0.010268	0.006785	0.006807	0.006807	0.006390	0.006390	0.006390	0.006390	0.005668
55	0.128464	0.128491	0.015008	0.012933	0.012962	0.012997	0.011607	0.011644	0.011686	0.007766	0.007794	0.007794	0.007326	0.007326	0.007326	0.007326	0.006513
56	0.126704	0.126704	0.013746	0.012540	0.012561	0.012590	0.011562	0.011598	0.011640	0.007990	0.008022	0.008022	0.007609	0.007609	0.007609	0.007609	0.006814
57	0.127771	0.127771	0.014974	0.013645	0.013670	0.013703	0.012584	0.012625	0.012674	0.008725	0.008764	0.008764	0.008313	0.008313	0.008313	0.008313	0.007453

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.128936	0.128936	0.016269	0.014774	0.014803	0.014841	0.013617	0.013664	0.013720	0.009428	0.009473	0.009473	0.008978	0.008978	0.008978	0.008044
59	0.124726	0.124726	0.012836	0.012836	0.012836	0.012854	0.012142	0.012177	0.012223	0.008798	0.008841	0.008841	0.008533	0.008533	0.008533	0.007708
60	0.125682	0.125682	0.013981	0.013981	0.013981	0.013981	0.013197	0.013238	0.013291	0.009549	0.009599	0.009599	0.009259	0.009259	0.009259	0.008358
61	0.126848	0.126848	0.015361	0.015361	0.015361	0.015361	0.014446	0.014494	0.014556	0.010448	0.010505	0.010505	0.010129	0.010129	0.010129	0.009139
62			0.010583	0.010583	0.010583	0.010583	0.010583	0.010613	0.008214	0.008257	0.008257	0.008257	0.008257	0.008257	0.008257	0.007641
63			0.011659	0.011659	0.011659	0.011659	0.011659	0.011659	0.009009	0.009059	0.009059	0.009059	0.009059	0.009059	0.009059	0.008377
64			0.012913	0.012913	0.012913	0.012913	0.012913	0.012913	0.009921	0.009979	0.009979	0.009979	0.009979	0.009979	0.009979	0.009225
65					0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519
66					0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002
67					0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542
68					0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138
69					0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807
70 and over					0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564

Table 51 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.123212	0.123212	0.001004													
31	0.123268	0.123268	0.001082	0.000856												
32	0.123331	0.123331	0.001163	0.000917	0.000917											
33	0.123394	0.123394	0.001241	0.000972	0.000972	0.000973										
34	0.123472	0.123472	0.001334	0.001039	0.001039	0.001039	0.000886									
35	0.123563	0.123564	0.001438	0.001114	0.001114	0.001115	0.000947	0.000947								
36	0.123661	0.123662	0.001554	0.001201	0.001201	0.001202	0.001019	0.001019	0.001020							
37	0.123776	0.123777	0.001690	0.001302	0.001303	0.001304	0.001103	0.001104	0.001104	0.000675						
38	0.123904	0.123905	0.001846	0.001420	0.001421	0.001422	0.001203	0.001204	0.001204	0.000735	0.000735					
39	0.124031	0.124032	0.002009	0.001546	0.001548	0.001549	0.001310	0.001311	0.001312	0.000800	0.000800	0.000800				
40	0.124180	0.124182	0.002198	0.001695	0.001696	0.001698	0.001436	0.001437	0.001438	0.000876	0.000876	0.000876	0.000803			
41	0.124511	0.124513	0.002555	0.001976	0.001978	0.001980	0.001674	0.001676	0.001678	0.001024	0.001024	0.001024	0.000939	0.000939		
42	0.124863	0.124867	0.002931	0.002278	0.002280	0.002283	0.001933	0.001935	0.001937	0.001182	0.001182	0.001182	0.001084	0.001084	0.001084	

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.125303	0.125308	0.002389	0.002636	0.002639	0.002641	0.002244	0.002239	0.002241	0.002244	0.001372	0.001372	0.001372	0.001260	0.001260	0.001260	0.001090
44	0.125804	0.125810	0.003911	0.003039	0.003042	0.003045	0.002588	0.002585	0.002588	0.002591	0.001583	0.001583	0.001583	0.001456	0.001456	0.001456	0.001259
45	0.126291	0.126297	0.004431	0.003457	0.003461	0.003465	0.002955	0.002951	0.002955	0.002959	0.001810	0.001810	0.001810	0.001668	0.001668	0.001668	0.001442
46	0.126924	0.126933	0.005089	0.003956	0.003961	0.003966	0.003381	0.003376	0.003381	0.003386	0.002077	0.002077	0.002077	0.001915	0.001915	0.001915	0.001660
47	0.127630	0.127641	0.005810	0.004500	0.004507	0.004513	0.003841	0.003835	0.003841	0.003847	0.002363	0.002363	0.002363	0.002176	0.002176	0.002176	0.001888
48	0.128185	0.128197	0.006402	0.005000	0.005007	0.005016	0.004278	0.004271	0.004278	0.004286	0.002633	0.002633	0.002633	0.002422	0.002422	0.002422	0.002101
49	0.129052	0.129068	0.007277	0.005675	0.005685	0.005696	0.004846	0.004837	0.004846	0.004856	0.002971	0.002971	0.002971	0.002725	0.002725	0.002725	0.002360
50	0.130063	0.130082	0.008292	0.006482	0.006495	0.006509	0.005535	0.005524	0.005535	0.005547	0.003384	0.003384	0.003384	0.003098	0.003098	0.003098	0.002678
51	0.130578	0.130597	0.008902	0.007157	0.007172	0.007189	0.006171	0.006156	0.006171	0.006185	0.003793	0.003793	0.003793	0.003479	0.003479	0.003479	0.003007
52	0.131777	0.131799	0.010161	0.008211	0.008230	0.008251	0.007097	0.007079	0.007097	0.007116	0.004354	0.004354	0.004354	0.003995	0.003995	0.003995	0.003446
53	0.133149	0.133176	0.011629	0.009443	0.009465	0.009491	0.008196	0.008172	0.008196	0.008220	0.005051	0.005051	0.005051	0.004645	0.004645	0.004645	0.004011
54	0.133990	0.133110	0.011850	0.010053	0.010076	0.010102	0.008878	0.008878	0.008906	0.008935	0.005562	0.005562	0.005562	0.005152	0.005152	0.005152	0.004459
55	0.134543	0.134568	0.013453	0.011432	0.011459	0.011491	0.010160	0.010126	0.010160	0.010196	0.006365	0.006365	0.006365	0.005908	0.005908	0.005908	0.005117
56	0.135680	0.135709	0.014748	0.012537	0.012568	0.012604	0.011162	0.011123	0.011162	0.011207	0.007029	0.007029	0.007029	0.006532	0.006532	0.006532	0.005669
57	0.133694	0.133694	0.013208	0.011920	0.011943	0.011974	0.010878	0.010878	0.010916	0.010960	0.007067	0.007067	0.007067	0.006629	0.006629	0.006629	0.005785

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.134713	0.134713	0.014301	0.012882	0.012909	0.012943	0.011750	0.011793	0.011845	0.007630	0.007630	0.007630	0.007152	0.007152	0.007152	0.006239
59	0.135907	0.135907	0.015570	0.013973	0.014605	0.014046	0.012738	0.012788	0.012848	0.008264	0.008264	0.008264	0.007738	0.007738	0.007738	0.006746
60	0.131354	0.131354	0.011786	0.011786	0.011786	0.011805	0.011044	0.011081	0.011131	0.007470	0.007470	0.007470	0.007143	0.007143	0.007143	0.006268
61	0.132329	0.132329	0.012908	0.012908	0.012908	0.012908	0.012069	0.012113	0.012170	0.008169	0.008169	0.008169	0.007808	0.007808	0.007808	0.006851
62	0.133454	0.133454	0.014198	0.014198	0.014198	0.014198	0.013219	0.013270	0.013337	0.008942	0.008942	0.008942	0.008542	0.008542	0.008542	0.007491
63			0.008908	0.008908	0.008908	0.008908	0.008908	0.008908	0.008940	0.006374	0.006374	0.006374	0.006374	0.006374	0.006374	0.005719
64			0.009845	0.009845	0.009845	0.009845	0.009845	0.009845	0.009845	0.007007	0.007007	0.007007	0.007007	0.007007	0.007007	0.006282
65			0.010964	0.010964	0.010964	0.010964	0.010964	0.010964	0.010964	0.007757	0.007757	0.007757	0.007757	0.007757	0.007757	0.006956
66					0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644
67					0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823
68					0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018
69					0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238
70 and over					0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483

Table 52 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.130636	0.130637	0.130637	0.130531	0.130531											
31	0.130699	0.130700	0.130700	0.130584	0.130584	0.000981										
32	0.130771	0.130771	0.130772	0.130645	0.130645	0.001055	0.000815									
33	0.130845	0.130845	0.130846	0.130707	0.130708	0.001126	0.000864	0.000864								
34	0.130930	0.130931	0.130931	0.130780	0.130781	0.001206	0.000921	0.000921	0.000922							
35	0.131028	0.131029	0.131030	0.130865	0.130866	0.001298	0.000984	0.000985	0.000985	0.000822						
36	0.131147	0.131148	0.131149	0.130968	0.130969	0.001407	0.001063	0.001063	0.001064	0.000886	0.000886					
37	0.131271	0.131272	0.131274	0.131077	0.131078	0.001524	0.001149	0.001150	0.001151	0.000956	0.000957	0.000957				
38	0.131413	0.131414	0.131416	0.131200	0.131202	0.001663	0.001252	0.001253	0.001254	0.001040	0.001041	0.001042	0.000977			
39	0.131572	0.131573	0.131575	0.131341	0.131342	0.001820	0.001368	0.001369	0.001370	0.001137	0.001138	0.001139	0.001068	0.001068		
40	0.131727	0.131729	0.131731	0.131482	0.131484	0.001984	0.001493	0.001494	0.001495	0.001242	0.001243	0.001244	0.001166	0.001166	0.001166	
41	0.132077	0.132079	0.132082	0.131792	0.131795	0.002306	0.001740	0.001741	0.001743	0.001448	0.001450	0.001451	0.001362	0.001362	0.001362	0.001226
42	0.132479	0.132483	0.132486	0.132150	0.132152	0.002668	0.002019	0.002021	0.002023	0.001681	0.001683	0.001684	0.001583	0.001583	0.001583	0.001424

Methods and factors used to determine scheme value in relation to member spouse
Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.132899	0.132903	0.132907	0.132934	0.132938	0.003054	0.002324	0.002326	0.002329	0.001937	0.001940	0.001942	0.001827	0.001827	0.001827	0.001645
44	0.133421	0.133427	0.133432	0.132998	0.133003	0.003517	0.002677	0.002680	0.002683	0.002234	0.002236	0.002239	0.002108	0.002108	0.002108	0.001901
45	0.134019	0.134025	0.134032	0.133531	0.133537	0.004053	0.003081	0.003085	0.003088	0.002576	0.002579	0.002583	0.002430	0.002430	0.002430	0.002196
46	0.134554	0.134562	0.134570	0.134041	0.134048	0.004574	0.003492	0.003496	0.003501	0.002929	0.002933	0.002938	0.002765	0.002765	0.002765	0.002503
47	0.135278	0.135287	0.135298	0.134693	0.134702	0.005222	0.003965	0.003970	0.003976	0.003322	0.003327	0.003333	0.003131	0.003131	0.003131	0.002831
48	0.136083	0.136095	0.136108	0.135423	0.135435	0.005939	0.004488	0.004495	0.004503	0.003751	0.003758	0.003765	0.003530	0.003530	0.003530	0.003184
49	0.136622	0.136634	0.136648	0.136010	0.136024	0.006532	0.004980	0.004989	0.004998	0.004175	0.004183	0.004191	0.003932	0.003932	0.003932	0.003543
50	0.137633	0.137647	0.137664	0.136949	0.136966	0.007446	0.005676	0.005687	0.005699	0.004751	0.004761	0.004771	0.004474	0.004474	0.004474	0.004021
51	0.138809	0.138825	0.138845	0.138042	0.138063	0.008508	0.006511	0.006525	0.006540	0.005454	0.005466	0.005480	0.005143	0.005143	0.005143	0.004618
52	0.139149	0.139162	0.139179	0.138365	0.138386	0.009095	0.007172	0.007189	0.007207	0.006069	0.006085	0.006101	0.005761	0.005761	0.005761	0.005185
53	0.140507	0.140523	0.140543	0.139853	0.139878	0.010410	0.008262	0.008283	0.008306	0.007015	0.007035	0.007056	0.006676	0.006676	0.006676	0.006017
54	0.142009	0.142028	0.142052	0.141274	0.141303	0.011863	0.009457	0.009482	0.009510	0.008059	0.008085	0.008112	0.007685	0.007685	0.007685	0.006942
55	0.141573	0.141573	0.141584	0.141118	0.141141	0.011937	0.009959	0.009984	0.010014	0.008668	0.008697	0.008730	0.008341	0.008341	0.008341	0.007591
56	0.142672	0.142672	0.142672	0.142159	0.142186	0.013091	0.010937	0.010965	0.010999	0.009544	0.009580	0.009620	0.009195	0.009195	0.009195	0.008385
57	0.143865	0.143865	0.143865	0.143269	0.143300	0.014276	0.011917	0.011950	0.011990	0.010409	0.010451	0.010499	0.010033	0.010033	0.010033	0.009153

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.141036	0.141036	0.141036	0.141036	0.141036	0.12415	0.011041	0.011098	0.011098	0.009928	0.009968	0.010016	0.009726	0.009726	0.009726	0.008950
59	0.142078	0.142078	0.142078	0.142078	0.142078	0.13468	0.011953	0.011981	0.012019	0.010743	0.010790	0.010845	0.010525	0.010525	0.010525	0.009676
60	0.143301	0.143301	0.143301	0.143301	0.143301	0.14768	0.013061	0.013095	0.013078	0.011681	0.011734	0.011798	0.011444	0.011444	0.011444	0.010512
61			0.138393	0.138393	0.138393	0.10560	0.010560	0.010560	0.010581	0.009767	0.009807	0.009860	0.009860	0.009860	0.009860	0.009281
62			0.139317	0.139317	0.139317	0.11573	0.011573	0.011573	0.011573	0.010676	0.010723	0.010784	0.010784	0.010784	0.010784	0.010143
63			0.140408	0.140408	0.140408	0.12777	0.012777	0.012777	0.012777	0.011730	0.011785	0.011856	0.011856	0.011856	0.011856	0.011146
64					0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006899	0.006933	0.006933	0.006933	0.006933	0.006933
65					0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677	0.007677
66					0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498	0.008498
67					0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413	0.009413
68					0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430	0.010430
69					0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577	0.011577
70 and over					0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921	0.012921

Table 53 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
up to 30	0.138390	0.138390	0.138390	0.138287												
31	0.138458	0.138458	0.138458	0.138346	0.138346											
32	0.138526	0.138527	0.138527	0.138404	0.138405	0.000948										
33	0.138598	0.138599	0.138599	0.138465	0.138465	0.001010	0.000756									
34	0.138664	0.138665	0.138665	0.138538	0.138539	0.001084	0.000806	0.000807								
35	0.138776	0.138777	0.138778	0.138618	0.138618	0.001163	0.000860	0.000860	0.000860							
36	0.138888	0.138889	0.138890	0.138714	0.138715	0.001259	0.000926	0.000926	0.000927	0.000754						
37	0.139019	0.139020	0.139021	0.138828	0.138829	0.001368	0.001003	0.001004	0.001004	0.000815	0.000816					
38	0.139153	0.139154	0.139156	0.138946	0.138948	0.001488	0.001089	0.001090	0.001091	0.000885	0.000885	0.000885				
39	0.139309	0.139310	0.139312	0.139084	0.139085	0.001626	0.001189	0.001190	0.001191	0.000965	0.000966	0.000966	0.000897			
40	0.139485	0.139487	0.139489	0.139240	0.139242	0.001783	0.001303	0.001305	0.001306	0.001058	0.001059	0.001059	0.000984	0.000984		
41	0.139805	0.139807	0.139809	0.139529	0.139531	0.002065	0.001512	0.001514	0.001515	0.001230	0.001231	0.001231	0.001144	0.001144	0.001144	
42	0.140183	0.140186	0.140189	0.139865	0.139867	0.002389	0.001754	0.001756	0.001757	0.001427	0.001429	0.001429	0.001329	0.001329	0.001329	0.001176

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.140624	0.140628	0.140631	0.140255	0.140258	0.002760	0.002034	0.002036	0.002039	0.001656	0.001658	0.001658	0.001544	0.001544	0.001544	0.001367
44	0.141065	0.141070	0.141074	0.140658	0.140662	0.003143	0.002329	0.002331	0.002334	0.001897	0.001900	0.001900	0.001772	0.001772	0.001772	0.001569
45	0.141622	0.141628	0.141634	0.141151	0.141156	0.003613	0.002678	0.002681	0.002685	0.002185	0.002188	0.002188	0.002042	0.002042	0.002042	0.001811
46	0.142256	0.142263	0.142271	0.141713	0.141720	0.004154	0.003074	0.003078	0.003082	0.002512	0.002516	0.002516	0.002347	0.002347	0.002347	0.002086
47	0.142799	0.142808	0.142817	0.142230	0.142238	0.004650	0.003450	0.003455	0.003460	0.002826	0.002830	0.002830	0.002639	0.002639	0.002639	0.002348
48	0.143550	0.143561	0.143573	0.142903	0.142913	0.005288	0.003895	0.003901	0.003908	0.003183	0.003189	0.003189	0.002965	0.002965	0.002965	0.002635
49	0.144414	0.144427	0.144442	0.143684	0.143698	0.006020	0.004415	0.004423	0.004431	0.003600	0.003607	0.003607	0.003347	0.003347	0.003347	0.002966
50	0.144991	0.145004	0.145019	0.144314	0.144329	0.006623	0.004909	0.004918	0.004928	0.004019	0.004027	0.004027	0.003742	0.003742	0.003742	0.003313
51	0.146086	0.146101	0.146120	0.145330	0.145350	0.007575	0.005622	0.005634	0.005647	0.004601	0.004612	0.004612	0.004285	0.004285	0.004285	0.003785
52	0.147337	0.147355	0.147378	0.146492	0.146515	0.008662	0.006460	0.006476	0.006492	0.005295	0.005309	0.005309	0.004939	0.004939	0.004939	0.004362
53	0.147679	0.147693	0.147712	0.147036	0.147059	0.009236	0.007118	0.007137	0.007157	0.005904	0.005921	0.005921	0.005547	0.005547	0.005547	0.004915
54	0.149087	0.149104	0.149126	0.148367	0.148394	0.010521	0.008158	0.008181	0.008206	0.006785	0.006807	0.006807	0.006390	0.006390	0.006390	0.005668
55	0.150651	0.150672	0.150698	0.149842	0.149875	0.011950	0.009304	0.009331	0.009363	0.007766	0.007794	0.007794	0.007326	0.007326	0.007326	0.006513
56	0.149652	0.149652	0.149652	0.149168	0.149192	0.011475	0.009367	0.009393	0.009425	0.007990	0.008022	0.008022	0.007609	0.007609	0.007609	0.006814
57	0.150726	0.150726	0.150726	0.150180	0.150208	0.012508	0.010211	0.010241	0.010278	0.008725	0.008764	0.008764	0.008313	0.008313	0.008313	0.007453

Methods and factors used to determine scheme value in relation to member spouse
Scheme factors

Schedule 1
Part 2

Age	Period of service (years)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.151894	0.151894	0.151894	0.151257	0.151290	0.013556	0.011038	0.011073	0.011115	0.009428	0.009473	0.009473	0.008978	0.008978	0.008978	0.008044
59	0.148831	0.148831	0.148831	0.148831	0.148831	0.011454	0.009986	0.010012	0.010047	0.008798	0.008841	0.008841	0.008533	0.008533	0.008533	0.007708
60	0.149896	0.149896	0.149896	0.149896	0.149896	0.012461	0.010842	0.010872	0.010912	0.009549	0.009599	0.009599	0.009259	0.009259	0.009259	0.008358
61	0.151166	0.151166	0.151166	0.151166	0.151166	0.013684	0.011860	0.011896	0.011942	0.010448	0.010505	0.010505	0.010129	0.010129	0.010129	0.009139
62	0.145803	0.145803	0.145803	0.145803	0.145803	0.009062	0.009062	0.009062	0.009085	0.008214	0.008257	0.008257	0.008257	0.008257	0.008257	0.007641
63	0.146683	0.146683	0.146683	0.146683	0.146683	0.009969	0.009969	0.009969	0.009969	0.009009	0.009059	0.009059	0.009059	0.009059	0.009059	0.008377
64	0.147732	0.147732	0.147732	0.147732	0.147732	0.011043	0.011043	0.011043	0.011043	0.009921	0.009979	0.009979	0.009979	0.009979	0.009979	0.009225
65	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519	0.004519
66	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002	0.005002
67	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542	0.005542
68	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138	0.006138
69	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807	0.006807
70 and over	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564	0.007564

Table 54 Lump sum valuation factors (PF) for eligible members

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
Up to 30	0.146611	0.146611	0.146611													
31	0.146680	0.146681	0.146681	0.146572												
32	0.146755	0.146755	0.146756	0.146656	0.146636											
33	0.146825	0.146825	0.146826	0.146695	0.146696	0.000897										
34	0.146909	0.146909	0.146910	0.146767	0.146767	0.000961	0.000692									
35	0.147002	0.147003	0.147003	0.146847	0.146848	0.001033	0.000738	0.000738								
36	0.147108	0.147108	0.147109	0.146939	0.146940	0.001115	0.000793	0.000794	0.000794							
37	0.147231	0.147232	0.147233	0.147047	0.147048	0.001211	0.000858	0.000858	0.000859	0.000675						
38	0.147374	0.147375	0.147376	0.147171	0.147172	0.001322	0.000934	0.000935	0.000936	0.000735	0.000735					
39	0.147523	0.147524	0.147525	0.147303	0.147305	0.001439	0.001017	0.001018	0.001019	0.000800	0.000800	0.000800				
40	0.147696	0.147698	0.147700	0.147457	0.147459	0.001577	0.001114	0.001115	0.001116	0.000876	0.000876	0.000876	0.000803			
41	0.148026	0.148028	0.148030	0.147750	0.147752	0.001839	0.001299	0.001301	0.001302	0.001024	0.001024	0.001024	0.000939	0.000939		
42	0.148372	0.148375	0.148377	0.148063	0.148065	0.002118	0.001499	0.001500	0.001502	0.001182	0.001182	0.001182	0.001084	0.001084	0.001084	

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
43	0.148787	0.148790	0.148793	0.148430	0.148433	0.002448	0.001738	0.001739	0.001741	0.001372	0.001372	0.001372	0.001260	0.001260	0.001260	0.001090
44	0.149253	0.149257	0.149261	0.148841	0.148845	0.002816	0.002005	0.002008	0.002010	0.001583	0.001583	0.001583	0.001456	0.001456	0.001456	0.001259
45	0.149720	0.149725	0.149730	0.149267	0.149271	0.003198	0.002290	0.002293	0.002296	0.001810	0.001810	0.001810	0.001668	0.001668	0.001668	0.001442
46	0.150309	0.150316	0.150322	0.149786	0.149791	0.003665	0.002626	0.002630	0.002633	0.002077	0.002077	0.002077	0.001915	0.001915	0.001915	0.001660
47	0.150964	0.150972	0.150980	0.150362	0.150369	0.004184	0.002986	0.002991	0.002995	0.002363	0.002363	0.002363	0.002176	0.002176	0.002176	0.001888
48	0.151516	0.151526	0.151536	0.150886	0.150895	0.004655	0.003325	0.003330	0.003336	0.002633	0.002633	0.002633	0.002422	0.002422	0.002422	0.002101
49	0.152322	0.152334	0.152347	0.151606	0.151617	0.005299	0.003759	0.003766	0.003773	0.002971	0.002971	0.002971	0.002725	0.002725	0.002725	0.002360
50	0.153259	0.153273	0.153289	0.152453	0.152468	0.006057	0.004284	0.004293	0.004302	0.003384	0.003384	0.003384	0.003098	0.003098	0.003098	0.002678
51	0.153876	0.153890	0.153907	0.153129	0.153146	0.006666	0.004775	0.004786	0.004797	0.003793	0.003793	0.003793	0.003479	0.003479	0.003479	0.003007
52	0.155041	0.155058	0.155078	0.154209	0.154230	0.007633	0.005480	0.005494	0.005508	0.004354	0.004354	0.004354	0.003995	0.003995	0.003995	0.003446
53	0.156387	0.156408	0.156432	0.155457	0.155483	0.008758	0.006334	0.006351	0.006369	0.005051	0.005051	0.005051	0.004645	0.004645	0.004645	0.004011
54	0.156679	0.156695	0.156715	0.155971	0.155997	0.009229	0.006899	0.006919	0.006941	0.005562	0.005562	0.005562	0.005152	0.005152	0.005152	0.004459
55	0.158142	0.158161	0.158186	0.157350	0.157381	0.010474	0.007875	0.007900	0.007928	0.006365	0.006365	0.006365	0.005908	0.005908	0.005908	0.005117
56	0.159329	0.159351	0.159380	0.158467	0.158502	0.011489	0.008668	0.008697	0.008731	0.007029	0.007029	0.007029	0.006532	0.006532	0.006532	0.005669
57	0.158173	0.158173	0.158186	0.157656	0.157682	0.010784	0.008536	0.008565	0.008598	0.007067	0.007067	0.007067	0.006629	0.006629	0.006629	0.005785

Schedule 1 Methods and factors used to determine scheme value in relation to member spouse
 Part 2 Scheme factors

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
58	0.159218	0.159218	0.159218	0.158635	0.158665	0.011668	0.009216	0.009248	0.009287	0.007630	0.007630	0.007630	0.007152	0.007152	0.007152	0.006239
59	0.160428	0.160428	0.160428	0.159748	0.159783	0.012672	0.009983	0.010020	0.010065	0.008264	0.008264	0.008264	0.007738	0.007738	0.007738	0.006746
60	0.157112	0.157112	0.157112	0.157112	0.157112	0.010309	0.008740	0.008768	0.008805	0.007470	0.007470	0.007470	0.007143	0.007143	0.007143	0.006268
61	0.158216	0.158216	0.158216	0.158216	0.158216	0.011282	0.009551	0.009584	0.009626	0.008169	0.008169	0.008169	0.007808	0.007808	0.007808	0.006851
62	0.159467	0.159467	0.159467	0.159467	0.159467	0.012404	0.010452	0.010491	0.010541	0.008942	0.008942	0.008942	0.008542	0.008542	0.008542	0.007491
63		0.153625	0.153625	0.153625	0.153625	0.007281	0.007281	0.007281	0.007305	0.006374	0.006374	0.006374	0.006374	0.006374	0.006374	0.005719
64		0.154452	0.154452	0.154452	0.154452	0.008035	0.008035	0.008035	0.008035	0.007007	0.007007	0.007007	0.007007	0.007007	0.007007	0.006282
65		0.155455	0.155455	0.155455	0.155455	0.008960	0.008960	0.008960	0.008960	0.007757	0.007757	0.007757	0.007757	0.007757	0.007757	0.006956
66			0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644	0.001644
67			0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823	0.001823
68			0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018	0.002018
69			0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238	0.002238
70 and over			0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483	0.002483

Table 55 Deferred pension valuation factors for deferring members

Age	Male	Female	Age	Male	Female
up to 30	14.59745	14.46933	43	18.24616	18.16568
31	14.86353	14.73320	44	18.50649	18.45138
32	15.13438	15.00182	45	18.76984	18.74113
33	15.41008	15.27529	46	19.03623	19.03498
34	15.69071	15.55367	47	19.30568	19.33296
35	15.97638	15.83707	48	19.57819	19.63513
36	16.26715	16.12556	49	19.85378	19.94154
37	16.56313	16.41925	50	20.13246	20.25223
38	16.86440	16.71821	51	20.25194	20.56725
39	17.17106	17.02256	52	20.36734	20.88620
40	17.48319	17.33237	53	20.47824	21.20906
41	17.73453	17.60622	54	20.58414	21.53580
42	17.98885	17.88397	55	20.68461	21.86636

Table 56 Pension valuation factors for pensions in payment

Age	Retirement pensioner		Invalidity pensioner		Spouse pensioner	
	Male	Female	Male	Female	Male	Female
up to 30	35.72767	35.57948	34.96075	34.54642	32.09652	34.21186
31	35.39486	35.23945	34.61381	34.18535	31.70457	33.84570
32	35.05550	34.89309	34.25968	33.81769	31.30495	33.47289
33	34.70929	34.54007	33.89840	33.44330	30.89722	33.09328
34	34.35606	34.18043	33.52980	33.06183	30.48139	32.70698
35	33.99583	33.81384	33.15406	32.67313	30.05727	32.31385

Schedule 1 Methods and factors used to determine scheme value in relation to
 member spouse
 Part 2 Scheme factors

Age	Retirement pensioner		Invalidity pensioner		Spouse pensioner	
	Male	Female	Male	Female	Male	Female
36	33.62829	33.44037	32.77088	32.27729	29.62468	31.91376
37	33.25346	33.05988	32.38042	31.87416	29.18373	31.50656
38	32.87119	32.67225	31.98254	31.46362	28.73424	31.09212
39	32.48146	32.27730	31.57707	31.04573	28.27620	30.67048
40	32.08410	31.87501	31.16415	30.62047	27.80988	30.24168
41	31.59553	31.41073	30.63973	30.11552	27.33501	29.80571
42	31.09645	30.93714	30.10445	29.60100	26.85184	29.36228
43	30.58665	30.45402	29.55808	29.07710	26.36083	28.91134
44	30.06609	29.96165	29.00041	28.54323	25.86207	28.45334
45	29.53448	29.46012	28.43149	27.99942	25.35567	27.98835
46	28.99187	28.94929	27.85152	27.44574	24.84216	27.51646
47	28.43810	28.42926	27.26038	26.88249	24.32157	27.03800
48	27.87316	27.90035	26.65826	26.30976	23.79406	26.55333
49	27.29714	27.36264	26.04505	25.72825	23.26028	26.06240
50	26.70991	26.81621	25.42082	25.13828	22.72070	25.56550
51	25.91573	26.26117	24.54507	24.54016	22.17549	25.06285
52	25.10475	25.69783	23.65259	23.93422	21.62527	24.55494
53	24.27687	25.12652	22.74397	23.32075	21.07054	24.04175
54	23.43196	24.54731	21.81998	22.70069	20.51165	23.52295
55	22.57013	23.96042	20.88183	22.07424	19.94977	22.99868
56	22.00671	23.43217	20.31381	21.52742	19.38607	22.46881
57	21.43518	22.89766	19.74163	20.97601	18.82167	21.93337
58	20.85600	22.35711	19.16579	20.42004	18.25809	21.39229
59	20.27054	21.80962	18.58859	19.85934	17.69327	20.84568
60	19.67942	21.25506	18.01113	19.29374	17.12766	20.29345
61	19.08336	20.69385	17.43434	18.72358	16.56158	19.73582
62	18.48296	20.12631	16.85915	18.14932	15.99513	19.17328
63	17.87873	19.55310	16.28664	17.57150	15.42824	18.60608

Age	Retirement pensioner		Invalidity pensioner		Spouse pensioner	
	Male	Female	Male	Female	Male	Female
64	17.27249	18.97472	15.71735	16.99115	14.86554	18.03461
65	16.66487	18.39164	15.15203	16.40868	14.30751	17.45903
66	16.05638	17.80424	14.59150	15.82478	13.75461	16.87950
67	15.44731	17.21290	14.03631	15.23991	13.20695	16.29621
68	14.83807	16.61800	13.48705	14.65464	12.66450	15.70855
69	14.23108	16.01966	12.94255	14.06774	12.13086	15.11979
70	13.62709	15.41865	12.40319	13.48026	11.60691	14.53064
71	13.02681	14.81568	11.86903	12.89282	11.09352	13.94178
72	12.43097	14.21160	11.34007	12.30632	10.59180	13.35433
73	11.83994	13.60764	10.81606	11.72172	10.10251	12.76960
74	11.25426	13.00276	10.29755	11.14323	9.61777	12.18681
75	10.67509	12.39749	9.78530	10.57275	9.13803	11.60694
76	10.10482	11.79222	9.28099	10.01223	8.66480	11.03098
77	9.54625	11.18732	8.78694	9.46433	8.19974	10.46023
78	9.00202	10.58275	8.30509	8.93159	7.74420	9.89585
79	8.47399	9.98853	7.83902	8.41436	7.30403	9.34252
80	7.96379	9.40671	7.39030	7.91404	6.88031	8.80247
81	7.47253	8.83921	6.96021	7.43073	6.47364	8.27783
82	7.00088	8.28599	6.54980	6.96362	6.08405	7.77065
83	6.54897	7.74897	6.15989	6.51283	5.71122	7.28294
84	6.12206	7.23038	5.79274	6.08224	5.36119	6.81703
85	5.71972	6.73145	5.44812	5.67323	5.03319	6.37379
86	5.34105	6.25350	5.12570	5.28794	4.72626	5.95396
87	4.98483	5.79159	4.82485	4.92888	4.43904	5.55798
88	4.64910	5.34382	4.54525	4.59914	4.16953	5.18640
89	4.33337	4.92159	4.27644	4.29485	3.91763	4.83412
90	4.03716	4.52537	4.01595	4.01532	3.68342	4.50101
91	3.75971	4.15538	3.75971	3.75877	3.46704	4.18656

Schedule 1	Methods and factors used to determine scheme value in relation to member spouse
Part 2	Scheme factors

Age	Retirement pensioner		Invalidity pensioner		Spouse pensioner	
	Male	Female	Male	Female	Male	Female
92	3.50088	3.81184	3.50088	3.52148	3.26953	3.89023
93	3.26042	3.49571	3.26042	3.29721	3.09311	3.61149
94	3.03664	3.19902	3.03664	3.08080	2.92827	3.34864
95 and over	2.82879	2.91996	2.82879	2.86542	2.77409	3.09991

Table 57 Valuation factors for associate immediate annuities

Age	Male	Female	Age	Male	Female
up to 30	33.6504	34.8275	48	25.8164	27.3746
31	33.2822	34.4733	49	25.3031	26.8915
32	32.9068	34.1127	50	24.7815	26.4014
33	32.5240	33.7454	51	24.2518	25.9044
34	32.1334	33.3715	52	23.7141	25.4007
35	31.7352	32.9905	53	23.1684	24.8907
36	31.3290	32.6025	54	22.6143	24.3741
37	30.9148	32.2075	55	22.0520	23.8512
38	30.4925	31.8052	56	21.4816	23.3220
39	30.0622	31.3956	57	20.9031	22.7867
40	29.6237	30.9786	58	20.3172	22.2454
41	29.1768	30.5544	59	19.7252	21.6972
42	28.7217	30.1226	60	19.1278	21.1420
43	28.2584	29.6829	61	18.5259	20.5802
44	27.7868	29.2359	62	17.9201	20.0122
45	27.3068	28.7816	63	17.3108	19.4385
46	26.8184	28.3198	64	16.7002	18.8598
47	26.3215	27.8507	65	16.0888	18.2765

Age	Male	Female	Age	Male	Female
66	15.4773	17.6890	81	6.9583	8.7346
67	14.8658	17.0976	82	6.5001	8.1831
68	14.2549	16.5028	83	6.0627	7.6479
69	13.6471	15.9046	84	5.6514	7.1314
70	13.0432	15.3039	85	5.2655	6.6346
71	12.4439	14.7013	86	4.9040	6.1591
72	11.8501	14.0978	87	4.5655	5.6997
73	11.2620	13.4945	88	4.2476	5.2545
74	10.6802	12.8903	89	3.9498	4.8351
75	10.1060	12.2859	90	3.6715	4.4419
76	9.5417	11.6815	91	3.4119	4.0754
77	8.9903	11.0776	92	3.1708	3.7357
78	8.4546	10.4740	93	2.9479	3.4239
79	7.9363	9.8810	94	2.7415	3.1323
80	7.4372	9.3006	95 and over	2.5506	2.8591

Table 58 Pension valuation factors for associate deferred annuities

Age	Retirement pensioner		Invalidity pensioner	
	Male	Female	Male	Female
up to 30	33.6504	34.8275	32.3613	33.5408
31	33.2822	34.4733	31.9711	33.1617
32	32.9068	34.1127	31.5728	32.7760
33	32.5240	33.7454	31.1664	32.3836
34	32.1334	33.3715	30.7519	31.9840
35	31.7352	32.9905	30.3296	31.5771
36	31.3290	32.6025	29.8992	31.1631
37	30.9148	32.2075	29.4609	30.7417

Age	Retirement pensioner		Invalidity pensioner	
	Male	Female	Male	Female
38	30.4925	31.8052	29.0147	30.3129
39	30.0622	31.3956	28.5603	29.8768
40	29.6237	30.9786	28.0982	29.4334
41	29.1768	30.5544	27.6280	28.9829
42	28.7217	30.1226	27.1502	28.5251
43	28.2584	29.6829	26.6643	28.0603
44	27.7868	29.2359	26.1702	27.5876
45	27.3068	28.7816	25.6682	27.1073
46	26.8184	28.3198	25.1585	26.6192
47	26.3215	27.8507	24.6411	26.1238
48	25.8164	27.3746	24.1164	25.6211
49	25.3031	26.8915	23.5841	25.1119
50	24.7815	26.4014	23.0443	24.5964
51	24.2518	25.9044	22.4977	24.0748
52	23.7141	25.4007	21.9444	23.5473
53	23.1684	24.8907	21.3848	23.0140
54	22.6143	24.3741	20.8195	22.4759
55	22.0520	23.8512	20.2494	21.9327
56	21.4816	23.3220	19.6745	21.3850
57	20.9031	22.7867	19.0959	20.8329
58	20.3172	22.2454	18.5140	20.2763
59	19.7252	21.6972	17.9314	19.7151
60	19.1278	21.1420	17.3493	19.1491
61	18.5259	20.5802	16.7686	18.5786
62	17.9201	20.0122	16.1903	18.0042
63	17.3108	19.4385	15.6157	17.4263
64	16.7002	18.8598	15.0452	16.8461

Age	Retirement pensioner		Invalidity pensioner	
	Male	Female	Male	Female
65	16.0888	18.2765	14.4796	16.2639
66	15.4773	17.6890	13.9200	15.6804
67	14.8658	17.0976	13.3667	15.0961
68	14.2549	16.5028	12.8204	14.5116
69	13.6471	15.9046	12.2799	13.9256
70	13.0432	15.3039	11.7456	13.3391
71	12.4439	14.7013	11.2174	12.7528
72	11.8501	14.0978	10.6953	12.1676
73	11.2620	13.4945	10.1791	11.5844
74	10.6802	12.8903	9.6693	11.0075
75	10.1060	12.2859	9.1667	10.4388
76	9.5417	11.6815	8.6729	9.8803
77	8.9903	11.0776	8.1904	9.3346
78	8.4546	10.4740	7.7211	8.8043
79	7.9363	9.8810	7.2689	8.2896
80	7.4372	9.3006	6.8351	7.7920
81	6.9583	8.7346	6.4211	7.3115
82	6.5001	8.1831	6.0277	6.8474
83	6.0627	7.6479	5.6558	6.3996
84	5.6514	7.1314	5.3075	5.9722
85	5.2655	6.6346	4.9823	5.5665
86	4.9040	6.1591	4.6798	5.1846
87	4.5655	5.6997	4.3991	4.8291
88	4.2476	5.2545	4.1398	4.5030
89	3.9498	4.8351	3.8908	4.2026
90	3.6715	4.4419	3.6496	3.9272
91	3.4119	4.0754	3.4119	3.6750

Age	Retirement pensioner		Invalidity pensioner	
	Male	Female	Male	Female
92	3.1708	3.7357	3.1708	3.4425
93	2.9479	3.4239	2.9479	3.2234
94	2.7415	3.1323	2.7415	3.0128
95 and over	2.5506	2.8591	2.5506	2.8039

Schedule 2 Annuity Factors for non-member spouses

(subsections 2.02 (2) and 2.03 (1))

**Table 1 Factors for determining associate immediate
annuities (subsection 2.02 (2), step 2)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
Up to 30	33.6504	34.8275	50	24.7815	26.4014
31	33.2822	34.4733	51	24.2518	25.9044
32	32.9068	34.1127	52	23.7141	25.4007
33	32.5240	33.7454	53	23.1684	24.8907
34	32.1334	33.3715	54	22.6143	24.3741
35	31.7352	32.9905	55	22.0520	23.8512
36	31.3290	32.6025	56	21.4816	23.3220
37	30.9148	32.2075	57	20.9031	22.7867
38	30.4925	31.8052	58	20.3172	22.2454
39	30.0622	31.3956	59	19.7252	21.6972
40	29.6237	30.9786	60	19.1278	21.1420
41	29.1768	30.5544	61	18.5259	20.5802
42	28.7217	30.1226	62	17.9201	20.0122
43	28.2584	29.6829	63	17.3108	19.4385
44	27.7868	29.2359	64	16.7002	18.8598
45	27.3068	28.7816	65	16.0888	18.2765
46	26.8184	28.3198	66	15.4773	17.6890
47	26.3215	27.8507	67	14.8658	17.0976
48	25.8164	27.3746	68	14.2549	16.5028
49	25.3031	26.8915	69	13.6471	15.9046

Age (completed years)	Male	Female	Age (completed years)	Male	Female
70	13.0432	15.3039	83	6.0627	7.6479
71	12.4439	14.7013	84	5.6514	7.1314
72	11.8501	14.0978	85	5.2655	6.6346
73	11.2620	13.4945	86	4.9040	6.1591
74	10.6802	12.8903	87	4.5655	5.6997
75	10.1060	12.2859	88	4.2476	5.2545
76	9.5417	11.6815	89	3.9498	4.8351
77	8.9903	11.0776	90	3.6715	4.4419
78	8.4546	10.4740	91	3.4119	4.0754
79	7.9363	9.8810	92	3.1708	3.7357
80	7.4372	9.3006	93	2.9479	3.4239
81	6.9583	8.7346	94	2.7415	3.1323
82	6.5001	8.1831	95 and over	2.5506	2.8591

Table 2A Factors for determining associate deferred annuities — age (subsection 2.03 (1), step 3)

Age (completed years)	Male	Female	Age (completed years)	Male	Female
Up to 30	33.6504	34.8275	38	30.4925	31.8052
31	33.2822	34.4733	39	30.0622	31.3956
32	32.9068	34.1127	40	29.6237	30.9786
33	32.5240	33.7454	41	29.1768	30.5544
34	32.1334	33.3715	42	28.7217	30.1226
35	31.7352	32.9905	43	28.2584	29.6829
36	31.3290	32.6025	44	27.7868	29.2359
37	30.9148	32.2075	45	27.3068	28.7816

Age (completed years)	Male	Female	Age (completed years)	Male	Female
46	26.8184	28.3198	71	12.4439	14.7013
47	26.3215	27.8507	72	11.8501	14.0978
48	25.8164	27.3746	73	11.2620	13.4945
49	25.3031	26.8915	74	10.6802	12.8903
50	24.7815	26.4014	75	10.1060	12.2859
51	24.2518	25.9044	76	9.5417	11.6815
52	23.7141	25.4007	77	8.9903	11.0776
53	23.1684	24.8907	78	8.4546	10.4740
54	22.6143	24.3741	79	7.9363	9.8810
55	22.0520	23.8512	80	7.4372	9.3006
56	21.4816	23.3220	81	6.9583	8.7346
57	20.9031	22.7867	82	6.5001	8.1831
58	20.3172	22.2454	83	6.0627	7.6479
59	19.7252	21.6972	84	5.6514	7.1314
60	19.1278	21.1420	85	5.2655	6.6346
61	18.5259	20.5802	86	4.9040	6.1591
62	17.9201	20.0122	87	4.5655	5.6997
63	17.3108	19.4385	88	4.2476	5.2545
64	16.7002	18.8598	89	3.9498	4.8351
65	16.0888	18.2765	90	3.6715	4.4419
66	15.4773	17.6890	91	3.4119	4.0754
67	14.8658	17.0976	92	3.1708	3.7357
68	14.2549	16.5028	93	2.9479	3.4239
69	13.6471	15.9046	94	2.7415	3.1323
70	13.0432	15.3039	95 and over	2.5506	2.8591

Table 2B Factors for determining associate deferred annuities — permanent incapacity (subsection 2.03 (1), step 3)

Age (completed years)	Male	Female	Age (completed years)	Male	Female
30	32.3613	33.5408	53	21.3848	23.0140
31	31.9711	33.1617	54	20.8195	22.4759
32	31.5728	32.7760	55	20.2494	21.9327
33	31.1664	32.3836	56	19.6745	21.3850
34	30.7519	31.9840	57	19.0959	20.8329
35	30.3296	31.5771	58	18.5140	20.2763
36	29.8992	31.1631	59	17.9314	19.7151
37	29.4609	30.7417	60	17.3493	19.1491
38	29.0147	30.3129	61	16.7686	18.5786
39	28.5603	29.8768	62	16.1903	18.0042
40	28.0982	29.4334	63	15.6157	17.4263
41	27.6280	28.9829	64	15.0452	16.8461
42	27.1502	28.5251	65	14.4796	16.2639
43	26.6643	28.0603	66	13.9200	15.6804
44	26.1702	27.5876	67	13.3667	15.0961
45	25.6682	27.1073	68	12.8204	14.5116
46	25.1585	26.6192	69	12.2799	13.9256
47	24.6411	26.1238	70	11.7456	13.3391
48	24.1164	25.6211	71	11.2174	12.7528
49	23.5841	25.1119	72	10.6953	12.1676
50	23.0443	24.5964	73	10.1791	11.5844
51	22.4977	24.0748	74	9.6693	11.0075
52	21.9444	23.5473	75	9.1667	10.4388

Age (completed years)	Male	Female	Age (completed years)	Male	Female
76	8.6729	9.8803	86	4.6798	5.1846
77	8.1904	9.3346	87	4.3991	4.8291
78	7.7211	8.8043	88	4.1398	4.5030
79	7.2689	8.2896	89	3.8908	4.2026
80	6.8351	7.7920	90	3.6496	3.9272
81	6.4211	7.3115	91	3.4119	3.6750
82	6.0277	6.8474	92	3.1708	3.4425
83	5.6558	6.3996	93	2.9479	3.2234
84	5.3075	5.9722	94	2.7415	3.0128
85	4.9823	5.5665	95 and over	2.5506	2.8039

Schedule 3 Annuity Factors for member spouses

(subsections 2.08 (3) and 2.08 (5))

**Table 1 Factors for associate immediate annuities
(subsection 2.08 (3), step 2)**

Age (completed years)	Male	Female	Age (completed years)	Male	Female
Up to 30	33.6504	34.8275	50	24.7815	26.4014
31	33.2822	34.4733	51	24.2518	25.9044
32	32.9068	34.1127	52	23.7141	25.4007
33	32.5240	33.7454	53	23.1684	24.8907
34	32.1334	33.3715	54	22.6143	24.3741
35	31.7352	32.9905	55	22.0520	23.8512
36	31.3290	32.6025	56	21.4816	23.3220
37	30.9148	32.2075	57	20.9031	22.7867
38	30.4925	31.8052	58	20.3172	22.2454
39	30.0622	31.3956	59	19.7252	21.6972
40	29.6237	30.9786	60	19.1278	21.1420
41	29.1768	30.5544	61	18.5259	20.5802
42	28.7217	30.1226	62	17.9201	20.0122
43	28.2584	29.6829	63	17.3108	19.4385
44	27.7868	29.2359	64	16.7002	18.8598
45	27.3068	28.7816	65	16.0888	18.2765
46	26.8184	28.3198	66	15.4773	17.6890
47	26.3215	27.8507	67	14.8658	17.0976
48	25.8164	27.3746	68	14.2549	16.5028
49	25.3031	26.8915	69	13.6471	15.9046

Age (completed years)	Male	Female	Age (completed years)	Male	Female
70	13.0432	15.3039	83	6.0627	7.6479
71	12.4439	14.7013	84	5.6514	7.1314
72	11.8501	14.0978	85	5.2655	6.6346
73	11.2620	13.4945	86	4.9040	6.1591
74	10.6802	12.8903	87	4.5655	5.6997
75	10.1060	12.2859	88	4.2476	5.2545
76	9.5417	11.6815	89	3.9498	4.8351
77	8.9903	11.0776	90	3.6715	4.4419
78	8.4546	10.4740	91	3.4119	4.0754
79	7.9363	9.8810	92	3.1708	3.7357
80	7.4372	9.3006	93	2.9479	3.4239
81	6.9583	8.7346	94	2.7415	3.1323
82	6.5001	8.1831	95 and over	2.5506	2.8591

Table 2A Factors for associate deferred annuities — age (subsection 2.08 (5), step 2)

Age (completed years)	Male	Female	Age (completed years)	Male	Female
Up to 30	33.6504	34.8275	38	30.4925	31.8052
31	33.2822	34.4733	39	30.0622	31.3956
32	32.9068	34.1127	40	29.6237	30.9786
33	32.5240	33.7454	41	29.1768	30.5544
34	32.1334	33.3715	42	28.7217	30.1226
35	31.7352	32.9905	43	28.2584	29.6829
36	31.3290	32.6025	44	27.7868	29.2359
37	30.9148	32.2075	45	27.3068	28.7816

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Age (completed years)	Male	Female	Age (completed years)	Male	Female
46	26.8184	28.3198	71	12.4439	14.7013
47	26.3215	27.8507	72	11.8501	14.0978
48	25.8164	27.3746	73	11.2620	13.4945
49	25.3031	26.8915	74	10.6802	12.8903
50	24.7815	26.4014	75	10.1060	12.2859
51	24.2518	25.9044	76	9.5417	11.6815
52	23.7141	25.4007	77	8.9903	11.0776
53	23.1684	24.8907	78	8.4546	10.4740
54	22.6143	24.3741	79	7.9363	9.8810
55	22.0520	23.8512	80	7.4372	9.3006
56	21.4816	23.3220	81	6.9583	8.7346
57	20.9031	22.7867	82	6.5001	8.1831
58	20.3172	22.2454	83	6.0627	7.6479
59	19.7252	21.6972	84	5.6514	7.1314
60	19.1278	21.1420	85	5.2655	6.6346
61	18.5259	20.5802	86	4.9040	6.1591
62	17.9201	20.0122	87	4.5655	5.6997
63	17.3108	19.4385	88	4.2476	5.2545
64	16.7002	18.8598	89	3.9498	4.8351
65	16.0888	18.2765	90	3.6715	4.4419
66	15.4773	17.6890	91	3.4119	4.0754
67	14.8658	17.0976	92	3.1708	3.7357
68	14.2549	16.5028	93	2.9479	3.4239
69	13.6471	15.9046	94	2.7415	3.1323
70	13.0432	15.3039	95 and over	2.5506	2.8591

Table 2B Factors for associated deferred annuities — permanent incapacity (subsection 2.08 (5), step 2)

Age (completed years)	Male	Female	Age (completed years)	Male	Female
30	32.3613	33.5408	53	21.3848	23.0140
31	31.9711	33.1617	54	20.8195	22.4759
32	31.5728	32.7760	55	20.2494	21.9327
33	31.1664	32.3836	56	19.6745	21.3850
34	30.7519	31.9840	57	19.0959	20.8329
35	30.3296	31.5771	58	18.5140	20.2763
36	29.8992	31.1631	59	17.9314	19.7151
37	29.4609	30.7417	60	17.3493	19.1491
38	29.0147	30.3129	61	16.7686	18.5786
39	28.5603	29.8768	62	16.1903	18.0042
40	28.0982	29.4334	63	15.6157	17.4263
41	27.6280	28.9829	64	15.0452	16.8461
42	27.1502	28.5251	65	14.4796	16.2639
43	26.6643	28.0603	66	13.9200	15.6804
44	26.1702	27.5876	67	13.3667	15.0961
45	25.6682	27.1073	68	12.8204	14.5116
46	25.1585	26.6192	69	12.2799	13.9256
47	24.6411	26.1238	70	11.7456	13.3391
48	24.1164	25.6211	71	11.2174	12.7528
49	23.5841	25.1119	72	10.6953	12.1676
50	23.0443	24.5964	73	10.1791	11.5844
51	22.4977	24.0748	74	9.6693	11.0075
52	21.9444	23.5473	75	9.1667	10.4388

Age (completed years)	Male	Female	Age (completed years)	Male	Female
76	8.6729	9.8803	86	4.6798	5.1846
77	8.1904	9.3346	87	4.3991	4.8291
78	7.7211	8.8043	88	4.1398	4.5030
79	7.2689	8.2896	89	3.8908	4.2026
80	6.8351	7.7920	90	3.6496	3.9272
81	6.4211	7.3115	91	3.4119	3.6750
82	6.0277	6.8474	92	3.1708	3.4425
83	5.6558	6.3996	93	2.9479	3.2234
84	5.3075	5.9722	94	2.7415	3.0128
85	4.9823	5.5665	95 and over	2.5506	2.8039

Note

1. Notified in the *Commonwealth of Australia Gazette* on / 2004. 18 May